

The power of your TPA claims examiner relationship

As a Sedgwick TPA customer our goal is to always provide you with comprehensive and immediate service for all of your workers' compensation claim needs. Part of that service includes a dedicated claims examiner assigned to your account who can offer a detailed plan of action to assist you in navigating the Ohio workers' compensation system.

When your company experiences a workers' compensation claim, your assigned claims examiner will typically receive notice of the claim within a few days of the filing. Their immediate goal is to complete a claim review of all documentation available so that they can notify you of any concerns with the information on file. Some of the caution signs they monitor include:

- Prior medical history to the same body part
- A delay in seeking treatment
- Vague or inconclusive injury descriptions
- Medical treatment discrepancies
- The injury is reported soon after a known employer discipline
- Hobbies or extracurricular activities that could cause the reported injury
- Medical conditions that co-exist alongside the primary diagnosis (comorbidities)

Once the validity of a claim is verified your claims examiner will develop a detailed plan of action to monitor and help move the claim to final resolution either through full and final settlement of the claim or a full duty return to work.

Early communication with your claims examiner can provide clarity in the investigation process, reduce administration delays and ensure forward motion of the claim, which is a benefit to both you and your injured worker.

While it is an unfortunate fact that workers do get injured on the job and the majority of those claims are credible, a strong relationship with your assigned claims examiner who can review what options are available to you as the employer to mitigate time and expense in the claim is one of the best tools you have in your toolbox. Their expert knowledge of the Ohio Workers' Compensation system can help you make informed decisions that will lead to successful claim outcomes.

If you have any questions, contact our Sedgwick program manager, Julia Bowling at julia.bowling@sedgwick.com or phone 513-218-4062.