



Proper use of occupational clinics can cut workers' comp costs

By Jim Carter

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WE ALL KNOW THERE'S A DIRECT Relationship between the number and dollar amount of a business's workers' compensation claims and its cost of workers' compensation insurance.

We also know that the two ways we can reduce claims is to prevent them from happening through effective loss control and safety programs and to lessen their severity by managing the claims.

Proper use of occupational clinics is a key tool to saving money and getting employees back to work faster.

Occupational clinics provide health care to injured workers. The best clinics not only focus on providing quality health care to injured employees but also work with the employers to return employees to full or modified work as quickly as possible.

These clinics also offer pre-employment and post-employment physicals and drug and alcohol testing.

An Atlantic Mutual study found that claims handled through an occupational clinic were 52 percent less expensive than those handled either by a general practitioner or an emergency room.

Some tips to selecting and utilizing occupational clinics:

- Remember, the employer is the customer. Have someone from your HR Department visit the clinic to establish the expectations of both parties.
- Make sure the clinic has access to your job descriptions that explain the minimum physical requirements of each position on your staff. Work with the clinic to encourage employees to return to modified duty as soon as possible.
- Insist that the clinics advise you immediately if an employee has missed an appointment.
- Ask your employee if he or she is satisfied with the care being received. Help the employee resolve any issues with the clinic.

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