

MANAGING WORKFORCE MEDICAL CARE FOR REMOTE AND CROSS-COUNTRY PROJECTS

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A crucial part of managing any construction project is keeping workers safe and making sure that they have access to timely and effective medical treatment in case of an accident. This becomes a greater challenge when the project is in a remote or sparsely populated location or when the project moves across electrical distribution lines, highways, and pipelines. In sparsely populated areas, companies have to consider how they will communicate with medical services in emergencies; what level of care they will or can provide on site; and how and where they will transport workers, especially those who may be seriously injured. For projects that move across country, the difficulties are compounded by changing variables such as terrain, weather, transportation options, and proximity to populated areas.

Addressing these challenges requires thorough planning. Contractors need to develop and implement emergency protocols for each project, establish relationships with medical providers, especially in areas where their preferred provider networks aren't available, and provide access to remote, round-the-clock medical support for workers who may be many miles away from the nearest town. Because this process is complex, companies may want to work with experts that can assist in developing and managing safety, medical and workers compensation programs.

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The primary goal should be to provide quality care for an injured employee as quickly as possible to help ensure early return to health and work. Effective planning and the coordination of the right medical resources are essential in maintaining productivity and managing loss costs.

Emergency Response Planning

Comprehensive safety planning is an important part of any project, but even on the most safety-conscious sites accidents can still occur. That is why it is essential to develop an Emergency Response Plan in advance, especially for projects in remote locations. The plan should cover the needed emergency resources, communications, supervision, and on-site emergency response procedures. All potential hazards should be identified along with the risk control measures to address those exposures and the emergency resources that will be needed in the case of injury.

Often, a general plan can be adapted to a specific project based on a company's area of expertise and past experience. Contractors should be able to identify the most likely types of injuries along with the types of medical providers and specialists that would be required to treat those injuries. For instance, on projects where hand injuries present a heightened risk, companies will want to make sure that they have access to orthopedic surgeons. The emergency plan should cover the medical resources available for minor as well as complex and catastrophic injuries. Everyone on the project needs to know what to do, where to go and what help to expect.

Communication poses a particular concern in remote areas. It is crucial to make sure work crews are able to contact emergency response personnel. Determining the best communication transmission source in the area is critical. In remote areas, it is important to know whether cell phones, satellites, or radio transmissions are the best means of communication. It could mean the difference between life and death. This issue along with the coordination of emergency services should be at the forefront of an emergency response plan. To prevent confusion and multiple calls, the emergency plan should clearly designate who will be contacting emergency services when an injury occurs.

Another challenge for remote projects is that a company's preferred medical provider network may not be available. If alternate medical resources are not established ahead of time, injured workers may not receive optimal care from the outset and the company may be faced with higher-than-necessary medical costs. Simply providing a list of medical professionals in the area is unlikely to be adequate. Establishing relationships and communicating the emergency response plan with the appropriate specialists and medical facilities nearest to the project prior to the project progressing into that particular area or location can only enhance the medical treatment outcomes.

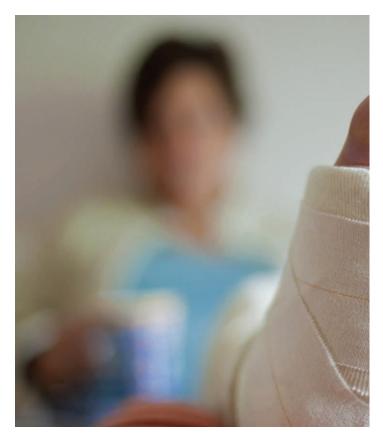
With such agreements in place, on-site personnel will know where to call in case of injury, and which facility will be able to have the appropriate specialist on hand when an injured worker arrives. This may also help to reduce costs by avoiding duplicate diagnostic testing, such as X-rays, when a worker is taken first to an emergency room and then to a specialist. As the project's work moves forward into a new area, it is necessary to repeat the process and provide the emergency response plan to a new set of medical providers and emergency first responders. This continued process will help ensure the right emergency service/medical personnel, equipment, and resources will be made available in the case of an emergency.

Depending on the scope and location of the project, a company may consider utilizing on-site medical personnel as part of the traveling work crew. If this is not a cost-effective option, companies should consider a 24-hour nurse call-in line to assist in the triage of minor injuries with first aid treatment on site as needed.

Triage and Treatment

When an injury occurs, being able to make informed decisions quickly about the most appropriate course of treatment is an important part of medical and claims management. For all but the most minor injuries, those decisions should be made by medical professionals. On projects that do not have medical staff on hand, crews should have access via telephone or Internet to medical professionals who can provide guidance on how to treat minor injuries such as sprains or strains, and who can make decisions about whether injured workers should be seen by a doctor, taken to an outpatient clinic or emergency room if necessary.

A 24-hour medical help line staffed with registered nurses can be a crucial resource. The nurses can assist in triaging injuries and recommending the most appropriate course of action. As an example, a worker with a back strain may be able to wait until the next day to seek care at an occupational medical clinic. The nurses can also provide support for injured employees in their continuing care by following up to make sure that their treatment and recovery is on track. In addition, the nurses can liaise with providers, and adjusters, monitor local jurisdictional requirements and complete medical review assessments based on initial or mid-case decision points.



Such remote medical support helps to improve care and outcomes and may also have a positive impact on claims costs by helping to eliminate unnecessary visits to the emergency room and making best use of preferred provider networks – the right care at the right time for the best result. Nurse support also helps to reduce disruption to a project by freeing construction supervisors of the task of making medical decisions. The support line can also assist by providing first notice of loss to workers compensation carriers and in handling the reporting requirements mandated by the Occupational Safety and Health Administration (OSHA). To avoid delays or errors, companies will want to make sure they understand and are able to meet those requirements.

Managing Complex Claims and Catastrophes

The emergency response plan should establish the procedures to be followed in the case of a complex or catastrophic injury or a catastrophe on site and the additional resources — such as claims management, investigators and attorneys — that may be needed. To prepare for such incidents, companies should develop a rapid response plan to manage the medical treatment for severe injuries and to handle the investigation and claim. The rapid response program should include a dedicated call-in number to reach case managers who can quickly identify the resources and experts that will be needed and mobilize them based on the type of incident, the injuries, the location and the project. Catastrophic care nurses can assist in making early and critical decisions to reduce extraordinary costs, and in evaluating injuries to expedite the most timely and effective care.

The response plan should include catastrophic case management to assist injured employees and to provide expert help to claims representatives. Such capabilities help injured workers and their families in working through their treatment plans and in the claims process.

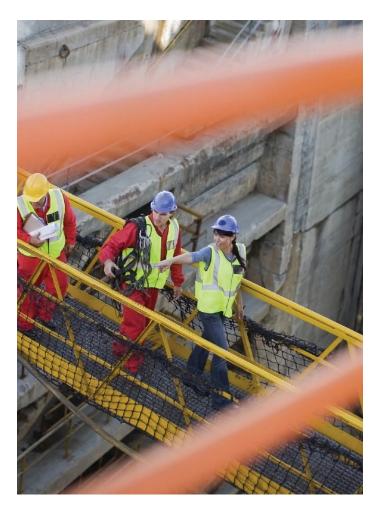
Accidents that result in severe or fatal injuries will require thorough investigations. To effectively manage the investigation, it may be necessary to bring in expert adjusters and/or attorneys. Work sites change rapidly. Attorneys who are experienced in construction can assist with an on-site investigation by securing the site, preserving the scene of the accident, ensuring evidence remains undisturbed, securing equipment that was involved in the accident, taking witness statements, and assisting local company personnel who are cooperating with OSHA when they arrive. For incidents that may generate media interest, companies may want access to public relations experts to work with journalists and to protect their reputations.

Planning to Provide Quality, Cost-effective Care

Thorough planning is crucial for the success of any construction project. To keep workers safe — and the project on schedule — the planning process should include detailed safety policies and procedures as well as a robust medical program to provide timely, quality care to workers should an injury occur. This planning is even more crucial when a project moves across country or takes place on sites far from the nearest medical help.

Because this is a complex process with many challenges, contractors should consider working with risk management experts that have experience in developing medical programs in the construction industry; in handling the types of claims the project may entail; and that have the capability to respond rapidly to catastrophic incidents with the full range of necessary resources. Contractors should seek a risk management company with experience in the kinds of construction projects they perform and with the ability to provide catastrophic claim case management. The risk management experts should offer creative solutions to remote project issues or needs, provide access to extensive preferred provider networks, have medical managers available to help solicit and communicate needs as the project moves, and have a track record of providing in-depth management of effective medical programs.

While remote and cross-country projects present significant challenges in providing effective medical care, by planning strategically and setting up medical programs ahead of time, companies can help to improve injured employee outcomes, return their employees to work as quickly as possible, and better control their loss costs.



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