

CWCP and Lag Time Reporting

CTSI has seen a significant increase in the number of days from the date the county is notified of a work-related injury until the claim is received by CTSI.

Findings from a 2000 study overwhelmingly support the theory that late reporting increases costs. Glen-Roberts Pitruzzello, ACAS, an actuary and pricing analyst, analyzed prompt reporting for a 2000 National Council on Compensation Insurance (NCCI) report.

The analysis of 53,000 claims showed that:

- Claims reported two weeks after the date of an accident cost an average of 18% more than those reported during week one.
- Claims reported 30 days following an injury are 45% more expensive.
- Back injuries, in general, are 35% more expensive if not reported within one week.
- Soft tissue strains and sprains are 13% more expensive if not reported within one week
- Repetitive motion injuries, often difficult to determine onset, are 11% more expensive when not reported promptly.

Prompt reporting is one of the most important, readily available tools to lower workers' compensation costs. The sooner CTSI receives the claim, the faster we can get moving on medical treatment, claims management and nurse case management.

- The CTSI nurse case manager evaluates your employee claims right away to determine the best course of action.
- Efficient use of a return-to-work program brings employees back to a productive work status.
- Litigation is less likely for claims reported immediately. The NCCI study showed that the percent of litigated claims doubled when reported more than 31 days after the injury.

What This Means For Counties

Counties can help control workers compensation claim costs with prompt reporting. Don't save up all of your workers compensation claims and file them all at once. It takes no more time to report a claim the day you receive it as it does to wait a week. Don't delay in reporting your workers compensation claims. If you need assistance setting up claim filing procedures, contact the CTSI workers compensation claims unit at (303) 861-0507.

