

## Prompt Reporting of Claims Lowers Costs

CTSI is always working with our member counties to reduce the number of days from the date the county is notified of a work-related injury until the claim is received by CTSI. Our goal is to have all claims reported within three days of the employer receiving notification of a claim.

### EARLY REPORTING MATTERS

Early reporting of claims tends to lower the overall cost of the claim. Studies have shown the following:

- 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 are 11% more expensive when not reported promptly.

Because prompt reporting has such an impact on lowering costs, it is important that you do not save all of your county's workers' compensation claims to file at once. Each claim should be filed when the incident is reported. It takes no more time to report a claim the day it is received than it does to file it a week later, but even a week's delay can increase the cost of the claim.

### AN IMPORTANT, COST-SAVING TOOL

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

When a claim is filed, an adjuster evaluates the claim right away to determine the best course of action. They can work with the claimant to get appropriate medical treatment and implement an efficient return-to-work program that can bring employees back to a productive work status. Litigation is less likely for claims reported immediately. A National Council on Compensation Insurance study showed that the percent of litigated claims doubled when reported more than 31 days after the injury.

### HOW TO FILE A CLAIM

Claim forms are available at [www.ctsi.org](http://www.ctsi.org), or you can contact the CTSI workers compensation or property and liability claims staff for copies. Claims of a serious nature are to be reported by phone immediately. We do not need all of the information before reporting the loss; additional information can be submitted once reported. Once available, include the police report, driver statement (for auto accidents), and photos. Send new CAPP claims to [cappclaims@ctsi.org](mailto:cappclaims@ctsi.org) and new CWCP claims to [wclaims@ctsi.org](mailto:wclaims@ctsi.org).

### WHAT THIS MEANS FOR COUNTIES

When an injury occurs on the job, a workers' compensation claim should be filed when an injury is reported. Filing early allows CTSI to manage the claimant's treatment more effectively and offers significant cost savings to the CWCP, CAPP, and you as a member county. For more information on filing claims, contact CTSI at 303 861 0507.