

The Importance of Timely-Reported Claims

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The timely-reporting of claims is a crucial element of the claims process and should be well supported by the policies and procedures of your county. Failure to report a claim in accordance with the policy's requirements can result in a potential denial of coverage for your county for the claim. Furthermore, promptly reporting claims enables you to take full advantage of the resources and expertise provided by your carriers. The sooner a claim is reported, the sooner it can begin to be managed and the less it will ultimately cost.

Placing timely filing limits on claims ensures that all claims are sent as soon as possible, making it easier for doctors to receive their money, and for insurance companies to process claims in a timely manner.

All workplace incidents should be reported, documented, and investigated. This includes any situation in which:

- an employee was injured or died
- property or equipment damage occurred
- an employee became ill while at work due to a possible reaction of workplace conditions
- any other person (not an employee) was injured or became ill as a possible result of actions caused by the county or an employee
- an employee was in a motor vehicle accident while driving for their job
- a near-miss occurred that could have resulted in injury, death, or property damage

Timely reporting also allows sites to recognize clusters and trends of incidents, including potentially serious incidents (i.e. near



misses). This, in turn, provides an opportunity for management to address root causes. Reporting is important if resilient safety cultures are to become the norm within your county.

Look to your risk management department for its reporting requirements and to see they are getting the information needed for timely reporting of claims. Make sure it is getting all the investigation material needed for the prompt reporting of a claim. Remember, your carrier needs to know it all—the good, the bad, and the ugly. 🕒



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