



# TECHNICAL UPDATE

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## TIMELY REPORTING OF CWCP CLAIMS

CTSI is constantly working with our member counties to reduce the days from when the county is notified of a work-related injury until the claim is received. We aim to have all claims reported within three days of the employer receiving notification of a claim.

### EARLY REPORTING MATTERS

Studies have consistently shown that early reporting of claims tends to lower the overall cost of the claim. The following findings highlight the importance of prompt reporting:

- 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 are 11% more expensive when not reported promptly.

Given the significant impact of prompt reporting on cost reduction, filing your county's workers' compensation claim early is crucial. Remember, each claim should be filed when the incident is reported. Reporting a claim the day it is received is just as easy as filing it a week later. But even a week's delay can escalate the cost of the claim.

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 implement an efficient return-to-work program that 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 percentage of litigated claims doubled when reported more than 31 days after the injury.

### HOW TO FILE A CLAIM

Claim forms are available at [www.ctsi.org](http://www.ctsi.org), or you can contact the CTSI workers' compensation claims staff for copies. Claims of a serious nature are to be reported by phone immediately. We do not need all of the information before reporting the loss; additional information can be submitted once reported.

**New Claims should be sent to [wccclaims@ctsi.org](mailto:wccclaims@ctsi.org).** After taking this initial step, CWCP members will be notified of what to do next. Please set up a claim file and keep all information together for future use and reference.



### WHAT THIS MEANS FOR COUNTIES

When an injury occurs on the job, a workers' compensation claim should be filed when the injury is reported. Filing early allows CTSI to manage the claimant's treatment more effectively and offers significant cost savings to CWCP. For more information on filing claims, contact CTSI at (303) 861-0507.