

# CLAIMS MANAGEMENT PROCESS

**Date of Injury**

**Injury reports filed by worker, employer and caregiver**

**Injury report arrives at WCB by fax, mail, telephone or internet**

Prompt reporting can shorten the time between the date of injury and the date the report arrives at the WCB

## NO TIME LOSS

60% of all claims

1. Communication to employer.
2. Require only payment of medical expenses, no wage loss.
3. Worker's travel and medical costs paid within 3 days of WCB receiving invoices.

**100% of no-time-loss claims complete within 3 days of WCB receiving report.**

*File closed*

## TIME LOSS

40% of all claims require payment of both medical and wage-loss benefits

1. Information gathered from worker, employer, and/or caregiver to validate claim.
2. First payment of wage loss, and communication to injured worker and employer explaining action on claim.
3. Claims are assessed on the effect the injuries are likely to have on the life of the worker.

**75% of time-loss claims are paid and assessed within 14 days of WCB receiving a report. The remaining 25% may be delayed because of late reporting or because more complex information is required.**

## SHORT TERM

80-85% of time-loss claims are resolved within 4 weeks or less

1. Wage-loss payment continues.
2. Worker's travel and medical expenses are paid within 3 days of WCB receiving invoices.
3. Monitor medical treatment and fitness for employment.
4. Return-to-work is coordinated where needed.

**Worker is recovered and back to work within 4 weeks. If recovery is delayed, claim is reassessed as long-term.**

*File closed*

*Communication to employer, worker and caregiver*

## LONG TERM

15-20% of time-loss claims exceed 4 weeks

1. Long-term claims are referred to a case management team.
2. Wage-loss payment continues.
3. Worker's travel and medical expenses are paid within 3 days of WCB receiving invoices.
4. Develop recovery and return-to-work plans and communicate plans to employer, worker and caregiver.

**Plans in place and communicated within 14 days of referral to long-term.**

5. Start implementation of recovery and return-to-work plans within 7 days of referral to case management team.

*File closed*

*Communication to employer, worker and caregiver*

This chart provides a general outline of the claims process only. Timelines and benefits will vary with individual circumstances.

### Injury to report?

Filing an Initial Report of Injury is fast and easy using either:

#### WCB Telefile

- Dial 1-800-787-9288
- WCB representative will complete your report for you

Or

#### Our online filing option:

- Visit [www.wcbsask.com](http://www.wcbsask.com)
- Click on Forms & Publications
- Complete and submit your report online.