

# Risk Quick Tips

April 2012

Risk Management Division OMB

OMB  
Management



Committee of Financial Responsibility • Latest News & Information

## Discount Application Deadline June 30th

Agencies are reminded that Risk Management and Risk Management Workers Compensation Discount Application are due by June 30, 2012. Agencies should review the application forms and carefully compare existing agency practices, policies and procedures to ensure that discounted premiums and contributions can be justified. Documentation supporting each agencies application for discounts must be up to date and reflect actions taken within the discount period. Simply resubmitting the same materials from prior years may not result in the agency receiving the potential discounts.

For the Risk Management discount, agencies should again address the available discount plus, which allows agencies to identify and share potentially unique loss control practices or policies that have been developed at the agency. One example that agencies can consider is the implementation of a policy or additional employee training addressing distracted driving including the use of electronic communication devices.

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### Staff

- Tag Anderson: Director  
701.328.7580
- Vicki Ableidinger: Claims Manager  
701.328.7581
- Terry Milas: Loss Control Analyst  
701.328.7582
- Diane Waliser: Manager, RMWCP  
701.328.7583
- Dawn Moen: Admin Staff Officer  
701.328.7584

## From the Desk of Risk Management's Director Tag Anderson

### *Look for decreases in 2013 - 2015 Contributions*

The actuarial analysis undertaken every two years, which determines necessary contributions to the Risk Management Fund, was recently completed. Funding recommendations from the actuary for the 2013-2015 biennium are significantly lower than the previous biennium. The primary reason for the lower recommended contribution level is due to a better than expected loss experience resulting in a higher current Fund balance.



After nearly 38 years of service with the State of ND (all with Divisions of Accounts and Purchasing/OMB), Terry Milas will be retiring June 1, 2012.

He and his wife Charlotte plan to spend a lot of time spoiling their grand children, going to their lake cabin, traveling, working on various hobbies, and getting Charlotte's "honey do list" shortened up. Terry wishes to thank all that he has enjoyed working with, but asks not to have a party.



**James David Moen**  
**8 lbs. 6 oz.**  
**21 inches**

**Born March 11, 2012 at 7:13 pm**

**Congratulations to Dawn and Paul Moen**



# RMWCP Designated Medical Provider and the \$250.00 Deductible

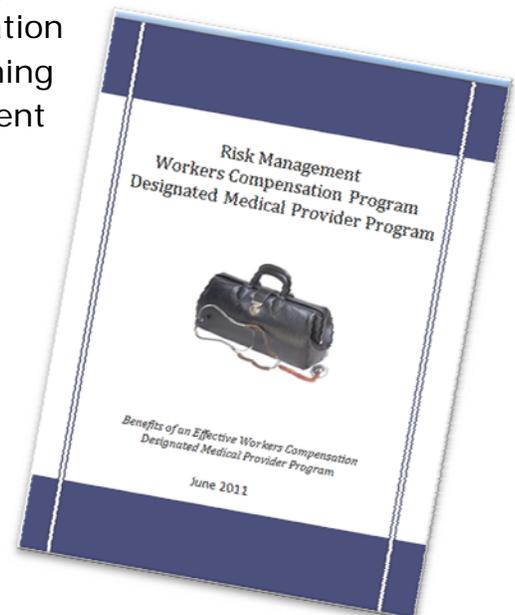
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**You must submit a RMWCP premium Discount application and meet criteria before the \$250.00 Deductible will be waived.**

Since 2009, participation in the RMWCP discount program has been limited to those agencies implementing and maintaining all ten (10) criteria/provisions of the discount application. An agency describing their workers compensation claims management program, together with the identification of their designated medical provider is a criteria/provision of the discount program. Documentation that the state entity has adopted the DMP program and has informed all employees of its DMP selection must be included as part of the documentation submitted with the annual Risk Management Workers Compensation Discount Program application. If documentation is not submitted, it will be assumed, that the state entity is not participating in the DMP program and therefore not implementing all criteria of the discount program. Not only will the entity not receive a premium discount but will be assessed the \$250 deductible cost associated with each worker compensation claim filed on behalf of the entity's employees. State entities **do not have** to provide the RMWCP with a list of employees who have selected their own medical provider but must have that fact in the employee's medical file. This information may be requested by WSI when determining compensability of a filed claim when non treatment with the DMP is an issue.



- [RMWCP DMP Manual](#) (1mb PDF)
- [Designated Medical Provider Form](#) (84kb PDF)
- [State Selected Designated Medical Providers](#) (21kb PDF)
- [Benefits of an Effective Workers Compensation Designated Medical Provider Program \(brochure\)](#) (101kb PDF)
- [Risk Management Workers Compensation Program Training Guide](#)



# DMP Reminders-State Entity Responsibilities

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- Injured workers are required to be treated by the state entity's designated medical provider UNLESS they have previously informed their employer of a different provider BEFORE an injury occurred. If the employee does not seek treatment from the designated medical provider, or the one chosen before being injured, it may result in nonpayment of benefits. **The state entity must notify WSI if an employee did not seek treatment with the DMP or selected a different provider.** DMP information can be indicated on the First Report of Injury Form (FROI). If the employee was not treated by the DMP, it is recommended that the claim be questioned and reason stated in Section 4 of the FROI as, **“the employee did not seek medical treatment with the DMP or opt to see a different medical provider”**. A copy of the employee's DMP notification form needs to be faxed or mailed to WSI as soon as possible.
- You must provide information to all employees in writing on the DMP. The employee must sign a form acknowledging receipt of this information and return that form to the employer. An electronic copy of this form is acceptable.
- You must inform employees that they may elect to opt out of the DMP the employer has selected. They will be required to choose a different medical provider prior to the injury. If the employer disagrees with the employee's choice of a DMP, the law provides a process for WSI to ultimately decide. You may file an objection to the employee's choice of provider with WSI within five days of being informed of the employee's choice. You must display the selection of the DMP and where the DMP

is located in a place where all workers can easily see it.

- If an injured employee is not treated by the state entity's chosen DMP, or the one they chose before being injured, it may result in nonpayment of worker compensation benefits.
- If an injured employee was treated by the state entity's DMP, they must receive care from that provider for 30 days before they can change providers. After 30 days, the injured employee must request in writing to WSI, a change in providers or request a referral from the treating physician.
- **DMP law does not apply to emergency care or care the injured worker did not know was related to their compensable injury or care directed by WSI.**
- It is recommended that annual training be conducted on the DMP selection process.
- The medical provider a state entity selects must be informed of the selection. If not, WSI may not recognize the selection. Have detailed job descriptions that can be provided to the DMP at the time of the injury and develop transitional work duties so the DMP knows transitional work is available.

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*There are currently 45 state agencies participating in the Risk Management Workers Compensation Designated Medical Provider program.*

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## Administrative Rule 92-01-02-23 Law Enforcement Training

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As per Admin Rule 92-01-02-23, WSI may extend coverage for a duly recognized law enforcement officer employed by a municipality or the State of North Dakota. The organization (Workforce Safety & Insurance) may, at its sole discretion, extend workers' compensation coverage by written agreement to North Dakota employers for their employees engaged in law enforcement training outside the state for a limited period of time, provided the North Dakota employer provides documentation that the workers' compensation system of that state is not applicable to the employer.

If you want to request extended coverage from WSI, the following information will need to be submitted to WSI for extension approval:

**Name:**

**Training Dates:**

**Dates Officer will be out of the state of North Dakota:**

**Name of Training:**

**Location of Training:**

**Brief Description of Training:**

The Risk Management Workers Compensation Program also coordinates the purchase of this required coverage for all state agencies through its broker. Whether the state agency uses the coverage provided by WSI or the coverage coordinated by Risk Management, it is the responsibility of the state agency to make sure coverage is in place at the time the employee begins his or her duties outside the state of North Dakota.

## Annual Payroll Reports Due By July 31<sup>st</sup>

Annual Payroll Reports are due by **July 31<sup>st</sup>**. To expedite the receipt of your payroll report you are encouraged to utilize Workforce Safety & Insurance's online service. To submit your payroll online, log onto [www.WorkforceSafety.com](http://www.WorkforceSafety.com), Online Services section, Payroll Reporting. Online reporting is efficient and confidential. Payroll information can be entered online or electronically submitted by attaching an Excel or Text File. If you are not using the online service remember to send this report directly to WSI.

### *A couple of things you may want to remember when reporting payroll:*

- **If an employee only worked part of the reporting period and is no longer employed by that agency, all wages earned at the agency by that employee must still be reported.**
- **In an employee changed positions within an agency during the reporting period, report each wage under the proper classification-total wages will be capped.**
- **You will receive your login code by regular mail after June 15<sup>th</sup> 2012. If you have questions concerning the log-in code, please call Workforce Safety & Insurance at 328-3800.**
- **Make sure that the wages reported for an individual agency are only the wages for that agency – do not report wages earned from a different agency by transferring employee.**
- **This is not the appropriate place to report wages for employees permanently working outside the state of North Dakota.**

If you have any questions, feel free to contact Diane Waliser at 701-328-7583 or WSI's Customer Service at 1-800-777-5033.