

2013 Risk Management Seminar



North Dakota  
Workforce Safety  
& Insurance  
*Putting Safety to Work*

# Introduction to Workers' Compensation



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## To Begin

- Introduction to the Claims Department
- My goals and objectives

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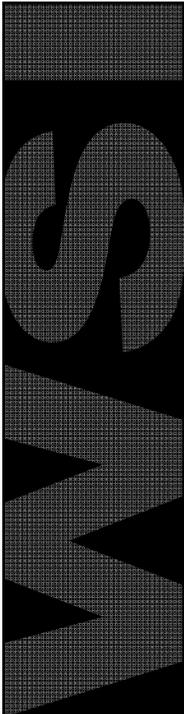


## Agenda

- Claims Management Philosophy
- The Roles and Players on a Workers' Compensation Claim
- Designated Medical Provider
- Definition of an Incident
- Definition of a Compensable Injury
- How to File an Incident Report and a First Report of Injury (FROI)

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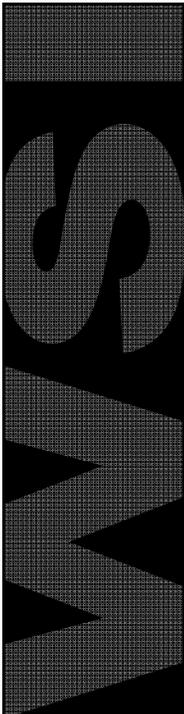




## Just a Thought.....

- Injured workers begin to lose confidence after a disability period as short as 2 – 4
- almost always by 6 weeks
- 12 weeks or more; likelihood of RTW has dropped 50%
- 1 year; chances only 1-2%

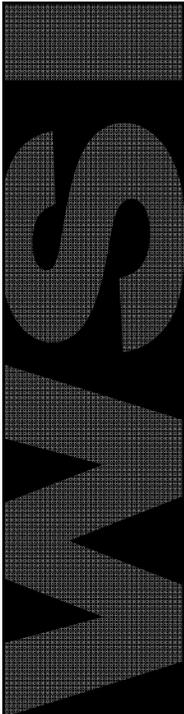
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## Claims Management

Simply, managing your claims

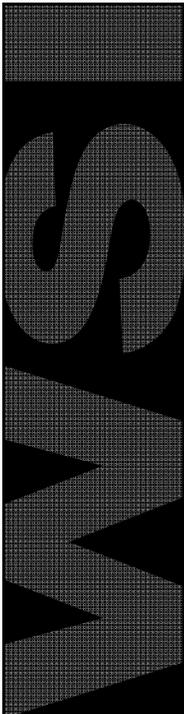
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## Claims Management

But really, what is it?

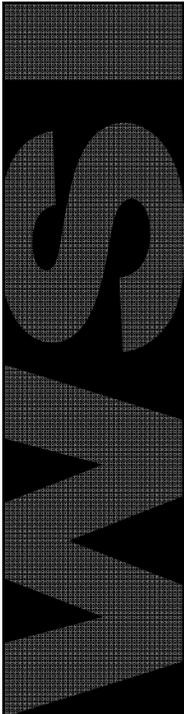
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## Philosophy

- Set of ideas
- Beliefs

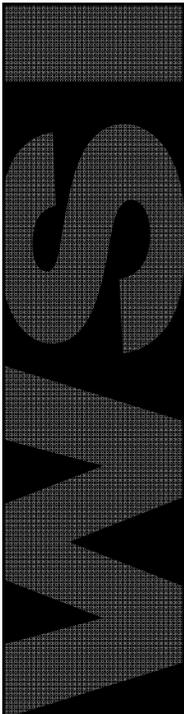
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# Philosophy

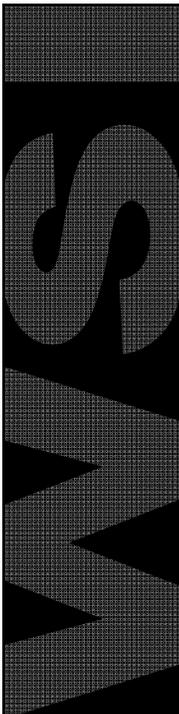
But really, what is it?

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**Claims Management +  
Philosophy =  
Your Claims  
Management Philosophy**

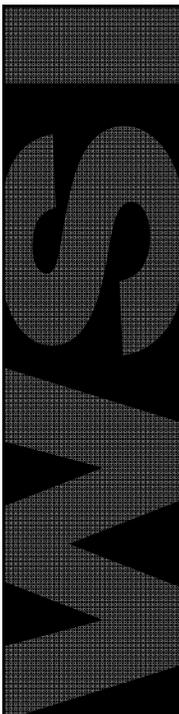
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## Steps to Successful Claims Management

- Aware of injury
- Education and Communication
- Seek medical attention
- Restrictions

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## Being Prepared

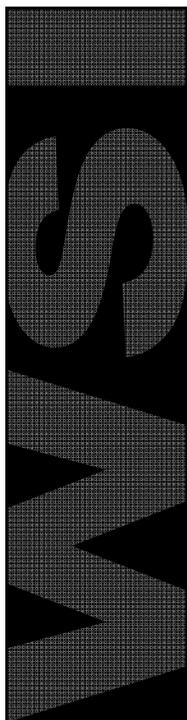
- Pro-active
- Prepared
- Know your beliefs
- Establish your ideas
- Works is part of the recovery process
- Established transitional and/or modified work

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Being proactive means being reactive – ahead of time

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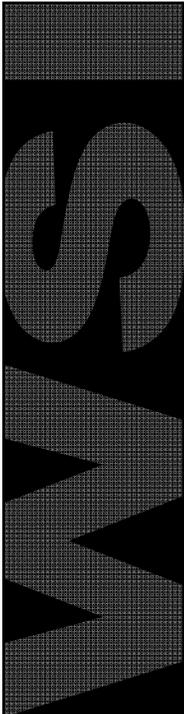


**The Benefit to a Claims Management Philosophy**

By taking a proactive approach to safety and claims management, the employee benefits by:

To return an injured worker to work so he/she is able to enjoy esteem, fulfillment, and the financial reward of employment

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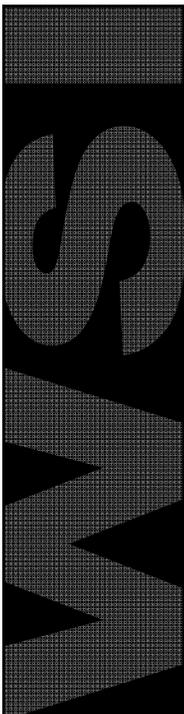
## The Claims Management Concept

By taking a proactive approach to safety and claims management, the employer benefits by:

To allow the employer to reduce workers' compensation costs and premiums through:

- comprehensive medical and injury management of claims
- development of a transitional work program

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## The Claims Management Concept

COMMUNICATION

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## "Partners in Claim Management"

- Injured Worker
- Employer
- Designated Claims Adjuster
- Safety and Loss Control Consultant
- Return-To-Work Services
- Designated Medical Provider

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## The Injured Worker's Role

- Report ALL injuries immediately
- Complete the First Report of Injury (FROI)
- Maintain Medical Compliance (this includes following MD recommendations at home and work)
- Keep employer informed of medical status (providing copies of the C3 to the employer)
- Law requires an injured worker to seek, obtain, and retain reasonable and substantial employment to reduce the period of temporary disability to a minimum.

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## The Employer's Role

- Establish and implement pre-injury and post injury policies and guidelines
- Train managers and supervisors in claims management procedures
- Educate all employees about claims management procedures
- Take charge of the claims management process and hold other team members accountable
- Monitor medical management of the claim
- Develop a written transitional work plan (for modified/alternate work)

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## The Claims Adjuster Role

- Investigate the claim and determine compensability
- Determine wage replacement benefits and issue check
- Participate in medical treatment coordination and pay medical bills
- Inform the injured worker of his/her rights and responsibilities
- Assist in coordinating transitional (modified/alternate) work
- Manage the claim

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## Return to Work Services' Role

- Assist injured worker in returning to work with a minimum of retraining as soon as possible after an injury occurs
- An emphasis is placed on substantial employment with the pre-injury employer and the injured worker's pre-injury capacity by utilizing transitional (modified/alternate) work
- There are different types of return to work services
  - they are dependent upon the needs of the injured worker.

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**Designated  
Medical  
Providers**

**65-05-28.2**

## The Statute Allows for:

- **First 30 days – treat with DMP**
- Employers to give written notice if they select a different provider
- Employers to give written notice
- Employees to change providers after being treated for 30 days by a Designated Medical Provider



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## Designated Medical Provider's (DMP) Role

- Provide prompt and appropriate treatment
- Provide reports that are complete
- Include the job as part of the recovery process and define appropriate restrictions focusing on abilities
- Share the employer's goal of transitional work
- Knowledgeable about the employer's business
- Maintain responsibility for the direction of medical management of the claim

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## Selecting a DMP

- When selecting a Designated Medical Provider (DMP), the provider should:
  - Be a reputable provider of quality medical care
  - Understand and support the employer's commitment to the claims management process
  - Agree to see injured workers promptly and communicate findings to the designated team member
  - Possess a good bedside manner (personable, caring, and approachable)
  - Have good communication skills

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## Selecting a DMP

- All employers have the *option* of selecting a Designated Medical Provider (DMP) to provide medical treatment to workers who sustain work-related injuries
- Employers may choose a single provider, a group of providers, or any combination of providers



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## Benefits of a DMP

- They treat work injuries
- Familiar with workers compensation
- Trained in occupational medicine



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**Injured workers are required to see your company's designated medical provider for medical care**

**UNLESS**

**They have previously informed you, in writing, of a different medical provider selection before any injury occurred**

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# Incident Report

- What is an incident?
- When should an incident report be submitted to WSI?
- Who should notify WSI of an incident?
- How should an incident report be submitted?



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## Incident Report

Search Site

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- Employers
- Workers
- Medical Providers
- Safety & Loss Control
- Online Services
- Fraud Awareness
- Library
- HOME

Good Afternoon  
4:11:43 PM CDT  
Tuesday, September 29, 2009

Welcome

Popular Online Services

- Learning Management System
- File a First Report of Injury...  
(Use only if seeking medical treatment)
- Early Reporting Claim Incentive Letter
- File an Incident Report...  
(Used when medical attention is not being sought)
- Pay your Employer Account here
- File a Payroll Report
- Preferred Worker Program
- Find a claim number
- Apply for Insurance
- Video Resource Library

Hot Topics

- Provider Request for Adjustment (M)
- Utilization Review Request (UR-C)
- Verification of Non-Employment for North Dakota Employer
- Verification of Non-Employment for Out-of-State Employer
- Safety Incentive Programs/Grants
- WSI Legislative Quick Guide
- Board Governance Policies
- Medicare Secondary Payer Mandatory Reporting
- Small Account Credit/Debit Program
- Workers' Compensation Review Info
- Ergonomic Initiative Program

The WSI website is designed to give you online tools and information that you can use. There are sections for Employers, Workers and Medical Providers. If you can't find what you are looking for please e-mail us at [ndwsi@nd.gov](mailto:ndwsi@nd.gov) or call 1-800-777-5033 and we will be glad to help you!

Test your knowledge. Is this statement true or false?

The Video Resource Library is a free service to all employers?

true  false

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**North Dakota Workforce Safety & Insurance**  
Decision Review Office

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# Incident Report

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**Online Services**

## Incident Report

If a worker was injured within the last or current business day and medical attention is not being sought, provide information regarding that incident below.

If a worker was injured and medical attention is being sought, please file a claim using the new [online Claim Filing service](#) immediately, instead of this incident report.

**Worker Information**

\* First Name:

Middle Initial:

\* Last Name:

Social Security Number:  (no dashes)

\* Birthdate:  (mm/dd/yyyy)

**Injury Information**

\* Injury Date:  (mm/dd/yyyy)

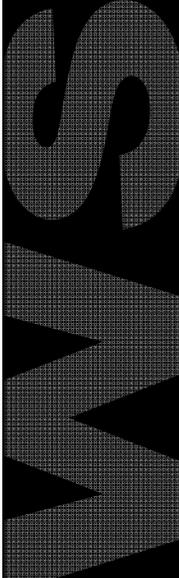
\* Body Part Injured (check all that apply):





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## What Constitutes a Work Injury

A “compensable injury” means an injury by accident arising out of and in the course of hazardous employment which must be established by medical evidence supported by objective medical findings.



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## How to File A Claim



## How to File a Claim

- Online at [www.WorkforceSafety.com](http://www.WorkforceSafety.com)
- By Mail
- By Fax
  - (701) 328- 3820 or 1-888-786-8695
- Telephonically
  - (701) 328-3800 or 1-800-777-5033

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# First Report of Injury (FROI)



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## Welcome

The WSI website is designed to give you online tools and information that you can use. There are sections for Employers, Workers and Medical Providers. If you can't find what you are looking for please e-mail us at [ndwsi@nd.gov](mailto:ndwsi@nd.gov) or call 1-800-777-5033 and we will be glad to help you!

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Test your knowledge. Is this statement true or false?

The Video Resource Library is a free service to all employers?

true  false

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# First Report of Injury

[Welcome](#) [General Information](#) [Worker](#) [Medical Provider](#) [Employer](#) [Other Information](#) [Summary](#)

[FAQs](#) [PC Setup](#)

## Welcome to First Report of Injury

The online First Report of Injury service is a quick, easy, and confidential way for workers, employers, and medical providers to submit claim information in a step-by-step process. It also allows Workforce Safety & Insurance (WSI) to receive the claim information faster, which helps speed up claim processing.

After completing the online First Report of Injury process, you will receive claim number information and immediate, online confirmation that your claim was successfully submitted. We encourage you to print the form you submitted through this online process for your records.

When WSI receives the First Report of Injury information, two letters of notification will be sent to the worker and employer:

- Letter 1: Will be sent as confirmation when the claim was registered at WSI. It lists the name of the claim adjuster and the claim number.
- Letter 2: Will be sent once a decision has been made on the claim (according to the North Dakota laws governing workers' compensation).

If you need support during the First Report of Injury process, please refer to the [FROI instructions provided through WSI's online library](#) or visit our [FAQs](#) page. If further assistance is needed, please visit our [Contact Us](#) page.

Please note that the online First Report of Injury is available 24 hours a day, seven days a week, and holidays. However, if you are unable to complete this online filing process, you can file a claim telephonically by calling 1-800-777-5033 during regular business hours or you may leave a voice message and a customer service representative will return your call on the next business day to take your claim over the phone.

## Instructions

- Complete only the sections that are appropriate for you, as indicated in the [FAQs](#)
- All sections are clearly labeled.
- Each section contains some required fields that are indicated by a red asterisk (\*).
- All required fields must be answered for each section that you complete before you proceed to the next section.
- Once you have completed each of the appropriate sections, click the "Next" button at the bottom of the page to continue.
- To start the First Report of Injury process, click the "Next" button below.

[Next >](#)



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## Other Benefits

- Vocational Rehabilitation
- Safety and Loss Control Specialist
- Permanent Partial Impairment

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## The Appeal Process

- Entitlement to Due Process
- Must be in writing

Must be timely

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## Conclusion

- Our goals
- Understanding the importance of a Claims Management Philosophy
- Knowing who we communicate with
- Communication is essential with all parties
- Email [ndwsi@nd.gov](mailto:ndwsi@nd.gov) or 1-800-777-5033



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Action is the foundational key  
to all success. [Pablo Picasso](#)

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