

Southern California Trade Contractors Association, Inc.

SAFETY NEWSLETTER

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3rd Quarter 2009

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Online Claims Reporting

Farmers Insurance provides online claims reporting to assist you in quick and accurate reporting of workers' compensation claims. In order to complete the "First Report of Injury" form found by clicking on the link below, you will need to provide us with certain details related to the incident which you are reporting, including information about:

- The insured employer and their Farmers insurance policy;
- The injured employee;
- The details of the injury being reported;
- The medical provider(s) for the injured worker.

<https://crn.farmersinsurance.com/nwcsfnol/ReportNWCS.aspx>

A Farmers Workers' Compensation claims professional will call you by the end of the next business day to discuss the claim and provide any further assistance you might need. Other than reporting the claim to the insurance carrier, the employer is still responsible for any other mandated state or federal reporting regarding the work related injury. You can also fax the state workers' compensation claim form to Farmers Insurance at the following toll free number:

FAX: (925) 924-8305
Toll Free Number: (888) 754-3260

First Aid vs. Medical Treatment

Some workers' compensation injuries are of such a minor nature that the law permits the

employer to treat or refer for treatment these injuries and pay for them privately rather than through the workers' compensation insurance carrier. These injuries are known as *First Aid* and are not recordable injuries per OSHA guidelines, and no claims file needs to be made up for them. All other injuries are considered Medical Treatment, which are recordable per OSHA guidelines, and for which claims files are made up.

Labor Code 5401 states:

(a): As used in this subdivision, 'first aid' means any one-time treatment, and any follow-up visit for the purpose of observation of minor scratches, cuts, burns, splinters, or other minor industrial injury, which do not ordinarily require medical care. This one time treatment and follow-up medical visit for the purpose of observation, is considered first aid even though provided by a physician or registered profession personnel. "Minor industrial injury" shall not include serious exposure to a hazardous substance as defined in subdivision (i) of Section 6302."

The following are examples of treatment allowed under this section:

(A) Using a nonprescription medication at nonprescription strength (for medications available in both prescription and non-prescription form, a recommendation by a physician or other licensed health care professional to use a non-prescription medication at a prescription strength is considered medical treatment for record keeping purposes).

(B) Administering tetanus immunizations (other immunizations, such as hepatitis B vaccine or rabies vaccine, are considered medical treatment).

(C) Cleaning, flushing or soaking wounds on the surface of the skin;

(D) Using wound coverings, such as bandages, Band-Aids, gauze pads, etc.; or

using butterfly bandages or Sterile-Strips (other wound closing devices, such as sutures, staples, etc. are considered medical treatment);

(E) Using hot or cold therapy;

(F) Using any non-rigid means of support, such as elastic bandages, wraps, non-rigid back belts, etc. (devices with rigid stays or other systems designed to immobilize parts of the body are considered medical treatment for record keeping purposes);

(G) Using temporary immobilization devices while transporting an accident victim (e.g. splints, slings, neck collars, back boards, etc.)

(H) Drilling of a fingernail or toenail to relieve pressure, or draining fluid from a blister;

(I) Using eye patches;

(J) Removing foreign bodies from the eye using only irrigation or a cotton swab;

(K) Removing splinters or foreign material from areas other than the eye by irrigation, tweezers, cotton swabs, or other simple means;

(L) Using finger guards;

(M) Using massages (physical therapy or chiropractic treatment is considered medical treatment for record keeping purposes);

(N) Drinking fluids for relieve of heat stress.

SOCAT continues its very successful relationship with Mid-Century Insurance Company-a part of Farmers Insurance Group



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