

Employee Injuries on the Job

What is Worker's Compensation?

Worker's Compensation Insurance provides coverage for **work-related injuries** and illnesses as required under the Worker's Compensation laws of the State of Indiana. Worker's Compensation Insurance covers all authorized expenses related to the treatment of a work-related illness or injury and provides "lost time benefits" when an employee must be absent from work.

Who is covered?

All County employees are covered under the County's Worker's Compensation Insurance Plan.

What does an employee do if they are injured at work?

- The employee should report the injury to their supervisor or department head immediately.
- If the employee's injury is not serious or life threatening, the employee should go to Midwest HealthStrategies. If the injury requires **immediate emergency treatment for a serious injury**, the employee should go immediately to Ball Memorial Hospital Emergency Room and/or call EMS. If Midwest HealthStrategies is closed – and the injury can wait to be treated the next morning – the employee should utilize Midwest HealthStrategies when it opens in place of the more costly emergency room.
- There are two designated medical providers allowed to process the County's Worker's Compensation claims: Midwest HealthStrategies (3813 S. Madison) and Ball Memorial Hospital Emergency Room. **If an employee goes to any other facility the costs will NOT be covered and the charges will be the financial responsibility of the employee.**
- The **employee** must fill out an **Incident Inquiry Form** as soon as possible and leave it with the supervisor or department head. This is a two-page form that asks for details of the accident.
- The **Medical Authorization** form must also be signed. This is a standard form that allows the insurance company, Eastern Alliance, to obtain your medical information and records. Only the people involved in the handling of the claim will have access to any medical information about the employee.

What should a supervisor do if an employee is injured?

- If immediate treatment is needed for a serious injury, send the employee to Ball Memorial Hospital Emergency Room and/or call EMS.
- If the injury is not serious, send the employee to Midwest HealthStrategies. If Midwest HealthStrategies is closed and the injury is not serious, ask that the employee wait until 7:00 am when Midwest HealthStrategies opens. If treatment cannot wait, send the employee to the emergency room. (Please note that it

costs over \$300 more for the employee to go to the emergency room than if the employee goes to Midwest HealthStrategies for treatment.)

- Call Human Resources at 741-3397 and report the injury.
- Have the **employee** fill out the **Incident Inquiry Form** as soon as possible and deliver it or fax it to the Human Resources Department at XXX. If the employee cannot fill out the report, the supervisor or witness can fill out the report. When the employee is able, a second Incident Inquiry Form will need to be filled out.

What if an employee is injured away from the County while conducting the County's business or participating in a training program?

The employee should be treated by a health care provider in the geographical area where the illness or injury occurred. A claim should be submitted to the Human Resources Department.

What should the employee do with bills, claims or prescription fees?

Work-related illnesses or injuries should never be submitted under the County's group health insurance. All bills or claims related to the illness or injury should be turned in to the Human Resources Department to be submitted to the County's Worker's Compensation insurance carrier.

If the treating physician prescribes medication, the employee may have the pharmacy contact and directly bill the insurance carrier. The County's Worker's Compensation insurance carrier is:

Eastern Alliance
PO Box 80099
Indianapolis, IN 46280-0099
Tel: (800) 243-5119

Medical Treatment Notice Worker's Compensation Insurance Coverage

Pursuant to I.C. 22-3-7-17 of the Indiana Worker's Compensation Statute, an employee is authorized to select the providers for medical treatment for work-related injuries.

Delaware County Government has selected the following sources as our **Designated Medical Providers**.

Primary Care Provider:
Midwest HealthStrategies
3813 S. Madison St.
Muncie, IN 47302
765-751-3300

Hours: 7:00 am – 8:00 pm, Monday – Friday
8:00 am – 4:00 pm, Saturday and Sunday

Secondary Care Provider for serious injuries only:
Ball Memorial Hospital, Emergency Room
2401 W. University Ave.
Muncie, IN 47303

- **All injuries must be reported immediately to your supervisor** so that proper authorization can be given to the designated medical provider.
- **IMPORTANT: Medical treatment for work-related injuries which is not obtained from the designated medical providers may not be covered under Worker's Compensation Benefits and would be the financial responsibility of the employee.**