



Handling Work-Related Injuries and Insurance Claims

AMSI GUIDE HWI1

Summary:

This guide explains the steps and responsibilities for employees, employers, and insurance carriers in managing workplace injury claims. It highlights the importance of clear communication between Workers' Compensation (e.g., NYSIF) and Disability/FMLA providers (e.g., New York Life). The guide introduces a standardized process that prevents delays, misdirected paperwork, and loss of treatment access.

Highlights:

- **Immediate Reporting:** Employee reports injury, employer files WC claim within 24 hours.
 - **Written Confirmation:** Employer provides claim number, carrier details, and explanation of WC vs. Disability.
 - **Insurance Response:** NYSIF and NY Life must send letters to both employee and employer within 7 days.
 - **Roles & Responsibilities:** Defines duties for employers, employees, WC carriers, and Disability/FMLA carriers.
 - **Common Failures:** Misfiling claims — **New York Life for non-work-related cases, NYSIF for work-related cases** — leading to delays and confusion.
 - **Best Practices:** Always provide written proof, confirm addresses, and maintain a Claim Timeline Log.
 - **Annexes:** Claim Timeline Log template and a Communication Recipients Checklist.
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Key Message:

Managing workplace injuries is not only an administrative process but a matter of **timely access to healthcare and wage protection**. With standardized communication, injured employees can receive treatment without unnecessary stress, while employers and insurers reduce liability and errors.

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