

IWIF Recommendations for Prompt Medical and Claims Services for Non-English Speaking Hispanic Workers



1. Make sure your Hispanic employees know what to do if an injury occurs.

Have an injury reporting plan in place – one that lists such important steps as (1) who to contact; (2) what to do; and (3) where to go if an employee is injured on the job.

Ideally, you should have your injury reporting plan translated into Spanish. If this is not feasible, have a bilingual employee verbally translate it. The most important thing is: Everyone must understand what to do in case an accident occurs.

2. Make sure your injured Hispanic employee gets prompt medical attention from a professional healthcare provider.

In a life-threatening or emergency situation, call 911. For less severe injuries, provide first aid and refer or transport your employee to a quality medical provider for treatment.

Caution: For many Hispanics, professional medical care is a scary prospect. Often times, the rural communities from which they come don't have the same type of health care available in America. Some rely on folk medicines or community elders to help them – even today. Then there is the issue of mistrust among certain Hispanic populations for people in positions of power, including doctors.

You as the employer must make sure your injured Hispanic employee gets to your company's preferred medical provider. Be sure to write down the address of the doctor's office to which the injured employee must be transported, and entrust a senior *bilingual* employee to escort the worker there so the latter can speak directly with the medical staff. Or, better yet, take your injured worker there yourself.

3. Report all claims to IWIF promptly.

Be sure your Hispanic employee reports the injury to you promptly, and you in turn report it to IWIF as soon as possible. Early intervention in a claim helps to ensure the best medical care for the injured employee. Reporting injuries early can also help reduce unnecessary attorney involvement. Early medical care and honest communications about their benefits and responsibilities is especially important for injured Hispanic employees. Many don't speak English, they may not understand the insurance process, and

they and their families are frightened – of what will happen to them after an injury. As a result, some will turn to sympathetic Spanish speaking attorneys for assistance.

4. Investigate and document the accident.

Have the injured worker complete the "Employee's Report of Injury" as soon as medically possible. This form, along with the "Supervisors Report" and "Witness Statement," are available online in English and in Spanish at www.iwif.com. Obtaining signed statements early on helps to ensure the details of the incident are documented while still fresh in everyone's mind.

As part of your new employee orientation, you should make all employees aware that in the event of an injury, they will be asked to complete this form. (Show your employees a sample of the form.)

5. Stay involved with your injured worker throughout the recovery process.

Maintain regular caring contact with your injured employee while he or she is at home recovering. Especially for Hispanic employees, make sure they know that you expect them *NOT* to return to work until they are recovered and given a doctor's approval to return to work. As with other American concepts, the idea of "paid time off" can be difficult for Hispanics and their families to understand.

IWIF currently has on staff a number of bilingual claims adjusters and a bilingual nurse case manager. You and your injured employee are encouraged to contact them if you need help understanding the claims and medical benefits covered under workers' compensation. Meet them on page 8.

Special thanks for his contributions to this article go to **Frank Alverado**, CSST, Safety Director for RFC, Inc., a residential framing company and IWIF policyholder based in Lisbon, MD.

Frank has been responsible in part for helping his company improve its safety record from 2001 to the present, and for markedly improving safety records and communications between RFC and its Hispanic employees.

