

The Key Steps in a WCB Claim

Pamela Kirstein, Team Leader, Claims Entitlement Tara Addison, Team Leader, Case Management



Saskatchewan Workers' Compensation Board



The Goals Of Good Claim Handling

Minimize the impact of the injury for all parties
 Equilitating a Poture to Work

 Facilitating a Return to Work plan



Recovery & Return to Work Partnership



Saskatchewan Workers' Compensation Board

Key Steps in the Claims Process



- Worker
- Employer
- Care
 Provider

ProvideInformationWorker

- Employer
- Care ProviderWCB

Decide if this is a work injury

• WCB

Start Return to Work (RTW) Planning

- Worker
- Employer
- Care Provider
- WCB

Administer Benefits

- WCB
- Employer (sometimes)

Report an Injury

Who needs to be involved:

• Worker, Employer and Care Provider

- Early reporting is key- as soon as you become aware notify WCB
 - This can help facilitate early return to work
- A claim is initiated when we receive
 - Employer's Report of Injury (E1) and/or
 - Worker's Report of Injury (W1) and/or
 - Medical Report





Get medical attention immediately if you need it. 2

Report your injury to your employer immediately. 3

Report your injury to the WCB by completing the W1 form immediately.

Apply Online at **www.wcbsask.com**, by mail or by calling our toll-free number **1.800.787.9288**.

Provide Information

Who needs to be involved:

• Worker, Employer, Care Provider & WCB

- The more information we have at the time of notification, the sooner we can help facilitate a return to work
- It is important to provide as much detail on the description of injury and where medical was sought
- WCB can help, if you have questions or are unsure, call us at 1.800.787.9288.

Decide if This is a Work Injury (Adjudicate)

Who needs to be involved:

• WCB

- Making a decision can be complex
- We have many policies that we need to consider when making a decision
- We are a no fault system
- 25,000 claims are reviewed annually
 - 8000 of these claims are lost time claims
 - 3500 are considered "long term claims"
 - 2000 turn into claims that are over one year in duration

Start Return to Work Planning

Who needs to be involved:

• Worker, Employer, Care Provider & WCB

- WCB is here to help facilitate a Return to Work (RTW) program
- It is the duty of the worker and employer to participate in finding appropriate accommodated duties if possible
- The longer an injured worker is unable to work, the greater the chances a claim will turn into a "long term claim"

Administering Benefits

Who needs to be involved:

• WCB & Employer (sometimes)

- WCB issues more than wage loss
- The employer can continue to keep an injured worker on payroll, however, we will then reimburse the employer for any lost time

Key Steps in the Claims Process



- Worker
- Employer
- Care
 Provider

ProvideInformationWorker

- Employer
- Care ProviderWCB

Decide if this is a work injury

• WCB

Start Return to Work (RTW) Planning

- Worker
- Employer
- Care Provider
- WCB

Administer Benefits

- WCB
- Employer (sometimes)





Workers' Compensation: Your System - Your Way



Thank you

Contact Us Toll Free 1.800.667.7590 Toll Free Fax 1.888.844.7773



Saskatchewan Workers' Compensation Board

Table Topics

Forms	 Samples of Key forms used How to fill them out Where do you get stuck Frequently asked questions
Return to Work/Modified Duties	 FAQ sheet What is the difference between light duties and alternate duties What options do you have to accommodate a worker Casual, Full time, Seasonal how does this impact RTW
Communication, What Role do I play	 What are the worker, employer, care provider and WCB roles Does an employer need a doctors note Do I need to stay in contact with my employee What role can the union have in a claim and communication with WCB
Submitting a Claim	 How to identify a concern on a claim injury How to fill out different types of Injuries (Recurrence, Acute Injury, Mental Health) What is considered a claim No fault Insurance, what does this mean