SFM Comp Talk

Guiding employers through workers' compensation

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SFM Work Injury Hotline

When a work injury occurs, it's important to make sure the employee gets the best care as soon as possible to ensure the best recovery. That's why SFM is providing the SFM Work Injury Hotline, which gives policyholders 24/7 phone access to a registered nurse specially trained in assessing workplace injuries. Involving expert advice in the critical moments after an incident assures better care for the injured worker and frees the employer from the role of making a medical evaluation.

How it works

Using the hotline is easy. Just follow these steps:

Make the call: As soon as an injury is reported, the injured worker and his or her supervisor should call the hotline, 855-675-3501, together. If a supervisor isn't immediately available, the employee should call alone. It's important to call right away after you learn of an injury, because the nurse can provide the most help at that point. Of course, **if it's an emergency, call 911**.

- Explain the injury: A nurse will answer and speak with the supervisor first, and then talk with the injured employee. The nurse will ask the employee questions to determine the severity of the injury and the best way to address it.
- Get a treatment recommendation: The nurse will provide a recommendation, ranging from self-care to a clinic referral. Self-care instructions can be emailed or faxed to the workplace.

After the call:

- Injured workers who choose to self-treat can call back for further advice if their condition changes or worsens.
- The nurse will send the report to SFM, so it's not necessary to file an additional first report of injury.





Nurses provided by Medcor

To provide the SFM Work Injury Hotline, SFM is partnering with Medcor, a Midwest-based company that has pioneered workplace injury triage since 1997.

Medcor's nurses are specially trained in responding to work injuries, and they operate under the supervision of a full-time medical director who is board certified in emergency medicine.

They use software that supports the company's patented methods for making the best triage recommendations for injured employees.

The Medcor call center is accredited by URAC, an independent nonprofit healthcare standards organization.

Q&A

Following are answers to common questions about the SFM Work Injury Hotline:

What if the injured employee doesn't speak English?

The nurses can access interpreters for more than 200 languages.

Are third-party administrator and high-deductible policyholders included in this program?

Clients for which SFM Risk Solutions is the third-party administrator are not included in this program. Policyholders with deductibles over \$100,000 can choose whether to participate.

Is there any fee for this service?

No, it is free for most SFM policyholders to call the SFM Work Injury Hotline. The only exception is policyholders with deductibles over \$100,000 that choose to participate.

What if an injured employee disagrees with the nurse's recommendation?

It is still up to the employee to decide whether to follow the nurse's advice.

How can I inform and remind my supervisors to call the SFM Work Injury Hotline after an injury is reported?

SFM has stickers and wallet cards containing the hotline number, and a poster explaining what to do in the event of an injury available. To order or print copies, visit the Resource Catalog at sfmic.com.

Is there any setup required?

No, all SFM policyholders are automatically enrolled in this service. If your company has a preferred medical provider, please let your SFM claims representative know, so that injured employees from your company are referred there when appropriate.

How will I find out about work injuries that employees have called in?

All injury reports made to the hotline will be posted in CompOnline[®]. Simply set up claim alerts if you'd like to receive an email notification after claims are reported. The initial report from the Medcor nurse will also be available through CompOnline.

Can I still submit reports by fax or through sfmic.com?

You can, but you and your injured employees will miss out on the benefits of receiving a treatment recommendation from a specially trained nurse. Using the hotline should be your preferred method of injury reporting whenever possible.

Where do I learn more about the SFM Work Injury Hotline?

Visit sfmic.com for more detailed information about the service, or call your SFM claims representative.

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