

Workers' Compensation

A MULTI-DEPARTMENTAL
PRESENTATION TO CLARIFY
REPORTING RESPONSIBILITIES

Coverage

- 2/3 wages subject to maximum
- Benefits do not go up with cost of living
- Medical is for treatment of work related injury and consequential injuries
- Not for unrelated medical conditions, it does not replace regular health plan
- Permanency and disfigurement awards scheduled based on medical evidence of limited abilities



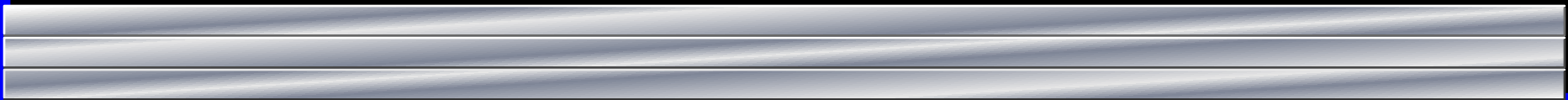
Reporting Rules

- Employee has 90 days to report injury to employer (2341)
- Employer has 10 days from when they are aware of injury to report incident to board (2313), State file through TPA first. Should be reported 3-5 days
- Within 15 days of incident insurer/employer must provide acceptance /denial or provide reason for delay.
 - Example: Due to delay of medical information.



Recent changes in compensation law

- Hearing officers precede IAB hearing
- Time to schedule hearings shortened, adjusters and attorneys will need timely responses to inquiries.



Employee Responsibilities

- Care to avoid injuries
- Use of personal protective equipment
- Report all unsafe conditions
- Report all incidents, whether injury results or not
- Seek medical treatment from provider of choice

**SAFETY
FIRST**

**DO NOT ENTER UNLESS
WEARING SAFETY
EQUIPMENT**

**SAFETY
FIRST**

**ALL INJURIES NO MATTER HOW SLIGHT
MUST BE REPORTED TO YOUR FOREMAN
AT ONCE AND BE TREATED AT THE
FIRST AID ROOM**

Employee Responsibilities continued

- Complete paperwork of supervisor/personnel
- Incident report
- Keep employer and insurer aware of work status or limitations, provide disability slips after each doctor visit, or if capable of returning, cite any restrictions.
- Keep employer aware of reoccurrence



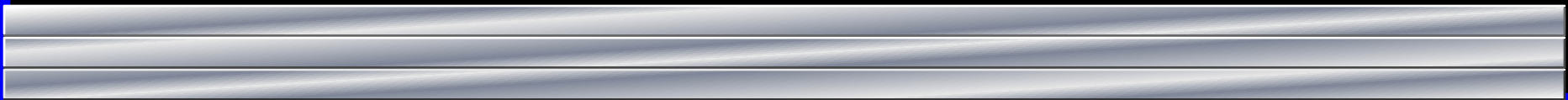
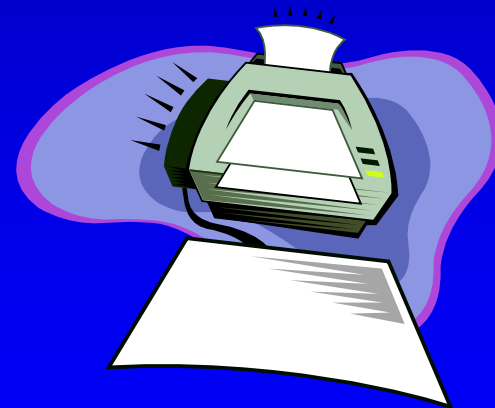
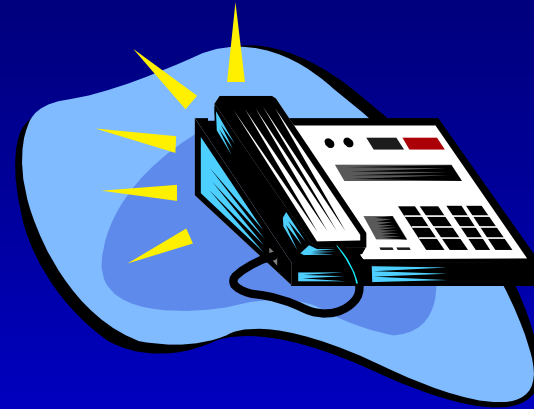
Employer's Responsibilities

- Insure safe environment
- Provide safety equipment and training
- Report unsafe conditions, encourage safe work practices
- Promptly complete paperwork for all injuries or incidents that are likely to develop into care or lost time issues, reporting through the third party website or fax as soon as possible (within 1-3 days)



Employer's Responsibilities continued

- Keep adjuster aware (by phone or fax) of work status of employee promptly to avoid duplicate pay situations.
- Make adjuster aware of concerns over claims that are not thought to be work related



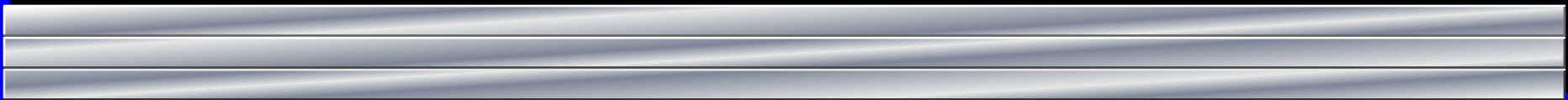
Adjuster's Responsibilities

- Receive claim information
- Collect information, phone claimant, supervisor or personnel tech, treating physician, determine compensability in appropriate time frame.
- Pay medical bills, pay lost wages, assess criteria on questionable claims



Adjuster's Responsibilities continued

- Conduct surveillance
- Conduct labor market surveys
- Engage vocational rehabilitation
- Schedule Independent Medical Exams
- Solicit legal advice as needed, support counsel's requests for services
- Identify subrogation opportunities
- INDEX reports on injured workers



State issues in claims handling

- Date of injury does not apply to lost time, no recording of sick time
- Disabilities from 1-3 days are not compensable under the **Act**, treatment is covered but not lost wages. The State applies sick time for these claims. Disabilities from 4-6 days are compensable after the 3rd day. Sick time applied for first three days. Disabilities greater than 7 days will be paid from day 1 by the compensation carrier.



State issues in claims handling continued

- State paid supplement
- Difference between salary and compensation wage
- 3 months or a year
- Only one salary supplement per claim.

