

CLAIMS MANAGEMENT PROCESS

The goal of claims management is to return the injured worker to a productive working life. This requires the active participation of the worker, the employer and the health care community, working with the Workers' Compensation Board (WCB) in a cooperative relationship.

Effective claims management begins with prompt medical treatment, if required, and early and accurate reporting of the injury. As soon as the WCB receives a report of the injury from either the worker, the employer or the caregiver, a Claims Entitlement Specialist begins gathering information on the claim. The specialist assesses the circumstances surrounding the injury, and makes a decision, based on legislation and policy, to either accept or deny the claim. This early decision process is important for prompt payment of any wage loss, and for fair, timely and cost-effective return to wellness.

No-Time-Loss Claims

All injuries must be reported to the WCB, even those that do not result in time away from work. These no-time-loss injuries account for approximately 60% of all WCB claims. Most of these injured workers recover and return to work relatively easily. The WCB will pay for travel and medical expenses the injured worker may incur as a result of the injury.

Time-Loss Claims

Injuries that do result in time away from work are referred to as time-loss claims. The WCB will pay the injured worker's medical and applicable travel expenses, and provide wage-loss benefits. Of total time-loss claims, 80-85% are short-term with the worker returning to work within four weeks. The remaining 15-20% are long-term claims, usually of a more serious nature or those in which recovery does not progress as expected. These are assigned to case management teams.

Case Management

Case management teams are located in the Regina and Saskatoon offices of the WCB. Cases are assigned by geographical area to provide more individualized services to injured workers and employers. Each team consists of a team leader, several case managers, case management support, vocational rehabilitation specialists and payment specialists. Medical personnel are also available to provide specialized support.

Case management teams coordinate a variety of services available to help those workers who do not recover as expected. These services include:

- Early intervention programs to identify and provide medical and vocational services to injured workers as soon as possible.
- Return-to-work programs in the workplace to integrate the worker back into the workforce.

The team approach to claims management has been developed to ensure that long-term claims are handled efficiently, appropriate medical treatment is provided when most effective, and workers are returned to work as early as possible. An outline of the WCB's claims management process follows.

For more information:

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