What’s New With CSU Workers’ Compensation & Workers Compensation Basics

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Updated Website & WC Process

• Risk Management has a new website
  http://rmi.prep.colostate.edu/

• Workers Compensation has a new website
  http://rmi.prep.colostate.edu/workers-compensation/
WORKERS’ COMPENSATION

Workers’ Compensation is an exclusive remedy for workplace injuries or illnesses. It provides wage replacement and medical benefits to employees injured in the course and scope of employment.

If you would like to file an incident or injury claim please start HERE.

The Workers’ Compensation team works cooperatively with a variety of resources to assist in the prevention of injuries and managing them when they occur. Our goal is to
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| WORKERS' COMPENSATION FAQ |
| FORMS AND POSTINGS       |
| INCIDENT PROCEDURE       |
| INJURY LEAVE AND LOST TIME |
| INTERNSHIPS              |
| OTHER RESOURCES          |
| OUT OF STATE EMPLOYEES   |
| TEMPORARY MODIFIED DUTY  |
What the Change Means for Departments

We’re Moving forward Along the information Highway
THE PROs – A GREAT RESOURCE SITE

- Q&A for most questions that arise during the course of a WC claim
- Up to date Training information and Power Points
- Up to date Forms and Postings
- Easy Access to reporting Missed Time
- Ease of reporting injuries
The Cons

With the change of Risk Managements/Workers’ Compensation Web site a variety of forms and information you may currently have don’t reflect the new web address and needs to be replaced.

- Employee Notifications that are to be posted in your department
- Authorized Treating Physician forms
- Employee Injury Guide
- Any internal website’s or documents that reference the Workers’ Compensation website.
1. File a Workers’ Compensation Incident
   http://rmi.prep.colostate.edu/workers-compensation/file-an-incident/

2. Upon submission, employee and DDP will receive:
   a. Incident Letter
   b. Copy of Report
   c. ATP Guide

At this point, if medical is not sought, the incident remains as record only. No further action is required.

3. If medical is sought, the incident is escalated to claim status by Workers’ Compensation staff.

   Action Needed!
   Forward information to employee’s supervisor, provide Workers’ Compensation with employee’s signed documents and DDP/Supervisor responses to investigative questions.


5. Once in claim status, the DDP will also receive the DDP Checklist, Supervisor Checklist and Investigative Questions.

   Please note: The first 24 hours is personal time, but still needs to be reported.

6. Claim is transmitted to Third Party Administrator (TPA), CCMSI. Claim Number will be assigned, employee will be contacted via phone by TPA adjuster, and employee will receive packet via mail from CCMSI. If claim is put on Notice of Contest (NOC), employee and DDP will receive email notice.

   Action Needed!
   Employee should respond to requests from CCMSI or CSU in a timely manner and should contact adjuster at CCMSI with any questions regarding claim status.

7. Employee and DDP will receive emails every two weeks requesting updates to missed time. To enter authorized missed time, please visit: http://rmi.prep.colostate.edu/workers-compensation/lost-time/.

   Please remember that no compensation or wage replacement is granted without report of lost/missed time.

8. Following employee’s visit(s) to the ATP, CSU Workers’ Compensation will distribute copies of medical status report(s) to DDP and will request updates to employee’s work status.

   Action Needed!
   Changes in work status include: working (no restrictions), in need of modified duty within or outside of department, not working, etc. Please respond in a timely manner to all requests for updates.

9. As claim progresses, notices will be sent to employee and/or DDP at key events:
   a. Lost time reaches 24 hours, 80 hours and exhaustion of injury leave
   b. Notice of Contest
   c. Release from Medical Care/MMI
   d. Claim Closure

10. Employee is released from care. Email will be sent to employee and DDP regarding claim closure, reason(s) why and any departmental actions needed.

Workers’ Compensation Claim and Information Flow Chart.
Injuries happen..What should you do?

Is it an Emergency?

Yes

- In case of life or limb-threatening emergency call 911 or go immediately to the nearest care facility.
  - Employee will need to follow up with one of CSU’s Authorized Treating Physicians (ATP)
- If it is after hours or while traveling, go to the nearest urgent or emergency care facility.

No

Complete a first report of injury and seek care with ATP
Emergency Follow-up

Employee must provide initial urgent care facility with the following billing information:
Cannon Cochran Management Services Inc. (CCMSI)
P.O. Box 4998
Greenwood Village, CO 80155
Phone: (303) 804-2000
Fax: (303) 804-2005
Toll-Free: (888) 428-4671

Employee must also seek follow up care through one of CSU’s Authorized Treating Physicians (ATP).

If employee seeks medical treatment outside of CSU’s Authorized Treating Physicians or if ER or Urgent care is obtained and claim isn’t deemed work related, the employee will be responsible for all bills and services.
Incident or Injury – what’s the difference?

**Incident**
- Incident or injury that doesn’t require a licensed medical service provider to provide care for the condition.
- Notifies employer that an event happened and may result in claim or future medical treatment.

**Injury**
- Accidental work injury or exposure that requires licensed medical service provider to provide care for the condition.
- May result in lost time from work.
All injuries and incidents should be reported immediately to the employee’s direct supervisor who will notify the appropriate parties and assist in completing the first report of injury.

Any one can report a claim through the new data base system via our website: http://rmi.prep.colostate.edu/workers-compensation/file-an-incident/

- Hand delivered to Risk Management located at 140 General Services Building
- Faxed to 970-491-4804 Attn: Kenda Weigang
- Emailed to workcomp@colostate.edu

Injuries should be report ASAP
Filing a Report

- Access rmi.prep.colostate.edu/workers-compensation
Filing a Report

- Select “File an Incident”
You will be redirected to Origami Risk and the incident intake portal. Click “Submit a new Incident”
Filing an Incident

- Complete a new incident report. Please include as many details as possible.
First Report Essentials

- Employee’s current phone number and mailing address
- Job title and department
- Position- Hourly, full time, part-time, special assignment – 9 month, intern…..
- Normal Work Schedule
- Witnesses’ name/names

- Detailed information regarding the injury.
  - How
  - When
  - Where
  - What was the injury or exposure – Be specific on body part…..

- Make a copy for your file – work comp information must be kept separate from employee’s personnel file
Filing an Incident

• After you click “Complete Incident”, you will be able to attach relevant documentation, photos or other materials as applicable.
• Click “Upload File” or select “I’m Done”
What happens after claim is filed?

- Risk Management reviews and forwards claim to our Third Party Administrator or out of state carrier (Travelers)
  - Provides the Employee and Department information regarding the claim, medical treatment and injury guide
- Third Party Administrator
  - Assigns Adjuster
  - Obtains medical information from medical providers
  - Investigates the claim
  - Admits or denies claim based on workers’ compensation statute.
Provide Injured Worker Information

- Authorized Treating Physician (ATP) Information
  - CSU has designated physicians for treating our work related injuries.
  - Departments should have posted and available to provide employees a list of the ATPs in their geographical area.
  - We can provide you posters for your area upon request.
  - ATP’s can be located by county at http://rmi.prep.colostate.edu/workers-compensation/atp/
  - This list should be provided to the employee upon injury and a signed acknowledgement of the employee’s receipt of such obtained.
  - WC will send a copy of ATP list when an incident report is received.
Why an Authorized Treating Physician (ATP)

- They know the Workers’ Compensation Process
  - What claims are compensable under the statute
  - Referral and authorization process
  - Billing
  - Treatment guidelines
  - Reporting requirements
    - Physical restrictions
    - MMI, impairment ratings and case closure
- They are trained in Occupational Health
- They keep cases on track and appropriate services coordinated
- They provide us with up to date information needed to assess work ability
What happens if the ATP isn’t used?

- Treatment from a provider outside of the ATP or not referred to by the ATP may be denied for payment.
- If the claim is found not compensable no services will be covered (if care not coordinated through ATP)
  - If initial care was sought from ATP any treatment provided by them will be covered up to the point the claim is deemed not work related.
Employee Injury Guide

- Provides employee and supervisor information regarding a variety of common issues in the process of a injury claim
  - filing claim
  - seeking medical treatment
  - Reporting to work
  - Missed time
  - Injury leave
  - Returning to work
  - Variety of information on issues that frequently arise during the course of a injury claim

This is also sent to the DDP and employee upon submission of an incident

The guide is to be reviewed with the employee, signed and a copy sent to WC
Points to Remember

Unless employee is taken off work by one of CSU’s Authorized Treating Physicians (ATP), the employee is expected to continue to work. After reviewing work status report, employee may continue to work in department, performing work within their physical abilities or be placed temporarily elsewhere within the CSU system.

If employee is released to return to work, whether modified duty or full duty, and chooses not to return to work, the employee may jeopardize injury wage replacement benefits. Any time taken would be personal leave.

An employee shouldn’t be sent home because of complaints of pain. Instead they should return to the physician if they don’t think they can complete job tasks. If an employee does not wish to see the doctor, related time missed from work will be annual, sick or leave without pay.
Employees are expected to report to work before and after medical appointments, when scheduled during working hours in order to be paid for the day and for appointment time. We encourage you to make appointments before or after your work shift.

In order to be paid for time missed from work due to your injury, you must turn in lost time to your supervisor or department’s payroll person, along with medical documentation for the missed time. Without documentation from the medical provider that you attended an appointment or were taken off work, you will not be granted paid injury leave.

Employee is expected to maintain weekly contact with their supervisor and provide supervisor with updated medical reports following each ATP visit.
• Third Party Administrator
  – Assigns Adjuster
  – Obtains medical information from medical providers
  – Investigates the claim
  – Contact the injured worker
  – Admits, denies of places the claim on Notice of Contest based on workers’ compensation statute
• WC office will sent investigative questions for department to complete and return
Claims Status Explanation

**Accepted**
- Claim is deemed compensable
- Employee will be compensated for injury and lost time if appropriate.

**Denied**
- Claim is deemed not work related.
- Employee will not be compensated for injury, medical bill or lost time.

**Notice of Contest**
- Claim hasn’t been accepted or denied as future investigation is needed.
- NOC could be result of more info needed.
Notice of Contest Explanation

- Notice of Contest (NOC) – Claim hasn’t been accepted or denied as further investigation is needed.
  - IT IS VERY IMPORTANT if an employee receives a NOC that they read the NOC. TYPICALLY the claim is on NOC because something needs to be done.
  - Sometimes something as simple as the employee not calling the adjuster to complete the first report of injury investigation can cause a NOC.

- If a NOC is filed the following benefits are affected
  - No wage replacement/ injury leave benefits are provided
  - If NOC is not resolved within 30 days modified duty will be discontinued.
  - CSU will cover basic medical care but will not authorized surgeries during a NOC
Return to Work following an injury

• Upon seeing an Authorized Treating Physician (ATP) or returning from emergency/urgent care, employee will have a work status report that they must give to their supervisor.
  – Employee is expected to provide a work status report to supervisor after each APT visit

• Work status report will outline any restrictions employee has upon returning to work.
Return to Work following an injury

- The employee’s work status report will detail the manner in which the employee can return to work following their injury.

**Return Without Restrictions**
- Employee continues to perform their normal work duties.
- If employee has difficulties, they should return to their Authorized Treating Physician (ATP).

**Return With Restrictions**
- Supervisor works with employee to determine if employee can perform job duties within restrictions.
- If employee is unable to perform normal job duties, they will be assigned modified duty.
• Employee can be assigned modified duty within their department or in another department
  – It can be split between departments
• Employee will receive their regular wages for the hours they work
• It can be full time or part time.
• Hours don’t have to be within their normal work hours.
• Employees who are offered TMD and decline jeopardize wage replacement benefits
Temporary modified duty in alternative departments

- A number of departments can utilize employees while they are recovering
- The employee is still a member of their department
- A gradual return to full duty can outlined
- Goal is the return to full duty
- Home department is still responsible for the reporting of lost time
  - RM has a loan closet
Steps to take for setting up TMD

- Refer to modified duty section on website: http://rmi.prep.colostate.edu/workers-compensation/tmd/
- Ensure tasks are within the restrictions outlined by physician (contact WC manager if you need assistance)
- Complete temporary modified duty (MD) job offer letter. This is available at Forms: http://rmi.prep.colostate.edu/workers-compensation/forms/
- Supervisor and employee review and sign Employee Injury Guide (if not previously completed, whether or not they will be returning to home department. Also available online at: http://rmi.prep.colostate.edu/workers-compensation/forms/
- Send copies of both to Kenda Weigang at workcomp@colostate.edu. Or bring by: 143 General Services Building.
- Weekly time sheets must be completed
Temporary Modified Duty Continued

Employees may remain on modified duty unless:
- Placed at Maximum Medical Improvement (MMI) by the ATP
- Assigned permanent restrictions
- TMD has exceeded 90 days without progression back to full duty
- Claim is denied or placed on a Notice of Contest
- Employee is in a probationary status
What is lost time?
- Time missed from work schedule that was related to attending a medical appointment.

Examples of Lost Time:
- Time taken off work by the Authorized Treating Physician.
- Time missed due to CSU not having work within the restrictions outlined in the medical status report.
- Workers Compensation Benefits
- Short Term Disability
- FLMA

Can run concurrent with each other

Please make sure you are working with Benefits/HR to implement each of these when appropriate.

Please notify WC ASAP if employee is reaching Short Term Disability
WC and STD offset each other
Employee isn’t to receive more than 100% of their normal salary
• What is NOT considered lost time?
  – Time away that doesn’t occur during an employee’s normal work schedule or affects the employee’s work hours.
  – Medical appointments scheduled outside of normal work hours.
  – Lost time due to treatment of injury that is not work related.
Reporting Lost Time

- Employees are expected to report lost time weekly to their supervisor.
- Departments should record lost time on the Colorado State University Worker's Comp Time Sheet
  - [http://rmi.prep.colostate.edu/workers-compensation/lost-time/](http://rmi.prep.colostate.edu/workers-compensation/lost-time/)
- Workers Compensation Time sheets should be returned Tuesday of each week.
  - Emailed to workcomp@colostate.edu
  - Faxed to 970-491-4804
- Failure to report lost time in a timely manner can result in penalties to the university and employee.
7. Employee and DDP will receive emails every two weeks requesting updates on missed time. To enter authorized missed time, please visit http://rmi.prep.colostate.edu/workers-compensation/lost-time/.

Please remember that no compensation or wage replacement is granted without report of lost/missed time.

Please note that the form doesn't play nice with all web browsers. Internet Explorer is its preferred browser if you want to submit it online.
Once completed the timesheet can be printed, emailed and saved. There is a button where it can be submitted directly to the WC program.

Please review the Website: [http://rmi.prep.colostate.edu/workers-compensation/lost-time/](http://rmi.prep.colostate.edu/workers-compensation/lost-time/)

For information on reporting time and information on Lost Time Reimbursements for Compensable Claims.

As the claim progresses, notices will be sent to employee and/or DDP at key events:
Lost time reaches 24 hours, 80 hours and exhaustion of injury leave.

Currently updates on missed time will be sent to the DDP on the 10th of each month.

Please note the first 24 hours missed is not covered but needs to be reported.

Please make sure to entire hourly employees missed.
Permanent Employees

- First day of injury is counted as administrative leave provided that medical treatment is sought the same day as injury.
- The next 24 hours is employees own time
- If the employee is off more than 80 hours the first 24 hours will be credited back to the employee
- Provided benefits outlined in workers compensation statute.
- Additional benefits provided by CSU benefits package to eligible employees. Includes full salary replacement under injury leave policy.
- No missed time is counted until medical attention is sought

Hourly Employee

- First 24hrs leave for injury are not paid but must be reported.
- Day of injury isn’t paid for
- The first 24 hours paid to employee if they miss more than 80 approved hours.
- Payment for approved lost time is paid and 66 2/3 of Average weekly wage and paid directly to employee for carrier or TPA or carrier
Qualified, benefitted employees with a compensable work-related injury or illness may qualify for the State Of Colorado Injury leave benefits which grants full pay for up to 90 instances!

**Permanennt Employees Lost Time Compensation**

Department turns in employee lost time to Workers Compensation Program.

TPA insurance carrier cuts check on behalf of employee for 2/3 of employee salary and sends to CSU.

Remaining 1/3 of salary balance is paid by employee department or Workers Compensation program TMD funds.

Workers Compensation program review time and turns in approved lost time into TPA insurance carrier.

TPA insurance check is credited to the account paying the injured employees salary.

Full Salary amount is paid to employee.
Injury Leave is not granted when:

- A determination is made that the injury or illness was caused by willful misconduct of the employee or by willful disobedience of reasonable rules and regulations resulting in reduction of compensation payments.

- The physician determines the injury is non work related.

- The claim is placed on a Notice of Contest, regardless of reason, until it is deemed compensable
  - It is important that this is followed and the employee cooperates with TPA to get needed information so that a determination of benefits is made ASAP.
  - Until the claim is accepted the employee will need to use their own time.

- Employee is at MMI or released from care

- Employee returns to the doctor for maintenance treatment following MMI (maximum medical improvement) this is on their own time versus injury leave.
A claim can be closed for a number of reasons:

- Maximum Medical Improvement (Full Duty)
- Maximum Medical Improvement (Permanent Restrictions)
- Non Compliance with Care
Once an employee has reached maximum medical improvement (MMI) and is released from medical care they will either have a full duty release or be given permanent restrictions. The employee must contact their supervisor and provide them with a copy of the final physician’s report immediately.

Employees’ that are placed at MMI for failure to comply with medical treatment should not be allowed to return to work without adequate medical treatment and evaluation of abilities.

An employee who reaches MMI without a full duty release, should not be allowed to return to work until the appropriate departmental staff are consulted, along with human resources and the workers’ compensation team, to assess the employee’s ability to perform the essential functions of their job.

MMI with Maintenance care: Some follow up care is outlined in order to complete treatment and/or maintain status.

- Payment for medical treatment is covered
- Missed time from work for maintenance care after MMI is not covered.
Claim Closure

• What happens after a claim is closed?
  – Final Admission is filed with the Division of Workers Compensation
    • Employee has 30 days to contest Final Admission.
  – Depending on the claim, the employee may get an impairment rating and compensation for their injury
Please reference Risk Management’s website periodically for additional information AND updated information
http://rmi.prep.colostate.edu/workers-compensation/

Remember … Risk Management is here to assist you