

[Workers compensation insurance](#) is a necessary evil for most employers. How you handle on the job injuries and more importantly how you handle the out of work situations that you will face with your employees will go a long way toward impacting your future workers compensation costs. Read below to see some common mistakes that some employers make in this regard and what you can do as an employer to avoid these mistakes and minimize your future workers compensations costs.

The first step towards understanding back to work issues is to understand why it is important for you to be involved. Some employers take the attitude that the claim has been filed and it is the insurance company's money now so why worry about it. This belief couldn't be farther from the truth. This is in fact your money as your future rates are determined by today's claims experience. And to make matters worse, you will pay over a 3 year period for any one year's mistakes to the impact is essentially tripled. [Click here to read my blog about the workers compensation experience modification factor and how it affects your bottom line now and in the future](#). Now bear in mind that workers compensation rules are different for every state but this is a guideline that can help you avoid some common errors that employers often make.

Mistake #1 – The Economy is bad and I can't afford to keep employees on the job who are not able to do the job. Actually, you can't afford not to. Remember, if you are not able to make an offer of light work to an injured employee then your employee will likely continue to receive a good part of their salary as work comp benefits from your insurance company while contributing nothing to your company. Other employees will have to pick up the slack or you may have to hire and train new workers. Research shows that healing happens faster for employees who are productive and that a transitional duty program can get them back to work quicker and save you more money in the long run.

Mistake #2 – My injured employee wasn't all that productive before the injury so I'd rather not keep him on with light duty now that he is injured. Don't fall into this trap. Dealing with non-productive employees is a human resource issue, not a workers compensation issue. You should always deal with this type of problem through your HR department. Also, a less productive employee is more likely to take a case through the long and costly workers compensation legal system. Get them healthy and back to work first, and then deal with their lack of productivity.

Mistake #3 – I don't think my employee is hurt as bad as he says, in fact I saw him out fishing

last week. This is an example where the insurance company you choose can help or hurt you. You are often best served by a dedicated workers compensation company with a structured back to work program. One of the insurance companies that we use, [Summit Insurance Group](#), has a back to work tool kit and structured back to work program to help you as an employer get your injured employees back to work and off the work comp rocking chair paycheck as quickly as possible. This is not something you should tackle on your own and you need an insurance company that is dedicated to this process so that your premiums stay low in the future.

Mistake (Concern type) #4 - My employees doctor says she should stay at home but she just has a desk job. You should work with your claim adjuster and your employee to make sure that the doctor has a clear understanding of the job requirements to see if the person really must be written out of work. Constant and clear communications between you, the employee, the doctor and the claims department can help you resolve these issues and some job modifications may make it possible to get your employee back to work sooner. Remember to get your employees job description to their physician as quickly as possible and ask for any medical restrictions that need to apply to any transitional duty.

Mistake #5 Losing touch with workers once they are injured increases the fear of a lawsuit. This is true and many employers find themselves in a nether world where they are afraid to contact their injured employee and wanting to know what is going on with the injury. This is why having a [back to work program](#) in place before the injury occurs is so important. A good back to work program will encourage you to reach out to your injured employee and help you know what you can and can't say and how to say it. They even include greeting cards that you may want to send to let your injured employee know that you are thinking of them.

It is clear that having a plan for injured workers before they are hurt will help you make the transitions more smooth and over time will reduce your workers compensation costs tremendously. You should choose an agent who understands workers compensation insurance well and can help you gain access to specialized workers compensation insurance companies with back to work plans, dedicated claims staff and even nurses on call, all of which will help you reduce downtime and out of work time for your employees. Don't just chase the lowest priced workers compensation rates, rather consider carefully what support you will have after a claim when choosing your workers compensation agent and company.

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needs. Our specialization can help you not only find extremely low rates on your workers compensation insurance, but also will help you minimize claims and out of work time, thus saving you money over the long haul as well. If you need help or have questions about your North Carolina Workers Compensation Insurance Policy, please call us, toll free, at 877-687-7557 or visit us on the web at www.ClinardInsurance.com

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