



Nurses Can Impact Claims: Do They Help or Hurt?

RESOLUTION

The claims process is rarely straightforward and can often be complex. With each additional player who becomes involved, the more complicated it can be. Juggling the interests of each party, working to ensure a positive outcome, balancing schedules and completing paperwork -- there are a lot pieces to the puzzle. We may deal with multiple members of medical staff, including nurses.

Nurses can be a big help on claims and there's research to support this. Compensation figures are reduced by compelling margins when nurses are involved in a workers' compensation claim: overall costs are reduced by 26%. A nurse's involvement can even help a claim close 15% faster and reduce future claims for the same claimant.*

That's not to say that a nurse on each and every claim is going to be a game-changer. The data doesn't show a benefit for all claims, but primarily for cases in which the claimant has additional health challenges, or doesn't have a good overall relationship with the employer. When nurses focus on those types of claims, the benefit to everyone involved is significant.

Nurses care about their patients, and are only concerned with their welfare. The nurse's focus is on the patient's current and future well-being. They understand that getting a worker back to good health and back to work is in the person's best interests. They can also assist with monitoring for signs of opioid abuse, a very real danger. Opioid abuse can derail a claimant's recovery and their life. It's become a full blown epidemic, and having a nurse on a case can help prevent a necessary prescription from turning into a life sentence for the patient.



Nurses can see both sides and be an integral part of a solution, which is good for everyone involved. They make the claimant feel supported, and can help broker a resolution that not only benefits all parties, but also gets the employee back on the job sooner. That's a win for everyone.

*ACCORDING TO A STUDY BY LIBERTY MUTUAL'S WHOLLY OWNED SUBSIDIARY, HELMSMAN MANAGEMENT SERVICES

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