



COST REDUCTION TECHNIQUES

Compensability

Securis will work hard to properly investigate claims, but not all claims will be accepted under the fire district's workers' compensation coverage. Factors Securis considers in determining the validity and compensability of an industrial injury include the following:

- Did the employee report the claim in a timely fashion?
- Did the employee have a pre-existing medical condition?
- Did the injury arise out of the course and scope of employment?
- Did the employee seek medical treatment right away?

It is important that these and other facts regarding the injury be recorded as quickly as possible in the claim report or initial supervisor's incident report.

Medical Management

An injured employee has the right to choose his or her treating physician. As an employer, the Securis member has the right to direct the initial visit for medical care. A first visit to a well-chosen provider may have an impact on how quickly the employee recovers and returns to work.

