Medical costs now average 58% of the total claims cost (source: 2010 NCCI report) and many employers are looking for new ways to offset these rising costs. Often two of the biggest cost drivers are not recognizing a complex claim at the onset of an injury and not implementing early intervention practices that can often stop a minor injury from becoming a complex claim.

To better understand the issues affecting workers’ compensation CorVel sponsored a survey of claims professionals about how they handle workplace injuries. We hope you find this report useful in evaluating early intervention in your workers’ compensation program.

### Workplace Challenges
We began the survey by asking the respondents about the challenges they face when a workplace injury first occurs. An overwhelming 75% indicated that employee delays reporting the injury, followed by 52% employees not reporting the injury. The following is a summary of workplace challenges.

### Medical Care Treatment
Next, we asked about where an injured worker goes to for medical treatment. The top responses were use of preferred provider panel or nearest medical facility. Additionally we asked if anyone currently provides on-site nurse consultants. Only 20% indicated they have on-site nurses with availability during normal business hours only.
Delays in Medical Care
To understand the impact when an injured worker delays medical care, we asked the respondents to select from a list of issues they have encountered. The following are the results with the top response being potential for increased severity of injury or symptoms. Delays in medical care can lead to increased medical costs and longer claims.

![Delays in Medical Care](chart)

Employee Training
The next set of questions on the survey asked about employee training. Over 80% of employers provide information in new hire orientation. However, far less provide ongoing awareness and easy access to workplace injury procedures. Additionally only 68% of managers receive training, with 32% not receiving training or even knowing if their company provides injury management training.

The following is a summary of how employees are trained on what to do in the event of a workplace injury or incident.

![Employee Training](chart)

Early Intervention
The last section of the survey focused on early intervention. Many of the respondents said they had claims that could have been resolved with first aid advice or treatment. The following shows the percentage of medical and/or indemnity claims that could have been prevented with early nurse intervention.

![% of Claim Avoidance](chart)

24% of the respondents estimate that more than half of their claims could have been avoided with early intervention.

Conclusion
Two of the biggest cost drivers in workers’ compensation can be not recognizing a complex claim at the onset of an injury and not implementing early intervention practices that can often stop a minor injury from becoming complex claim.

Do your employees know how to seek care when they are injured? Are there any delays in reporting incidents that can often lead to higher cost claims due to delays in medical treatment? Have you ever had a claim that could have been resolved by simple first-aid advice or treatment rather than an unnecessary and expensive trip to the emergency room?

If any of these questions caused you to think about your current injury management process, you might want to consider implementing a nurse call center. At the time of an incident or illness, employees can call and speak with a registered nurse who will evaluate the nature of the incident or injury and determine the employee’s immediate medical needs. Not only will employees receive immediate intervention and evaluation, but will also be given referral to proper medical care if needed.

Thank you to the participants of this survey. CorVel Corporation is a national provider of healthcare management solutions for workers’ compensation, group health, auto and liability insurance markets. We offer a nurse triage call center that is available 24/7. At the time of incident, employees can speak with a registered nurse who evaluates and determines immediate medical needs. Please visit www.corvel.com to learn more, or contact your CorVel representative for additional information.