CENTRAL MINNESOTA
Jobs & Training Services

CARING FOR YOUR WORKFORCE

Workplace Injury Prevention and Return-to-work Essentials

Part 2 – Workplace Injuries and Your Response

Where Workforce Skills Meet Opportunity!

About CMJTS

Central Minnesota Jobs & Training Services

CENTRAL MINNESOTA
Jobs & Training Services

Serving employers in 11 counties across Central Minnesota

1

Connect with Qualified Workers

Access a pipeline of job-ready candidates. We help match employers with skilled workers who fit your needs — at no cost to you.

2

Employee Training Programs

Incumbent Worker Training, On-the-Job Training, Work Experience, and Registered Apprenticeships to upskill your existing team.

3

Business Resources & Support

Workforce planning, HR guidance, compliance support, and connections to regional business development resources.

CENTRAL MINNESOTA
Jobs & Training Services

Grow Your Business in Central Minnesota

Our Business Service Coordinators are ready to help you grow.

Our Business Service Coordinator Team can lead you through the steps to recruit, train, and employ the skilled workers you need!

— **Chisago, Isanti, Kanabec, Mille Lacs, and Pine Counties**
Rebecca Perrotti – 612-247-9319; rperrotti@cmjts.org

— **Sherburne and Wright Counties**
Tim Zipoy – 612-325-7791; tzipoy@cmjts.org

— **Kandiyohi, McLeod, Meeker, and Renville Counties**
Bridget Paulson – 320-290-7685; bpaulson@cmjts.org

— **Visit Online**
www.cmjts.org — your hub for workforce solutions in Central Minnesota.

— **Scan the QR code**
Scan the QR code to get you to our Business Service page.

Module 1: Workplace Injuries — Prevention & Response

Part 1 – Identification and Prevention

1 **Introduction**

Purpose of this training, your role as an employer

2 **Common Workplace Injuries**

The four most frequent injury categories — and why they're predictable.

3 **Why Injuries Happen**

Root causes: training gaps, unsafe equipment, fatigue, and communication failures.

4 **Prevention Strategies**

Safety check-ins, hazard identification, ergonomics, and employee reporting culture.

You Will Receive:

-- Employer Resource Toolkit
-- Safety checklists
-- Ergonomics Toolkit

Module 1: Workplace Injuries — Prevention & Response

Part 2: Workplace Injuries —& Response

1

Responding to Injuries

The 4-step immediate response process — and why your first reaction sets the tone for trust and recovery.

2

Importance of Early Reporting

Why reporting injuries quickly leads to faster treatment, better outcomes, and significantly lower costs.

3

Introduction to Return-to-Work

A preview of RTW concepts — supporting safe, timely recovery while maintaining employee engagement.

You Will Receive:

-- Employer Resource Toolkit

-- Injury report templates

Responding to Workplace Injuries

Your first response sets the tone for everything that follows.

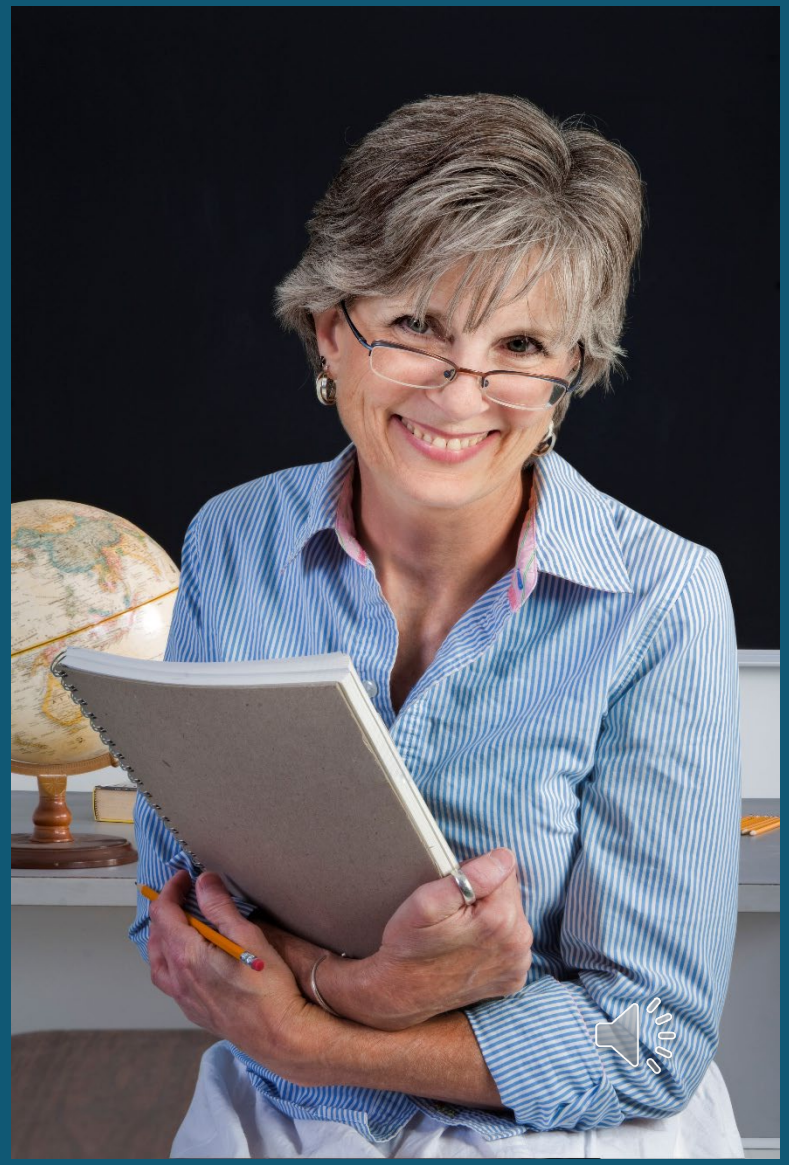
Same injury. Two very different responses.

Employer A: Panic, blame, no process

"Walk it off — you're fine." No incident report filed. Employee told not to make a big deal of it. Three weeks later, the injury worsens. The employee hires an attorney. The employer faces a delayed claim, an OSHA investigation, and a damaged team culture.

Employer B: Calm, clear, compassionate

"Are you okay? Let's get you care right away." Incident documented same day. Workers' comp carrier notified promptly. Employee kept informed throughout recovery. Returned to work in three weeks on modified duty. Claim closed efficiently. Team trust strengthened.



The 4-Step Immediate Response

A clear, repeatable process every supervisor should know

1

Ensure Safety & Provide Care

-- Stop the hazard — secure the area so no one else is injured

-- Call for medical assistance if there is any doubt about severity

-- Stay with the employee — do not leave them alone

-- Reassure them: "We are going to take care of you"

-- Do not move an employee with potential back, neck, or head injuries

Care first — always. Documentation comes second.

2

Document the Incident

-- Complete an incident report the same day — memory fades fast

-- Record facts only: what happened, where, when, who witnessed it

-- Note conditions: lighting, floor surface, equipment involved

-- Photograph the scene and any equipment if it is safe to do so

-- Get witness statements while the event is still fresh

Facts, not opinions. Document what you observed — not what you think caused it.

3

Report Appropriately

-- Notify your workers' compensation carrier promptly — delays can jeopardize coverage

-- File a First Report of Injury (FROI) as required in Minnesota

-- Determine whether OSHA recordkeeping applies to your business

-- Serious injuries and fatalities must be reported to OSHA within 8–24 hours

-- Report internally per your company policy

Failure to report on time is one of the most common and costly employer mistakes.

4

Communicate with the Employee

-- Check in before they leave — even if they are going home

-- Explain what happens next: medical care, claim process, return-to-work

-- Provide your contact information and your workers' comp carrier info

-- Avoid language that implies blame or doubt

-- Set the expectation: "We want to support your recovery"

Injured employees who feel informed and supported are far less likely to involve attorneys.

What NOT To Do

Common employer mistakes in the first 24 hours — and why they are costly

Minimizing the Injury

"You'll be fine — walk it off" or "It's probably just a strain."

Delayed treatment worsens outcomes and increases claim costs. Employee feels dismissed and distrusted.

Instead: Take every injury seriously until a medical professional says otherwise.

Discouraging Reporting

"Let's not make a big deal of this" or "It'll mess up our safety record."

Violates Minnesota law. Creates retaliation liability. Destroys reporting culture — future hazards go unreported.

Instead: Reporting is legally protected. Make it clear that reporting is expected and safe.

Failing to Document

Verbal acknowledgment only. No incident report filed. No witness statements collected.

Without documentation, you lose control of the claim narrative. Delayed documentation looks suspicious and weakens your legal position.

Instead: Complete the incident report the same day, every time, no exceptions.

Assigning Blame Too Early

"This is your fault for not watching where you were going."

Shuts down communication. Increases litigation risk. Misses the real root cause — which is almost always a system failure.

Instead: Investigate to understand, not to assign blame. Root causes prevent recurrence.

Going Silent After the Injury

No follow-up with the employee after they leave for medical care.

Employee feels abandoned. Anxiety increases. Attorneys fill the communication vacuum. Simple claims become complicated ones.

Instead: Check in within 24 hours. Set a regular follow-up schedule throughout recovery.

Delaying Carrier Notification

"Let's wait and see how bad it really is before we call insurance."

Late reporting can jeopardize coverage, limit the carrier's ability to manage the claim, and result in penalties.

Instead: Notify your workers' comp carrier promptly — they are on your side and want to hear from you early.

The Importance of Early Reporting

Every day of delay makes recovery harder and costs higher.

20–30% average increase in claim costs for every week of reporting delay

50% of employees who are off work 12+ weeks never return to their pre-injury job

3x the penalty employers can face under Minnesota law for discouraging reporting

The single most impactful thing employers can do after an injury occurs is report it — fast, accurately, and without barriers.

Why Early Reporting Matters

Three perspectives — one consistent conclusion: report immediately

For the Employee

An injured employee's recovery timeline is directly tied to how quickly they access care. Early reporting removes the barriers between injury and treatment.

Faster Medical Attention

Care begins sooner — reducing the window for the injury to worsen before treatment.

Better Clinical Outcomes

Injuries treated within 24–48 hours consistently show faster recovery and lower severity.

Financial Security

Early filing activates workers' comp wage replacement without gaps in coverage.

Reduced Anxiety

Employees who know the process is moving feel supported — not abandoned or uncertain.

Lower Risk of Chronic Injury

Untreated injuries become chronic conditions. Early reporting prevents that path.

For the Employer

Early reporting gives employers control over the claims process. Delayed reporting gives control to the claim — and to attorneys who fill the vacuum.

Lower Claim Costs

Claims reported on day one cost significantly less than those reported after a week or more.

Carrier Involvement

Early notification activates nurse case management and medical direction from day one.

Legal Position

Documented, timely reporting protects the employer's narrative in disputed claims.

Reduced Litigation Risk

Employees who are informed and supported early rarely involve attorneys.

Workforce Signal

How you handle one injury tells the whole team what kind of employer you are.

For the Workplace

Reporting culture is a safety culture indicator. Organizations where employees report freely are organizations that catch hazards before they become injuries.

Hazards Get Fixed

Reported injuries reveal the conditions that caused them — giving you the chance to prevent recurrence.

Near-Misses Surface

When employees trust the process, they also report near-misses — your best warning system.

Safety Culture Strengthens

Visible, no-blame responses to reports reinforce that speaking up is valued and safe.

Data for Prevention

Incident trends inform where to invest in training, equipment, or process changes.

Regulatory Standing

Consistent reporting demonstrates good-faith compliance and protects against OSHA penalties.

Why Employees Delay Reporting

Understanding the barriers — so you can remove them

Fear of Discipline or Job Loss

"What if they think I caused it? What if they cut my hours? What if I get fired?"

IMPACT:

Employees stay silent while injuries worsen — turning manageable claims into serious ones.

SOLUTION:

Clearly communicate — in writing and in practice — that reporting is protected and expected. Post your injury reporting policy where employees can see it.

Pressure from Supervisor or Coworkers

"Don't report it — it'll mess up our safety bonus" or a sigh and a look when someone mentions they got hurt.

IMPACT:

Creates exactly the retaliation culture that Minnesota Statute 176.82 was written to prevent.

SOLUTION:

Train supervisors explicitly. Their first words after an injury matter enormously. Script it: "Are you okay? Let's get you care."

"It Didn't Seem Serious Enough"

Employee minimizes the injury, decides to wait and see, and reports two weeks later when it's significantly worse.

IMPACT:

Delayed treatment leads to worse outcomes. Late reporting raises claim costs and creates gaps in the timeline that complicate the claim.

SOLUTION:

Set the expectation clearly: report any injury the same day, no matter how minor it seems. A 5-minute report costs nothing. An unreported injury that worsens can cost everything.

Not Knowing the Process

"I didn't know who to tell" or "I didn't know there was a form" or "I wasn't sure if it counted."

IMPACT:

Delays that appear intentional but are actually due to confusion — which still cost you the same amount.

SOLUTION:

Post the reporting process visibly. Make it part of onboarding. Put your workers' comp carrier's number in the break room. Make it impossible not to know.

Distrust of the System

"Last time someone reported an injury here, things got weird for them." Culture of fear from past experiences.

IMPACT:

Systemic underreporting. Hazards go unfixed. The next injury is worse than the one that wasn't reported.

SOLUTION:

Culture is built by actions, not policies. Follow up visibly. Acknowledge reports. Fix the hazards that get identified. Let the workforce see that reporting works.

Key message: "It's always better to report early than to wait." Make this the phrase every supervisor and every employee knows by heart.

Building a Reporting Culture

Six practices that make early reporting the norm — not the exception

1 Make It Easy

Post the reporting process visibly in work areas. Provide simple, accessible report forms. Include the process in every onboarding. Make the workers' comp carrier number easy to find.

2 Make It Safe

Adopt and enforce a written no-blame reporting policy. Communicate it clearly: reporting is expected, protected, and will never result in adverse action. Enforce this without exception.

3 Make It Visible

Post injury reporting instructions in all work areas. Include it in toolbox talks and pre-shift huddles. Reference it in team meetings. Visibility signals that reporting is part of the job.

4 Follow Up — Visibly

When someone reports an injury or hazard, respond visibly. Fix the hazard. Update the team. Acknowledge the report. Employees report more when they see that reporting produces results.

5 Train Your Supervisors

Supervisors are the front line of your reporting culture. Script their response to injury reports. Practice it. Evaluate them on it. A well-trained supervisor prevents more claims than any policy document.

6 Recognize the Behavior

Acknowledge employees who report injuries, near-misses, and hazards promptly. Recognition does not have to be formal — a simple "Thank you for telling me" reinforces the behavior you want to see.

Quick Self-Assessment

- [ ] Is your injury reporting process posted where employees work?
- [ ] Does every supervisor know exactly what to say when an injury is reported?
- [ ] Do employees know your workers' comp carrier's name and number?
- [ ] Is your no-blame reporting policy in writing?
- [ ] When was the last time you followed up visibly on a reported hazard?
- [ ] Does onboarding cover the injury reporting process?

Your Action Item

Before your next shift: identify one gap in your current reporting process and close it. One step. Post the form. Train one supervisor. Add it to onboarding. Start today.

Minnesota Reporting Obligations

What compliance looks like — and why it protects everyone

Workers' Compensation — Carrier Notification

Minnesota Dept. of Labor & Industry

-- Notify your workers' comp insurer as soon as you are aware of a work-related injury
-- Prompt notification (typically 24–48 hours) ensures coverage and activates claims management
-- Your carrier will guide you through the First Report of Injury (FROI) process
-- Late or missed notification can jeopardize coverage and result in the employer bearing costs directly

First Report of Injury (FROI) Filing

Minn. Stat. § 176.231

-- Required when an employee misses work OR requires medical treatment beyond basic first aid
-- Filed by the employer's insurer to the Minnesota DLI within 10 days of employer notification
-- Failure to file is a misdemeanor and may result in fines
-- The FROI form is available at dli.mn.gov — your carrier typically handles submission

OSHA Recordkeeping — Federal Requirements

29 CFR 1904 / Federal OSHA

-- Applies to employers with 10 or more employees in most industries
-- OSHA 300 Log: maintain a running record of all recordable injuries and illnesses
-- OSHA 300A Summary: post in your workplace every year from February 1 through April 30
-- Fatalities must be reported to OSHA within 8 hours; hospitalizations/amputations within 24 hours

Employee Rights & Anti-Retaliation

Minn. Stat. § 176.82

-- Employees have a protected right to report injuries and file workers' comp claims
-- Any adverse action — termination, demotion, reduced hours, threats — can constitute retaliation
-- Penalties: up to 3x lost wages plus attorney fees for the employer
-- Document ALL post-injury employment decisions carefully and apply them consistently

Quick Reference

Notify Carrier with FROI–
Within 24–48 hours

OSHA Threshold –
10+ employees

OSHA Contact Information –
1-800-432-OSHA or online at osha.gov

Notification Requirements to OSHA -
Fatality - Within 8 hours
Hospitalization / Amputation – Within 24 hours

300A Posting –
February 1 – April 30th each year

MN Department of Labor and Industry – dli.mn.gov

OSHA MN Plan – osha.mn.gov

Compliance and culture are not separate goals — they reinforce each other. An employer who builds a strong reporting culture will almost always be a compliant employer. The toolkit includes the FROI form and a Minnesota workers' comp carrier quick reference card.

First Report of Injuries

Unsure of when to file?

If you are unsure if Medical Treatment is necessary??

Employee reports a minor incident

- ❑ They feel fine
- ❑ They don't need a doctor
- ❑ No lost time
- ❑ No treatment sought

First report of injury may NOT be required but…

Document the incident
You may decide to file the report anyway

No cost to report –
Need for medical treatment or lost time may present itself later

Delayed Symptomatology

While a worker might feel fine immediately after a slip and fall incident, other symptoms can develop gradually – a phenomenon known as "delayed symptomatology. Employees assume they are fine at the time of the incident

💡 Employers who manage workload and fatigue proactively are not just being compassionate — they are actively preventing injuries and protecting their bottom line.

Supporting Employee Recovery

An injured employee is still your employee. How you treat them during recovery determines whether they come back — and what they tell others.

The #1 predictor of litigation

is not injury severity. It is whether the employee felt abandoned, ignored, or mistrusted by their employer during recovery.

Employers who stay connected

with injured employees throughout recovery close claims faster, at lower cost, and with higher rates of successful return to work.

Your workers' comp carrier

is a resource, not an adversary. Engage them early — they have nurse case managers, medical networks, and claims expertise working in your favor.

The Employer's Role During Recovery

Four responsibilities that determine the outcome of every claim

1 Regular, Scheduled Check-Ins

Contact the employee within 24 hours of their first medical appointment. Then establish a regular schedule — weekly at minimum. The goal is not to monitor the claim; it is to maintain the relationship and demonstrate that you care about the person, not just the paperwork.

-- Use the employee's preferred contact method — phone, text, or email

-- Keep it personal: ask how they are feeling, not just about their claim status

-- Document every contact — date, method, and a brief summary of the conversation

-- If the employee stops responding, escalate to your carrier immediately

TIP: Set a recurring calendar reminder. Consistent check-ins require a system, not just good intentions.

2 Maintaining the Employment Relationship

An employee on workers' comp is still your employee. They have legal protections, a right to accurate information about their benefits, and an expectation that their position will be there when they recover. Silence from the employer is interpreted as rejection — and rejection leads to attorneys.

-- Continue any benefits the employee is entitled to receive during leave

-- Keep them informed about any changes at the workplace that affect them

-- Do not fill their position permanently without consulting legal counsel

-- Invite them to team events or communications where appropriate — connection matters

TIP: A brief monthly update — 'We're thinking of you and looking forward to your return' — costs nothing and prevents enormous legal exposure.

3 Coordinating with the Treating Provider

Understanding the employee's medical restrictions is essential for planning their return to work. You have the right to communicate with the treating provider — through your workers' comp carrier — to understand work capacity, anticipated recovery timeline, and any functional limitations.

-- Request a copy of work restrictions after every medical appointment

-- Never ask the provider to clear an employee for full duty before they are ready

-- Use your carrier's nurse case manager to facilitate provider communication

-- Document all restrictions and ensure supervisors are aware of them

TIP: Restrictions are your roadmap for modified duty. The clearer you understand them, the faster you can offer a safe return to work.

4 Keeping the Path to Return Clear

Every employee on leave should know that a path back to work exists. Uncertainty about their future with the company is one of the primary drivers of delayed return and legal escalation. Make the message clear, early, and consistent: we want you back, and we will work with your restrictions to make that happen.

-- Communicate the return-to-work process early — before the employee asks

-- Identify potential modified duty options proactively, not reactively

-- Involve the employee in planning their return when medically appropriate

-- Celebrate the return — publicly and genuinely

TIP: Employees who know a modified duty option exists recover faster than those who believe full recovery is required before they can return.

Watch for Red Flags

Early warning signs that a claim is escalating — and what to do

Employee Stops Responding

SIGNS

No replies to check-in calls or messages. Missed medical appointments. Carrier unable to reach them.

RISK

Claim management becomes impossible without contact. Medical treatment gaps worsen outcomes. Attorney involvement becomes likely.

ACTION

Escalate to your workers' comp carrier immediately. They have tools and resources to re-establish contact and ensure medical continuity.

An Attorney Gets Involved

SIGNS

You receive a letter of representation. The employee stops communicating directly. All contact is redirected through legal counsel.

RISK

Claim costs increase significantly once legal representation is involved. Settlement negotiations are more complex and expensive.

ACTION

Do not contact the employee directly — all communication goes through their attorney. Notify your carrier immediately and let them take the lead.

Conflict with a Supervisor

SIGNS

Employee expresses distrust or hostility toward their direct supervisor. Supervisor makes comments about the injury being exaggerated.

RISK

Supervisor behavior is the employer's legal behavior. One careless comment becomes the employer's retaliation exposure.

ACTION

Remove the supervisor from direct communication with the employee about the claim. Assign HR or a neutral manager as the primary contact.

Claim Complexity Is Growing

SIGNS:

New diagnoses being added to the claim. Employee requesting additional treatment not related to the original injury. Extended recovery beyond medical expectations.

RISK:

Claim scope expansion dramatically increases costs. Some expansions are legitimate; some are not. You need expertise to tell the difference.

ACTION:

Request a claim review with your carrier. Ask whether an Independent Medical Examination (IME) is appropriate. Get expert guidance early.

Employee Expresses Fear About Their Job

SIGNS:

Employee mentions concern about being replaced, disciplined, or let go. Unusual anxiety about their employment status.

RISK:

Fear-based employees become litigation-motivated employees. The anxiety itself is a driver of claim escalation.

ACTION:

Address it directly and immediately. Provide a clear, written statement that their position is protected, that you support their recovery, and that modified duty will be available.

Golden rule: when in doubt, call your carrier. They have seen every claim scenario and have resources that small employers cannot match independently. Early carrier involvement almost always produces better outcomes than waiting until a crisis.

Minnesota Law During the Recovery Period

Your obligations — and the protections they provide

Anti-Retaliation Protections

Minn. Stat. § 176.82

-- Employers cannot discharge, threaten, or take adverse action against an employee for filing or intending to file a workers' comp claim

-- Protections apply even if the claim is ultimately denied — the filing itself is protected

-- Timing is critical: any adverse employment action taken close in time to a filing creates presumption of retaliation

-- Best practice: document all employment decisions during the recovery period and ensure they are consistent with how you treat non-injured employees

Obligation to Offer Suitable Work

Minn. Stat. § 176.101, Subd. 1(e)

-- When an employee has temporary restrictions, you are obligated to offer suitable work within those restrictions if it exists

-- Suitable work: physically appropriate for the restrictions, within reasonable commuting distance, and at a wage comparable to pre-injury earnings

-- Offering suitable work and having it declined can affect the employee's wage replacement entitlement

-- Even informal transitional assignments count — document every offer in writing

Medical Management Rights

Minn. Workers' Comp System

-- Employer/carrier has the right to direct initial medical care to a certified managed care organization or provider network

-- An Independent Medical Examination (IME) can be requested for a legitimate dispute about diagnosis, treatment, or work capacity

-- The employer/carrier can request a change of treating physician if there is documented cause

-- All medical management must be conducted through your carrier — never directly contact the treating provider without guidance

Wage Replacement and Benefit Continuation

Minn. Stat. § 176.101

-- Temporary Total Disability (TTD): if the employee cannot work at all, they receive approximately 2/3 of their average weekly wage

-- Temporary Partial Disability (TPD): if they can work with restrictions at reduced wages, they receive a portion of the wage differential

-- Wage replacement is paid by your workers' comp carrier — not directly by the employer in most cases

-- Employer-provided benefits (health insurance, PTO accrual) are governed by your policies — consult HR and legal counsel for specifics

Quick Reference

Anti-Retaliation - § 176.82

Suitable Work - § 176.101

TTD Benefit - ~2/3 avg weekly wage

IME Rights – Via carrier

MN DLI – dli.mn.gov

DEED WorkComp – MN.gov/deed

Section 3 Summary

Stay connected. Communicate clearly. Offer suitable work. Watch for warning signs. Involve your carrier early.

Employers who do these things consistently close claims faster, at lower cost, and with their workforce relationships intact.

Compliance and compassion are not in conflict. The employer who follows the law and genuinely supports their injured employee almost always achieves the best outcome — for everyone involved.

Introduction to Return-to-Work (RTW)

What it is, what it isn't, and why it matters

Return-to-Work: Helping an injured employee come back to work safely, as soon as it is medically appropriate — not necessarily to full duty immediately.

Medically Guided — Always

Medical restrictions set by the treating provider define what the employee can safely do. RTW works within those restrictions — never around them. The employer's role is to find work that fits, not to decide the employee is ready.

Transitional, Not Permanent

Modified duty is a bridge — reduced hours, lighter tasks, or a temporary reassignment. It has a clear purpose and a clear endpoint: full return when the provider clears them. It is not a permanent accommodation or a lesser role.

Beneficial for Everyone

Employees on modified duty recover measurably faster than those who stay home. Employers with RTW programs pay 30-50% less in claim costs. Staying connected to the workplace supports recovery in ways that passive rest at home cannot.

RTW IS:

- Medically approved and restriction-based
- Flexible — reduced hours, different duties
- Time-limited — a bridge, not a destination
- A legal obligation when suitable work exists (MN § 176.101)

RTW IS NOT:

- Forcing someone back before ready
- Ignoring or overriding medical restrictions
- A way to avoid paying workers' comp
- Only for large employers with HR departments

Key message: The goal is not to get an employee back as fast as possible. It is to get them back as safely as possible — in a way that supports recovery and keeps the employment relationship intact.

CENTRAL MINNESOTA
Jobs & Training Services

Resource Guide

WHAT'S INSIDE:

- Injury report templates
- Workplace safety checklists
- Hazard identification worksheets
- Ergonomic assessment guides
- Return-to-Work planning tools

Scan the QR code or visit cmjts.org to access your toolkit.

Thank you for attending