



## EMC OnCall Nurse 24-Hour Work-Injury Nurse Hotline

EMC Insurance Companies partners with Medcor to offer this unique triage service.

### How it Works

With EMC OnCall Nurse (OCN), an injured worker (and their supervisor, if available) can speak with a registered nurse who immediately assesses the injury. Using evidence-based algorithms, the nurse provides a recommendation on the appropriate level of medical care.

EMC feels strongly that the benefits, for all involved, outweigh the costs; therefore, we are paying\* for this premium service. This program has proven to be beneficial to all sizes of workers' compensation policyholders!

### Policyholder Benefits

- Alleviates the need for supervisors to make medical decisions
- Helps avoid unnecessary doctor office and/or ER visits
- Reduces medical only and lost time claims and expenses
- Simplifies the injury reporting process
- Improves efficiency and timeliness of injury reporting
- Provides policyholders and EMC with completed First Report of Injury and Triage Report
- Gives policyholders the option to establish preferred clinics

### Injured Worker Benefits

- Access to a registered nurse 24/7
- A registered nurse provides immediate medical triage and guidance on the appropriate level of care (self-care, referral for medical care, etc.)
- A registered nurse helps identify potentially serious injuries
- Translators are available for over 200 languages and dialects



### Program Results

**Claims Cost Savings:** OCN claims, on average, result in a total cost savings of nearly \$1,200 per claim. Approximately 40% of injuries reported to the OCN result in the injured worker returning to work without initial medical treatment. Injuries that result in self-care are documented as incident only and do not impact the policyholder's claims experience or mod factor.

**Improved Reporting Times:** Nearly 90% of work injuries are reported to the OCN within three days. More impressively, 75% are reported within 24 hours. The average reporting time for EMC workers' compensation claims not using OCN is 22 days.

### Program Feedback

"This is the best resource that EMC offers!" – Independent agent

"I love it! Injuries are reported timely and there is no delay in getting paperwork ... it's all done by EMC OnCall Nurse."  
–EMC policyholder

"Outstanding service and a valuable tool to reduce injury claim costs." – Independent agent

"Without a doubt, EMC OnCall Nurse has been a great move for us!" –EMC policyholder

### How to Enroll

Enrollment is required to use this program. Simply contact your EMC representative, independent agent, or email [claims.oncallnurse@emcins.com](mailto:claims.oncallnurse@emcins.com) with your account name and account contact information (name, phone and email). An EMC Workers' Compensation Program team member will reach out and assist with your enrollment.

EMC Insurance Companies  
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[emcins.com/oncall](http://emcins.com/oncall)



\*EMC covers the cost for standard/guaranteed cost workers' compensation policyholders. Nonstandard policyholders may also be eligible for this service; contact [claims.oncallnurse@emcins.com](mailto:claims.oncallnurse@emcins.com) for eligibility.  
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