

the claims process

follow these best practices

1. Send injured worker to your healthcare provider

If you've made arrangements with a healthcare provider in MEMIC's network (see list at memic.com), you can send your employee to them. (Some states allow the employer to choose the doctor. Contact your claim specialist or state workers' compensation agency to learn about your state's requirements.) Call your provider to alert them about your injured employee and give a brief description of their job.

9. Follow procedures

If your employee is eligible to receive wage replacement benefits, submit a Wage Statement as soon as possible. Some states have waiting limits. Contact your claim specialist or state workers' compensation agency to learn more about your responsibilities.

2. Accompany injured worker to hospital

You or a supervisor must get involved from the moment an injury is reported. Tell the employee and the doctor of your desire to be involved in the worker's recovery and their return to work.

3. Gather the facts

The main objective is to report the claim quickly and completely. Gather as much information as possible before reporting a claim, but don't delay in reporting if you are missing a piece of information. Any missing information will be gathered by the claim specialist as the claim is handled.

4. Report injury to MEMIC promptly

All claims should be reported to MEMIC within 24 hours of your notice or knowledge of the injury. (In fact, in some states you must report a workplace injury within 48 hours of knowledge of the injury.) An average report takes less than 8 minutes. We recommend reporting online or by phone.

REPORT INJURY 1 OF 4 WAYS

1. Online at memic.com
2. Call it in to 1.800.636.4292
3. Fax form* to 207.791.3334
4. Mail form* to MEMIC Claim Dept., PO Box 3606, Portland, ME 04104

*Contact your state workers' compensation agency for form.

5. Keep us informed

As your partner in helping your employee back to work, we rely on you for information. It is important that you communicate any status changes or additional information that will assist us in the proper and efficient handling of your claim. Also, if you report a claim as having no lost-time and the injured worker later loses the equivalent of a day, please notify us immediately.

6. Stay involved

Talk with the injured person about their condition, their work capacity and your desire to have them back at work. Open communication helps all involved.

8. Practice full disclosure

Inform your employee of their rights and benefits under the workers' compensation system and encourage them to contact our claim department if they need additional assistance. Good information avoids conflict.

7. Identify return-to-work options

Work with your employee and the doctor to find "light" or alternative duties that will aid in getting them back to work as soon as appropriate. Prepare a written plan for their return-to-work and share it with the employee, healthcare provider, supervisor and MEMIC claim specialist.

