

When an Accident Happens

We all hope that no one ever gets hurt, but when an injury occurs, be sure your supervisors know what to do:

1. **Determine the need for medical care.**
 - If needed, obtain medical care immediately. Call 911 only for emergencies, and use the local emergency room only when medically necessary. Refer to your physician panels for a provider near you.
 - Call the provider while the employee is en route to let them know what happened, and mention your company's transitional duty program.
 - Provide the injured worker with the "Physician's Report/Pharmacy Guide" document, which should be taken to the doctor's office. Complete the employer's section. You can access the document from www.KeyRisk.com.
 - If your company policy requires a post-accident drug test, be sure one is conducted the same day the injury occurred.
2. **Initiate the Accident Investigation.**
 - Utilize an investigation team that includes the injured worker (if possible), witnesses, the supervisor, and an independent party (human resources).
 - Investigate immediately to determine exactly what happened.
 - Implement corrective action as quickly as possible to reduce the likelihood of another injury.
 - Share your findings with other departments or locations.
 - Contact your dedicated risk management professional at Key Risk for supervisory training if needed.
3. **Communicate with the doctor's office and your injured worker and let them both know that your company provides transitional duty when needed. Whenever possible, provide a transitional duty job description for the doctor's review.**

Common Terminology & Abbreviations

Here are some common terms and definitions to help you understand the workers compensation process and maximize the effectiveness of your program.

Temporary Total Disability (TTD)	A wage replacement benefit paid when the injured worker is medically unable to work as determined by the authorized treating physician. These benefits are equivalent to two-thirds of the employee's gross average weekly wage up to the maximum compensation rate in your state at the time of the injury.
Temporary Partial Disability (TPD)	Benefits that employees may be entitled to receive after they have returned to work, but are earning less than they were prior to the injury because of a reduced rate of pay or fewer hours.
Permanent Partial Disability (PPD)	Benefits employees may be entitled to if they have sustained a permanent loss of function to a specific body part or parts.
Death Benefits	Benefits paid to surviving dependents if a work-related injury or illness results in death.
Lien	A right or claim for a portion of benefits received from a third party action or other entity who provided a benefit due to the workers compensation injury.
Transitional Duty	Work provided by the employer in compliance with medical restrictions to allow the injured worker to return to work in a limited capacity. Also known as "modified duty" or "light duty."



WORKERS COMPENSATION

Call 1.800.942.0225

Online Claims Tools!

Visit the Claims Page at www.keyrisk.com to access any of our web-based claim tools:

Instant Access First Prescription Fill Form (English & Spanish):

Have your employee present this form to the pharmacist after the first medical visit to expedite prescription authorizations and ensure correct billing.

Pharmacy-Physician's Report:

Expedites return to work by asking the physician to address work capacity at the first medical appointment.

Authorization Form:

Your employee's signature on this form allows Key Risk to request necessary medical and/or Medicare information required to appropriately handle the claim.

Claims forms specific to your state are available from our web-site.

Additional documents to submit on a claim?

Mail them to us:

Key Risk
P.O. Box 49129
Greensboro, NC 27419

Please include the claim number!

General Claims Questions

Do your employees want to know about check status, bill payments or treatment authorizations?

Let our Call Center help! 866-847-8872 or 800.942.0225, Ext. 7941

Spanish translation available.

Need a network medical provider?

Our website www.keyrisk.com provides a Quick Access link to our CompCare LX Network. CompCare Provider Search & Network Pharmacy Locator:

Use ZIP code information to identify network pharmacies closest to your employee

User Name: CCLX
Password: CCLX

Want to nominate a provider for our network?

Complete the CompCare Recommendations Form on our website and fax it to us.

After an Accident:

- Require same day drug testing according to your company's established policy
- Direct medical treatment to a network provider
- Ask employee to sign an authorization form
- Report the claim to Key Risk and let us know if you question the claim!

Risk Management Services

MasterKey Connects®, On-line Reporting, & Passwords

masterkeyconnects@keyrisk.com
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Videos & Dvds, Webinar Information, & Resources

riskmanagement@keyrisk.com
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Claims Reporting

Phone: 888.883.9568
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