Service Hospitality

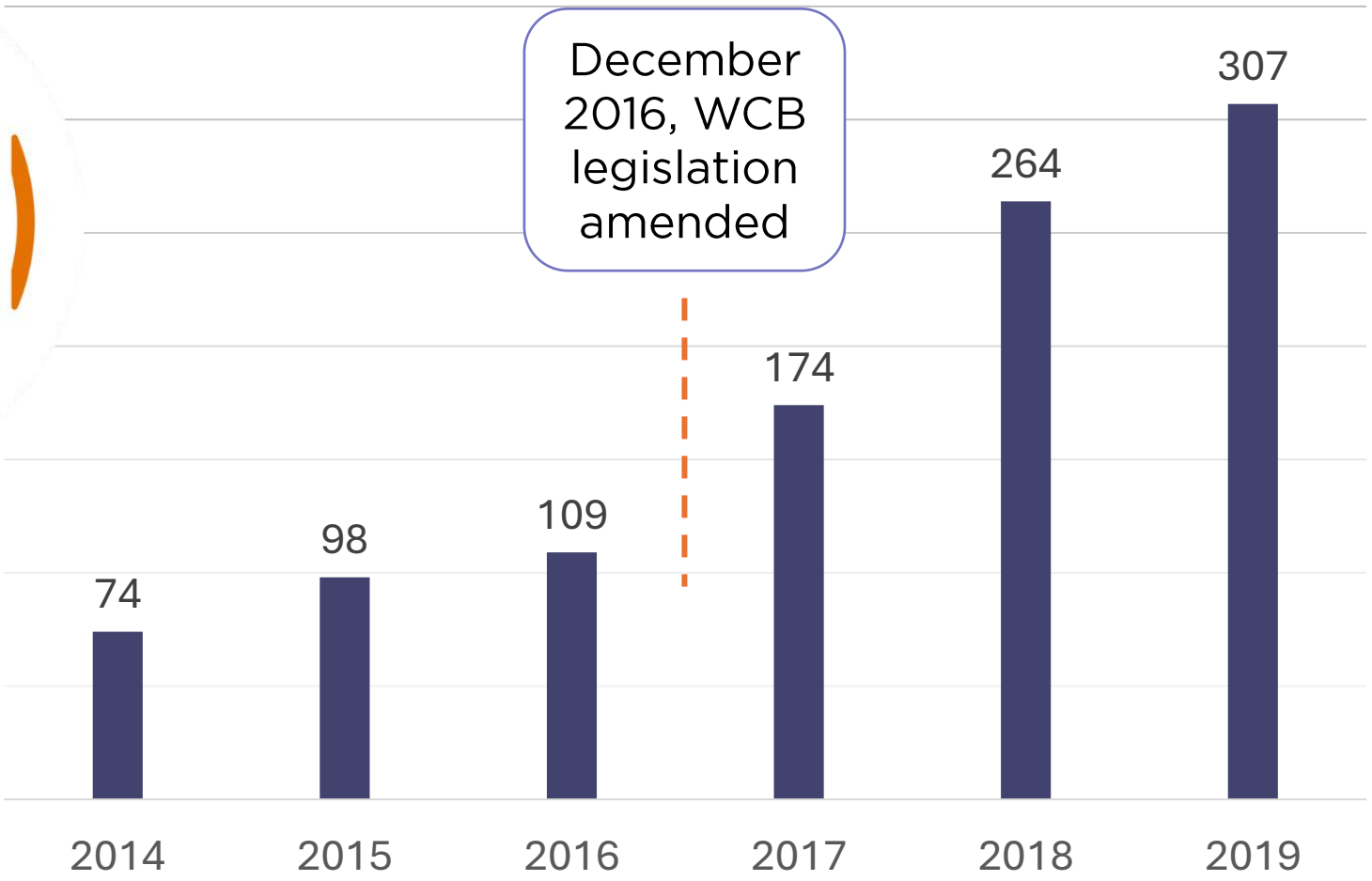
HEALTHY & SAFE WORKPLACES.
Prospering.

Reporting & Supporting Psychological Injuries

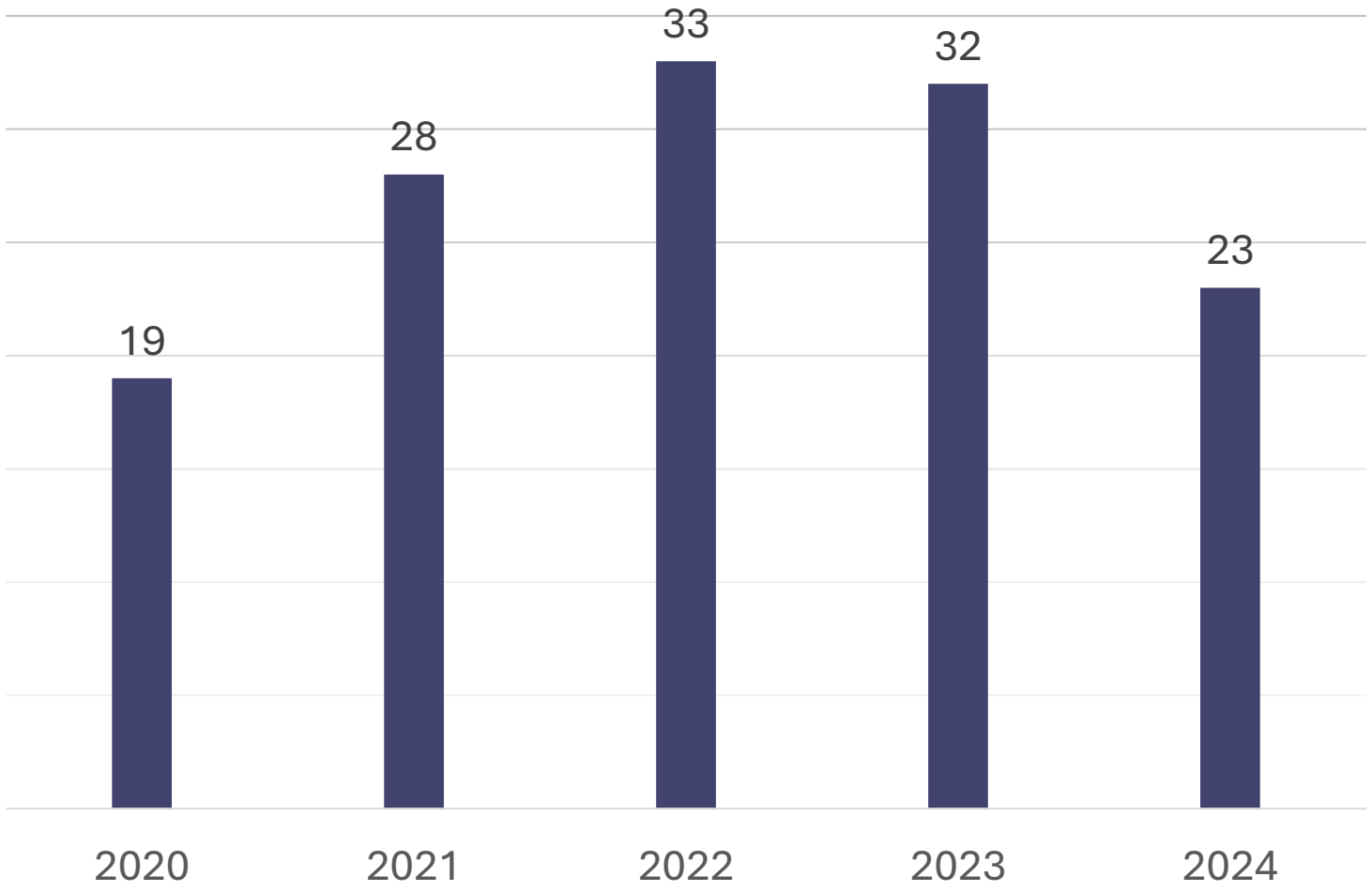
What is an Incident?

An undesired and unexpected event that resulted in or had the potential to cause physical or psychological harm to a person or cause property damage.

WCB Accepted Psychological Injury Claims



WCB Accepted S21, S22 & S23 Psychological Injury Claims



Types of Incidents:

An event causing bodily harm or death

An event causing equipment or property damage

Near Misses

Dangerous Occurrence

Work Refusal

Psychological

Sask. Employment Act

3-31

OHS Regulations

2-2, 2-3

Primary Purpose:

- Trigger a thorough investigation that allows changes to be made so the same incident never happens again.

Secondary Purpose:

- Make changes now so the injured worker does not re-injure themselves throughout their recovery.

Purpose of Incident Reporting

What Needs to be Reported?

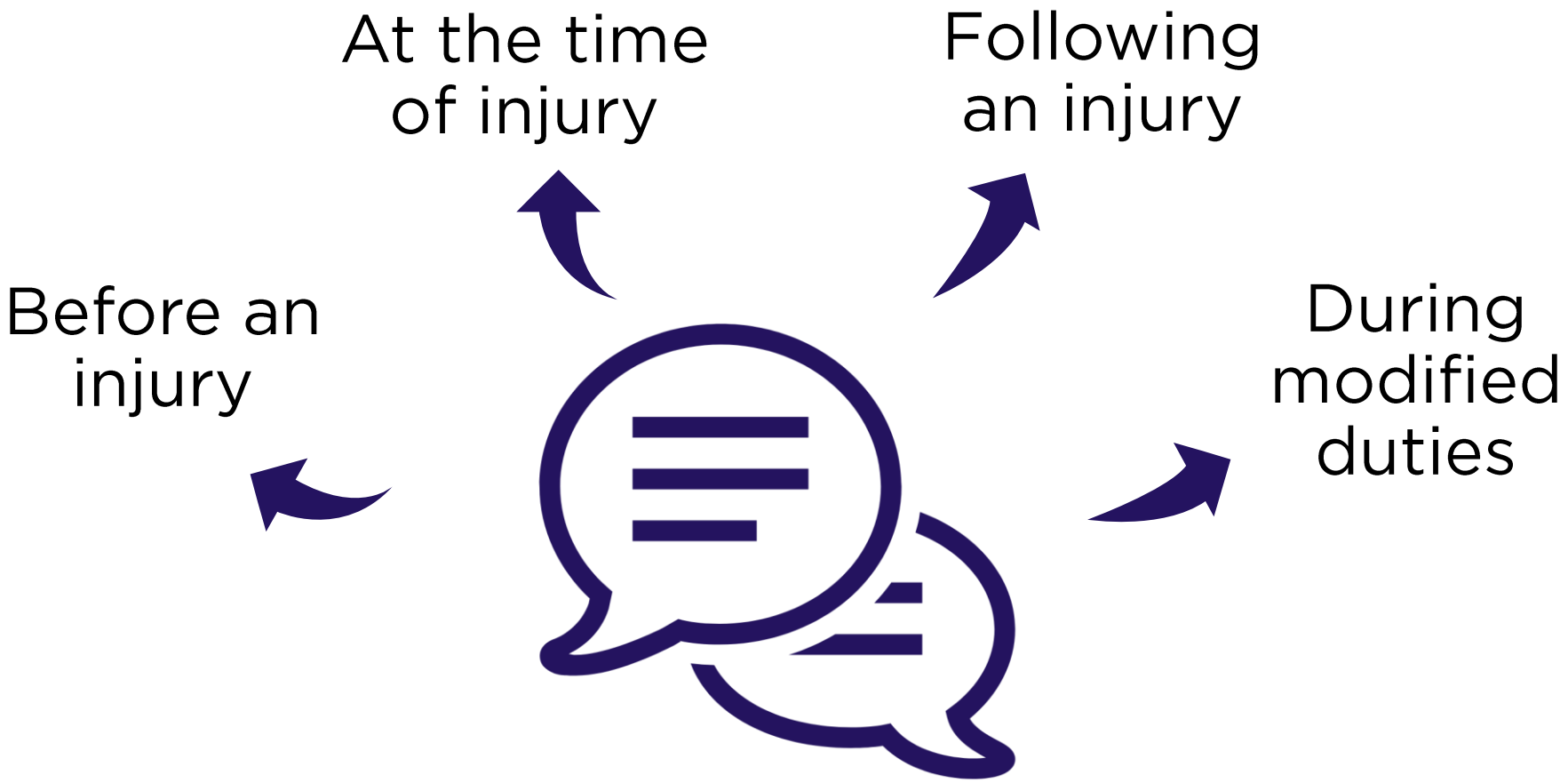
All incidents **MUST** be reported to a manager or supervisor and should be a condition of employment

Accidents causing serious bodily harm and Dangerous Occurrences **MUST** be reported to Occupational Health & Safety Division.

How To Encourage Reporting

- ✓Make incident reporting a condition of employment
- ✓Frequent reminders
- ✓Praise reporting and do not penalize those who report
  - Whether intentionally or not

Communication is Key



Incident Reporting

What is the first barrier to effective claims management?

Not knowing that an injury has occurred!

- Do your workers know they are supposed to report every incident? Including near misses?
- Do they know what an “incident” entails?
- Do you?

Why don’t workers report injuries?

- Discuss with your group.
- Be prepared to share.

Let’s Keep it Simple!

- **First**: Who do they report to?
- What do they need to do next?

Everything the injured worker needs to know and do as a result of their injury!

The Brown Envelope

1. Worker Reports Injury

   Determine if medical care is needed

2. Provide Brown Envelope

   Get worker to necessary medical care

3. Doctor's Assessment

   Completes Fitness for Modified Work Form

4. Worker returns Form to employer

   Employer decides if accommodation is possible

The Brown Envelope

Contents:

- Workers' Initial Report of Injury (W1)
- Fitness for Modified Work Form including instructions for the Doctor and Worker
  - Instructions and payment information
- Letter for the Worker regarding Communication
- Modified Work Policy/Procedure
- Incident Report Form/Investigation Form

Claims Management is:

- Ensuring a safe, appropriate, and timely job accommodation
- Being proactive in the claims process
- Staying in **control** of the claims at your organization

Claims management is not:

- Having every claim denied
- Rushing employees back to work against medical advice

POP QUIZ!

In the following 5 situations,

When do you need the WCB?

A server has to work a double shift because two coworkers called in sick. The restaurant is packed, and the worker feels overwhelmed and exhausted.

They go home stressed, but after a good night's sleep, they're fine the next day.

Need WCB?

Service Hospitality

WCB 1

A server has to work a double shi
because two coworkers called i
restaurant is packed, and
overwhelmed

They
ep, they're fine the next day.

NO

Need WCB?

Service Hospitality

WCB 1

A community support worker has a difficult client who yells at them during a meeting.

The worker is upset but calms down after talking to a colleague and doesn't experience ongoing symptoms.

Need WCB?

Service Hospitality

WCB 2

A community support worker ha
difficult client who yells at th
meetin

The worker i
tal
alms down after
eague and doesn't
ce ongoing symptoms.

NO

Need WCB?

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WCB 2

A hotel front desk worker is held at gunpoint during a robbery.

They develop nightmares, hypervigilance, and are later diagnosed with PTSD by a psychologist.

Need WCB?

Service Hospitality

WCB 3

A hotel front desk worker is held at gunpoint during a

They develop anxiety, hypervigilance, and are diagnosed with PTSD by a psychologist.

YES

Need WCB?

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WCB 3

A community outreach worker is repeatedly harassed and bullied by a supervisor over several months, leading to anxiety, depression, and a medical leave.

A psychologist confirms a DSM diagnosis of major depressive disorder.

Need WCB?

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WCB 4

A community outreach worker is repeatedly harassed and bullied by a supervisor over several months. The worker develops anxiety, depression, and PTSD symptoms as a result of the harassment.

A psychologist diagnoses the worker with a DSM diagnosis of post-traumatic stress disorder.

YES

Need WCB?

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WCB 4

A banquet server witnesses a guest collapse and die during a wedding reception.

The worker feels shaken and has trouble sleeping for a few weeks.

They haven't seen a doctor yet.

Need WCB?

Service Hospitality

WCB 5

A banquet server witnesses a guest collapse and die during a wed reception.

The worker feel has trouble sl ew weeks.

aven't seen a doctor yet.

MAYBE

Need WCB?

Service Hospitality

WCB 5

Psychological Injury Claims

- **Rebuttable presumption**: Presumed work-related unless proven otherwise
- **Traumatic events** or **cumulative events**
- **Diagnosis required** (DSM-5)
- **Retroactive**

Submitting a Psychological Injury Claim

Worker witnesses a traumatic event and immediately receives medical attention

Worker consults with psychologist about ongoing issues and an incident at work is identified as the main contributing factor

Employer notices the worker is struggling and suggests medical attention for psychological concerns.

Will the claim be accepted?

Exposure to traumatic event or series of cumulative events	✓
Traumatic event or series of cumulative events work-related	✓
If *Traumatic* event caused psychological disorder diagnosed in accordance with the DSM-5	✓
Diagnosed by a psychologist or licensed psychiatrist	✓

Will the claim be accepted?

- Social worker normally deals with clients with significant emotional trauma
- In one instance, a client was explaining their situation to the social worker and it was unusually horrific
- Following the session, the social worker requests some time off

Exposure to traumatic event or series of cumulative events	✓
Traumatic event or series of cumulative events work-related	✓
If *Traumatic* event caused psychological disorder diagnosed in accordance with the DSM-5	?
Diagnosed by a psychologist or licensed psychiatrist	?

Will the claim be accepted?

- Front desk agent has been having performance issues since the change in computer system
- He is refusing to receive extra training and continues to make many mistakes
- His manager has started the progressive discipline process and he just received his written warning
- The front desk agent says this process is stressing him out and he needs to go on WCB

Exposure to traumatic event or series of cumulative events	
Traumatic event or series of cumulative events work-related	
If *Traumatic* event caused psychological disorder diagnosed in accordance with the DSM-5	
Diagnosed by a psychologist or licensed psychiatrist	

Will the claim be accepted?

- First responder attends the scene of a multi-vehicle collision involving multiple traumatic injuries and fatalities.
- Later receives medical care and is diagnosed with Post-Traumatic Stress Disorder by a psychologist

Exposure to traumatic event or series of cumulative events	✓
Traumatic event or series of cumulative events work-related	✓
If *Traumatic* event caused psychological disorder diagnosed in accordance with the DSM-5	✓
Diagnosed by a psychologist or licensed psychiatrist	✓

Will the claim be accepted?

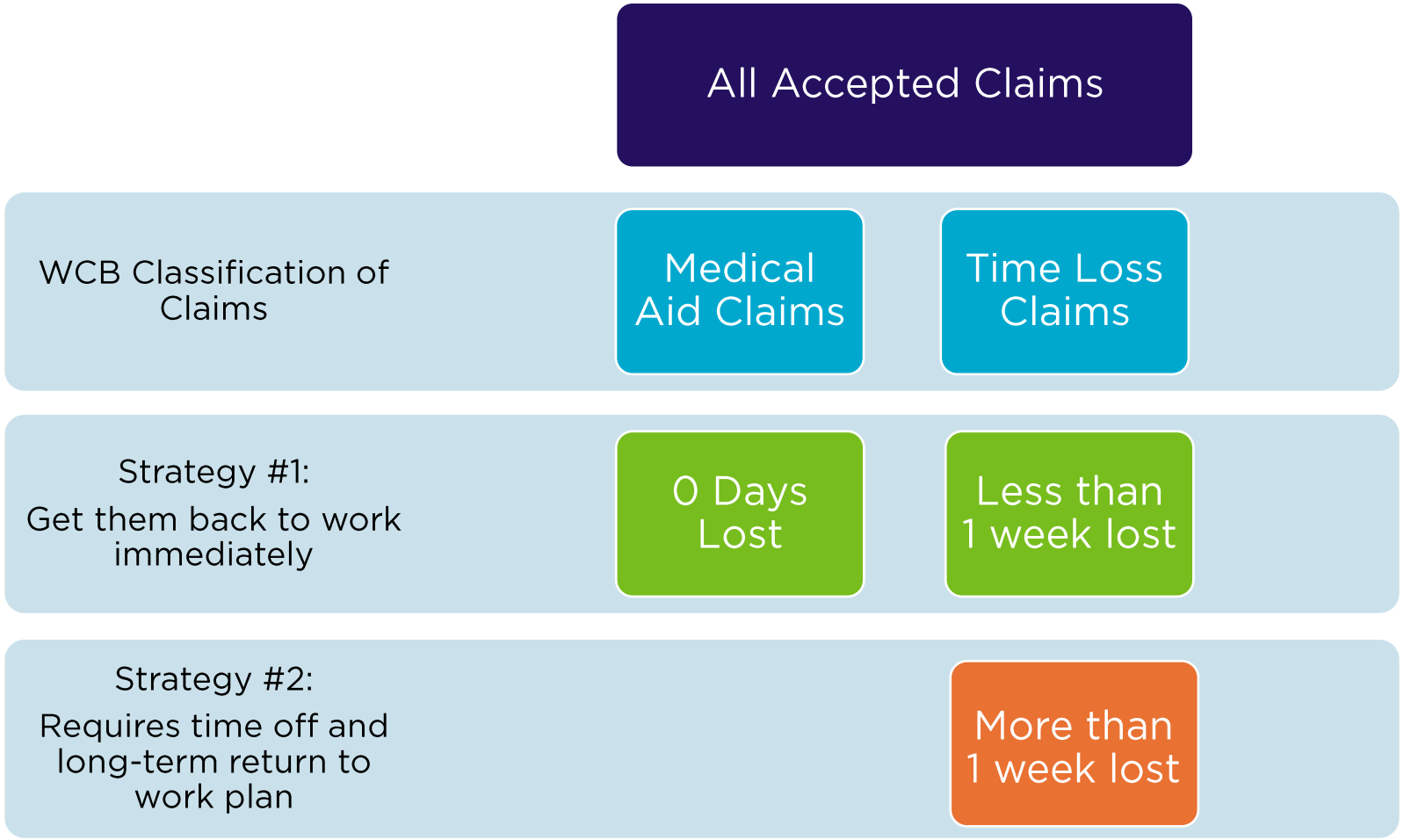
- Police officer's co-worker and f…
  dies by suicide. It is n…
- Th…
- …nd is diagnosed

What is the traumatic event here?

The death by suicide or all of the previous horrific incidents she witnessed?

Exposure to traumatic event or series of cumulative events	✓
Traumatic event or series of cumulative events work-related	✓
If *Traumatic* event caused psychological disorder diagnosed in accordance with the DSM-5	✓
Diagnosed by a psychologist or licensed psychiatrist	✓

Claims Duration & Classification



Accommodating Psychological Injury Claims

- Can you accommodate a psychological injury?
- What is “modified work” for a psychological injury?
- Worried about talking to your worker?
- The best thing you can do for them is get the medical information – stop guessing!

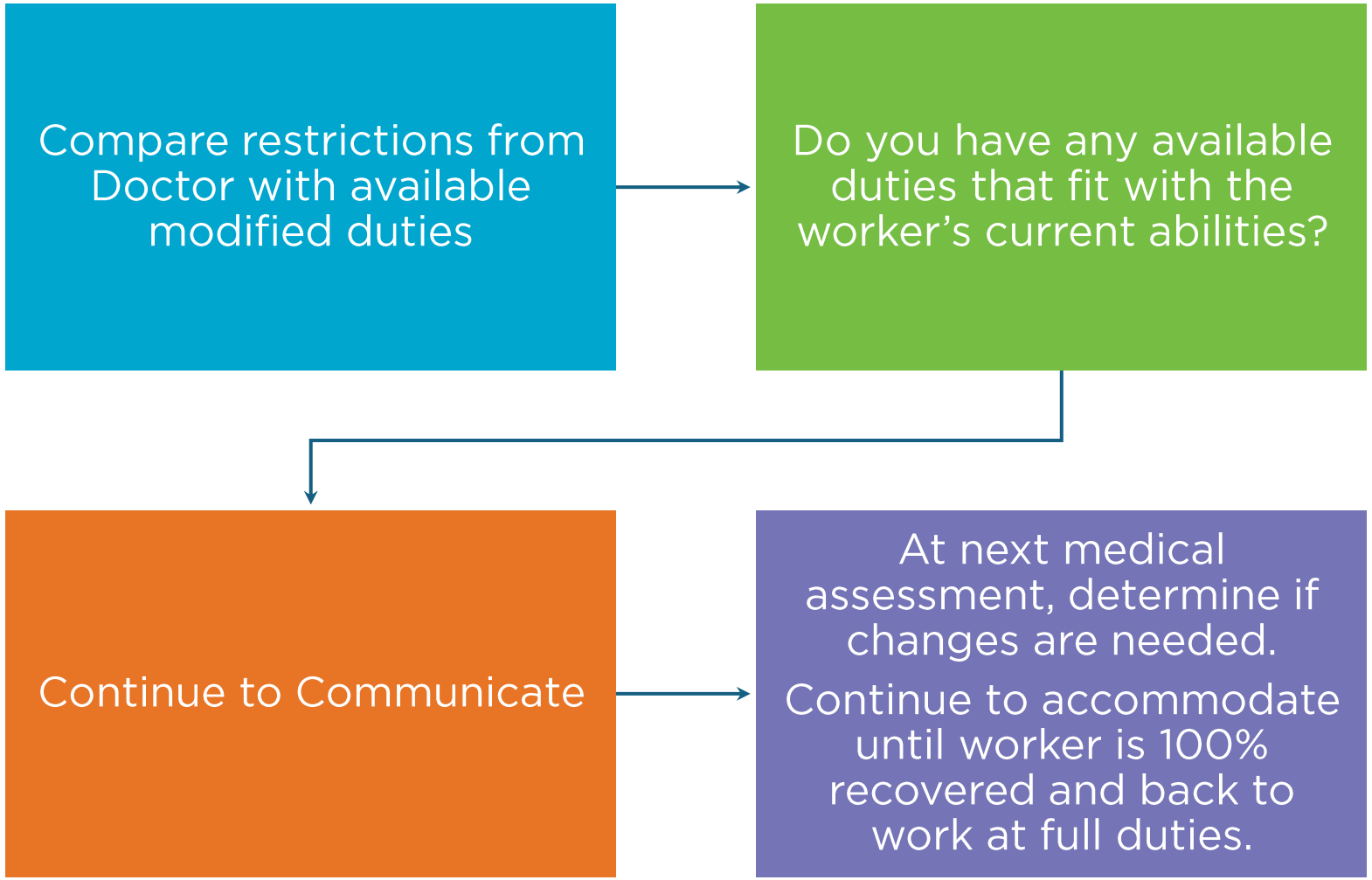
Good intentions ≠ Good results

What is Modified Work?

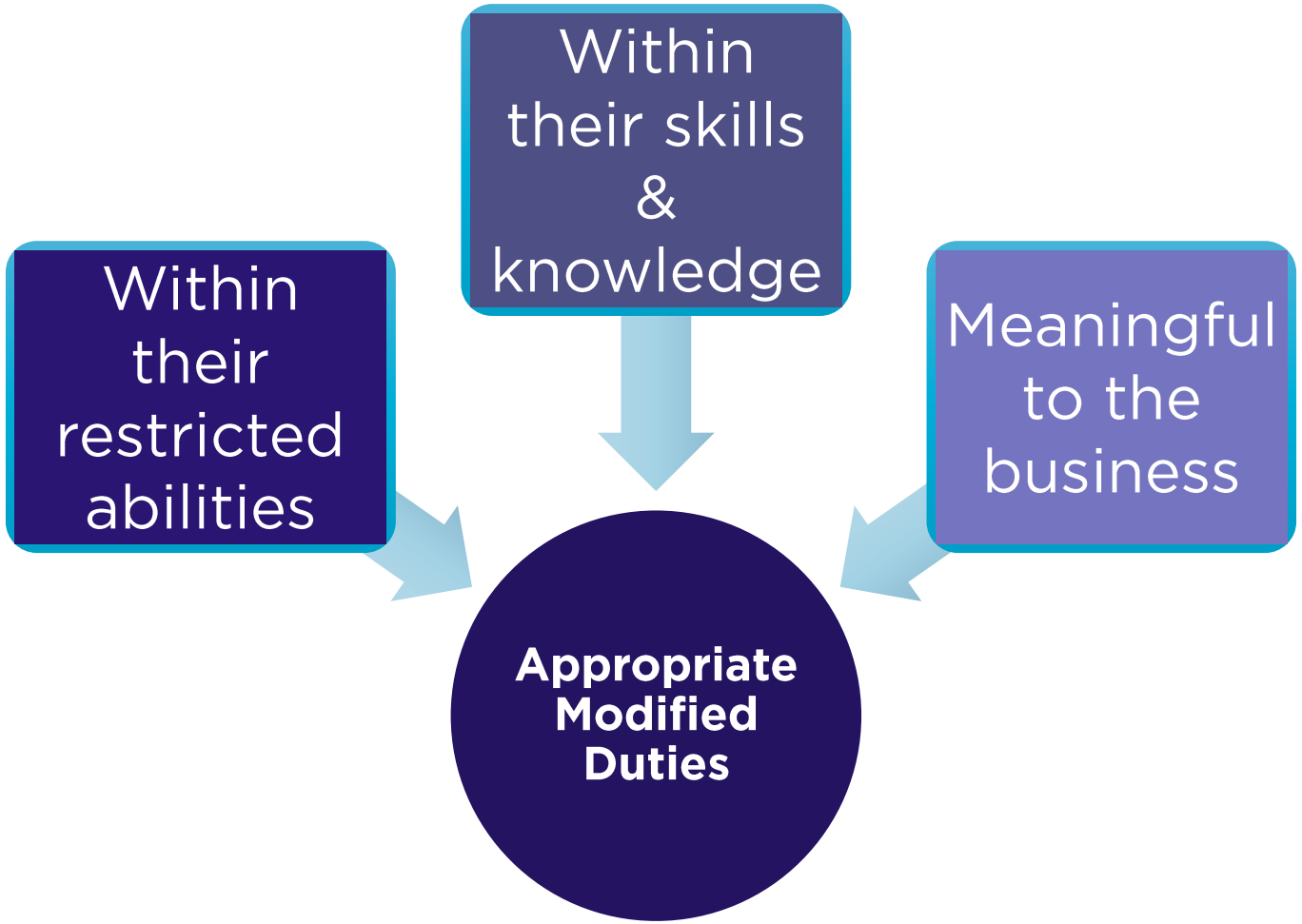
- ✓ Also referred to as “Return to Work”
- ✓ Process to set up *prior* to any injury
- ✓ Rehabilitation through work
- ✓ Duty to mitigate losses

Modified Work Process

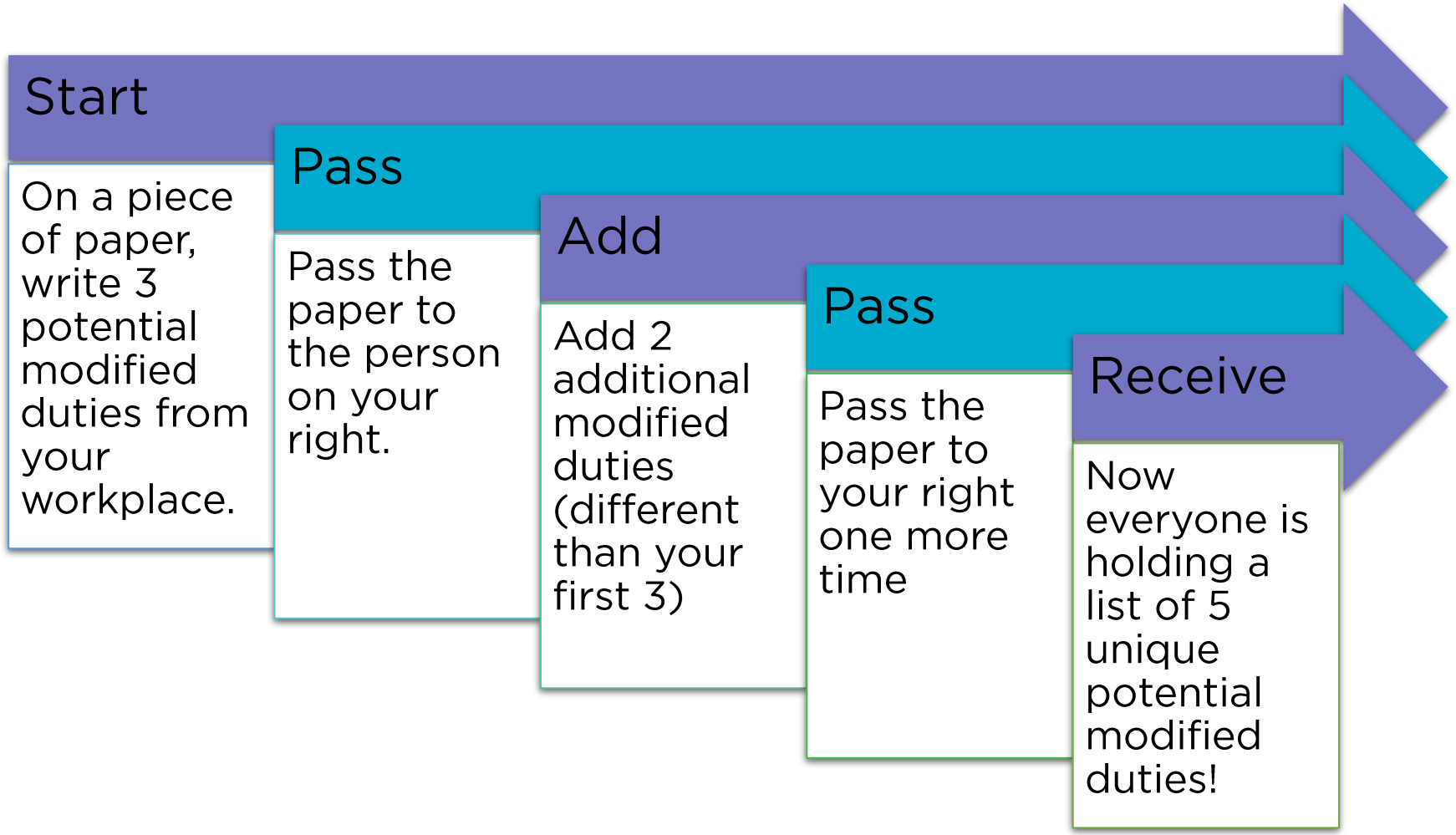
Before you can start the Modified Work Process, you MUST have medical restrictions from the injured worker's doctor.

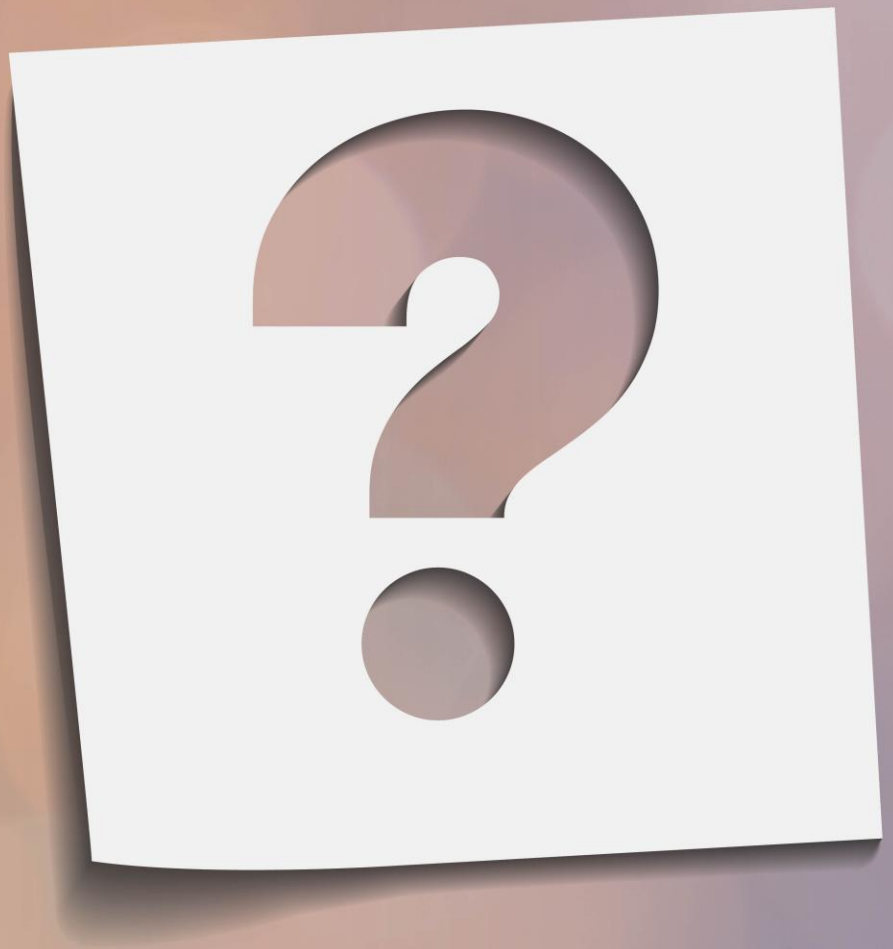


Key Principles of Modified Duties



The Modified Work Shuffle





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Thank You!

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