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## Prompt Reporting of CWCP Claims

CTSI is always working with our member counties to reduce the number of days from the date the county is notified of a work-related injury until the claim is received by CTSI. Our current average reporting time is 8 days. In general, 45% of CWCP claims are reported in three days or less, 52% are reported between four and thirty days and just 3% are reported over thirty days. Our goal is to have all claims reported within three days of the employer receiving notification of a claim.

### Early Reporting Matters

Early reporting of claims tends to lower the overall cost of the claim. Studies have shown the following:

- Claims reported two weeks after the date of an accident cost an average of 18% more than those reported during week one.
- Claims reported 30 days following an injury are 45% more expensive.
- Back injuries, in general, are 35% more expensive if not reported within one week.
- Soft tissue strains and sprains are 13% more expensive if not reported within one week.
- Repetitive motion injuries, often difficult to determine onset, are 11% more expensive when not reported promptly.

Because prompt reporting has such an impact on lowering costs, it is important that you do not save all of your county's workers compensation claims to file at once. Each claim should be filed when the incident is reported. It takes no more time to report a claim the day it is received than it does to file it a week later, but even the delay of a week can increase the cost of the claim.

### An Important, Cost-saving Tool

While only 3% of CWCP claims are reported more than thirty days after notification, on average those claims are 45% more expensive than those reported within three days. Prompt reporting is one of the most important, readily available tools to lower worker's compensation costs. The sooner CTSI receives the claim, the faster we can get moving on medical treatment, claims management, and nurse case management.

When a claim is filed, an adjuster evaluates the claim right away to determine the best course of action. They can work with the claimant to get appropriate medical treatment and to implement an efficient return-to-work program which can bring employees back to a productive work status. Litigation is less likely for claims reported immediately. A National Council on Compensation Insurance study showed that the percent of litigated claims doubled when reported more than 31 days after the injury.

### What This Means for Counties

When an injury occurs on the job, a workers' compensation claim should be filed as soon as the injury is reported. Filing early allows CTSI to more effectively manage the claimant's treatment and offers significant cost savings to the CWCP and to you as a member county. For more information on workers' compensations claims, contact CTSI at 303 861 0507. [ctsi](http://www.ctsi.org)