Working with medical providers

saif
Work. Life. Oregon.

Best practices to reduce medical costs

SAIF is fighting rising medical costs by identifying the most effective ways for your employees to use medical services. Preventing on-the-job injuries is still the best way to reduce your organization's medical costs, but there are strategies that can help optimize the use of medical services when accidents do occur.

Develop relationships with medical providers

Building relationships with your local medical providers allows you the opportunity to educate them about your industry. As a result, they are often able to provide more accurate assessments about the suitability of modified or transitional work for your employees.

Many times physicians are reluctant to return injured employees to transitional duty because they don't understand the physical demands of the job. By speaking with your medical providers, inviting them to your facility, or sending them video of key work areas, you can help doctors assess the injured employee's ability to work—which may result in them returning to work sooner and lowering your claim costs.

Educate employees

Helping employees understand how to access care in the local community can go a long way to ensure they seek the best option for their situation.

Most job-related injuries are not emergencies and can be treated at a local clinic or occupational medicine facility. Emergency treatment is often twice as expensive as the same treatment performed in a clinic.

The SAIF advantage

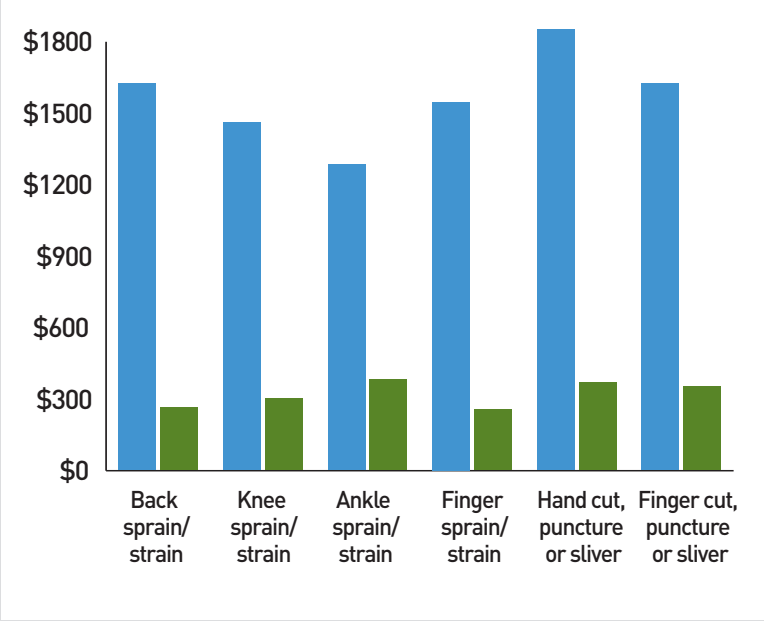
Working together, we can manage medical costs and help injured workers return to productive work as inexpensively as possible. SAIF leverages its unique history and experience to provide customers quality service at the greatest value.

Learn more

Modified duty can also reduce your claim costs. Speak with your SAIF consultant about return-to-work programs and other strategies for managing medical care providers. Call **800.285.8525** or visit saif.com to learn more about your options.

Costs of ER vs. clinic

Average costs from SAIF 2025 claims



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