

Reporting an Injury



Preventing workplace injuries always should be considered a top priority. Unfortunately injuries do occur and reporting the injury in a timely manner is the key to lowering claims costs. When a worker is injured you are required by law to file the “Employer’s Report of Industrial Injury” (form 101) with the Industrial Commission of Arizona (ICA) no later than 10 days after the injury is reported. (A copy also must be filed with SCF of Arizona, preferably within 24 hours.) By calling in this report to our call center, you will help us and your injured worker to expedite the filing process.

Call center representatives are available from 7:30 a.m. to 5 p.m., Monday through Friday, at 602.631.2300 or toll free at 800.231.1363. In just minutes, you can provide the necessary information to complete the form 101. After the information is received, a copy of the completed form 101 will be mailed or faxed to you for verification and signature. You also will receive a copy for your records.

Employers also may fax their 101 forms directly to SCF of Arizona at 602.631.2888 or 800.356.4867 or may download the form from our Web site at scfaz.com and return the form via e-mail. Regardless of how you send the information to SCF, you still must send the original to the ICA.

The injured worker applies for workers’ compensation benefits by completing and signing the “Worker’s and Physician’s Report of Injury” (form 102), which can be obtained from the attending physician during the initial appointment. The physician files the form 102 with the ICA, SCF and the employer. As soon as the ICA receives the application, SCF is notified and has only 21 days to accept or deny the claim.

What your injured worker should know*:

- You, as the employer, can direct the worker to a specific physician for one visit.
- The injured worker will receive 100 percent of all reasonable and necessary costs for medical care relating to the industrial injury, including doctor bills, hospital costs, medicine, lab fees, etc. needed to treat the injury and restore the worker to pre-injury condition.
- Temporary compensation for lost wages is payable with working disability from attending physician based on 66 2/3 percent of average monthly wage – up to the statutory limit of \$2,400 per month.
- Compensation begins only when the worker has missed more than seven calendar days from work due to the injury.

**Your injured worker will receive more detailed information in the “Guide for Injured Workers” brochure, which is mailed with the first benefit check.*

What the call center representative needs to know:

You can complete the form 101 by phone if you have the following information: employer’s business name and address; employer’s policy number; name, address, telephone number and Social Security number of the injured worker; date of injury; date of return to work; physician’s name and telephone number.

Steps to follow when an injury occurs:

- Immediately provide first aid and ensure the worker gets prompt medical care.
- Refer the injured worker to a designated Preferred Care Network (PCN) facility or physician when possible. (Consult your PCN directory which is available online at scfaz.com).
- Discuss with your claims adjuster what you should do when the injured worker does not follow recommended medical procedures.

To order the printed brochure please email us at SCFAZsafety@scfaz.com.

Please reference the form number at the bottom of this document.





- Investigate circumstances of the injury, verifying information with supervisors or other witnesses.
- Depending on your company's policy, ensure the injured worker is drug and alcohol tested.
- If you doubt the validity of a claim or believe drugs or alcohol may have been a factor, indicate the reasons on line 31 of form 101.
- If you believe the injury is due to negligence of a third party, indicate this on lines 32-34 of form 101.
- Provide form 101 (within 24 hours if possible) as described previously to SCF; mail the original to the ICA within 10 days and keep a copy for your records.
- If a situation exists that contributed to the injury, ensure it is corrected and a safety check has been conducted; call SCF if you need assistance.
- Discuss with a claims adjuster what you can do to assist in returning the employee to work at the earliest possible time.



Questions and Answers

What is an industrial injury?

Any injury or disease caused by accidents arising out of and in the course of a worker's employment.

Should I file the form 101 even if the claim seems doubtful?

Yes; file the report anyway. Filing the "Employers Report of Injury" (form 101) does not admit liability. You are merely informing us of the possibility of a claim. If you doubt the validity of a claim, do not hesitate to call an SCF claims adjuster to discuss your doubts and be sure to indicate these on line 31 of the form 101.

Should I wait until I get the "Worker's and Physician's Report of Injury" (form 102) to report the injury?

No; we need to know of the claim within 24 hours if possible. We want your report. The physician sends the form 102 directly to us.

Why does SCF want me to report an injury within 24 hours?

It is critical that injuries are reported immediately so that claim costs are minimized. Details are likely to be forgotten or omitted the longer it takes to report. Injuries that appear to be minor are often worse than expected and require more attention if not reported immediately. Also, if the claim needs to be investigated, it is easier to accomplish when the claim is new. Also important is the requirement that SCF must accept or deny a claim within 21 days.

Claims Call Center

602.631.2300
800.231.1363

Policy Call Center

602.631.2600

Certificate of Insurance Call Center

602.631.2570
866.284.2694
Fax 602.631.2599
Fax 866.617.5680

Employer's & Physician's Initial Report of Injury Fax

602.631.2888
800.356.4867

Preferred Connection Network (PCN)

602.631.2230

Fraud Hotline

800.526.5226

scfaz.com

DISCLAIMER:

These recommendations were developed using generally accepted safety standards from safety organizations and governmental and industry sources. Compliance does not guarantee that you will be in conformance with any laws or regulations or any other safety requirements. Compliance does not ensure the safety of your occupation/ place of business.

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SCF CALL CENTER

602.631.2300

or toll free:

800.231.1363



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