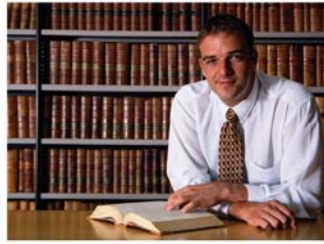




small business



**CNA**

## Protecting Your Investment – Property, Safety and Profitability

### Key injury Areas

Strains and sprains associated with lifting, pushing, pulling or carrying

Injuries around machinery operations

- Pinch points
- Machine guarding
- Injuries during maintenance

Slips/falls on same level:

- Slippery surfaces
- Uneven surfaces
- Poor housekeeping/tripping hazards

Falls from heights:

- Ladders
- Scaffolding
- Open-sided areas

Cumulative trauma:

- Office work
- Production environments

Key OSHA requirements that typically apply to most employers:

- Hazard communication
- Emergency action plan
- Fire safety
- Exit routes
- Walking/working surfaces
- Medical and first aid

### OSHA Website

OSHA provides resources via their website at [www.osha.gov](http://www.osha.gov). Following are several topics recommended for business owners:

- Areas designated for small business owners
- Handbook for small businesses
- Small business consultation
- eTools
- Standards
- Safety and health topics

### Post-injury Management

In some cases, even with proper attention to safety, accidents with injuries still occur. Therefore, it is important to have a good post-injury management procedure in place. Following are some key components to have in place prior to an injury occurring:

- Identify a physician:

- Avoid designating the emergency room (ER) as the medical facility unless immediate attention is necessary. Treatment in the ER is more expensive and may not process work-related injuries properly. (NOTE: State laws vary on employers directing employees to designated physicians.)

- Advise physician that you are willing to consider temporary assignments for injured workers.

- Ensure the medical doctor knows the essential functions of the job.

- Communicate the post-injury management procedures to your employees.
- Discuss post-injury management procedures during new hire orientation.
- If possible, identify jobs that have potential for temporary assignments.
- Make sure the employee gets appropriate medical attention. Take the employee to the designated provider. If the injury is critical, call 911.
- Communicate claims to agent or carrier.
- Let the employee know that you have reported a claim to the carrier:
  - Tell the employee to let you know if he/she has not heard from the carrier within 48 hours.
- Let the employee know that you will work with him/her to get them back to work in a position that respects the doctor's restrictions.
- Ask the employee to inform you of any problem with the carrier regarding the handling of his/her claim.
- Work with the carrier and physician to get the employee back to work.
- Do not badger the employee.
  - If the employee cannot come back to work to a temporary job, continue to maintain communication with him/her.