Helpful Tips for Injured Workers: How to Minimize Life and Work Disruption

Are you curious about what to do when you suddenly face a medical condition that is affecting your work? Here is our advice on how to handle that situation. Here is what to do if you want to feel better, get your daily life back to normal and manage your benefits as smoothly as possible. We have served thousands of people in situations like yours, and we want you to have the best possible experience and recovery.

Our top 10 suggestions

- 1. Ask questions until you understand.
- 2. Keep good records.
- 3. Ask your doctor what you can do and when
- 4. Stay active.
- 5. Suggest solutions.
- 6. Tell people about your work-related injury promptly.
- 7. Keep in touch with your workplace.
- 8. Keep in touch with BWC and your MCO.
- 9. Take care of your mind as well as your body.
- 10. Be flexible.

1. Ask questions until you understand

You deserve to know what is going on. Ask questions if your doctor says something you do not understand. Do your part to take care of yourself. Get well by learning about your medical problem and the details about your treatment. Even if the medical staff seems rushed, remember THEY are there to serve YOU. The same goes for BWC and the managed care organization (MCO) staff. Ask for explanations until you are comfortable. You are their customer.

2. Keep good records

Use a folder to keep all your papers in one place and organized. Take this folder to every doctor's appointment. Share the information as needed.

3. Ask your doctor what you can do - and when

Ask your doctor what you can do to help yourself get better. At every visit, ask your doctor for an activity prescription. This describes what you can safely do now – both at home and at work. Ask what specific activities or tasks you need to avoid, and which parts of your job are still OK. These activities will change over time.

4. Stay active

Solid medical research shows that recovery is often more rapid and complete when people keep their daily routine as normal as possible during their recuperation. Being active also tends to prevent, slow progress of or even cure chronic conditions.

5. Suggest solutions

Be a problem-solver. See if you can stay busy and productive during your recovery – and keep getting your full paycheck! Talk to your supervisor if your injury prevents you from performing your job, maybe there are parts of your job that you can still do to keep yourself working.

If you and your employer can't come up with a solution to work within the doctor approved capabilities, talk to your MCO or your BWC claims representative. We may be able to help!

Continues on next page August 2012

6. Tell people about your work-related injury promptly Make sure to tell your doctor, employer and BWC exactly what is causing your problem, or when and how you got hurt. What you say can change the decisions they make about your diagnosis or treatment. It can also show them what they need to do to protect you or your co-workers in the future. In addition, being clear about all the details will speed up your benefit decisions.

7. Keep in touch with your workplace

If you're not working, call your supervisor and the person at your company who handles your benefits on a regular basis so they won't wonder what's happening with you. Ask them to tell you about company policies, programs and benefits that might help you. They also need to plan how to cover your work while you are gone. Call on a regular basis to keep your employer updated on your schedule for doctor visits and any changes in your activity prescription.

8. Keep in touch with BWC and your MCO.

Keep your MCO and your claims services specialist at BWC up-to-date about your medical appointments, changes in your work status and any other events. They can often help you get the medical care you need to get daily life back to normal.

9. Take care of your mind as well as your body

If coping seems difficult or your recovery is slower than expected, remember that people's minds and bodies are connected. Your mental health affects your ability to bounce back. Think about what might be getting in the way. It might be concerns about the future, family, money, workplace issues or your view of the situation. Try to keep medical issues separate from non-medical ones. You can ask for help from your doctor, employer, BWC or your employer's MCO in dealing with whatever else is going on.

10. Be flexible

Don't get discouraged, be patient and flexible. Keep in mind that the ability to function like you did before tends to return step by step. Most likely you can find a way to work around your difficulties for a while. Focus first on restoring your ability to function normally. Relief of symptoms often takes a while longer.

For additional information, log on to **ohiobwc.com**.

Continued August 2012