

Claims



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Preventing workplace injuries should be one of the top priorities at any business, but an occasional mishap is going to occur. Prompt reporting of an injury plays a vital role in helping to keep the cost of a claim down.

To help the injured employee and policyholders mitigate claims exposure and to help them achieve successful outcomes, here are some tips:

To report a claim or for additional information,

visit copperpoint.com or call 602.631.2300, toll free 1.800.231.1363

Step by Step

1. Provide first aid and ensure the injured worker receives prompt medical care.

2. Refer the injured worker(s) to a CopperPoint Preferred Connection Network (PCN) facility or provider.

The PCN is a network of more than 4,000 contracted providers statewide experienced in industrial injuries who agree to offer services at rates lower than the Industrial Commission of Arizona's (ICA) Physicians' Fee Schedule. Find the nearest provider by ZIP code on CopperPoint's website, copperpoint.com.

3. When a worker is injured the First Notice of Loss (Form 101) – also known as the Employer's Report of Industrial Injury – must be filed with the ICA within 10 days.

If a worker is killed on the job, it should be reported to the Arizona Department of Occupational Safety and Health within 8 hours. (Contact the ICA at www.ica.state.az.us or call Phoenix: 602.542.4661 or Tucson: 520.628.5181.)

4. The injury-causing accident should be investigated thoroughly.

Information should be verified with witnesses and supervisors. If the validity of the claim is doubted, this should be indicated on Line 31 of Form 101. Because time is of the essence – should a claim need to be investigated further – CopperPoint recommends the insured complete Form 101 and file it within 24 hours. You may also want to assess the accident for possible safety protocol changes on the job site.

5. A claim can be filed online at copperpoint.com, under the tab "File a Claim."

Once CopperPoint receives the claim, it will be forwarded to the ICA. CopperPoint has 21 business days to accept or deny the claim. That clock begins at the time the ICA notifies CopperPoint of the injury. Insured customers also can call 602.631.2300 or toll free 1.800.231.1363 for assistance in filling out a claim.

6. Stay in touch with the injured worker and the claims adjuster along the way to monitor the claim's management.

Encourage your client to discuss what he or she should do with the CopperPoint claims adjuster in the event the injured worker fails to follow recommended medical procedures.

7. Temporary compensation for lost wages is payable based on 66 2/3% of the average monthly wage up to the statutory limit, which is adjusted annually.

Compensation begins once the temporary disability attributable to the injury goes beyond seven consecutive days.

8. If your client has a Return to Work program, the modified work or light-duty assignments designated in this program until the worker is medically released to resume his or her normal duties is an option that can help mitigate the claim's cost.

CopperPoint's Loss Control Consultants can provide information and help insured customers set up a Return to Work program. For information contact CopperPoint's Loss Control & Risk Management Services at requests@copperpoint.com.