



Announcer:

It's time for the *IHSA Safety Podcast*.

Ken Rayner:

Welcome to the *IHSA Safety Podcast*. I'm your host, Ken Rayner. On this episode of the podcast, we're joined by Suzanne McClelland, Manager of Stakeholder Relations at Workplace Safety and Insurance Board, or as we know it better as WSIB. So welcome to the podcast, Suzanne.

Suzanne McClelland:

Thanks very much, Ken.

Ken Rayner:

All right, Suzanne, we're here to talk about the life of a claim. All right, so first question for you, what is the first action an employer should take when they have an injury or an illness or possible exposure to a health risk? When that occurs, what should an employer do?

Suzanne McClelland:

All right. So when an injury or an illness or an exposure happens at work, the first action is always to address the healthcare needs of the person who's been ill or injured. So that's primary concern. The employer provides first aid, they keep a record of the treatment provided, and if an employee needs further treatment, then you either have to transport them to the doctor or pay the cost of their transportation to the hospital on the day of injury. So that might be a drive to urgent care, it could be arranging for a taxi or in the event of a really significant injury, it could be paying for the ambulance to get them to the hospital. So that's the first action.

Ken Rayner:

Right on. And I'm really glad you actually started with addressing first aid first, Suzanne, because I was jumping into the life of a claim and sometimes the claim could start when the paperwork is being submitted to WSIB, but let's start first where the incident happens. We've got a injured worker or someone that's dealing with an illness and we've got to get them treatment. So thank you very much for making sure that those needs are covered first. All right, so we've got that. We're going to apply first aid to the person that's injured and we're going to make sure that we're helping them get to medical treatment if they need it. All right. Now that's not where the story ends and that's just where the story begins. So now a small business owner, supervisor, a workplace has occurred under their watch. What else do they have to think about? What else do they have to do?

Suzanne McClelland:

Like you talked about, if it's more than first aid, if they've had that, they're going to seek healthcare, after that immediate healthcare has been met, the next step that an employer really wants to do is look into what caused the injury or illness in the first place. You want to make sure they keep a really detailed record of the findings and what steps you're taking to correct the issue that led to the incident. So part of that detailed record will also help you when you're recording that and reporting it to the WSIB.

That's one of the employer's main obligations that we need to focus on here because this is what starts a claim with WSIB. So an employer needs to report an injury or illness to WSIB within three days of learning about it. So even if you weren't there on the scene at the time of first aid or when somebody went to seek health care, or maybe they sought healthcare after they finished work and you found out about it the next day, you need to report that to WSIB within three days of learning about it. I also want to point out there's three scenarios that you want to keep in mind where you must report. So we talked in the beginning, if an employer provides first aid, that doesn't prompt the need for a Form 7.

Ken Rayner:

So let's say you're my supervisor and I cut my finger and you apply first aid by wrapping it with a bandage. That's applying first aid, right? So would that be an example of first aid being applied where there's no lost time and I don't have to seek medical? Nothing happens, the cut's fine, it's been addressed, the bleeding stopped, I'm all good, no issues.

Suzanne McClelland:

All good.

Ken Rayner:

Okay.

Suzanne McClelland:

Yep. But if you go home and later on maybe it's the next day and you start seeing that there's a little bit of an infection going on here, perhaps it's not healing the way that we expected. And that little cut that I thought was there, maybe it's done a little bit more damage than just a surface wound. And so I decide that I'm going to go to the doctor and get it checked out and then I tell my employer, "Oh, by the way, I went to the doctor and this is what they've said. I've let them know that this happened at work." This is the start of when your obligation begins because you've been notified that somebody sought healthcare for that. So again, that's number one, that's usually when it happens.

Another time when you would want to submit that Form 7 or the employer's report of injury is if that worker's pay is affected in any way. So maybe they missed half a shift, they worked a few less hours, or you've got them working some type of modified work that's at a reduced rate. So if they're earning less than their regular pay because of this injury, that's another time when you're going to have to fill out that Form 7 and advise WSIB and start that claim. Last one, which can be a little bit more tricky, is if somebody is injured at work and they require modified work for more than seven days. So they haven't even sought healthcare, but you've been accommodating them at work and they've been doing

modified work and now it's more than seven days, you also have an obligation to report that and file a claim with WSIB.

Ken Rayner:

And then that last one, Suzanne, so let's just go back to the cut hand or the cut finger. So I've got some sort of something, I cut my hand, cut my finger. I didn't need to see a medical practitioner, but maybe because of my job at work, I use hands a lot and maybe I'm not able to do that job for a period of time until the cut heals, let's say. That would be potentially an example of modified work that could be done for seven days and it could be just as simple as a cut hand that I just can't perform my regular duties because of that. I didn't need to go see a doctor, but I've still got to do modified duties for a period of more than seven days. Then that would fit your definition, right?

Suzanne McClelland:

It would. And the rationale behind that is because you want to make sure at that point of time that you have got the care that you need. So if you've been hesitant to seek medical attention, it's a bit of a flag if you need modified work for more than seven days because most injuries should resolve. Even a small soft tissue injury, a bump or bruise or something like that, or a mild strain, you should be able to get back to things relatively quickly. And if you haven't, then again that's a flag that maybe we need to reach out and have a little bit more education about the different things that are available to you if you have suffered an injury at work.

Ken Rayner:

Yeah, excellent. I'm going to guess that some employers out there would not be as tuned in to those aspects as they would just a cut and dry, someone gets injured, they don't come back to work the next day and now I know I have to file a Form 7, as opposed to some of these other scenarios where maybe it's not so clear?

Suzanne McClelland:

Yes. Then that brings me to the next thing I wanted to share is if you are not sure whether or not the injury or illness is work-related or if you should be reporting, you should report it. WSIB is the one that makes the decision whether or not an injury or illness is work-related. It's not up to the employer or the worker to decide if it's work-related. That's WSIB's decision. Yeah, one of the other things about this that's important for anybody that hasn't necessarily had a claim, one of your obligations as an employer, not only submitting it to WSIB, but you also have to provide your employee with a copy of the report of injury.

And one of the things that's going to be most important to them, you have to pay them for their full day's wages on the day of injury, no matter what time the incident happened. So if their shift starts at 9 a.m. and they got injured at 9:30, and they usually work until 5 o'clock, you are paying them for their full shift from 9 a.m. to 5 p.m. And I guess one of the other things to really take away from this in the initial stages and as a claim is moving along, you really need to stay in touch with your employee and with the WSIB. Everybody should be working, collaborating on anything we can to support return to work and recovery and WSIB is to help both parties along that path.

Ken Rayner:

Yeah. So in preparation for this podcast, Suzanne, is on the WSIB site and there's so much help there, right? There's so much help. So it seems communication really is key and if there's clarity that's needed, reaching out to WSIB is your best bet.

Suzanne McClelland:

Definitely.

Ken Rayner:

Perfect.

Suzanne McClelland:

Yeah, there's a lot. It can be very overwhelming for somebody the first time either they have a claim at work with one of their employees or if you are the injured person who's been hurt. Either way you're dealing with a lot.

Ken Rayner:

Absolutely. And sometimes you're dealing with all that in the midst of something that's dramatic that's taking place that may be difficult to remember all the steps you need to take. So well, number one, they can go back and listen to this podcast or they can continue to go to the WSIB website that has just a host of information or contact WSIB. So we've talked about the employer, the supervisor that's in charge of the site, when something happens, what do they have to do? What about the injured worker? So obviously we talked, the first thing you said was, let's make sure that they're getting the appropriate first aid. Let's make sure that if their injury needs to get addressed by a medical practitioner, then let's make sure that they get that help. What about the benefits and the support that an injured worker receives from WSIB? What does that look like?

Suzanne McClelland:

As I said earlier, there is so much to know about this and it's really important for people to understand what they are entitled to and what supports are available to them if they experience an injury or illness at work. It can be very overwhelming and there are a lot of supports to help them along their path of recovery. Like you said, the website is one and picking up the phone to call one of our customer service representatives or a case manager who is managing their claim going forward. So again, there's a lot of different resources for them. There are a number of supports and benefits we provide to people depending on their needs or what treatment or supports we approve in the claim. We provide income replacement, medical coverage, support for workplace parties in helping the injured or ill person return to work. It could mean free professional interpretation for phone calls and we arrange to have letters translated if needed as well.

The exact benefits that somebody can get is specific to each case and depends on their injury or illness. So somebody that has a strain to their right arm may have a brace that's approved for them, whereas somebody that has had an injury where they had a fall and it caused some kind of damage to their

mouth, they may be entitled to dentistry. So there's a lot of different things that could be available. Some examples could be chiropractic care, massage therapy, occupational therapy, optometry, physiotherapy. I could go on. I think you get the idea there.

Ken Rayner:

Yeah.

Suzanne McClelland:

But yeah, there are a lot of services available. We cover hospitalization, emergency care, and surgery. And as I said before in the example for braces, we cover medical devices, equipment, orthotics. Again, all based on what's specifically approved for that claim. There's prescription drugs, that's another thing. Anybody that's injured or ill shouldn't be paying out of pocket for that. We provide 100 per cent coverage for medication prescribed by physicians for the work-related injury or illness. And we also cover reasonable travel and accommodation expenses when it's associated with the work-related injury or illness.

And I get into that as far as travel and accommodation because there are circumstances when somebody has to attend medical appointments. Again, if somebody's facing barriers to their recovery, we may send them to one of our specialty programs and those are available across the province. They offer expertise of an interdisciplinary healthcare team. And that might mean attending an upper extremity clinic where you would see surgeons that are specific to that like a hand and upper limb clinic. Or a lower extremity or we have neurology specialty clinics, there's specialty clinics for burn and amputations. Again, they're all tailored to provide that expertise for the type of injury that somebody has experienced.

I know I've got a lot. There's so many things. What else? Aside from the recovery standpoint, there's the return to work piece. Part of that might be providing education or reassurance or even attending an on-site meeting with the injured person and the employer to help identify what safe and suitable work looks like. Again, so much information to take in and it's hard for somebody to process that when it happens. So either looking on the website and you'll also see when you get an initial entitlement letter, there's a lot of information there. It's probably about three or four pages long.

And on those third and fourth pages, it gives you a list of all the things that are available to you and some of the resources there. So that's a good thing to pay attention to because initially you might just be looking at, oh, is the claim allowed or is it not allowed? But there is so much information in those letters to help you understand what's there. Another resource on our website, there's a tab that's called Resources for Injured or Ill People. And one of the items on there is Your Guide: Benefits, Services and Responsibilities. And it answers so many questions for injured or ill people all on one page. And we also have it available in about 11 languages. It's always a great place to start.

Ken Rayner:

If I was signing up for this insurance, workplace insurance, Suzanne, and WSIB was a private company. So sometimes you pick on these insurance different packages and you've got a basic and an intermediate and a gold. You just named a gold standard, a gold package, right? You talked about the

medical coverage and all the different healthcare benefits that are available to them, not only from a general perspective, but specialty perspective as well, getting into very finite details. Wow, I'm learning things about WSIB today, so thank you. I always enjoy that on a podcast where I'm picking up new information as well. So I didn't realize that all of those different things in that much specificity was covered by WSIB.

Suzanne McClelland:

And you look at it, you did point out, if it was a private insurance, what would you get? The gold, the silver, the bronze, whatever. Our goal is to be the insurer of choice that you would choose if given that opportunity. So again, everybody has that mandatory coverage with WSIB, but we still want to ensure that the services that we are providing are the choice that you would make regardless.

Ken Rayner:

Excellent. Okay, so we know right now in the province of Ontario that if you have WSIB coverage and you are in a situation where you do sustain an injury or an illness at work, the good news that you're learning from this podcast is you have unbelievable coverage from WSIB to get you healed and get you back to work. So that's fantastic. So glad we covered all that off, Suzanne. That was a great overview. I guess we'd be remiss if we didn't talk about maybe preventing things in the first place. So we're talking about life of a claim, we're talking about what employers need to do, the benefits that workers receive from WSIB when their claim is approved.

But what about just minimizing the risk of further workplace injuries altogether? Maybe you could just touch on resources that WSIB and even the prevention system have to assist employers with their responsibilities and where a business owner or their representative can go for help if they aren't sure after an injury or illness has occurred, but also making sure that they're aware of where they can go for information to prevent the injury from happening in the first place.

Suzanne McClelland:

I am going to start by saying that safety doesn't happen by accident.

Ken Rayner:

Amen.

Suzanne McClelland:

It takes planning and work to ensure that your organization is safe and working to prevent injuries. And it starts at the top. Business owners have to encourage a culture of health and safety and it should be ingrained in everything you do. From your hiring practices, your operations policies and procedures, and a part of your daily meetings and huddles. Your employees need to feel empowered to discuss safety issues openly and freely. And of course, you want to ensure your equipment is regularly inspected and maintained, hazards are controlled, and that you're up to date with any changes in safety regulations. And as a WSIB registered business, you have access to various services and support, including membership in a health and safety association like the IHSA.

Ken Rayner:

Hey, thanks for the plug.

Suzanne McClelland:

And you can also join our Health and Safety Excellence program, which provides businesses with a roadmap to improving their workplace health and safety, whether they're just getting started or they want to build on processes that they already have in place. And of course there's always the bonus that businesses in that program can earn rebates on their WSIB premiums, including up to 100 per cent of their premiums back for small businesses. So it's a huge opportunity there for people to take advantage of. And the benefits are beyond the monetary. The amount of benefits that you will get in the engagement of your staff and how they feel as far as the culture that you have created, a culture of health and safety. It is a far greater worth than anything that you'll receive as far as a monetary benefit. There is an excellent episode specifically on the Health and Safety Excellence program. So I would encourage anyone listening to this one to check that one out, again, because the program is an amazing opportunity.

Ken Rayner:

Well, thanks again for the second plug. All right. So that podcast can be found on Spotify, Apple Music, or our podcast channel. And that features Maren Gamble talking about the Health and Safety Excellence program. So certainly would recommend that as well. And you talked about business owners and that culture. And we recently had on one of the WSIB Small Business, Elizabeth Witmer, Winners for Small Business Excellence, and that was Diamond Tree Care and Consulting, and Alana Cress. And she spoke very prominently about how important establishing that workplace culture from the top is and how that really benefits everybody. So yeah. Perfect. Thank you very much, Suzanne. So Suzanne McClelland from the Workplace Safety and Insurance Board, Manager of Stakeholder Relations. Thank you so much for joining us today to tell us a little bit more about the life of a claim. And you know what? Making sure that businesses know that when those type of things happen, and they're unfortunate and we don't want them to happen, but when they do, there is lots of help from WSIB to make sure you can get through it.

Suzanne McClelland:

Perfect. Thanks for the opportunity, Ken. I always love the opportunity to come and talk about things that I'm passionate about and WSIB is one of them.

Ken Rayner:

Excellent. Well, thank you so much for being with us. And thank you to the listeners for listening to this *IHSA Safety Podcast* and our series showcasing the services offered by WSIB. So be sure to subscribe and "like" us on your podcast channel and visit us at ihsa.ca for a wealth of health and safety resources and information.

Announcer:

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Thanks for listening.