

THE BEACON

Workers' Compensation Newsletter



COVID-19 Update for HWCF Members

Thank you for your continued efforts to keep Alabama healthy in the midst of the ongoing pandemic. We appreciate the heroic efforts made by our Fund Members and their employees. The Healthcare Workers' Compensation Fund (HWCF) remains committed to promptly processing claims, providing timely benefits and quickly responding to your inquiries. We consider it a privilege to serve you and your employees.

In an effort to keep the HWCF Membership informed, we want to make you aware of the following ongoing developments related to the pandemic.

Updated COVID-19 Guidelines – The US Centers for Disease Control and Prevention ("CDC") and the Alabama Department of Public Health ("ADPH") continue to modify guidelines and recommendations related to COVID-19. We recommend that you regularly check the ADPH and CDC websites to obtain their latest recommendations, found at www.alabamapublichealth.gov and www.cdc.gov, respectively. We expect that as scientists continue to learn more about the virus, the guidelines and recommendations regarding the same will continue to evolve.

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COVID-19 Vaccine and Workers' Compensation – Certain individuals may experience side effects resulting from the COVID-19 vaccination. From a worker's compensation standpoint, Alabama law is less than clear as to the compensability of COVID-19 vaccine-related side effects. If an employer does not mandate that employees take the vaccine, our view is that any side effects would likely not be covered by workers' compensation. Conversely, if an employer mandates the vaccine be taken, it would be more likely that side effects might be covered by workers' compensation. All of this is a developing area of the law, and we expect that you may have questions. Please contact us if you have any concerns regarding COVID-19 vaccinations.

Legislative Update – We understand that two pieces of proposed Alabama legislation seek to prevent employers from mandating receipt of the COVID-19 vaccine. At this time, both proposed bills remain pending in the Alabama Legislature. We will inform you of pertinent developments on the issue.

Again, we remain extremely grateful for you and your ongoing efforts during this challenging time. Should you have any questions or wish for us to review any particular situation, please reach out to Shannon Cole, Director of Operations at scole@hwcf.net or contact your assigned adjuster. We are here for you!

Our Risk Management and Loss Control Consultants are continuously monitoring and updating information. Please check out our Resources tab [HERE](#) and [HERE](#).

Relationship Spotlight

Inspirien



Inspirien has managed the Healthcare Workers' Compensation Self-Insurance Fund (HWCF) since 2003. Created by hospitals and physicians to meet the exclusive needs of Alabama healthcare providers. We underwrite, manage claims, and provide loss prevention services for HWCF.

Meet Our...

Customer Experience Specialist - Pansy Donegan

You may remember me as the underwriter for HWCF; however, I have since transitioned into a new role that will ensure your experience continues to be a remarkable one. In my role as Customer Experience Specialist, I have the unique opportunity to work with every department in our organization in an effort to continually improve our processes and interactions for you, our valued members.

I have met most of you and look forward to meeting others as I embark on this new opportunity. Have an issue or an idea for something we can do to better? Feel free to contact me to discuss further at pdonegan@inspirien.net.



From the Adjuster's Desk –

Five Tips to Help Handle Your Workers Compensation Claim

By: Tiffany Weaver

1. Always investigate after an injury.

When an injury is reported, it is important to get complete documentation of how the injury occurred. Make sure to get written witness statements. It is also important to check for video surveillance and make sure to keep a copy to give to your adjuster. This helps your adjuster to verify what occurred and how an employee was injured.



2. Report claims into the portal timely.

Log into the portal and report the claim as soon as possible. Make sure to fill out as many fields as possible as this will aid your adjuster in their investigation of the claim. This also helps the adjuster manage the employee's medical treatment timely and will lessen delays in treatment.

3. Remain engaged with the injured employee throughout the claim.

Focus on maintaining a relationship with the injured employee throughout the claim even if they are unable to return to work. This communication is key to helping the employee know that you care and want them to return to work.

4. Try to accommodate light duty whenever possible.

When communicating with the employee, begin to discuss ways for the employee to come back to perform their work within their restrictions. Discuss with your adjuster recommendations on how to best accommodate your injured employee. Try to put the light duty job in writing and have the supervisor and employee sign off on it.

5. Communicate with your adjuster regularly.

Be available to discuss the claim and any concerns you have with your adjuster. The joint effort can help an adjuster respond to any issues that may arise and lead to more effective outcomes on the claim.

The Scoop

We're Going Paperless

HWCF is trying to do our part and cut down on paper waste. Please help us to achieve this by asking your injured worker their preferred method of contact. If they provide a current email, we can email all correspondence instead of mailing. This will lead to faster and more efficient communication! A new field will be added to the portal that will allow you to tell us how best to communicate with your employees.