



“Being with Accident Fund for nearly seven years, I’ve come to realize how important it is to maximize workplace safety. Working with experienced professionals has made me a ‘WorkSafe’ person.”

Scott Trimmer
Manager, Intake Services

Why Report Claims?

As the WorkSafe People™, we’re experts at helping our customers keep their workers safe and their costs down. A trusted name in workers’ compensation for a century, Accident Fund is financially strong and stable, rated “A-” (Excellent) by A.M. Best.

Hidden Risks

When insureds report a claim, Accident Fund carefully examines the case, looking for potential risk factors.

- If the potential exists, a claims examiner and/or nurse case manager is assigned to actively participate in the claim, even if the employee remains at work.
- A high percentage of costly, long-term injuries begin as medical-only claims.

AccidentFund.com
1-866-206-5851



AccidentFund
Insurance Company of America

Part of the AF Group

Accident Fund Insurance Company of America is a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

When Injury Occurs

Contact Accident Fund's Express Claims Service within 24 hours.

- Online — AccidentFund.com
- Email — ClaimsExpress@AccidentFund.com
- Fax — 866-814-5595
- Phone — 866-206-5851

Experience Modification Rate

Many business owners are concerned that filing a claim will negatively impact their experience modification rate (EMR), costing them more money due to increased premiums. The facts are:

- The actual impact a small claim has on an EMR and premium is usually minor.
- A high incidence of claims and/or high-cost claims is what drives EMR.
- Reported medical-only claims are discounted 70% prior to being used for EMR calculation.

Medical Care and Costs

When employers pay for medical services directly, they incur the full medical fees, which are considerably higher than the reduced fees generally paid by Accident Fund. Our experienced medical-management team and extensive provider network help ensure you get superb care at the most reasonable cost.

- Accident Fund's reduced medical fee costs result in reduced overall claim cost.
- Our claims staff and nurse case managers make sure that proper, timely care is administered at the onset of injury, speeding up recovery, limiting the chances for complications, and expediting resolution of the claim.

Legal Responsibility

If one of your workers is injured, and you don't report the claim in a timely basis, you may be violating your state's workers' compensation law and potentially exposing yourself to fines or penalties.

Claims involving Medicare beneficiaries must be reported according to Section 111 of the Medicare, Medicaid and SCHIP Extension Act.

The penalty for failure to properly report is a **fine of \$1,000 per day**, per claim. If a claim is not submitted to Accident Fund, the responsibility of reporting to Medicare and the associated fines may fall on the policyholder.

Preventing Injury

As the WorkSafe People, we partner with you to help you protect your most important asset: your employees. When employers don't report claims at the time of injury, Accident Fund loses the opportunity to trend claims, which helps businesses recognize problem areas and make changes that improve safety.

