



Supervisors: An Achilles Heel?

**Training Supervisors to Effectively
Handle Workplace Injuries**

by Tom Bone

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ISU Insurance Services
2266 Lava Ridge Court, Suite 200
Roseville, CA 95661
Independently Owned & Operated. Lic. #0652738

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Toll Free: (800) 823-4852 x.8758
Email: tbone@risksnthreatsmatter.com

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Introduction

Supervisors are an employer's first line of defense against workers' comp claims and any lawsuits that may arise as a result. Employers need supervisors who can help the organization stay on track and continue to reach the company's goals and objectives. If an employer's supervisors aren't up to the task, additional issues will likely develop over time, often creating unexpected financial damage.

Think of supervisors as sergeants in the military. They not only run the program, but organize and manage the troops in order to bring the mission's goals and objectives within reach. These are "get it done" folks charged with making sure everything operates at peak performance levels. If they're not up to the task, it's extremely difficult, if not impossible, for the enterprise to function effectively.

As an employer, it's critical that you review your company's current best practices with regard to supervisor training, especially when it comes to handling workplace injuries. If that review isn't scheduled and performed on a regular basis, supervisors can easily become an employer's Achilles heel. This guide is designed to show you how to keep that from happening.



Tom Bone
Risk Insurance Advisor

The Supervisor: A Profile

While a supervisor's duties may differ based on the industry and your specific goals as an employer, the basic tenets of the job remain the same. The following checklists will help you identify the skills needed and challenges faced by a supervisor when an employee becomes injured on the job. They'll also provide points you can reference in evaluating your own supervisors' performance.

When an employee is injured on the job, supervisors who are well trained can accomplish the following:

- Lower an employer's risk of legal entanglements
- Set the stage for a successful defense, if litigation occurs
- Create a happy, productive work environment that encourages employees to reach the employer's goals and objectives

Employers can ensure their supervisors achieve the best workplace injury outcomes if they do the following:

- Teach supervisors the importance of their role as the frontline manager of workplace injuries
- Demonstrate and document the skills supervisors need to better manage injured employees
- Provide periodic training sessions to reinforce the necessary skills and techniques for communicating with an injured employee
- Create an accountability process to improve supervisor performance
- Understand the workers' compensation claims process & the role both management and supervisors play in facilitating the process

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The Supervisor's Role

What makes a good supervisor? In the case of an employee injury, the characteristics described below are a great starting point. Look for these traits when evaluating a current supervisor's performance or when building a "best practices" guide to help future supervisors through the process of dealing with an employee's workplace injury.

— **Create and maintain a positive working relationship with those they manage.** Everyone wants to be treated fairly and with respect. A good supervisor will treat others the way they want to be treated, which means listening to employee concerns and complaints. Good supervisors also understand that the most productive way to get results is to use "sugar" instead of "vinegar."

— **Be responsive to an injured employee.** A supervisor's response is often a major factor in the employee's decision to commit to a quick recovery and return to work. Supervisors must embrace this critical role, acting as a liaison between the employee and the employer.

— **Treat all employee injuries as legitimate.** A good supervisor should *not* view an injury with suspicion, or worse, blame the employee for the incident. A supervisor's tone sets the stage for the entire claims process. If a supervisor makes an employee feel less than truthful, that employee could easily become guarded and defensive when discussing the accident and injury. That defensive feeling could lead them to seek an attorney for help and advice.

— **Understand the importance of the employee-supervisor relationship.** This relationship is often more important than the relationship between the employee and his or her attending physician. In today's complicated healthcare system, it's possible that an employee may meet a doctor or specialist for the very first time due to their injury. There are any number of barriers that could hamper that relationship, from insurance paperwork to medical jargon. A supervisor can and should be a strong advocate for the employee, helping to keep the lines of communication open. With a supervisor's help, an injured employee should feel calm and comfortable about what's happening *now*, as well as what to expect in the future.

— **Provide much-needed support for all employees during the recovery**

process. It's important that the supervisor maintain an atmosphere in which *all* employees feel comfortable asking for help. It's his or her job to help maintain a strong spirit of cooperation during the aftermath of an injury, especially when other employees may be needed to help fill in for the injured employee.

— **Accept their role as “point person” on behalf of the injured employee.** Naturally, the employee expects his or her boss to help when they're injured on the job. A supervisor shouldn't “push” the injured employee toward the HR department or to someone else within the organization whom the employee doesn't know and may not be comfortable with. Instead, a good supervisor will act as the “point person,” guiding the employee through the process. Without a supervisor's support and a clear understanding of what to expect, an injured employee may feel alienated and end up seeking an attorney if they feel they've been treated unfairly.

— **Communicate with the injured employee throughout the claims process.** Prompt and regular communication results in a shorter recovery time, lower medical and disability expenses for the employer, and more consistent employee productivity.



The Supervisor's Skillset

To play a positive role in workplace injury management, a supervisor must have certain skills. They may seem simple and obvious, but they aren't always easy to execute due to the daily pressures of the workplace. Here are the benchmarks:

— **Be approachable and a good listener.** Every employee who has concerns about workplace injuries or on-the-job safety deserves to be heard. A good supervisor is easy to approach and allows employees to share their feelings in a safe and welcoming environment. He or she will listen intently and make an effort to understand and address the employee's concerns.

— **Maintain an appropriate tone of voice.**

A supervisor's tone of voice can turn a simple conversation into a meaningful dialogue or a cause for resentment. The first moment of contact during or immediately after an accident is even more important. It *must* set a good example. A supervisor's negative tone can discourage an employee from turning to them for help—and often results in the employee seeking out an attorney to help them through the workers' compensation process instead, causing delays for all and greater expense for the employer. Even if the supervisor is having a bad day or experiencing personal difficulties, he or she *must* set those feelings aside and modify their tone with the injured employee.

Once a supervisor has expressed concern, he or she should assume leadership and point the way forward...

— **Express sincere empathy and concern.** An injured employee will experience a range of emotions, from pain to worry. The best way a supervisor can help in those initial moments is to express empathy and concern, keeping the lines of communication open. Good approaches include statements such as, "Oh, I'm so sorry that happened! Let's take care of you right away. I understand how you feel and if I were in your situation, I can imagine I'd feel the same."

— **Validate the problem and point the way forward.** A supervisor's initial reaction to the injured employee is crucial, as described above. Once a supervisor has expressed concern, he or she should assume leadership and point the way forward with clear, decisive statements like this: "It sure sounds like you're uncomfortable!

Let's move forward to get you treated."

— **Share decision-making responsibilities with the injured employee.**

Some supervisors think this approach takes away their responsibility and authority. That couldn't be further from the truth. Such an approach is also in conflict with many state and federal laws. In an injury situation, the supervisor's goal is to either get the injured employee back to work, or to keep the employee at work in some way (even if it's in an alternate role). To make this happen, the supervisor and injured employee must work within a doctor's recommendations. It's also important for the supervisor to make sure the employee feels valued for his or her contributions, and that the company wants him or her to return to work.



— **Respond quickly to questions and requests.** To an injured employee, nothing is worse than being ignored or kept in limbo. Financial and medical issues often can't wait, and if an employee reaches out for advice or clarification on company policy, a good supervisor will be sure to respond quickly and document any advice or policies shared with the employee.

— **Gain co-worker support.** In an injury situation, an employee's co-workers can become resentful, undermining the good work a supervisor does to try and keep the injured employee on staff. The reasons for this are understandable—co-workers may be asked to work overtime or shoulder the burden of the injured employee's workload during his or her recovery. A supervisor needs to be able to identify and modify any negative attitudes that result from such a situation. One successful tactic is to remind co-workers that *they* may be in a similar situation someday, and chances are, they'd appreciate the same level of help and support.

The Supervisor's Challenges

No matter how skilled your supervisor is at handling day-to-day operations, the job doesn't stop there. The supervisor's role requires him or her to manage multiple facets of the business, none of which stop when an injury occurs. Here are some of the biggest challenges a supervisor faces when an employee is injured.

— **Supervisors are burdened with multiple responsibilities.** They probably aren't looking for more tasks to perform, but an employee injury *will* create more work for them. That's simply the nature of the job. These additional responsibilities include managing the reporting and recovery process, and enforcing any applicable OSHA guidelines.

— **Supervisors may need to bring up unfamiliar or uncomfortable subject matter.** After an injury, a supervisor will probably need to address personal, medical, and behavioral issues with the injured employee. These are sensitive topics that may not have entered the supervisor/employee relationship yet. It's a supervisor's job to make that process as comfortable as possible for the employee.



— **Supervisors need to understand the role of HR in workers' comp injuries.** Many supervisors think all injuries are simply an HR issue. This happens when they've been led to believe it's purely an HR role, or they lack formal training in the injury management process. Certainly, HR has a role in a workplace injury, but it would be wrong to delegate *all* aspects of managing an injury to HR.

— **Supervisors feel their involvement in injuries makes them a "medical manager."** Certainly, that's not what is expected of them. This attitude often arises from a lack of familiarity with their own role—and its importance. As an employer, it's crucial to be sure your supervisors understand that their actions directly impact the company's bottom line. Any steps taken to heighten productivity, including returning an injured employee to work, is not simply medical management—it's resource management.

Supervisor Training

Once you've created a set of best practices and goals for your supervisors, it's time to implement them. Training sessions for new and current supervisors can help make sure everyone has the organization's goals clearly in mind. These sessions will also keep your supervisors up-to-date on OSHA requirements and your company's existing injury policies. In this section, we'll cover what you as an employer need to know in order to craft and implement a supervisor training program.

Step 1: Take a Baseline Survey

Top-tier organizations periodically survey their customers to get a feel for how well they're meeting their customers' needs. This approach also works for employers. It's a good idea to interview employees before designing or implementing a training session and get their responses to questions like these:

- "How did your supervisor respond when your injury occurred?"
- "What can your supervisor do better?"
- "What was your supervisor's response to a safety or health concern?"
- "Do you have any suggestions for supervisor training?"

Step 2: Set Goals for Supervisor Training

Now that you know what your employees want and need from their supervisors, you have a good basis to begin planning a training session. Use the following list of goals as a sample to help you get started.

— **Promote a supportive approach toward injured workers.** A common complaint of injured employees is the lack of supervisor support. If your employee survey indicates any such feelings, your supervisor training should include ways supervisors can express their support for an injured employee's recovery, both emotionally and physically. Sample dialogues and role-playing are good ways to set a proper example.

— **Facilitate communication with injured employees.** Decision-makers in any organization know that clear communication makes it possible to reach goals and achieve objectives. Having a team of supervisors who communicate well is

imperative. Training to support this goal could include sample dialogues between supervisors and employees, as well as supervisors and the company’s decision-makers. You may also want to prepare and distribute checklists that step a supervisor through the appropriate communications between decision-makers, the HR department, the injured employee, and any other relevant parties.



— **Ensure prompt injury reporting and referral to medical treatment.**

The data shows that the longer the lag time in reporting and providing medical treatment to an injured employee, the larger the overall expense of the injury. According to the Workers’ Compensation Insurance Rating Bureau of California, the average cost of a workers’ comp indemnity claim in California for 2010 was \$65,000. Here’s what happens to that claim for each week there’s a delay reporting it:

Time Lapsed	Cost of Claim Due to Delay
2 weeks	\$76,700
3 weeks	\$83,850
4 weeks	\$85,150
5 weeks	\$94,250

Part of a supervisor’s job is keeping operating costs low and ensuring uninterrupted productivity. Based on the figures above, supervisors *need* to know how costly any reporting delay could be. These numbers speak for themselves.

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Step 3: Select Specific Training Elements

Once you've identified your employees' needs and created training goals that fulfill those needs, it's time to select specific training exercises that will convey those goals and needs to your supervisors. The following list of training elements and exercises will help you begin this process. These elements are best implemented in small group sessions, and should include role playing between supervisors to give them both experience and confidence in the practical implementation of these skills and techniques.

— **Problem solving.** Present hypothetical situations that include typical injuries and review the questions a supervisor will need to ask and answer. Why did the issue occur? What happened? When did it happen? Who observed what happened to the injured employee? Use a range of situations to provide the most benefit and encourage participation from all attendees.

— **Active listening.** Create role-playing scenarios where one supervisor plays the injured employee and another plays the supervisor. Be sure to describe what the employee was doing and the specific injury that occurred. Then, ask the injured employee to "report" their incident to the supervisor. Guide the participants in key behavioral goals such as listening actively, making eye contact, and "reading back" the situation to the employee in order to acknowledge what he or she has said.

— **Proper reporting techniques.** From the moment a supervisor learns of an incident, a documented timeline of events must take place. Walk your supervisors through the timeline your organization has established, including the following key steps:

- *Paperwork completion.* Both the supervisor and employee must complete the appropriate paperwork. These documents must be easy to access and stored



in a central location available to all. The supervisor should know how to fill out his or her form in addition to the employee's. Remember, to a newly injured employee, even basic paperwork may be overwhelming.

- *Medical attention.* If the supervisor does not take the employee to receive treatment, someone else should be designated to do so. The location and contact information of the appropriate medical clinic (or clinics) must be posted in a highly visible location for easy reference.
- *Serious injuries.* If an injury is serious, all staff members must know how to call 911. If a staff member has medical training, he or she should be called to assist until the paramedics arrive.
- *OSHA reporting.* Contact the local OSHA office with eight hours of learning the incident occurred.
- *Redundancy.* Ensure that more than one person in the office knows how to address a claim, where to report it, and where and how to transport an employee for medical treatment.

— **Setting and managing a return-to-work date with the injured employee.**

Once the injury is documented and treated, it's time to set the stage for a return to work. During training, provide sample dialogues, checklists, or role-playing scenarios that demonstrate the

proper technique for opening a dialogue between the employee, the supervisor, and the employee's treating physician. The physician will advise on when the employee can reasonably return to work. Once that date is settled, the supervisor must act as a liaison to ensure that date remains appropriate based on the employee's treatment and recovery plan. The supervisor must also ensure there is



employee "buy-in" with regard to returning to work on that date.

— **Accommodating work restrictions.** Introduce sample dialogues, checklists, or role-playing scenarios that demonstrate how a supervisor can open a dialogue

about any necessary accommodation or modification of duties the employee will need upon returning to work. Having a meaningful dialogue with the employee is not only the law, it's also a "best practice" that should occur shortly after the injury occurs and treatment begins. If the dialogue, with appropriate documentation of the exchange, isn't started early, the employer could run afoul of state laws as well as the Americans with Disabilities Act (ADA), opening up a potential goldmine of opportunities for applicant attorneys.

Here are the basic steps required to begin this dialogue:

- Learn whether the employee will have any medically prescribed restrictions.
- If the treating doctor is unclear on these restrictions, ask the employee to speak with the doctor and obtain written clarification.
- If this does not help, ask the employee's permission to communicate with the doctor directly.
- Using the doctor's restrictions, come to a mutual agreement with the employee about any necessary accommodation *before* the employee returns to work.
- Document all communications for possible future reference.

— **Follow-up communication.**

Oftentimes, an injured employee away from work becomes alienated from co-workers and supervisors because no ongoing communication takes place. Supervisors need to remember that the workers' comp process is unfamiliar and perhaps even frightening to most employees. Remember, the employee's income has been reduced, they're dealing with the physical and emotional consequences of their injury, and they're responsible for a great deal of paperwork that's all likely new to them.





Supervisors should also be aware of how the time off work affects the employee's normal routine. Injured employees may see the frequent daytime TV commercials from applicant attorneys who say they can help them get more money from their "stingy" insurance company. To help keep the employee in a positive mindset, weekly communications are recommended, and these would be most productive if they took place at the employer's location. It's much easier for your supervisors to convey understanding and support in a face-to-face meeting, as opposed to email or phone contact. During training, present sample dialogues or introduce role-playing scenarios to help your supervisors convey the appropriate tone and language with a recovering employee.

Step 4: Follow Up with Post-Training Tips

After your training session, don't assume that your supervisors have absorbed and understood all the tips and techniques you shared. Periodic refresher courses may help, as will providing follow-up tips that keep the concepts fresh and relevant. Here are three common trouble spots you may want to keep in mind:

— **Take all complaints seriously.** An employee with a complaint must be heard and taken seriously. Blowing off a complaint as a “nuisance” or a waste of time will undermine employee-supervisor relationships. Supervisors may need to be reminded to see things from the employee’s point of view. It may also help to require documentation of employee complaints, including the time frame in which they were addressed.

— **Minimize blame and stigma.** Nothing is accomplished when an employee is blamed for an incident, even if that incident causes injury or hardship for others. To be successful, a supervisor has to rise above the “blame game.” If and when there are comments about blame, a supervisor must strive to handle it in a positive manner.

— **Provide private & confidential communication.** The subject of injuries is a sensitive topic and needs to be handled as privately and confidentially as possible. Some aspects of an injury may also fall under certain state and federal laws. Supervisors need to be mindful of what they say and to whom to preserve the confidentiality of the information. This includes ensuring private conversations take place out of public spaces, and sharing other types of communications, such as email, only with those who need to know.

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Step 5: Create Supervisor Accountability

The final step in your supervisor training process is to create accountability. Employers need to benchmark and measure progress to ensure the rules and best practices they've instituted are actually being carried out. Here are a few sample metrics that may be helpful to track over time:

- **Number of lost work days**
- **"Lag time" in injury reporting**
- **"Lag time" in an injured employee's return to work**

This information serves two purposes. It helps control costs and measures the supervisor's involvement in managing workplace injuries. Without this information, an employer may draw the wrong conclusions about the results of their supervisor training.



In addition to tracking relevant statistics, employers must also continue to get feedback from injured workers. Employers want to hear employees say, "My supervisor responded quickly...my supervisor didn't ignore my complaints...my supervisor understood my concerns..." etc. If employers are *not* getting these types of comments, additional training may be needed.

As a third step, employers should conduct supervisor performance appraisals and reviews. If these are already occurring, they should be expanded to include specific evaluation criteria for injury prevention and management. As an added incentive, it may help to link a financial bonus structure to injury management outcomes.

Summary



— **Supervisors play a critical role in managing workplace injuries.** Performance reviews, training, and planning need to be an ongoing process.

— **Supervisors are not always aware of their impact on employee injuries.** Through training and management support, supervisors can understand and follow a process in order to have a positive impact on the employee's recovery and, ultimately, on the employer's bottom line.

— **There are unrealized opportunities for reducing injury costs and increasing productivity.** With the type of supervisor training described in this guide, an employer can lower expenses and stabilize productivity, resulting in greater earnings.

— **Supervisors need skills training, with an emphasis on communication and problem solving.** Periodic training and role playing will help supervisors build and maintain the necessary skills to help employees and the employer, as well as make his or her own job easier.

— **Supervisor incentives should be aligned with company objectives.** Since employee injuries affect so many parties (the employees, employees' families, co-workers, the employer, and the supervisor), supervisors should be rewarded for the positive results they generate. The following types of results often deserve a monetary reward:

- Fewer workplace injuries
- Fewer lost work days
- Less lag time in reporting claims and seeking medical treatment
- Quicker return to work by employees who require time off work to heal

About Tom

Tom Bone is an author, speaker, and licensed insurance broker with ISU Insurance Services. With over 30 years of experience, Tom helps employers address the risks and threats their organizations face and mitigate the risks associated with the personal assets of the decision makers.

Tom has specialized training in Workers' Compensation Insurance. He holds the professional designations of a Professional WorkComp Advisor and a One Responsible Source Advisor. He frequently conducts seminars for employers to help them gain a better understanding of the type and amount of insurance they need.

He has also hosted his own weekly radio show, "Insurance Matters," as an extension of his belief that employers need to know what they *don't* know in order to safeguard their personal assets and the organizations they manage. As host, Tom interviewed guests on current topics and disseminated solutions for employers to make their jobs easier.

Prior to joining ISU Insurance Services, Tom managed his own successful insurance practice. He continues as a board member of the Sacramento Employer Advisory Council, a non-profit organization in partnership with EDD, whose purpose is to educate employers and help them navigate the challenges presented by the employment laws that govern their respective enterprises.

As a member of Insurance Thought Leadership, Tom also writes articles advising employers on improving profitability, increasing employee productivity, and making their leadership roles easier through effective risk management.



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2266 Lava Ridge Court, Suite 200 • Roseville, CA 95661
Toll-Free: 800.823.4852 • Local: 916.773.2800