

LESSONS LEARNED FROM LOSSES NEWSLETTER– SEPTEMBER 2017

WELCOME BACK

REPORTING REFRESHER

- Do not delay in reporting accidents, even if there is no intent to see a doctor or file a claim or if you haven't yet gathered all the information needed.
- The JIF goal is to report all accidents even if they are not claims right away or may never be a claim. This habit produces the following strengths.
 - Members become expert at gathering facts quickly.
 - Facts are preserved within District and JIF reporting systems.
 - Every person's and organization's rights are best protected.
 - Claims are less costly.
- Report incidents that may become claims and accidents that are claims equally.



Example:

- ▶ An employee sustained an ankle fracture after a slip and fall at work. The injury was reported to his supervisor the same day. The supervisor failed to report the injury. The supervisor notified Qual-Lynx after the employee advised he was having surgery. By that time the claim was reported, we had little to no control over the medical treatment we could have achieved by selecting a network preferred provider. The surgery cost was \$52,648.10 instead of \$22,866.00 it would have cost if we could have directed care to a preferred provider.



Our PAR forms have been updated.

