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Workers Compensation Injury Prevention First Aid Cases

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Questions often arise as to whether or not a business can pay its own first aid claims, and if it can, whether or not the incidents should be reported to their workers compensation carriers. The purpose of this document is to clarify what constitutes first aid, and how such injuries should be handled.

Section 14311(C) of the Workers Compensation Rules and Regulations defines first aid as follows:

'First aid is any one-time treatment, and any follow-up visit for the purpose of observation of minor scratches, cuts, burns, splinters and so forth, which do not ordinarily require medical care. Such one-time treatment and any follow-up visit for the purpose of observation, is considered first aid, even though provided by a physician or registered professional personnel.'

All claims (including first aid cases) should be reported to the workers compensation insurance company. In the case of a first aid claim, the employer should specify that the reported injury is for a first aid case. In general, the insurance company will not establish any reserves on first aid claims unless the employer requests the insurance company to handle the claim on its behalf. The employer should notify the insurance company if the injured worker requires treatment beyond first aid. If the insurance company disagrees with an employer's assessment that an injury is a first aid case, claims personnel should call the employer to discuss the issue prior to creating a claim and establishing reserves.

It is important for employers to report claims to their workers compensation insurance companies in a timely manner. The insurance company can assist the employer with identifying injuries that will result in permanent disability or escalating medical costs. Delayed reporting of such claims will ultimately create higher costs for the employer. When first aid medical care is provided for an injured worker, the employer should send a copy of the bill to the workers compensation carrier. On the bill, the employer should state that the medical services were for the purpose of providing first aid.