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COCA Update on WorkSafeBC Activities #538 July 2, 2012

The following column from COCA appeared in the Journal of Commerce

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What to do at the start of an injury claim

View from the Board | Grant McMillan

The Council of Construction Associations (COCA) receives many calls from construction companies about WorkSafeBC claims that have long delays in recovery and Return to Work (RTW).

Unfortunately, too often, the calls come late in the claim and a lot of money has already been spent.

As a result, I have written this column – the first in a series – to help the construction industry manage claims properly.

On average, every day that a worker stays off on claim costs another \$200.

Well-managed claims can save your company thousands of dollars each year in lower WorkSafeBC assessment rates.

Don't assume that WorkSafeBC will do the job of managing the claim for you. No one knows your business as well as you and no one will take the same effort to look after your business interests.

As a first step, make someone responsible for claims management and provide training for them.

It is essential that the person is from your management team. Have a clear, written description of responsibility so it's clear who calls the WorkSafeBC case manager, who does follow-up and who contacts the worker.

Perform spot checks to ensure that each new claim receives the proper attention and investigation.

A single WorkSafeBC claim can cost more than \$1 million. This means that an improperly filled out Employers' Report of Injury to WorkSafeBC (Form 7) can be a blank cheque for up to this amount.

Form 7 should be completed by a member of the management team. The first aid attendant, who is usually in the bargaining unit, should attend to the worker's first aid needs, but should not be expected or authorized to fill out Form 7. All claims should be immediately and thoroughly investigated, when you first receive report of the injury.

If the claim seems odd, indicate on Form 7 that you have concerns or don't agree with the worker's version of events.

Write: "This claim is protested."

Make sure you get your Form 7 in within three days to avoid a possible WorkSafeBC penalty.

Follow up Form 7 with more information, as you gather it. When you protest a claim, the case manager is required to telephone you, the employer, to discuss the issues or concerns, and determine if there is any additional evidence which may alter a preliminary decision.

Make sure you use the Electronic Form 7 in the WorkSafeBC web portal [here](#).

(http://www.worksafebc.com/claims/report_injury/incident_and_injury_report/default.asp)

The e-form is much faster because there are no mail delays. Most claims are started by a doctor's form – Form 8.

It is normally seven days before this claim is matched to an employer. This delay results in higher costs to you.

Using the e-form will speed up the identification of the employer and help with return to work.

More than 60 per cent of Employer Form 7 forms are now submitted in hard copy – either by fax or mail.

This hard copy can't be read by computers and creates delays.

Fill out the WorkSafeBC form as you would a cheque.

The payment of WorkSafeBC wage loss benefits is based on the information about the worker's earnings that you provide. Include both the three month and one year earnings. This will reduce phone calls from the WorkSafeBC to confirm earnings information.

If you need to talk to the WorkSafeBC case manager and can't reach them by telephone, get a direct number so you can speed up the process.

Leave your mobile phone number so that you can be easily reached. The sooner their questions are answered, the sooner the return to work can be arranged.

Arrange for "stay at work" or prompt "return to work".

A stay at work means no wage loss payments. A prompt return to work can dramatically lower your costs.

A future column will describe this process in detail.

Grant McMillan is the president of the Council of Construction Associations (COCA), which represents the interests of 16 construction associations in B.C. on WorkSafeBC matters. Grant is also a member of the Journal of Commerce Editorial Advisory Board.

The article is available online at:

<http://www.joconl.com/article/id50819/--what-to-do-at-the-start-of-an-injury-claim>