



INCIDENT REPORTING PROCEDURES FOR WORKERS' COMPENSATION

IF INJURY REQUIRES EMERGENCY RESPONSE, CALL 911 & NOTIFY HR.

**All forms should be completed online at the BIoFGA website:
www.BIoFGA.com/Claim-Forms**

Does the employee require medical treatment?

NO, Medical Treatment Is Not Needed:

- Have employee complete the *Refusal of Doctor's Care Agreement*.
- Have employee complete the *Employee's Report of Incident*.
- Have employer/supervisor complete the *Employer's Report of Incident*.
- Within 24hrs, submit the claim to BIoFGA

YES, Medical Treatment Is Needed:

- Find a Provider page – Use the rules for the claim's state: 1) Panel Required, 2) Employer Directs, or 3) Employee Selects. Call your Account Manager for guidance.
- Complete the *Authorization for Medical Treatment* form and send to provider
- Have employer/supervisor complete the *Employer's Report of Incident*.
- Have employee complete the *Employee's Report of Incident*.
- Have all witnesses complete the *Witness Statement*.
- Within 24hrs, submit the claim to BIoFGA

QUESTIONS? CONTACT YOUR BIoFGA ACCOUNT MANAGER

Claims reported after 72 hours increase costs by 40%. Please report all injuries the same day – even the same hour – so we can manage the injury/claim and reduce & control the cost. This helps minimize your deductible payments, too!

POST-INCIDENT REPORTING PROCEDURES FOR WORKERS' COMPENSATION

- **Stay in frequent contact with your injured employee throughout the entire claim, showing them you are concerned for their wellbeing. This reduces the likelihood the injured employee will retain an attorney.**
- **Employee receives medical & work status report – Send to BIoFGA.**
- **In writing, provide a light duty job within the restrictions identified by the physician. *A defined and consistent Return To Work program is crucial!* If the Employer is not able to accommodate the light duty restrictions, the Adjuster will utilize a third-party vendor to help locate a light duty job for Employer to offer (unless specific jurisdiction requires modified duty be done directly with Employer).**
- **Make notes of all follow-up appointments & notify BIoFGA of each one.**
- **Obtain a new work status report at every visit until a full medical release is received from the physician – Send all reports to BIoFGA.**
- **Review the causes identified on the report: Every accident is caused by either an “Unsafe Act” or an “Unsafe Condition.” If an unsafe condition is identified, correct the condition. An unsafe act may be corrected through additional training, etc.**

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