



# Filing and managing a claim

## Filing a workers' comp claim

### File an Incident Report (form S-767) when:

- First aid only; no treatment is required.
- The worker does not ask to file a claim.

### File a claim (form 801 on saif.com) when:

- Worker seeks treatment for a workplace injury.
- Worker asks you to file a claim form.
- A physician or SAIF notifies you the worker sought treatment and is filing a claim.
- An attorney contacts you on the worker's behalf to file a claim.
- A supervisor or manager witnesses an incident he or she believes will result in a claim.
- Email the 801 form to saif801@saif.com or FAX to 800.475.7785

### Tips for managing a claim

- File the claim promptly
- Use the Oregon Prescription Drug Program
- Use the Employer-at-Injury Program (EAIP) to create transitional work
- Use the Preferred Worker Program (PWP) to create permanent modified work
- Communicate, communicate, communicate

## Influencing the cost of a claim

- Oregon Prescription Drug Program
- Return-to-work programs—Approximately 80 percent of injured workers with disabling claims return to work within the first 60 days of time loss with assistance of SAIF's RTW services.

## Getting a positive claim outcome | Return-to-work programs really work

STATE OF OREGON BENCHMARK RESULT:

Injured workers who used RTW funding programs returned to work with a wage that was on average 10 percent higher than those who did not use the programs.

### Why is RTW important?

- Decreases the costs of workers' comp benefits
- Decreases hidden costs
- Boosts morale by demonstrating employer's investment in the employee
- Litigation less likely
- Increases likelihood of returning to full-time work
- It's therapeutic

### How does RTW affect other claim costs?

- Need for medical benefits may be reduced.
- Time-loss costs are reduced or eliminated.
- Permanent partial disability for work disability is avoided through release and return to regular work.
- Vocational assistance costs are unnecessary if a worker returns to regular or other suitable employment.
- Injuries can be prevented through worksite modifications and purchases.

### RTW programs

#### Employer-at-Injury Program (EAIP)

- Provides financial incentives that encourage employers to provide transitional work during recovery for injured workers
- Funded by the Workers' Benefit Fund
- Voluntarily activated by the employer
- Does not affect your premium
- Is not a claims cost expense
- Insurers (i.e., SAIF) administer the program

#### Preferred Worker Program (PWP)

- Funded by the Workers' Benefit Fund and administered by DCBS
- Available to workers with accepted workers' comp claims
- Worker cannot return to regular work.
- Worker either has the probability of permanent impairment or has been awarded a permanent disability.
- Available to employers to assist a worker in returning to suitable employment
- May be accessed in conjunction with vocational assistance benefits

## The Workers' Benefit Fund

- Funded by employers and workers
- Pays for re-employment assistance programs like EAIP and PWP
- Assessment may be adjusted annually; currently 2.8 cents per hour

Calendar year	WBF assessment rate
2011	2.8 cents per hour
2010	2.8 cents per hour
2009	2.8 cents per hour
2008	2.8 cents per hour
2007	2.8 cents per hour
2006	3.0 cents per hour

## Resources

saif.com >

Employer Guide > Filing and managing a claim

Or call us at **800.285.8525**