



When a work injury happens, it turns life upside down.

Which doctor should I go to? What if I can't get an appointment? What if I can't drive? Can I get PT? What if I need help at home?

These are questions A.I.M. Mutual nurses often hear, and they understand the anxiety and confusion that follow every workplace accident. Working closely with adjusters, they bring assurances and answers to injured workers.

“Our goal is to assist injured workers in navigating the medical system and facilitate getting them back to work, always in a safe manner,” explained Maureen Dragon, Case Management Nurse Supervisor.

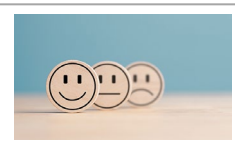
Maureen and her team of six RNs put injured workers' minds at ease and help them as much—or as little—as they are comfortable with. Each follows multiple injured workers with various medical diagnoses and needs, bringing about a successful outcome whenever possible.

At A.I.M. Mutual, nurses are quick to clarify some concerns injured workers have at the outset:

- Nurse case management services are voluntary.
- Communication is by phone.
- Nurses are dedicated to finding optimal care.
- Confidentiality is paramount.
- Injured workers can choose their doctor or take advantage of respected providers A.I.M. Mutual has relationships with.

We recently asked Maureen and Case Management Nurse Joan Barlow to weigh in on the health care landscape in 2024 and how it intersects with workers' compensation. They shared five “snapshots” of actual cases where A.I.M. Mutual nurses helped make a difference, in big ways and small.

Note: The names of injured workers have been changed to ensure privacy.



#1 Choosing the Right Specialist

“Ellen” tripped and fell at work, fracturing her upper arm. She went to the emergency room and was discharged on pain medication and with her arm in a sling. Told to follow up with an orthopedic physician, Ellen quickly found that wasn’t so simple.

The first provider she called refused to schedule an appointment because they did not accept workers’ compensation insurance.

Overwhelmed, Ellen gave permission for a family member to talk with her A.I.M. Mutual adjuster and a case management nurse, who immediately searched for a reputable affiliate near where Ellen lived.

How Our Nurse Helped

1. A.I.M. Mutual’s RN discussed options with Ellen and her family, who researched each provider. They chose one and the nurse coordinated an appointment for the next day. Ellen soon had conservative course of treatment plan in place.
2. Meantime the nurse helped to facilitate home health care ordered by the physician. Since Ellen was right-handed and had no use of that arm, she welcomed the help.

“We can’t say enough about how this case has been handled,” Ellen’s employer said in a recent email. “Ellen is so thankful.” Ellen is looking forward to returning to work as soon as she is able.

The path to the right medical specialist has never been easy, and post pandemic, it’s even more challenging, Maureen said, citing staff shortages, fewer providers, and long wait times. Patients who have never been sick are especially overwhelmed at how daunting the process can be.

A.I.M. Mutual has relationships with top health providers in the region, which can be a game changer. If injured workers prefer their own doctor, nurses can still help with coordinating medical appointments and needs. They often set up second opinions on request.

“We’re not here to dictate where injured workers seek medical treatment,” Joan noted, “just to facilitate treatment. We help them get that ordered MRI, for instance, and hopefully avoid the big black hole that opens when trying to schedule tests. We are in the background getting the care coordinated in a timely way.”

#2 Avoiding Delays in Treatment

“Jill” was being treated by her primary care physician after her work injury, but she was having trouble finding a physical therapist. Originally, she declined nursing help from A.I.M. Mutual, but later called and talked with a case management nurse.

How Our Nurse Helped

1. A.I.M. Mutual’s RN assured Jill she could go to any facility she liked for physical therapy as long as it accepted workers’ compensation. The nurse offered to research various physical therapy facilities in her area and assist with providing the workers’ compensation information she may need. Jill was both relieved and thankful.

That may seem minor, but next steps often loom as obstacles to people struggling to recover, worried about their jobs, and wondering if they will get back to their old selves. The workers’ compensation process is new and often confusing for injured workers.

A.I.M. Mutual’s case management nurses are a resource not only for injured workers, but for others in the industry as well.



In March, an attorney reached out to an adjuster asking for nurse case management help on behalf of a client who was languishing, unable to find medical care. The request was unusual, Maureen explained, because nurses are not directly involved in these cases; rather, they follow them medically. The attorney asked for one nurse in particular, Mary Kane, who had assisted one of his previous clients with great success.

“It is my hope that good and timely medical care will be helpful in bringing him to a recovery,” said the attorney. Mary was happy to help.

#3 Building Trust: From Wary to Grateful

A man in his 30s injured his hip at work and was so upset he refused to talk with an A.I.M. Mutual nurse. Instead, with his permission, the nurse spoke with his wife, who apologized on his behalf.

“Joe” had a hip replacement years earlier following a car accident, a traumatic experience, and now was insisting he see the same surgeon. That surgeon, unfortunately, had retired.

How Our Nurse Helped

1. The nurse found another highly respected surgeon at the same hospital, which was Joe’s preference. Surgery went well and Joe had a great outcome.

In a surprising turn, Joe then began to call the nurse himself, instead of asking his wife. He recovered quickly and was able to get back to work. Joe last called the nurse at the holidays, heading off on a Nantucket vacation, telling her he was getting back to his life and appreciated what A.I.M. Mutual did for him.

“Workers’ compensation is scary to injured workers,” Joan said, “so part of our role is to educate them.”

In fact, allaying fears and misconceptions is often part of the employee-nurse interaction in workers’ compensation. Quality of care is the top concern. Through the A.I.M. Vantage program, injured workers have access to some of the best medical providers and renowned hospitals, a welcome relief to them and their family members.

“Sometimes injured workers are genuinely surprised we’re here to help them and not rush their recovery,” Maureen said. “They may hear stories from friends, family members and co-workers about the challenges of workers’ compensation. Some PCPs don’t take workers’ compensation, so the negativity can get its start there.”

Nurses and adjusters at A.I.M. Mutual are helping to change that perception.

#4 Advocating for Injured Workers

“Juan” had hurt his shoulder at work, according to the first claim report, which had few other details. At the request of A.I.M. Mutual’s adjuster, a case management nurse left Juan a voice mail to see if he would like her help. Meantime, our adjuster investigated the claim further.

The callback came from Video Relay Service (VRS). VRS allows people who use ASL (American Sign Language) to communicate over the phone. That’s when the claim team realized Juan was deaf.

How Our Nurse Helped

1. Juan worked in one state, lived in another, so our nurse researched local ASL interpreters and talked with her co-workers, including one who was ASL-certified, to find the best course. Complicating the situation was a mask mandate back in place at area hospitals, preventing Juan from being able to read lips.



2. Our nurse contacted multiple agencies, including the state’s commission for the deaf, and was able to secure a vendor that provides ASL interpreting services. A certified ASL interpreter joined Juan for all his medical appointments throughout his treatment, which included rotator cuff surgery. Full recovery took more than two years, but Juan successfully returned to work. This new vendor is now a contracted provider of services for A.I.M. Mutual.

Maureen noted this internal collaboration doesn’t always happen at large national carriers simply due to size, structure or logistics. At A.I.M. Mutual, adjusters and nurses have ongoing communication and work together as team members, sharing expertise to ensure the best possible outcome for injured workers.

#5 Mental Health and Workers’ Comp

It was a devastating injury: “Liam’s” ankle was crushed when he was pinned between two vehicles at his jobsite. Emergency surgery followed, and A.I.M. Mutual’s adjuster worked closely with a case management nurse on what was sure to be a long road to recovery.

Remarkably, after a stay in a rehabilitation hospital and considerable PT and home care, Liam responded well.

After six months, Liam returned to work with restrictions and transitioned back to full duty within a year of his traumatic injury. By all accounts, he exceeded expectations.

Yet flashbacks, which had started during his recovery, worsened once he was back where the accident occurred. He reached out to A.I.M. Mutual’s claim team two years after his injury, conveying the increasing difficulty he was having at work despite being back full-time for over a year. The trauma of the injury was now emotionally impeding his ability to work.

How Our Nurse Helped

1. Immediately after the injury, our nurse arranged for transportation to his outpatient visits. She also helped facilitate follow-up appointments and care.
2. When Liam’s physician later recommended counseling for his mental health, our nurse referred Liam to a specialist in Post Traumatic Stress Disorder (PTSD) who had helped previous injured workers transition back into the work environment. Liam is now doing well.

About Nurse Case Management at A.I.M. Mutual

Workers’ compensation claims present a wide range of challenges, and we recognize that each one is a person going through a difficult time. While these “snapshots” show some of the complexities, outcomes vary widely.

A.I.M. Mutual credits its adjusters and nurses with being there for injured workers, helping them navigate an unfamiliar path.

Critical to a successful return to work is employer involvement. An employee who feels valued and knows a job is waiting for them, however long it takes, can concentrate more fully on treatment and recovery. Maureen noted they see some wonderful employers who accommodate and advocate for their employees.

“You can tell when injured workers have a great rapport with their employers,” Joan said. “It’s important for employers to keep in touch.”

A.I.M. Mutual defines its mission, in part, as bringing peace of mind to the workers’ compensation experience through innovative injury management and workplace safety programs. For more information, [Contact Us](#).