

Dental Do's and Don'ts

When an employee in your dental practice is injured, you face a vital decision. You can either follow the proper procedure to help your employee get prompt, appropriate medical care. Or you can delay taking action—or take the wrong action—and make a bad situation worse.

The stakes are high.

Make the right moves and you can help your injured staff members recover faster--and possibly lower your workers' comp premium over the long run. But your problems will feed on themselves if you mismanage an employee's injury.

Here's the key: *Report an injured employee's claim to Zenith immediately.* This helps us gather facts, oversee your injured employee's health care and set the stage for a speedy return to work.

Please read these accounts of actual claims from our files. As you can see, you can influence whether a claim has a happy ending--or turns into a costly disaster.

CLAIM 1: Teamwork Pays Off

In May 2003, a dental hygienist felt pain in her right elbow. Zenith was notified of the claim promptly and referred the hygienist to a physician. The diagnosis: epicondylitis.

Zenith's claims team, including an examiner and nurse case manager, arranged for the hygienist to see a hand specialist who provided excellent medical care. The doctor advised the employee to take five days off work to rest her elbow, which she did. With her doctor's input, Zenith set up a treatment plan of physical therapy, a splint and cortisone shots if needed--all while the employee gradually returned to work.

Meanwhile, Zenith's return-to-work team conducted an on-site ergonomic evaluation. They helped the dentist modify the hygienist's desk so she could do her job without aggravating her elbow.

Everyone supported the hygienist's recovery. The dentist showed genuine concern, Zenith's staff answered her questions and guided her care, and her Zenith-approved medical team came through for her.

As a result, she happily returned to her job quickly and safely. Zenith closed the claim in October 2003 after paying about \$4,000. The hygienist sustained no permanent disability and has no need for further medical care.

What went right?

- The dentist reported the claim immediately.
- Zenith redirected the hygienist to a qualified hand specialist.

- The dentist cooperated with Zenith's return-to-work staff and provided suitable transitional work.
- Zenith's claims team agreed on an aggressive treatment plan based on medical protocols.
- The dentist stayed in touch with the employee during her injury, showing care and concern for her.
- Zenith stayed in touch with the employee, the dentist and her doctor.

CLAIM 2: Bad Moves, Bad Results

In early 2002, a dental assistant complained of pain in her neck, back, chest and head due to the repetitive nature of her job. Rather than notify Zenith, her employer sent her to a chiropractor on his own. That didn't help, and her condition worsened.

The dentist didn't report the claim to Zenith until August 2003. By that time, it was too late for Zenith to investigate it properly. Even though Zenith found the basis of the claim questionable; the opportunity to deny the claim was lost. (Zenith has 90 days from the date that an employer learns of a claim to deny it; after 90 days, Zenith loses its chance to deny a questionable claim.)

Despite Zenith's efforts to redirect treatment at this late stage to appropriate medical specialists, the employee continues to complain of injuries and shows no signs of improvement. Looking ahead, it's likely that the employee will need neck surgery. Zenith expects to pay between \$100,000 and \$200,000 on this case.

What went wrong?

- The dentist did not report the claim to Zenith for over a year, thus preventing Zenith from denying it.
- The dentist provided care on his own, thus preventing Zenith's early intervention to reduce injury severity.
- The employee will probably suffer permanent disability due to the questionable care she received before Zenith was notified of the claim.
- Zenith anticipates paying extended temporary disability costs and steep medical costs associated with surgery, along with high permanent disability costs, due to the severity of the claim. There's a good chance much of these costs could've been prevented had the dentist reported the claim promptly to us.

Zenith provides workplace safety resources at: **TheZenith.com**[®]