



Workers' Compensation 101

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Goals: Overview of Workers' Comp & Claims Management

- Resources For Work Comp Coordinators
- Purpose of Worker's Compensation
- Benefits
- Who is involved in a claim and what they're responsible for
- Important Deadlines
- Filing a Claim
- Payments Process

Not covering

- Litigation
- Settlements
- Independent Medical Exams
- Maximum Medical Improvement
- Report of workability, accommodations, return to work: Stay tuned for Session 3

Resources

Risk Management: Workers' Compensation

- <https://mn.gov/admin/government/risk/workers-comp/>
- iRisk Reporting: How to report workplace injuries and other incidents using the internet-based iRISK Reporting System.
- Workers' Compensation Procedures & Forms
- Billing Information
- CorVel Information
- Placement Services
- WC requirements for employees teleworking in other states

Resources

Workers' compensation | Minnesota Department of Labor and Industry

- <https://www.dli.mn.gov/business/workers-compensation>
- [WC training for employers](https://www.dli.mn.gov/business/workers-compensation/wc-training-employers): <https://www.dli.mn.gov/business/workers-compensation/wc-training-employers>
- Benefits
- Claims Process
- Reporting requirements



Overview

Basics of Workers' Compensation

- Governed by State Law & overseen by MN Dept of Labor and Industry (DLI)
 - Workers' Compensation insurance legally required for every employer in MN
 - Statutes, Rules, & court cases
- Provides benefits to employees injured due to their work activities.
 - Benefit to employee: Costs related to injury are covered.
 - Benefit to employer: Limits costs to only what's related to injury. Not paying for pain and suffering.
- No fault system: Negligence of employer or employee doesn't factor in
- Course and Scope: Was the injury or illness work related?

Benefits

Medical

- Medical appointments: Office visits, specialists, physical therapy
- Durable Medical Equipment (DME): Braces, glasses, wheelchairs
- Reimburse time off for medical appointments – full, current hourly rate
- Reimburse mileage to and from appointments

Wage Loss Benefits

- Aka Lost Time, Indemnity
- Paid at 2/3s the employee's average weekly wage as of Date Of Injury
- Temporary Total Disability (TTD): Employee unable to work
- Temporary Partial Disability (TPD): Employee not able to work their full hours
- Permanent Partial Disability (PPD): Compensation for permanent injury
- Permanent Total Disability (PTD)

Benefits

Vocational Rehabilitation

- Qualified Rehab Consultant
- In-House Placement Services:
 - Permanent restrictions that keep from performing DOI job
 - Help finding IW a new job as State of MN employee

Other Assistance

- Transportation
 - To and from medical appointments
 - To and from work
 - Options: Medical transportation, reimbursing IW for rideshare (ex, Uber) costs, reimbursing IW for mileage costs of a family member, friend, co-worker
- Translation services

Who's Involved in a Claim?

- Injured worker (IW)
- Workers' Compensation Coordinator (WCC)
- Claims Adjuster
- Telephonic Case Manager (TCM)
 - Aka: Nurse Case Manager (NCM)
- Qualified Rehab Consultant (QRC)

Responsibilities: Injured Worker

- Report any work-related injury or illness ASAP
- Tell medical provider being seen for a work-related injury
- Get an updated Report of Workability at every appointment with primary treating provider
- Keep employer, adjuster, NCM, and QRC updated about changes in medical care, restrictions, contact information, etc

Responsibilities: Workers' Compensation Coordinator

- Liaison between agency and Workers Compensation (WC)
- Communication with supervisor: WC reporting, return to work, accommodations
- Filing the First Report of injury
- Collect initial claim information and send to Workers' Compensation
- Submitting timesheets to Work Comp
- Agency specific procedures, ex: How to code timesheets, arranging time off for appointments.

Responsibilities: Adjuster

- Manage claim
- Investigate claim & determine eligibility/compensability
- Process payments: Lost Time, time off for medical appointments, mileage reimbursement, etc
- Authorize medical treatments
- Approve medical bills
- Coordinate & Communicate with IW, WCC, NCM, and QRC

Responsibilities: NCM

OVERVIEW

Initial Case Management Activities

- Contact injured worker
- Contact adjuster
- Contact employer
- Contact medical providers
- Coordinate with QRCs & attorneys, if applicable
- Case manager role is coordinator, communicator & educator
- Monitor treatment
- Facilitate RTW

- Minnesota Certified Managed Care program
- Employer-directed treatment networks
- Utilization Review (medical necessity)
- Case Management and Return-to-Work (RTW)
- Dispute Resolution Process

Restrictions & Return to Work

- Aggressive RTW focus
- Managing prolonged restrictions
- Addressing extended time off work
- Promoting modified-duty/transitional work opportunities

Utilization Review (UR)

- Review of treatment requests
- Application of Minnesota Treatment Parameters
- Medical necessity determinations
- Recommendations to adjusters
- Peer review & Medical Director review for complex cases
- Adjuster authority to override recommendations
- Certification versus approval of treatment

Dispute Resolution Process

- Medical disputes
- MCO process disputes
- Two-level review process
- Medical Director involvement
- 30-day resolution timeframe
- Adjuster review & override authority
- Requirement to complete MCO dispute process before contacting the Minnesota Department of Labor & Industry

Responsibilities: QRC

A QRC guides the vocational rehabilitation process

Qualified Rehabilitation Consultant

A vocational rehabilitation professional registered with the Minnesota Department of Labor & Industry.

The QRC helps an injured employee pursue suitable, gainful employment through an organized rehabilitation plan.

The work centers on three outcomes

1

Safe work

Match work activity to medical ability.

2

Suitable work

Align the job with skills and restrictions.

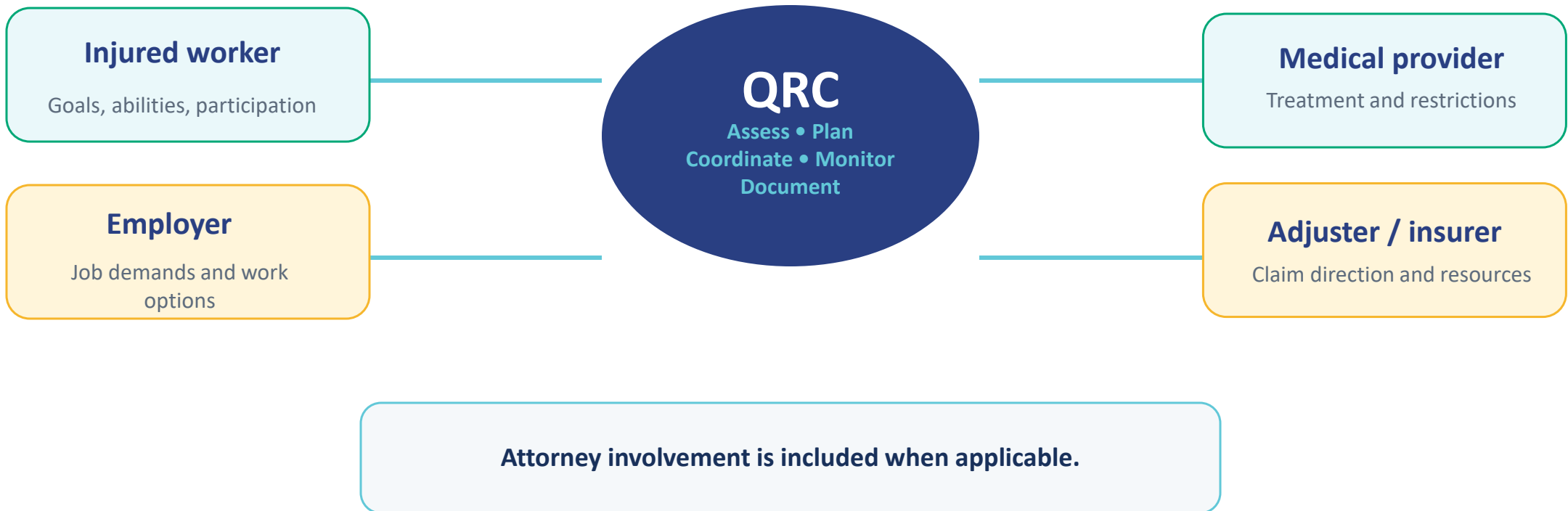
3

Gainful work

Restore earning capacity as closely as possible.

Responsibilities: QRC

The QRC connects the people and the plan



Responsibilities: QRC

A well-managed rehabilitation plan creates visibility and forward movement.

1

Facilitates return to work

Turns restrictions and job options into an actionable plan.

2

Coordinates communication

Keeps the employee, employer, provider, and claim team aligned.

3

Identifies barriers

Surfaces issues that may extend disability or claim duration.

4

Supports compliance

Helps complete required rehabilitation steps and documentation.

Minnesota DLI resources

Rehabilitation services • Provider FAQs • Registered provider directory

Claim Types

- Incident Only:
 - Employee is injured, doesn't seek medical treatment.
 - Not assigned to an adjuster. Notify Work Comp ASAP if employee does seek treatment or starts losing time from work.
- Medical Only:
 - Employee is injured, seeking/sought medical treatment, not missing time from work other than for medical appointments.
- Lost Time:
 - Employee is injured, seeking medical treatment, and/or missing time from work.
 - 3 calendar day Waiting Period before wage-loss benefits can be paid.



Reporting an Injury/Illness

Deadlines

- 48 hours: To report fatalities and serious injuries to Dept of Labor & Industry
- 3 Calendar Days: To report all other incidents to Dept of Admin.
 - From date employee notifies of injury
- 14 Days: To Pay or Deny Lost Time.
 - From the later of the date the employee notified the **employer** of injury OR notified of disability
 - Late denials or initial payments can result in financial penalties
- 180 Days: For an employee to report an injury to employer

Lost Time: First Day of Lost Time

First Day of Lost Time (FDLT):

- The first day the employee missed **time** from work due to their injury.
- Can be a partial day. Ex: Left work early on Date of Injury (DOI) to seek medical care.
- First day of Waiting Period

FROI: Date employer was notified of the injury vs Date employer was notified of lost time:
Boxes 26, 28, 29 on the FROI. **Box 29:** Date reported to DLI, start of 14 day timer.

26. Date of first day of any lost time 08/14/2026	27. Employer paid for lost time on day of injury (DOI) ☐ Yes ☐ No ☐ No lost time on DOI
28. Date employer notified of injury 08/13/2026	29. Date employer notified of lost time 08/13/2026

Lost Time: Needed Information

Timeline

- Did the IW complete their shift on the Date of Injury (DOI)
- Last Day IW worked
- Dates IW missed work
- Date IW returned to work
- Employee's work schedule

Medical

- Is there a Report of Work Ability/ note from medical provider taking the employee off work?
- Is there a Report of Work Ability/ note from medical provider with work restrictions?
- Can the restrictions be accommodated?

Filing a Claim

[iRISK Reporting / Minnesota.gov](https://www.mn.gov/IRISK)

[Procedures and Forms / Minnesota.gov](https://www.mn.gov/ProceduresAndForms)

- **Information & Privacy Statement:** Required for compliance with MN Government Data Practices Act. Outlines why data is being collected and who it will be shared with.
- **Leave Supplement Form:** Employee can supplement wage-loss benefits with their existing sick or vacation time.
- **Other forms:** Employee Statement Regarding Injury/illness, First Report of Injury – Injury Illness, Incident Data Form (IDF), Agency Claims Investigation form.
- **Employer's responsibility to file claim:** Don't wait until all paperwork is completed to file.

Needed Information

Who, what, when, where, how?

- Who was injured? Who else was involved? Were there any witnesses? Was a third party responsible for the incident?
- What is the injury? Body parts, type of injury?
- When did the injury occur?
 - Before or after IW started work? Beginning of shift? End of shift?
- Where did the incident occur: physical location.
- How did the injury/illness occur? What was the IW doing leading up to the injury? What caused the injury? Was any equipment or work materials involved? Was the IW carrying anything?

Specific Incident Types

- Motor Vehicle Accident:
 - Where was the IW leaving from and where were they going?
 - What was the reason for the trip?
 - Employer supplied vehicle or personal vehicle?
 - Accident Report: Was a 3rd Party involved?
- Slip/Trip and Fall:
 - Map marking location where fall occurred
 - Condition of sidewalk/floor, surface
 - Photos, video surveillance footage



Payments

Payments Process

- Timesheet submitted to workers.comp@state.mn.us email.
- RMD support staff manually upload to the claim file.
- Adjuster reviews for relation to Work Comp Injury/illness.
- Adjuster processes payment.
- Payment approved by supervisor/accounting staff.
- Batches of payments sent to MMB daily. Last batch runs at 1pm.
- MMB mails check to IW via USPS.

Submitting Timesheets

- Coding: Agency dependent.
- IW completes timesheet, indicates any time off for Work Comp
- WCC reviews timesheet and sends copy to workers.comp@state.mn.us
 - Pdf attachment
 - Landscape format
 - Claim number
 - Employee's current hourly wage
 - Comments: ex: 8/12/2026, 2 hours SIK for WC apt. 8/15/2026, 2 hrs SIK: personal appointment

Time off for Medical Appointments

- Medical benefit
- Reimbursed at 100% of IW's current hourly wage
- > 4 hours, need to know why: driving time to & from appointment location, length of appointment/procedure, 2 appointments on same day ex: office visit and MRI



Frequently Asked Questions

Re-opening a Closed Claim

Criteria for Closing: No ongoing activity anticipated – no further medical treatment, no lost time or other payments.

Re-opening a Claim:

- Ex: Knee injury in 2015, IW reports symptoms in 2026 and wants to seek further treatment.
- WCC: Alert adjuster or Work Comp supervisor
 - Don't tell IW to return to doctor
 - Don't provide pharmacy card
- Adjuster:
 - Reviews for relation to original injury
 - Determines if claim should be re-opened

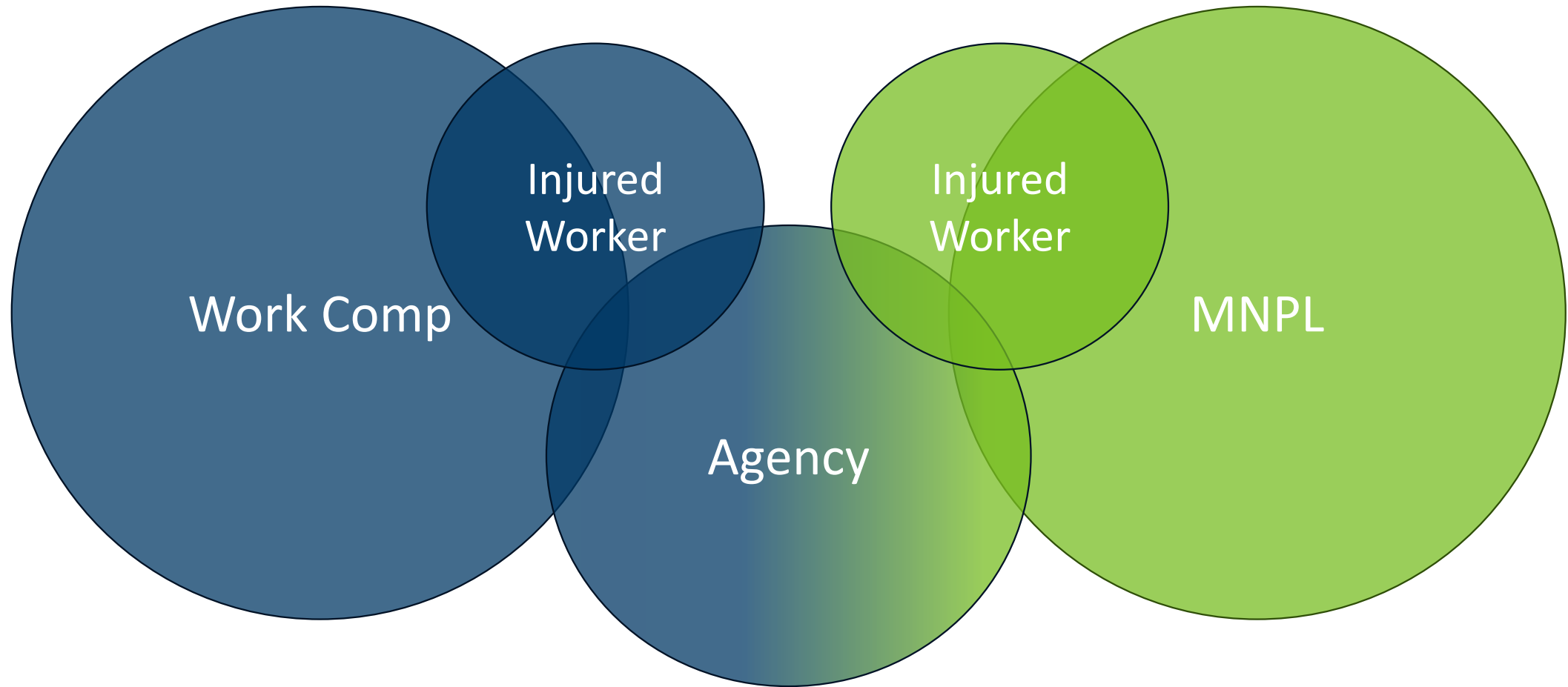
Timesheets & Medical Bills

- How to code timesheet: Agency determines what codes to use ex: SIK vs LWO
- Injured Worker received a medical bill: IW should contact billing department and provide
 - Claim #
 - Insurer: State of Minnesota
 - Billing Address:
 - CorVel Corp
 - PO Box 48, Pewaukee, WI 53072.
 - Phone: 612-436-2436, Fax: 866-450-9386
 - Adjuster's contact information

Work Comp and MN Paid Leave

- Workers' Comp is primary.
 - MN Paid Leave doesn't change what Work Comp is financially responsible for or the amounts we pay.
- If employee has questions about MNPL or needs documentation from Work Comp, should go to their agency HR.
- Agency HR can request information from Work Comp as needed.

Work Comp and MN Paid Leave



Contacts

- Urgent issues, questions, or communications: Contact the adjuster directly.
- Submitting timesheets or other documents: workers.comp@state.mn.us
- No Claim # or Adjuster: Contact Shawn Gregoire
 - Shawn.Gregoire@state.mn.us
- Help filing a claim/with iRisk: Contact Danielle Arth or Navaiah Santora
 - Danielle.Arth@state.mn.us
 - Navaiah.Santora@state.mn.us



Questions?