

CLAIMS REPORTING 123



REMEMBER – REPORT YOUR WORKERS' COMPENSATION CLAIMS IMMEDIATELY



Reporting a claim as soon as an accident happens is an important factor in controlling Workers' Compensation costs and ensures that your injured worker gets the high quality care necessary for a full recovery and fast return to work.

The medical and indemnity cost of a claim increases an average of 15 percent when the loss is reported more than 3 days from the date of injury.

In addition, these cases do not receive the thorough and caring oversight of a Builders Insurance Group claims representative. Plus there is a direct, long-term impact to your experience mod, resulting in increased Workers' Compensation costs.

Here's what you can do to reduce costs and get the best medical care for your injured worker:



- 1** • Employers must have a valid Panel of Physicians posted on the job site. It is required by Georgia law.
- Builders Insurance Group will assist you to develop or update your Panel of Physicians. Please email MedicalManagement@bldrs.com for help.

- 2** • **The Panel of Physicians is your FIRST STEP for Workers' Compensation care.** Injured workers should be directed to see one of the physicians on your Panel.*
- **The doctors in our network are pre-approved and have negotiated fee schedules.** Injured workers will receive expert care at reduced costs.

- 3** • **It's quick and easy to report a claim to Builders Insurance Group.** Go to <http://www.bldrs.com/claims-center.php> to file online or call **800.883.9305**.
- You get better care management when you report a claim to Builders Insurance Group. Claims are overseen by our dedicated, caring representatives.



Self-payment of claims is **NEVER** acceptable nor does it necessarily reduce an employer's costs. Reporting a claim late almost always results in the employer recouping less than what they paid out-of-pocket. Don't risk it – **Report all claims ASAP!**

We can work together to deliver the best possible care for your injured employees and better manage your claims costs. For claims questions and assistance, contact MedicalManagement@bldrs.com or call **800.883.9305**.

**Except when urgent medical care is required, in which case, address the immediate medical needs as soon as possible at the closest medical facility and then follow up with the injured worker to direct them to the Panel of Physicians.*

