

# Controlling your insurance costs

## Filing and managing a workers' compensation 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](mailto:saif801@saif.com) or, FAX to 800.475.7785. You can also login to Business Online and report the claim.

### 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—Over 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.

### Return-to-work programs really work

STATE OF OREGON BENCHMARK RESULT:

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

### The Workers' Benefit Fund

- Funded by employers and workers
- Pays for re-employment assistance programs like EAIP and PWP
- Assessment may be adjusted annually; it is currently 2.2 cents per hour.

### 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 negatively affect your premium
- Is not a claims cost expense
- Insurers (for example, SAIF) administer the program

#### Preferred Worker Program (PWP)

- Funded by the Workers' Benefit Fund and administered by Department of Consumer and Business Services
- Available to workers and employers with accepted disabling workers' comp claims
- Worker cannot return to regular work.
- Worker either has the probability of permanent restrictions or has permanent restrictions.
- Available to employers to assist a worker in returning to suitable employment

CALENDAR YEAR	WBF ASSESSMENT RATE
2020-2023	2.2 cents per hour
2019	2.4 cents per hour
2017-2018	2.8 cents per hour
2013-2016	3.3 cents per hour

[Learn more](#)

For more info visit, [saif.com/filing](https://saif.com/filing).