

Fact Sheet: Insurer Relationship Management

Why develop a relationship with your Insurer?

A professional and pro-active working relationship between your CMO and the Insurer is vitally important to the successful outcomes of your claims.

Team work with all key players (including your Insurer) provides protection for the injured worker and the CMO - and helps to prevent long term work loss and disability. Active participation by supervisors and managers is crucial for this to be achieved.

Reviews with the Insurer

A **Claims Review** is where open claims are discussed with the insurer to determine which injury management initiatives can be implemented to further assist the injured worker with rehabilitation to successfully resolve the claim.

It is important for Managers and Supervisors to be involved with claims reviews.

Other reviews can occur informally with your insurer, such as requests for the current estimates and individual case reviews. Continued communication improves the accountability of all parties ensures that everyone understands the status of the claim (*Workcover timeframes and medical opinion*).

Strategies to improve communication with the insurer:

- Ensure all injuries are reported within 48 hours;
- Advise the insurer of the suitable duties which will be provided;
- Ensure the RTW Coordinator:
 - is available to be the focal point of contact
 - returns phone calls to the insurer in a timely manner;
- Complete detailed file notes from start to finish of injury. Ensure all documents are sent to the insurer as soon as possible;
- Do not dispute all claims – if there are any doubts about a claim's liability ensure there is evidence available before voicing any concerns;
- Develop a communication escalation tree with the insurer. This assists in ensuring any requests are addressed expeditiously and are not missed or ignored;
- Participate in bi-annual claims reviews to discuss all outstanding claims, develop strategies to resolve the claim and further support the injured worker; and
- Ensure a claims review work plan is developed so that all agreed actions by the insurer and your CMO can be monitored and completed within the determined timeframe. Allow enough timeframe to optimise claims review outcomes - 3 months prior to premium calculation is recommended.

References

Disability Safe (2011). Injury Management: Participant's Workbook and Facilitator's Guide