

Workers Compensation Claim Checklist



If you are an employer in the United States, it is crucial to understand the Workers Compensation Claim Checklist process, which can often be a complex and daunting process for employers. This comprehensive checklist will help you through the process and ensure that all necessary steps are taken. From filing the claim to providing required documentation, we have you covered.

The Importance of Worker's Comp

Workers' compensation insurance can cover medical expenses, income replacement, and death benefits. Regardless of size, this insurance is vital for any company because it can protect the company from lawsuits if an employee is

injured, but selecting the right plan can be difficult. A worker's compensation claim checklist, in combination with an HRO, can simplify this process.

Workers' compensation insurance is required in most states and companies that fail to meet this requirement may be subject to penalties and may not be seen by employees as committed to their safety. While workers' compensation insurance can be expensive, the cost of not having it can be much more significant. Any company with employees should make sure that they have adequate workers' compensation insurance in place.

What to Look for When Shopping for Worker's Compensation Insurance

As an employer, when you are searching for workers' compensation, a worker's compensation claim checklist can make sure you handle this process correctly. First, it is crucial to understand the different types of coverage that are available. These insurance policies are typically broken down into four main categories: medical only, lost wages only, combined medical and wage benefits, and death benefits. Each type of coverage has its advantages and disadvantages, so choosing the right type for your business is vital.

- Medical only covers the medical expenses of the injured employee.
- Lost wages only cover the lost wages of the injured employee.
- Combined medical and wage benefits cover both the medical expenses and the lost wages of the injured employee.
- Death benefits provide financial support to the family of an employee who dies as a result of a work-related injury.

Two of the main things that you should evaluate are the deductible and premium costs. Better yet, by seeking the professional help of outsourced HR pros, many companies say they [reduce costs by about 15%](#) on average by outsourcing.

What to Do During the Policy Period

Once you have chosen a worker's compensation policy, it is essential to follow all of the policy guidelines to keep your coverage active. For instance, you should keep accurate records of all employee injuries, even if they do not require medical attention. You should also have a system to report any work-related injuries to your insurance company. It is crucial to stay up-to-date on any changes to the worker's compensation laws in your state, as these changes could affect your coverage.

What to Do If a Claim is Filed

If an employee files a worker's compensation claim, it is essential to take prompt action to begin the claims process. The first step is to notify your insurance company of the claim. You will then need to provide the insurance company with all of the necessary documentation, such as medical records and wage statements. Once the insurance company has received all of the required documentation, they will begin to process the claim.

Simplifying the Process

It is crucial to remember that the Workers Compensation Claim Checklist process can be complex and time-consuming. Using a worker's compensation claim checklist or working with an [HR outsourcing solution](#) company like Corban OneSource, you can simplify the process and ensure that your business gets the best possible coverage. An HRO provides a wide range of services, including assistance with shopping for worker's compensation insurance, filing claims, and complying with all of the necessary laws and regulations.

Corban OneSource can help with your Workers Compensation Claim Checklist. With experience helping companies with 75 to 6,000 employees with their [HR outsourcing needs](#), we know we can help your business with your worker's comp needs. We have a team of experienced professionals familiar with all aspects of the worker's compensation process. We will work tirelessly to get you the best possible insurance deal possible. When you partner with Corban OneSource, you can be

confident that your business is getting the best possible coverage at the most competitive price.