

## Early Intervention



Early reporting is key to successful management of workplace injuries.

To better understand the issues affecting workers' compensation CorVel sponsored a survey of claims professionals about how workplace injuries are reported. The survey results show that providing more focus on early intervention can have a positive effect on employee health outcomes and employer spending. Modern technologies, such as the Web and mobile devices are key to facilitating the communication and coordination in a patient-centered program.

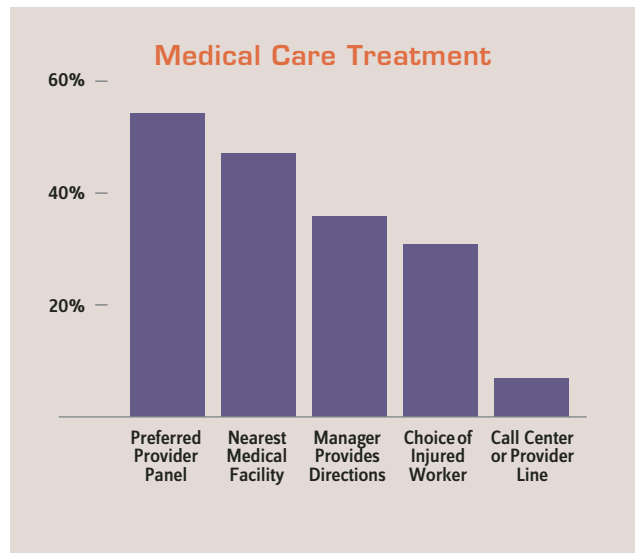
### Workplace Issues

The survey began by asking the respondents about the challenges they face when a workplace injury first occurs. Delays in reporting topped the list, followed by assessing the severity of the injury. The responses show that 75% indicated reporting delays as a top concern.



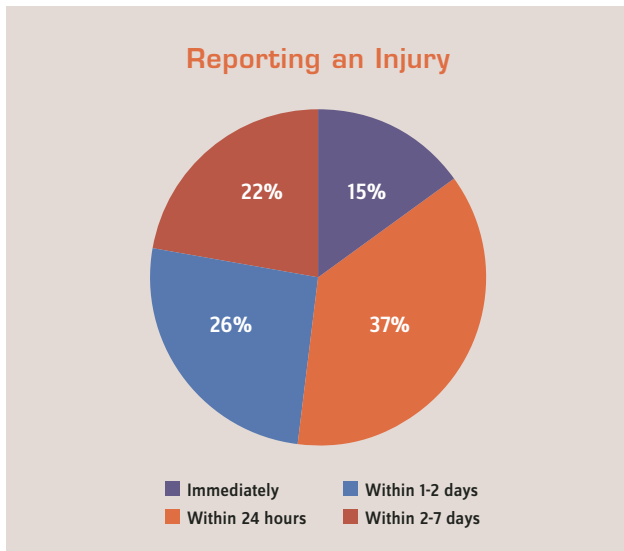
### Medical Care Treatment

Where an injured worker seeks medical treatment is just as important as reporting the incident. To gain insight of whether injured workers are being directed within designated networks, we asked where they seek medical attention when needed. Preferred provider panels and nearest medical facility had the highest survey responses.



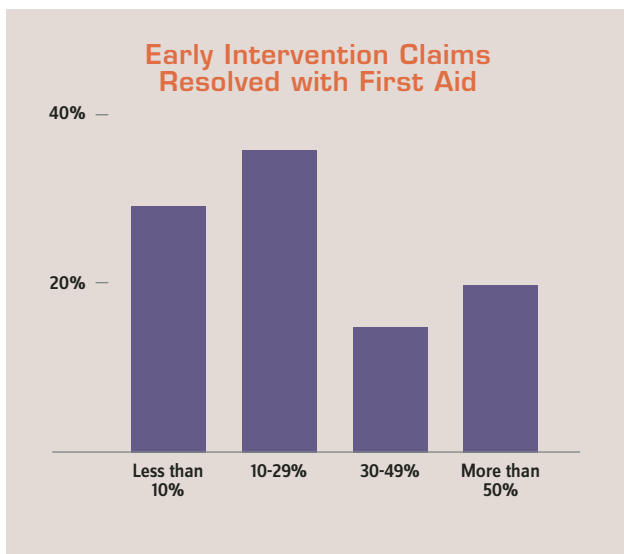
## Reporting an Injury

The survey revealed that 60% of the respondents report workplace incidents immediately or within 24 hours. Early reporting of an incident limits the scope of the injury and keeps costs to a minimum by addressing the injury before it becomes a complex claim.



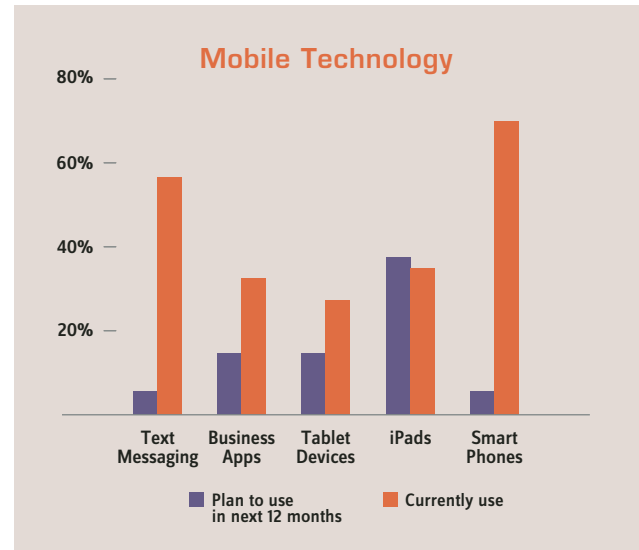
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The next question of the survey asked for the percentage of claims that could have been resolved with first aid advice or treatment. The following results indicate employers are finding that having nurse call centers, onsite nursing staff and/or training for procedures for self-care can help them avoid costly claims and the potential for lost time.



## Mobile Technology

The last section of the survey focused on the current and planned future use of mobile technology. Less than 1% of survey respondents indicated they use mobile apps for claims reporting. However, 57% indicated they use text messaging and 70% indicated they use SmartPhones. About 32% of respondents said they currently use business apps. One participant commented that "mobile apps expedited the reporting process for supervisors" and another said they "allowed for immediate reporting of claims from the field." The following is a breakdown of how consumers are adopting these innovations in technology.



## Conclusion

Not recognizing a complex claim at the onset of an injury and not implementing early intervention practices continue to be the biggest cost drivers in workers' compensation. With the advent and launch of mobile technology, employers can reduce costly delays and prevent minor injuries from turning into complex claims.

CorVel offers secure, innovative solutions for early claims reporting. We are one of the first claims companies to develop mobile apps, providing our clients resources that lead to prompt treatment of injuries and improved return to work results. By beginning the process of a claim immediately, potential costs, lost time and risk can be reduced.

Thank you to the participants of this survey. CorVel Corporation is a national provider of risk management solutions for workers' compensation, group health, auto and liability insurance markets. Please visit [www.corvel.com](http://www.corvel.com) to learn more, or contact your CorVel representative for additional information.