What’s Next? The Life Cycle of a Workers’ Comp Claim
Or: What to do and When to Do it
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Getting Started
http://mn.gov/admin
Crash Records Request

Getting Started

For Injured Employees

Lost Time Injuries

The Process... and the Pitfalls

- Claim is reported
- Timely?
  - Penalties for late filing, late payments, late denials
  - Pay/deny decisions
- Accurately?
  - Injury description
  - Body parts claimed vs admitted
- Verify employee address and phone
  - Difficult to contact in the electronic age
Lost Time Injuries

– Inquire/verify re: second employment
  Another potential for wage loss payment obligations
– Initial medical treatment
  Managed Care Network and initial bill payment
– Any issues/concerns for the employer
  What don’t we know that you do? Impacts to the claim or decisions
– First Fill Card
  Payment/process
– Work Ability report
  What CAN the employee do in their injured state?

Work Ability Form

Lost Time Injuries

– Why have an early Return to Work Program?
  An employee’s chance for successfully resuming his or her regular job is maximized if the employee returns to work soon after the injury.
– Implementing an early RTW program:
  - Communicates to the injured employee that he or she is a valued member of the team and is wanted back at work
  - Keeps injured employees productive, engaged and connected
  - Reduces overall WC program costs

Lost Time Injuries

– Employer issues or concerns with the claim?
  Impact on claim investigation or handling decisions
  What don’t we know that you do?
– Claims department reviews injury description
  Verify claims versus medical treatment
– Verify facts/injuries with 3 point contact (employer, employee and medical provider)
  Verify facts, statements, circumstances
– Who is handling the claim in ADMIN/RMD?
  Contact the WCC or call 651-201-3000
Lost Time Injuries

– Any similar prior injuries? Any suspicion of pre-existing conditions?
  What conditions? How recently was treatment?
  Temporary or permanent aggravation?
  Continuation of some prior condition?
  – Send authorizations for prior medical records
  Temporary denial?
  – Review current and prior medical notes

Lost Time Injuries

– Make a compensability decision
  Accept the claim, deny the claim or accept a portion of the claim.
  – Make initial payment
  – Monitor ongoing treatment, changes in treatment/restrictions
  Changes to employer’s ability to accommodate?
  – Treatment Parameters
  Limitations/exclusions of care

Notice of Insurer’s Liability Determination

Lost Time Injuries

– File NOIPLD within 14 days of the first day of lost time or notice of time loss
  Late denial penalties
  – Monitor the ongoing medical treatment and follow up with NCM(Corvel)
  Verify treatment is reasonable & necessary for claimed/admitted condition
  – Pay any wage loss benefits that may be owed
  Late payment penalties, upset employees
**Lost Time Injuries**

- Follow up with the NCM, employer and employee regarding treatment, change in restrictions, etc.
  - It’s all about managing the information
- Is light duty work available?
  - Light duty task lists and assignments
  - Cost of ongoing wage loss benefits

**Lost Time Injuries**

- New information available that may impact the claim
  - Outside activities, effect on liability?
- If there is ongoing lost time, assign a QRC to assist with return to work
  - Employee chosen QRCs
  - Obtain a job description, forward with relevant medicals to the QRC
- Work with QRC, employer and employee to identify light duty job opportunities
  - Identifying light duty work, communication with employees

**Notice of Intention to Discontinue Workers’ Comp Benefits**
Medical Only Injuries

The Process...
...and the Pitfalls

- Claim is reported
  - Timely?
    - no penalties for late filing, but denials are still filed
      with DLI
    - Pay/deny decisions
  - Accurately?
    - Injury description
    - Body parts claimed vs admitted
    - Verify employee address and phone
      - Difficult to contact in the electronic age
**Medical Only Injuries**

- Inquire/verify re: second employment
  - Another potential for wage loss payment obligations
- Initial medical treatment
  - Managed Care Network and initial bill payment
- Any issues/concerns for the employer
  - What don't we know that you do? Impacts to the claim or decisions
- First Fill Card
  - Payment/process
- Work Ability report
  - What CAN the employee do in their injured state?

**Medical Only Injuries**

- Employer issues or concerns with the claim?
  - Impact on claim investigation or handling decisions
  - What don’t we know that you do?
- Claims department reviews injury description
  - Verify claims versus medical treatment
- Verify facts/injuries with 3 point contact (employer, employee and medical provider)
  - Verify facts, statements, circumstances
- Who is handling the claim in ADMIN/RMD?
  - Contact the WCC or call 651-201-3000

**Medical Only Injuries**

- Any similar prior injuries? Any suspicion of pre-existing conditions?
  - What conditions? How recently was treatment?
  - Temporary or permanent aggravation?
  - Continuation of some prior condition?
- Send authorizations for prior medical records
  - Temporary denial?
- Review current and prior medical notes
**Medical Only Injuries**

- Make a compensability decision
  - Accept the claim, deny the claim or accept a portion of the claim.
- Monitor ongoing treatment, changes in treatment/restrictions
  - Changes to employer’s ability to accommodate?
- Treatment Parameters
  - Limitations/exclusions of care

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**Medical Only Injuries**

- File NOIPLD within 14 days of the first day of lost time or notice of time loss
  - For Medical Only claims, only filed for denials
- Monitor the ongoing medical treatment and follow up with NCM(Corvel)
  - Verify treatment is reasonable & necessary for claimed/admitted condition
- Pay any wage loss benefits that may be owed
  - For medical only claims, only applies to wage loss reimbursements, upset employees

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**Notice of Insurer's Liability Determination**

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**Medical Only Injuries**

- Follow up with the NCM, employer and employee regarding treatment, change in restrictions, etc.
  - Communication is the key
- Is light duty work available?
  - Communication is the key to RTW
  - The longer an employee is off work, the more difficult it is to get them to return
  - Cost of ongoing wage loss benefits
Medical Only Injuries

- New information available that may impact the claim
  Outside activities, effect on liability?
- If there is ongoing lost time, assign a QRC to assist with return to work
  Employee chosen QRCs
- Obtain a job description, forward with relevant medicals to the QRC
- Work with QRC, employer and employee to identify light duty job opportunities
  Identifying light duty work, communication with employees

Litigation

- Litigation
  Primary Liability
  Medical Request
  Medical Response
  Rehabilitation Request
  Rehabilitation Response
  Claim Petition

Litigation/ Settlement

- Discussions
- Authority
- Stipulation
- Resignation
- Award
- Surveillance??

Health Care Provider Report