

Description

Workers' compensation (WC) is a system of insurance that reimburses an employer for damages that must be paid to an employee for injury or illness occurring in the course of employment. The WC laws are designed to provide employees and their families protection from economic loss due to injuries and illnesses that arose out of and in the course of employment.

WC is based on a balance between the needs of both employers and employees. It is meant to be a no-fault, non-adversarial system. Each state has its own WC laws that cover most workers. The federal WC regulations only apply to federal employees, coal mine workers suffering from black lung disease, energy department employees, and longshore and harbor workers.

Most employers are required by law to provide for the payment of workers' compensation claims, at no expense to their employees. Employers may finance WC benefits through commercial insurance, individual or group self-insurance, state pools, or direct state funding depending on the regulations in their state.

Objectives

After your training program, the trainees should be able to:

- Outline the basic types of worker's compensation (WC) benefits.
- Explain how WC insurance premiums are determined.
- Discuss proper claims management.
- Demonstrate how to conduct an injury investigation.
- Explain how to report suspected cases of WC fraud.
- Describe concerns regarding employment discrimination and other potential legal charges related to WC cases.

Audience

The supervisor is on the front line when an employee suffers a workplace injury or illness. Of course, getting prompt medical attention is the top priority, but supervisors are also likely to be closely involved with what takes place after the incident. This typically involves a workers' compensation (WC) insurance claim and an incident investigation. Supervisors are also involved in making sure returning workers are assigned tasks that meet any medically-related work restrictions. Because of their involvement, supervisors need a basic understanding of how the provisions of WC apply to the workplace and its employees.

Requirements

Although there is no requirement to provide supervisors with training in workers' compensation (WC), it is a good practice to ensure supervisors understand how WC provisions apply to their employees.

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The federal rules can be found at:

- 10 CFR Part 852.