

Hanover Claims

Take Control of Your Workers' Compensation Costs

Prevent Injuries

The total cost of employee injuries can be expensive and may result in a substantial loss of profits.

The most effective way to reduce Workers' Compensation costs is to focus efforts on preventing employee injuries from occurring in the first place. This can be accomplished by developing and implementing effective safety programs, including policies aimed at preventing injuries and maintaining a healthy work environment.

[Hanover Risk Solutions](#) can provide valuable assistance with loss control efforts by helping develop and implement effective safety programs.

Report Claims Early

Hanover claim data shows Workers' Compensation claims reported 8-14 days after injury cost 6 percent more than those reported within the first week. Wait 30+ days and the cost jumps by 40 percent.

24-HOUR CLAIM SERVICE HOTLINE: 800-628-0250

Reporting Workers' Compensation claims within two days of an incident can help to:

- Reduce medical costs
- Reduce lost-work time
- Reduce litigation costs
- Reduce indemnity payments

Hanover Claims offers several convenient options for [reporting a Workers' Compensation claim](#). The Hanover also offers the option of additional service such as contacting the **Triage Call Center**, which is staffed by an RN to direct care in the critical period just after a loss.

Identify Network Providers

According to the National Council on Compensation Insurance (NCCI®) data, medical costs represent over 60 percent of Workers' Compensation claim costs. Identifying and utilizing network providers can be a critical step in controlling medical costs, and ensuring injured workers receive reasonable, necessary and related medical care to restore functional abilities.

Studies have found that even in states where workers have the right to choose their own physicians, employees often look to their employer for direction on where to obtain immediate medical care in the event of a work-related injury or illness. Identifying and communicating with [Hanover Preferred Provider Network Providers](#) has many advantages, including:

- Credentialed providers help to ensure a high-quality of care
- Medical providers understand occupational injuries and Return-to-Work goals
- Referrals, when needed, to specialists or other services in network, e.g. Radiology
- Access to special networks, such as a Pharmacy Benefit Management program
- Contracted rates

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Implement a Return-To-Work Program

Lost time injuries tend to have a higher percentage of uninsured indirect costs. Industry estimates show that a company can spend as much as 20 percent of total payroll on both direct and indirect disability costs resulting from employees being out of work.

Having an effective Return-to-Work Program, built on offering transitional or modified-duty work options, can reduce the medical, indemnity and legal costs associated with Workers' Compensation claims, which in turn impact the company's bottom line. Benefits of an effective Return-to-Work Program include:

- Reduce costs associated with employee retraining, overtime and temporary help
- Safely return injured employees to work as their functional capabilities are restored
- Help satisfy the requirements of the Americans with Disabilities Act
- Minimize the potential negative impacts of disability absences on workplace productivity

The Hanover's adjusters and Return-to-Work nurses are here to help your employees, your most valuable resources, return to you.



The Hanover Insurance Company
440 Lincoln Street, Worcester, MA 01653

hanover.com
The Agency Place (TAP) — <https://tap.hanover.com>

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