

Workers' Compensation Writing Samples

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Workplace safety: motor vehicle accidents

Unless they work remotely, most employees have to commute to and from work every day. While there is an inherent risk of driving a car to and from the office, driving as a function of a job comes with risks of its own.

Even though professionals such as truck drivers, bus drivers, and transportation workers often face the highest risk of being involved in a motor vehicle accident, the truth is that everyone who drives for work has an increased chance of experiencing a crash.

Driving is often a big part of the day for millions of workers across the country, which is one of the reasons why motor vehicle accidents have become the first and second leading causes of death in every major industry group, according to the [CDC](#).

As an employer, you can't prevent accidents, but you can do things as an organization to help reduce the chances of a crash occurring.

Three ways to reduce the chances of a motor vehicle accident

While it's impossible to stop accidents from happening altogether, there are things that you can do as a business owner to reduce the chances of a motor vehicle crash happening. For example:

- Create a culture that encourages employees to practice workplace safety and safe driving
- Implement a safe driving program
- Ensure all routine and preventative maintenance is up to date on company vehicles

Create a culture that encourages employees to engage in safe driving

Employees expect certain things from their employer—a safe work environment being one of them. Often, employers only consider [keeping their office environment safe](#) and not the environment outside of the office. However, the truth is that employers play a significant role in keeping workers safe while driving during working hours.

One way to lower the risk of your staff having an accident is to establish a workplace culture that focuses on safety inside and outside of the office.

Providing workshops or training that focuses on safe driving tips and the dangers of driving can be a great place to start. These sessions can include topics like:

- The importance of wearing a seat belt
- The dangers of distracted driving
- What to do if you're falling asleep behind the wheel
- Safe driving tips to practice while driving

Some of these items might seem like minor issues, but they can significantly impact whether or not an accident occurs.

Implement a safe driving program

Another excellent way for employers to cut down on work-related crashes is to implement a safe driving program. Often, these programs have several parts but ultimately have the same end goal—to encourage safe driving when traveling for work.

As the National Institute for Occupational Safety and Health lays out in its [safe driving worksheet](#), there are four critical components to a successful motor vehicle safety program. These pieces include:

- Gaining the support and commitment of company leaders
- Establishing policies to help promote road safety
- Utilize driving selection, training, and evaluation to maximize road safety
- Create a schedule to keep up with vehicle maintenance

Employers who want to increase the effectiveness of their safe driving program can also mandate that transportation employees take a defensive driving course. These classes will help educate staff on managing their vehicle and minimize the risk of a motor vehicle accident.

Perform routine maintenance and repairs on company vehicles

One of the easiest ways to cut down on motor vehicle crashes is to ensure all vehicles are in excellent working condition. Keeping up to date on routine maintenance tasks such as oil changes, tire rotations, and replacing brakes can help keep a vehicle running smoothly.

Employers should also consider the vehicles they purchase for team members to use. Choosing cars with high safety ratings that include advanced safety features like rear-facing cameras, adaptive cruise control, and lane departure warning systems will also decrease the likelihood of an accident.

Preparing for an accident with workers' compensation insurance

No matter how many safe driving seminars you put on or how often you inspect vehicles, accidents are going to happen. When an accident does occur, you want to make sure that your employee and your company are financially covered.

In addition to [commercial auto insurance](#), you should have a [workers' compensation policy](#) in place. With this coverage, if an accident were to occur that resulted in an injury to your employee during their normal course of work, then their medical expenses and disability benefits could all be covered.

Having the proper insurance, along with a safe driving strategy, will help keep your team safe when behind the wheel.

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Workplace safety: overexertion injuries

When it comes to your employees, you are responsible for providing them with a safe work environment. While many small business owners think about workplace safety from the standpoint of harassment and violence, there are other types of injuries that are just as common.

For instance, according to the [National Safety Council](#), overexertion injuries are the second leading nonfatal injury or illness event that forces employees to miss work. It also accounts for almost 22% of all injuries reported in the workplace.

With overexertion injuries so prevalent, how do you protect your employees? Even though it's impossible to prevent every injury, there are some steps you can take to make your work environment safer.

Let's look at some of these preventative strategies and dive deeper into overexertion injuries in the workplace.

What is an overexertion injury?

Overexertion injuries include any injury that happens due to performing a task beyond one's physical limitations. When people think about these injuries, they often associate them with more physically demanding workplaces like [construction](#) sites and [health care facilities](#). However, an overexertion injury can occur in any type of work environment.

What is the most common cause of overexertion injuries?

Since overexertion injuries often result from performing a task above an employee's physical activity, the most common causes often involve physical activity. For example, one of the leading causes of an overexertion injury is lifting a heavy object.

Regardless of whether the object is a piece of machinery or a box in the office, it's fairly easy to pull a muscle or damage a part of the body without the proper equipment and technique. Here are a few other common causes of an overexertion injury:

- Bending, stooping, or crawling for an extended period
- Working in extreme conditions
- Repetitive tasks that require workers to work without breaks
- Pushing and pulling heavy objects

How can safe lifting help prevent overexertion injuries?

Improper lifting is often one of the reasons why overexertion injuries can happen when picking up any item, regardless of weight. Training staff on the proper way to lift an object automatically decreases the risk of one of these injuries occurring. However, other factors can lead to overexertion injuries.

For instance, employees must understand when they need to ask for help when moving a heavy object. Making sure that they have assistance from either a co-worker or a lifting device can help cut down on the number of injuries.

4 tips to lower the odds of an overexertion injury from happening

Overexertion injuries are one of the most preventable injuries in the workplace. With a few tactics and tips, you can easily cut down the number of instances in your company. Let's look at a few of these simple strategies.

Hold regular training sessions on proper lifting techniques

It's common for workers to not give it much thought when lifting a light object. However, even small items moved without the proper technique can result in an injury such as a strained or pulled muscle. One way to combat these injuries is to hold regular training sessions that focus on the proper way to move and lift objects.

Throughout these training sessions, it's essential to discuss proper lifting techniques and provide workers with resources for when an item is too heavy to move alone.

Improve current processes to eliminate unnecessary tasks

Another common cause of overexertion injuries is repetitive motions and tasks. By looking at your current processes, you could find an opportunity to streamline specific functions to reduce the stress an employee is under. For instance, workers in a manufacturing environment might benefit from having their tools positioned higher.

Purchase lifting and moving equipment for your staff

Depending on your industry, purchasing equipment to help with the lifting and moving of objects can help cut down the risk of injuries for employees. Equipment can also help eliminate repetitive motions and tasks that lead to long-term injuries.

Invest in ergonomics for your office employees

Even though most office employees won't be required to lift objects as part of their daily jobs, they're still capable of sustaining overexertion injuries. For example, sitting at a desk for seven

to eight hours each day can lead to back injuries. One way to cut down on these injuries is to invest in ergonomic workstations that promote good posture.

Can workers' comp protect workers if an overexertion injury occurs?

If one of your workers sustains an overexertion injury, then your [workers' compensation insurance policy](#) should cover the treatment and medical costs associated with the incident. The only instances where it might not cover the expenses are if the injury occurred due to employee negligence or the use of drugs and alcohol.

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Workplace safety: retail

As a small business owner of a retail store, you're responsible for many items, such as ordering products, customer service, and business operations. However, one of your most significant responsibilities is to create a safe work environment for your employees.

The [CDC](#) currently lists the retail industry as having the highest risk for workplace violence. With employees spending most of their day handling money and working with customers, it's easy to see how retail employees are at a higher risk.

Along with workplace violence, retail workers face hazards that can lead to injuries and accidents throughout their day. One way to lower the risks of injuries, accidents, and violence is to establish a culture that focuses on workplace safety.

Providing your team with proper training, installing security systems, and keeping them covered with essential [insurance coverage](#) like [workers' compensation](#) can go a long way in keeping your retail employees safe.

Most common workplace injuries for retail workers

Even though retail environments aren't inherently as dangerous as construction or health care workplaces, retail employees still face a wide range of hazards throughout the workday. For example, a retail employee continuously moves products, putting themselves at risk of suffering a muscular injury.

Along with lifting injuries, several other injuries could affect a business' retail staff. Some of these injuries include:

- Muscular injuries and sprains
- Injuries from falls, trips, and slips
- Injuries from customer violence
- Injuries from falling objects

Muscle injuries and sprains

Of the injuries on the list, muscular injuries and sprains occur most often. With the constant need to move products, set up displays, and work in the backroom, team members are at high risk of pulling a muscle.

It's also crucial that employees have additional help when moving heavy objects. One of the leading causes of lifting-related injuries is lifting above capacity. Encouraging workers to ask

others for assistance or using moving aids is a great way to prevent these injuries from occurring.

Injuries from falls, trips, and slips

Anyone who has worked in a retail environment understands how fast-paced it can be. Constantly attending to customers, fixing displays, restocking products, and organizing the stockroom is a lot to manage and often means moving quickly throughout the store, which can lead to [falls, trips, and slips](#).

Often, the number one cause of falls, trips, and slips has to do with the product being left in aisleways or clogging up the stockroom. Spills are also another major cause of slips and pose a hazard to everyone in the store, not just employees.

Injuries from customer violence

It's something every retail business owner hopes never happens but unfortunately does—customer violence. With team members working closely with the public, altercations occur more frequently than most people realize, and verbal abuse is common. Thankfully, extreme violence isn't as frequent; however, it still happens.

To help prevent customer violence from occurring and decrease the risk of extreme violence, [OHS](#) recommends retail workers take the following precautions:

- Making eye contact with customers not only provides good customer service but can also decrease the likelihood of a robbery or theft happening
- Place signs throughout the establishment stating that very little cash is kept at the store to help deter would-be robbers
- Employees should not close up by themselves or leave alone at night
- Aside from the main entrance, close and lock all doors at night
- Enable one-touch emergency buttons as part of the building security system

Injuries from falling objects

Since most retail environments involve workers continuously moving products from the stockroom to the floor, the likelihood of an object falling off a shelf or pallet and striking a team member is high.

While most of the injuries caused by falling objects tend to be minor, there is a chance that a large item could do significant damage. To lessen the chance of these incidents occurring, staff should avoid stacking boxes higher than five feet unless supported by a shelving unit.

Other ways to avoid falling object injuries include:

- Placing heavy items on lower shelves
- Stocking heavier items towards the back of a shelf instead of the front
- Only moving one box at a time in a controlled manner
- Asking for assistance when removing heavy products from high shelves

Five tips to improve safety in your retail company

With the various hazards that retail employees face daily, it's up to company leadership to keep staff safe. While employers can't mitigate every risk, there are several steps small business owners can take to provide a safe work environment.

Here are five tips to help your organization improve workplace safety for all your retail team members.

1. Hold regular safety training sessions to cover proper lifting techniques and the safe use of tools like box cutters.
2. Take preventive measures to decrease the likelihood of slips, trips, and falls by keeping walkways, floors, and stockrooms free of products and boxes.
3. Always ensure products are safely secured on shelves and not stacked too high to avoid items from falling.
4. Encourage employees to frequently take breaks and stretch to avoid injuries caused by repetitive tasks.
5. Provide accurate descriptions of positions throughout the interview process to ensure potential employees understand the physical requirements of the job they're applying for.

Keeping your team safe with workers' comp insurance

It's impossible to mitigate every risk, but implementing some of the safety measures above will help reduce the chance of workplace injury happening to one of your team members. If someone on your retail team does get injured while performing their job, [workers' compensation insurance](#) may cover their medical costs and provide benefits until they can return to work.

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Workplace safety: health care facilities

Injuries and illnesses happen in every workplace regardless of industry. However, employees who work in health care facilities such as hospitals, nursing homes, testing labs, dental offices, and clinics are at an even higher risk. According to [OSHA](#), "more workers are injured in the health care industry sector than any other."

The main reason that health care workers experience such a high level of workplace injuries and illnesses is due to the number of hazards they face daily. For instance, the following are just a few of the safety and health hazards medical employees face daily:

- Exposure to bloodborne pathogens, chemicals, and drugs
- Exposure to respiratory diseases
- Ergonomic hazards from moving patients, medical equipment, and beds
- Exposure to workplace violence from patients
- Exposure to radioactive material and treatments

As a business owner of a health care facility, it's crucial that you have the appropriate safety measures and protection plans in place for your staff. In addition to creating a safe environment for the health care team, you should also have a [workers' compensation insurance](#) plan available to any injured workers.

Most common workplace injuries for health care workers

Even though health care employees face a wide range of hazards in the workplace, several injuries occur most often. For example, [Unitek College](#) lists the following five injuries as the most common for nurses and other health care workers:

- Overexertion injuries
- Injuries from falls, slips, or tripping
- Injuries from patient violence
- Contact injuries from medical equipment and objects
- Injuries resulting from exposure to harmful substances

Overexertion injuries

Out of all the injuries a health care worker might receive, overexertion injuries are often the most common. A report conducted by [BLS](#) found that nearly half of all the injuries reported by nurses involved overexertion. As a result of overexertion, employees often find themselves at risk of suffering muscle, nerve, and joint disorders.

Medical jobs are often very labor-intensive and require team members to move patients and medical equipment, and lift heavier objects throughout their shift. As a result, injuries such as wrist and ankle sprains, muscle strains, and back injuries are common.

Injuries from falls, slips, or tripping

After overexertion, injuries from falls, slips, and trips are the second largest cause of injuries in health care facilities. As medical staff move throughout a patient's room, it can be quite easy to accidentally trip over a cord leading to a monitor or slip on a slick substance.

Injuries from patient violence

When people think about health care worker injuries, patient violence often isn't the first thing that comes to mind. However, the truth is that nurses typically face more workplace violence than any other career—even more so than police officers and corrections officers.

In fact, according to the [NIOSH](#), out of every 100 healthcare workers, almost 40 percent will experience either a physical assault or a non-violent event such as threats, sexual harassment, or verbal abuse.

What's even worse is that most of the violent incidents in health care companies go unreported.

Contact injuries from medical equipment and objects

One hazard for health care workers that often goes overlooked is contact injuries. With multiple patients to care for, nurses and aids have to work quickly when giving care. This fast-paced environment can pose hazards, such as coming into contact with medical equipment and sharp objects.

Of all the potential contact injuries, accidental needlesticks can pose the most significant risk. If health care workers accidentally stick themselves with a used needle, they have a chance of contracting infections and bloodborne illnesses.

Injuries resulting from exposure to harmful substances

Health care workers come into contact with harmful substances ranging from chemicals and medications to organic compounds and sterilants. Regardless of which substance it is, each can be dangerous for team members, especially if inhaled or it comes into contact with the skin.

Improving safety in your health care company

As the owner of a health care facility, it's crucial that you focus on your staff as much as you do your patients. Some hospitals and care facilities often only worry about patient happiness and, as a result, unintentionally create an unsafe environment for their employees.

Here are 10 safety tips that will help create a [safe working environment](#) and cut down on workplace injuries in your health care facility.

1. Encourage employees to report any form of workplace violence, even if it isn't physical.
2. Offer additional training and guidance on the proper way to move patients and medical equipment.
3. Instill a culture that encourages employees to ask for help regardless of whether it is moving a patient, handling a violent situation, or asking questions about procedures.
4. Provide hands-free alternatives to reduce the need to use sharp objects like needles.
5. Supply your team with the appropriate protective equipment to cut down on their risk of coming in contact with a bloodborne pathogen.
6. Make assistive devices like slings, digital hoists, and sliding sheets available to staff to cut down on exertion injuries when moving a patient.
7. Encourage advanced training and licenses when it comes to administering or handling chemical substances.
8. Reduce the risk of accidental needlesticks by disposing of used syringes immediately, discouraging the recapping of needles, and utilizing blunt suture needles.
9. Create a [program](#) focused on continued safety training for all employees
10. Establish a zero-tolerance culture for any violence or harassment against health workers

Preparing for a health care workplace injury with workers' comp insurance

Implementing some or all of the above safety tips into your organization is a great first step to protecting your employees. However, no matter how much you try to prevent incidents from occurring, odds are a workplace accident will happen at your health care facility. When it does, having [workers' comp insurance](#) can help cover your employee's medical costs and lost wages.

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What is the definition of work-related injuries?

As a business owner, you have a lot of responsibilities that rest on your shoulders. Not only do you need to focus on delivering value to your customers, but also on creating a safe work environment for your employees. However, creating a culture that focuses on safety isn't enough to prevent all accidents.

It's essential to understand [what to do when a workplace accident occurs](#), leaving your employee with a [work-related injury](#).

A [workers' compensation policy](#) will help cover the medical costs and fees associated with the injury. Still, it's important to address the incident head-on. By examining the events that led up to the injury, your company can implement more training and safety procedures that will help prevent another similar accident from happening in the future.

Let's look at what else you can do to lower the chances of a work-related injury.

What is a work-related injury?

Before we look at the most common work-related injuries and how to decrease the chance of them occurring, we need to answer the question: what is a work-related injury?

According to [OSHA](#), "An injury or illness is considered work-related if an event or exposure in the work environment either caused or contributed to the resulting condition or significantly aggravated a pre-existing injury or illness."

In other words, if your employee is injured or becomes ill as a result of their job, then it's considered a work-related injury. For some companies in specific industries like [health care](#) or [construction](#), the odds of a workplace injury occurring are much higher than in companies where most employees work in the [office](#).

However, that doesn't mean that injuries won't happen. In fact, as you will see, the most common types of work-related injuries can happen in just about any industry.

What are the most common work-related injuries?

Certain working conditions and industries can cause specific injuries more frequently. However, the following work-related injuries occur the most often across all industries, according to the Bureau of Labor Statistics and [EHSInsight](#):

- [Slips, trips, and falls](#)
- [Struck-by-falling object injuries](#)

- [Motor vehicle accidents](#)
- Overexertion injuries
- Workplace violence

What can companies do to decrease the likelihood of work-related injuries from happening?

Unfortunately, there is no way to completely eliminate the chances of an accident occurring. However, there are several steps that business owners and organizations can take to help lower the risk of an employee getting injured on the job.

For instance, creating a safety team to regularly review processes and improve how tasks are performed can help cut down on the likelihood of an accident occurring. Companies can also hold routine monthly trainings that emphasize the importance of safety.

Along with the above strategies, [The Environmental Health and Safety Department of Ohio State University](#) lists the following as ways to reduce the risk of workplace accidents:

- Constantly survey your surroundings and look out for potential hazards
- Report unsafe conditions and work processes to supervisors
- Make it a priority to keep the workspace clean and free of clutter
- Perform routine maintenance on company equipment and vehicles
- Practice safe lifting techniques
- Ensure all employees have access to the proper protective equipment to perform their jobs

Does workers' comp insurance cover work-related injuries?

Generally, if one of your employees does suffer a workplace injury, your [workers' compensation insurance](#) will help to cover the cost of their medical expenses and provide additional benefits as needed. However, if the injury was caused by negligence on the employee's part, then they could be denied benefits under the policy.

Remember, every situation is different, and state workers' compensation laws are subject to change, so be sure to do your research and speak with a trusted advisor.

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Are volunteers covered under workers' compensation?

Many organizations and nonprofits around the country rely on the help of volunteers to operate. Nonprofit organizations such as the [Red Cross](#), [United Way](#), [Goodwill](#), and [Habitat for Humanity](#) use hundreds of thousands of volunteers each year. With so many people offering their time and services for free, it's important they're protected should something happen.

Unfortunately, when it comes to injuries in the workplace, volunteers aren't usually covered under the standard [workers' compensation plan](#). While there are exceptions, organizations that use volunteers may need to find other ways to protect themselves and their voluntary staff should a workplace accident occur.

Does workers' compensation cover volunteers?

Even though each state has its own set of laws and regulations around workers' compensation, generally, the answer is no. Only employees can receive benefits from a workers' comp plan in most scenarios. This lack of coverage can leave volunteers and the organizations they are helping financially responsible for any injuries that occur.

If you currently run a nonprofit organization and are using volunteers or plan to in the future, you will want to take a few proactive steps to protect the organization, such as:

- Reviewing your current workers' compensation policy to see if volunteers are covered
- Discuss your current insurance products with an insurance agent to see if volunteers have coverage under other policies
- Provide waivers to volunteers in instances where the organization's workers' comp and [general liability insurance](#) won't cover a workplace injury

What is the difference between a volunteer and an employee?

Often, workers' compensation doesn't cover volunteers because most states only provide coverage for employees. The main difference between the two categories is whether or not the individual receives compensation for their time and efforts. Unlike employees who expect to receive payment for their time—volunteers do not.

However, nonprofit organizations need to be careful about the benefits they offer their volunteers. For many states, compensation doesn't necessarily have to be the payment of money. If a nonprofit provides meals, discounts, or other benefits to its volunteers, the state could consider these payments-in-kind and classify the volunteers as employees.

If you are unsure how the state will view your volunteers, you should speak with your insurance provider.

When might workers' comp cover volunteers?

There are certain instances and scenarios where volunteers receive coverage under workers' compensation. For example, if a volunteer is given payments-in-kind—gifts, meals, discounts, or other items—then they could be considered an employee and would be covered under workers' comp.

Additionally, the following types of volunteers often qualify for the coverage too:

- Volunteers who perform emergency services (firefighters, auxiliary police officers, EMTs)
- Volunteers working for a public employer such as state agencies

What coverage options exist for volunteers?

Since workers' compensation doesn't provide coverage for most volunteers, it's essential to find ways to mitigate your nonprofit's risk. One way to lower this risk is to ask your volunteers to sign a waiver before volunteering with your organization. These waivers are a great way to prevent lawsuits should an injury occur to a volunteer.

Another proactive step you can take is to speak with your insurance company about covering volunteers under a volunteer accident policy. This type of coverage will assist with the medical costs associated with a workplace injury should it impact a volunteer.

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Fraudulent workers' comp claims and the best ways to avoid them

It's hard to imagine that someone would take advantage of a system designed to support employees who've been injured on the job. However, the truth is companies across the country lose millions of dollars each year to fraudulent workers' comp claims.

Just as it's impossible to prevent all injuries from happening, it's also unlikely that you'll be able to stop every fraudulent claim. Regardless, there are several strategies you can use in your business that focus on fraudulent claim prevention.

Let's look at fraudulent claims and how you can work to prevent them in your organization.

What is a fraudulent workers' comp claim?

The [Bureau of Workers' Compensation](#) defines a fraudulent workers' comp claim as “an intentional act or series of acts resulting in payments or benefits to a person or entity not entitled to receive those payments or benefits.”

It can be challenging to tell when a fraudulent workers' comp claim happens if you're not aware of what it might look like. To help you more quickly identify potentially fraudulent claims, here are a few examples of what to watch out for:

- An employee receives workers' comp benefits that they aren't entitled to
- An employee or multiple employees agree to defraud a self-insuring employer by submitting false claims and inaccurate information
- An individual makes false statements in an attempt to secure benefits under workers' compensation
- An employer attempts to either hide, destroy, or manipulate information in an attempt to get a workers' compensation claim denied

Who can commit workers' comp insurance fraud?

When people think about fraudulent claims, they often assume that the employee is taking advantage of the system. However, it's just as common for employers and health care providers to commit workers' compensation fraud.

4 ways to avoid fraudulent claims

Unfortunately, most businesses will face fraudulent workers' compensation claims at some point. When they happen, having the proper strategies to prevent or identify these false claims can go a long way in saving your company time and money.

Here are four tactics and strategies to help boost your current fraudulent claim prevention process.

Create a safe work environment

One of the best ways to prevent fraudulent claims is by creating a safe work environment for your employees. By consistently holding regular safety meetings that focus on preventing injuries and training employees to perform their jobs in a safe, controlled manner, it's harder for someone to fake a work-related injury.

Often, your own employees will hold each other accountable for operating safely and report to management when they see unsafe practices.

Establish a zero-tolerance policy for fraud

Another great way to prevent the likelihood of a false claim is by establishing a concise workers' comp policy focusing on zero tolerance for fraud.

In many cases, people assume they can fake a workplace injury and receive benefits because no one will accuse them of lying. However, by setting expectations for your employees that all injuries will be thoroughly investigated and legally pursued, you'll cut down on the number of potential fraud cases.

Also, it's equally important to reassure your staff that they can report any suspicions of workers' comp fraud anonymously. Generally, it's the reports that come from coworkers that ultimately help determine whether or not an injury is genuine.

Improve your hiring process

While it won't help you identify fraudulent claims, revisiting your hiring process can go a long way to help cut down on the chance of it happening.

For another layer of protection, try adding additional items to your background checks to look for red flags that a potential employee could try to commit fraud. As a general rule, your background check should include the following:

- Social security number
- Educational records
- Credit scores

- Criminal records
- Driving records

Don't forget about injured employees

It's common to think about workers' comp fraud as someone lying about a workplace injury. However, fraudulent claims can also happen to employees who were injured.

For instance, if an employee who was injured and is receiving benefits doesn't go back to work when they're medically cleared, this would be considered fraudulent.

Companies can help prevent employees from remaining on workers' compensation after they're well enough to return to work through constant communication. Routinely checking employees and asking how they're feeling will make them feel valued and give you a sense of their progress.

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Understanding workers' compensation benefits

Nearly all states require businesses to maintain workers' compensation insurance if they have employees. The coverage provides workers and employers with financial protection should a team member be involved in a work-related injury. The exact benefits an injured employee receives will depend on how severe the injury was and the likelihood of the employee returning to work.

If you're a new business owner or want to learn more about the benefits workers' compensation can provide your employee, the following sections will offer a closer look at the coverages available to your team.

Do workers' compensation benefits vary from state to state?

Since every state except [Texas](#) requires employers to purchase workers' comp coverage, an injured employee will be entitled to benefits. However, the type and amount of benefits an employee receives will vary depending on your company's state.

For more information on what benefits your state workers' compensation department offers, try searching on the [U.S. Department of Labor website](#).

What types of injuries are covered under workers' compensation insurance?

While each work-related injury or illness is investigated with your insurance company's investigation department, certain incidents appear more often than others.

For example, the following [types of injuries are all covered under workers' comp](#):

- Mental stress injuries
- Repetitive stress injuries
- Occupational illnesses
- Fatal injuries

When an accident happens due to the employee's own negligence or as a result of the use of drugs and alcohol, it is often not covered by workers' compensation.

What benefits can an employee expect from workers' comp coverage?

When an employee is injured at work or suffers an illness due to their work environment, they're covered under workers' compensation insurance. The actual type of benefits they receive will depend on how long they'll be out of work and what kind of injury/illness they suffer.

Workers' comp will cover medical fees associated with emergency treatment, hospital costs, and follow-up doctor visits for those who suffer minor injuries. If an employee suffers a major injury, then they could receive any of the following benefits:

- Disability benefits
- Rehabilitation benefits
- Death benefits

Medical treatment

The best-case scenario for a workplace injury is that an employee only needs to go to the hospital for minor treatment and can resume work within a couple of days. In these instances, workers' compensation will cover expenses such as medications, doctor visits, and surgeries.

For injuries that are a little more serious, workers' comp coverage will also help cover the cost associated with medical equipment like wheelchairs and special transportation.

Disability benefits

If an employee suffers a severe injury that leaves them unable to work, workers' compensation will generally provide disability benefits. Since there are different types of disabilities, most states will classify a work-related disability into one of the following categories:

- Temporary total disability
- Temporary partial disability
- Permanent partial disability
- Permanent total disability

The amount of disability benefits an employee is eligible for is related to the amount of money they earned before the injury. Generally, the benefits equal roughly two-thirds of the employee's wages. However, some states have a maximum amount they'll pay out to an injured worker.

Rehabilitation benefits

When it comes to rehabilitation benefits, workers' compensation insurance provides injured workers with several types of coverage. For example, workers' comp typically covers the cost of

a work-related injury that results in an employee needing medical or therapeutic care such as physical therapy.

Workers' comp coverage may also cover some of the costs associated with vocational rehabilitation if an employee's injury or illness prevents them from returning to the same job before the incident.

Death benefits

In the worst possible scenario where an employee dies due to a work-related injury or illness, workers' comp insurance will provide benefits to the deceased employee's beneficiaries. Depending on the state an employee lives in, workers' compensation could also provide coverage for funeral expenses.

Often, the primary goal of the death benefits from workers' comp insurance is to help financially support the family after losing their loved one. Generally, most states will provide the family with a percentage of the deceased employee's earnings in a lump sum payment.

Does an employee pay taxes on workers' compensation benefits?

In most scenarios, employees won't need to pay income taxes for workers' compensation benefits. However, most states will enforce a waiting period before certain benefits, such as temporary disability, are disbursed.

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Workers' compensation for the self-employed

Most states across the country require companies with employees to carry a workers' compensation policy. However, this isn't the case for [small business owners who are self-employed and don't have a staff](#).

Generally, owners who operate a sole proprietorship with no employees or work as [independent contractors](#) are not required to have workers' compensation.

Even though workers' comp isn't a requirement for the self-employed, it can be beneficial, especially since some health insurance providers don't always cover workplace injuries. If you operate in a dangerous industry where the odds of suffering an injury or illness are higher, you should consider purchasing [workers' compensation insurance](#).

Are there situations where workers' compensation insurance is required?

If you decide to forgo the workers' comp coverage, you won't face any penalties from the government, but you may lose out on business.

Many companies that employ self-employed workers will require their contractors to purchase workers' comp insurance before being allowed to work. Having this coverage helps limit their liability if you get injured during your contract tenure. Some organizations may even ask to see a [certificate of insurance](#) to prove that you have the appropriate coverage.

As a small business owner, it's up to you to decide whether or not to obtain coverage. However, it's important to note that potential clients are legally allowed not to hire you for the job due to a lack of workers' compensation insurance.

Benefits of having workers' comp insurance if you are self-employed

Typically, [workers' compensation](#) provides benefits for a company's employees, but when the owner is the only one working for the organization, the same rules still apply. Having the coverage can come in handy if you get injured during the workday.

Often, sole proprietors find that their health insurance will not cover all the costs of a workplace accident, which can lead to paying certain medical expenses and fees out-of-pocket.

While workers comp insurance is often considered unnecessary by some small business owners, the added peace of mind it provides far outweighs the monthly premium cost.

What should you do if you need to hire staff for your small business?

Over time, your small business may grow to the point where you decide that you need to hire employees to keep up with the amount of work coming in. While this is a great problem, it does open the door to other responsibilities.

The type of workers' comp obligations you have as a small business owner will depend on whether or not you hire full-time employees or subcontractors.

Full-time employees

Unless you live in Texas, you will need to purchase a workers' compensation policy once you begin hiring staff. Since each state is different regarding workers' comp law, you will want to check with your state's workers' compensation division to see what steps you need to take to provide the appropriate coverage for your employees.

Subcontractors

Not every small business needs to hire staff, and in fact, hiring a subcontractor can be a great alternative. If you are working through a large project, subcontractors can be a valuable resource to help you complete the work, but they won't cost as much as retaining a full-time employee. However, similar to employees, you may need coverage for your subcontractors.

Whether or not you need workers' comp insurance for your subcontractors will depend upon your location. Some states classify subcontractors as employees and require you to purchase workers' comp.

Other insurance products to consider as a small business owner

In addition to workers' compensation insurance, there are several other insurance products you will want to consider for your small business. For example, most small business owners are required to have or could benefit from the following coverages:

- [General liability insurance](#)
- [Professional liability insurance \(errors and omissions insurance\)](#)
- [Commercial auto insurance](#)
- [Cyber risk insurance](#)
- [Business owners policy](#)

As a small business owner, it is your responsibility to ensure your company, staff, and yourself have the proper insurance in place to operate.

Remember, every situation is different, and state workers' compensation laws are subject to change, so be sure to do your research and speak with a trusted advisor.

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Occupational illnesses covered under workers' comp

When most people think of [workers' compensation](#), occupational injuries are the first thing that comes to mind. While workplace injuries may seem more common, illnesses and diseases that result from the workplace affect more workers each year.

In fact, the [World Health Organization](#) released a report stating that out of the estimated 1.9 million deaths caused by occupational injuries and illnesses each year, non-communicable diseases caused 81 percent. Of the 81 percent, the following three conditions made up about 1.2 million deaths:

- Chronic obstructive pulmonary disease
- Stroke
- Ischaemic heart disease

As a small business owner, it is your responsibility to protect your employees from injuries and illnesses while they are working. Even though injuries happen suddenly, occupational diseases often occur over time. Having the proper [workers' comp coverage](#) is crucial for providing your staff with protection regardless of whether they need it today or 10 years from now.

What is an occupational illness?

Unlike an occupational injury, defining an occupational illness can be tricky. According to [OSHA](#), an occupational illness is “any abnormal condition or disorder resulting from a non-instantaneous event or exposure in the work environment.”

Essentially, if a worker were to contract any illness or disease directly from their work environment or the work they perform for a company, it would be considered an occupational disease.

If your company doesn't have workers' comp insurance in place, then the medical fees, treatments, and potential disability benefits would have to be paid directly from the business.

Common causes of a workplace illness

Employees can contract occupational illnesses from any work environment, and it doesn't have to be a disease. In fact, the [International Labor Organization](#) recognizes nine different types of categories that occupational illnesses can fall into, including:

- Skin diseases
- Diseases caused by biological agents
- Diseases caused by chemical agents

- Diseases caused by physical agents
- Occupational cancer
- Infectious or parasitic diseases
- Mental and behavioral disorders
- Respiratory diseases
- Musculoskeletal disorders

Of these nine categories, there are three areas where many occupational illnesses occur—illnesses resulting from exposure to infectious diseases, contact with harmful diseases and repetitive work.

Exposure to infectious diseases

Often, [health care workers](#) have the highest risk of contracting an infectious disease due to the nature of their work. Nurses and medical staff take every precaution to minimize their risk and exposure to illnesses, but there is a chance that they catch something from their patients at the end of the day.

Health care employees who contract an illness or disease that requires extensive medical treatment will receive coverage under the company's workers' comp policy. Benefits are also available if the condition prevents a team member from returning to their job.

Even though most people associate infectious diseases with health care workers, the truth is that all employees are at risk of contracting an illness while in the workplace. Having the proper coverage in place is crucial to keeping your team safe and protected.

Contact with harmful chemicals

Not every job requires employees to handle harmful chemicals. However, there are specific industries, like manufacturing, where it's necessary. Employees working in manufacturing and factory environments are at risk of inhaling or coming into contact with harmful chemicals daily. These toxic substances can often lead to lung disease, skin disorders, and even burns.

Occupational illnesses that result from harmful chemicals sometimes take years to manifest. For example, an employee who has worked at the same plant for 20 years could end up developing cancer or respiratory illnesses as a result of working around chemicals every day.

Illnesses caused by repetitive work

Occupational illnesses and disorders caused by repetitive work are the one category that often goes overlooked by employees and employers alike. However, it is also the area that affects most people throughout the country.

Two of the most common illnesses employees experience from repetitive work are carpal tunnel syndrome and degenerative disc diseases. Both disorders directly result from performing a task repeatedly over many years.

While it can be difficult to prevent these types of illnesses, encouraging your team to take breaks, exercise, and stretch can go a long way in stopping repetitive disorders from occurring.

Workers' compensation benefits for occupational illnesses

If your employee suffers from an occupational illness, then your workers' comp coverage can help in one of two ways. First, the insurance will cover medical expenses and extend coverage to diagnosing and treating an occupational illness.

Should your employee suffer long-term effects from their illness, workers' compensation could provide disability benefits, too. Generally, the disability coverage will fall into either temporary or permanent benefits depending on the extent of the illness' effect.

Keeping your team safe with workers' compensation insurance

It can be challenging to keep your staff safe in the workplace. A proper [workers' compensation policy](#) will help keep your team safe regardless of whether they sustain an injury or an illness as a result of their job.

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Why should companies report workers' comp claims immediately?

While everyone hopes it never happens, workplace injuries are a reality that many businesses face. Industries like construction and manufacturing face a higher risk of injuries and illnesses.

Regardless of which industry your business is in, you'll want to immediately report workers' comp claims if workplace injuries occur. This will allow your injured employee to receive benefits sooner and prevent your small business from incurring fees or penalties associated with late reporting.

Even though many organizations see reporting claims as a way to protect the business, the truth is there are several benefits to prompt reporting. Let's look at a few benefits and see how they affect your small business.

How can quick reporting benefit your company and injured workers?

Truthfully, most small business owners would like to avoid workers' compensation claims altogether. However, for companies that operate in a high-risk environment, accidents are unavoidable, which is why having an efficient injury-reporting process is crucial.

By reporting workplace injuries quickly, your company can benefit in several ways. A few of these advantages include:

- Allowing for an in-depth accident investigation
- Reducing workers' comp claim costs
- Avoiding penalties and fees for late filing

Allowing for an in-depth accident investigation

One of the added benefits of quickly reporting claims for a workplace injury is that it allows the investigation to start as soon as possible. The sooner you can have your insurance carrier look into the accident, the easier it will be for a claim adjuster to preserve key pieces of evidence.

While it's hard to imagine someone would try to fake being injured, it does happen. In fact, it's estimated that there are more than \$9 billion in benefits fraudulently paid out to workers for an injury they really don't have.

The last thing you want to happen is to provide benefits to a worker who wasn't actually injured. The good news is that with an early and thorough investigation, the employees who really need workers' compensation benefits will get them.

Reducing the cost of the workers' comp claim

Early reporting isn't just about the investigation; it can also reduce the workers' compensation claim cost. If an employee is genuinely injured, allowing them to continue to work without the proper medical treatment can result in the injury getting worse or another injury occurring as a result of the first one.

Avoiding penalties and fees for late filing

Every small business is required to report injuries, illnesses, and deaths that happen in the workplace to [OSHA](#) and their respective state's workers' comp division. If a company fails to report a workplace accident within its state's allotted timeline, it could face significant penalties. In some instances, late reporting could result in thousands of dollars in fees.

Having an injury-reporting process in place will help keep your company within the claims reporting window and avoid fines for late filing.

How does reporting workers' comp claims late affect employee morale?

Companies that don't take workers' comp claims seriously or are late to file claims may notice employee morale start to sink significantly. Delayed reporting of an injury in the workplace often sends a message to other workers that you're not concerned about their health and may not truly appreciate their work in your organization.

Late filing can also affect the morale of the injured employee. Since there was no urgency to file their workers' comp claim, they may feel there is no urgency to return to work.

This tension can eventually lead to a disgruntled workforce and a culture where employees only do the bare minimum to keep their positions with the company.

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Workers' compensation in Oregon (Oregon workers' comp 101)

Are small business owners mandated to obtain workers' comp insurance in Oregon?

For many people, owning a business is a lifetime goal. Whether it's a company that offers remodeling services or a restaurant that sells the best steaks in town, becoming an entrepreneur is at the top of the list for thousands of citizens in Oregon. The good news is that the state makes it reasonably easy to open a small business.

However, even though you can launch a business in a few simple steps, you'll want to ensure you have everything in place to run your business efficiently. Along with accounting, marketing, sales, and operations, you'll also need the proper [small business insurance](#).

In Oregon, business owners need certain coverages like [general liability insurance](#). Entrepreneurs also need to carry [workers' compensation insurance](#) if they have any employees.

For small business owners who have operated a company without employees or are launching their first organizations, the following tips will help you get acquainted with the inner workings of [workers' compensation](#).

10 crucial workers' comp facts for Oregon small business owners

1. Every company in the state of Oregon that doesn't fall under the exemption list must carry workers' comp if they have at least one employee
2. The following employees are exempt from workers' comp and don't need to be covered:
 - a. Employees who make less than \$500 annually
 - b. Domestic household employees
 - c. Employees who work for a homeowner directly, such as maintenance workers or gardening staff
3. Workers' comp may provide benefits to employees who are involved in an accident or who develop an illness, injury, or repetitive strain injury as a result of their job
4. Sole proprietors, corporate officers, and limited liability company members are all excluded from the workers' comp requirements
5. Oregon's workers' compensation insurance will provide qualifying injured employees with the following benefits:
 - a. Temporary or permanent total disability benefits
 - b. Temporary or permanent partial disability benefits
 - c. Death benefits

- d. Funeral and burial expenses
 - e. Vocational assistance and ongoing physical therapy
- 6. All workers' compensation claim disputes, disagreements, and settlements are handled by the [Oregon Workers' Compensation Board](#)
- 7. Penalties for not obtaining workers' compensation for your employees can result in a penalty equaling twice the amount of your standard premium or an ongoing daily fine of \$250
- 8. If an employee passes away from a workplace injury, the following survivors are eligible to receive death benefits:
 - a. Financially dependent relatives
 - b. Spouse
 - c. Children up to the age of 18 or the age of 26 if they are taking higher education classes/GED courses
- 9. Small business owners have five days to report an employee's injury to their insurance company if medical treatment is required
- 10. Once an injury occurs, an injured employee should report the accident to the company immediately. However, they have up to one year to report any injuries or illnesses that occur on the job site

Remember, every situation is different, and state workers' compensation laws are subject to change, so be sure to do your research and speak with a trusted advisor.

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What do small business owners need to know about filing a workers' comp claim?

One of the biggest joys of entrepreneurship is building an organization where you can provide jobs for people in the local community. While no business owner wants to think about their employees getting injured on the job, the truth is that there is no surefire way to prevent workplace accidents.

Even employees in certain industries that lend themselves to less strenuous work, such as accounting, sales, and IT, can experience injuries. Since it's impossible to prevent an accident from happening, it's essential you understand your role as a business owner in the workers' compensation process.

The following guide will provide a quick overview of [workers' compensation](#) and your responsibilities throughout the [insurance claim process](#).

What is workers' comp insurance?

Workers' compensation is a type of insurance that offers employers protection in case a team member suffers an injury or illness in the workplace. Most injured employees will receive benefits such as:

- Lost wage reimbursement
- Medical expense coverage
- Rehabilitation coverage
- Disability benefits
- Death and funeral benefits

What responsibilities does the business owner have in the workers' comp claim process?

As a business owner, it's your responsibility to provide a safe working environment for all your employees. However, if an accident occurs, you're also responsible for filing the [workers' comp claim](#) so the injured worker can receive the benefits they qualify for.

Typically, once a workplace injury or illness occurs, there's only a short window to report the injury to your state's Workers' Compensation Department. Failing to alert the appropriate officials can ultimately result in the workers' comp benefits being denied.

Understanding the workers' comp claims process

The actual workers' compensation claims process will vary from state to state, so check with your State Workers' Compensation Division when filing a claim. However, the following steps will provide a framework for what you need to know and do when an employee suffers an injury or illness.

Important steps small business owners should take when filing a workers' comp claim

Before an injury:

- Educate all team members on workers' compensation injury and illness reporting requirements
- Outline who an employee should report an incident to and how that report should be handled

When an injury occurs:

- Ensure the injured employee receives immediate medical care—call 911 if it is an emergency
- Complete the injury/illness report and file it with your organization's workers' compensation carrier—within 24 hours of the injury if possible
- Keep communication open with the workers' compensation carrier and the injured employee
- When appropriate, establish a timeline for returning to work
- Support the injured employee as they transition back into their role within the organization

Can an employee be terminated due to a work-related injury?

Several states have anti-retaliation laws that make it impossible for an employer to terminate an employee for missing work due to a work-related injury or illness. Other states have similar laws but allow employers to release workers if they meet specific criteria.

The best way to understand whether you can terminate an employee with a work-related injury is by discussing the state laws with a legal expert.

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