BACKGROUND

Employees are at risk for injury in just about every industry. Injuries can be the result of anything from poor posture and repetitive motion in an office to burns or falls in a restaurant. Injuries often lead to workers compensation claims, which can be complicated, time intensive and costly.

While safety policies and practices are meant to prevent injuries, they’re not always fail-safe, and at some point, many employers will face filing a workers compensation claim. The most important factor in a successful resolution to any workers compensation claim is a timely return to work. With proper claims handling, your insurance company can make a big difference by identifying treatment options that will facilitate a quicker recovery and return to work.

SITUATION

A deli employee was pouring cleaning chemicals into a container for daily cleaning purposes. Some of the chemicals splashed up from the bottom of the bucket into the employee’s eyes, causing a chemical burn. After an initial doctor’s visit showed only minor injury, the employee was cleared to return to work and a claim was filed with Society Insurance, the deli’s workers compensation carrier.

Several weeks later, the employee experienced complications from her injury and was unable to perform her duties because of blurry vision, light sensitivity and decreased depth perception. The doctor determined the employee had burned her cornea, and she was immediately put on disability.
SOCIETY INSURANCE SOLUTION

Fortunately, Society acted quickly after the business owner alerted the claims department to the incident. Society assigned a nurse manager to the case from the start. Because the employee did not speak English, Society also enlisted a translation service to facilitate doctor appointments.

After explaining to the doctor that the employee would not be exposed to chemicals moving forward, the nurse was able to safely and quickly get the employee back to partial work.

To identify the most effective treatment for the employee, the Society nurse case manager discussed options with several doctors. One doctor recommended a cornea transplant, while another suggested an experimental eye drop treatment being tested in Minnesota. Society enlisted the help of an independent medical examiner (IME) to weigh the benefits and risks of each option. The IME concluded the experimental drops would be less invasive and result in a quicker recovery. The experimental treatment was also cost effective; the cornea transplant would have cost $25,000 plus ongoing treatment, while the eye drop treatment would cost only $100 per month.

The nurse and injured employee visited the clinic, where the employee was accepted as a candidate for the experimental eye drop treatment. While Society is not required to pay for experimental or out-of-state treatments, Society went the extra mile to produce the best solution for everyone.

By assigning a nurse to the case, Society was able to fully understand the employee’s condition and identify the best solution. The nurse case manager also worked with the doctor to get the employee back to work on light duty faster so that the employer was only responsible for temporary partial disability. The less invasive procedure also meant the employee’s recovery period was much shorter.

Society’s commitment to taking care of the important details in workers compensation and claims-handling cases makes a big difference for business owners and their employees. To find out how Society can help your business, visit societyinsurance.com.