What’s New With CSU’s Workers’ Compensation

CSU OFFICE OF RISK MANAGEMENT & INSURANCE
NOVEMBER 2015
The purpose of today’s presentation

Introduce our new Website &
Introduce Origami, our new claims system

We will be providing training outside of this presentation on
WC Basics and Advance Workers’ Compensation

Please watch our website for dates and to register or contact me at
Kweigang@colostate.edu

The next training for WC Basics is November 19th
Risk Management & Insurance
Which includes the Workers’ Compensation Program has
A New Website and Workers’ Compensation Process

Risk Management -  http://rmi.prep.colostate.edu/

Workers Compensation
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
WHAT YOU’LL FIND ON OUR NEW SITE

WORKERS’ COMPENSATION HOME
FILE AN INCIDENT
AUTHORIZED TREATING PHYSICIANS
DEPARTMENTAL DESIGNATED PERSONS (DDPS)
ELIGIBILITY AND COVERAGE
EMPLOYEE GUIDE

WORKERS’ COMPENSATION FAQ
FORMS AND POSTINGS
INCIDENT PROCEDURE
INJURY LEAVE AND LOST TIME
INTERNSHIPS
OTHER RESOURCES
OUT OF STATE EMPLOYEES
TEMPORARY MODIFIED DUTY
What Does The Change Mean for Departments

WE’RE MOVING FORWARD ALONG THE INFORMATION HIGHWAY
THE PROs – A GREAT RESOURCE SITE

- Information that will assist departments and employees through the stages of a WC claim
- Up to date Forms and Postings
- Authorized Treating Physician’s that can be sorted by County
- Easy Access to reporting Missed Time
- Ease of reporting injuries
- Q&A for common questions that arise during the course of a WC claim
- Up to date Training information and Power Points
The Cons

Current forms, postings and information in circulation at CSU don’t have the new website information and need to be replaced

- Employee Notifications that should be posted throughout department
- Authorized Treating Physician forms
- Employee Guide
- Departmental website’s or documents that reference the Workers’ Compensation website
The Origami Vision

- A One Stop Data Base System for reporting

- Currently you can go to the RMI website http://rmi.prep.colostate.edu/insurance/incident-reporting/ and report
  - Incident, Injury, Illness, Exposure
  - Damage to CSU Property
  - Damage to CSU Vehicle
  - Safety Concern/Near Miss Reporting
  - Damage to Non-CSU Property
  - Damage to Non-CSU Vehicle

- The goal is to
  - gather information that can provide reports, data and assist in developing a collaborative effort between staff and departments
  - Increase knowledge so that we can better handle our risk and improve the health and safety of CSU employees
1. **File a Workers’ Compensation Incident**

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

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

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

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

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**

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/](http://rmi.prep.colostate.edu/workers-compensation/lost-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.**

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.**

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.**

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

- **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.
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

Any one can file the claim
   the employee
   supervisor
   Departmental person
   Co-worker

The Department no longer needs to answer
   a set of questions to progress the report to the next level

Review the report respond with any corrections within 5 days

Keep the Authorized Treating Physician information in case medical treatment maybe needed at some point in the future.

At this point, if medical is not sought, the incident remains a record only. No further action is required.
3. If medical is sought, the incident is escalated to claim status by Workers’ Compensation staff.


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

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

The injured work must treat with one of CSU’s Authorized Physicians.
6. Claim is transmitted to Third Party Administrator (TPA), CCMSI Or Travelers(out of state claims) and the employee will be contacted via telephone by an adjuster, and receive a packet via mail

The claim will be either accepted, denied, or placed on a Notice of Contest(NOC) for further investigation. If the claim is placed on a NOC the employee will receive something from the adjuster. CSU’s WC will also send an email to the employee and DDP (Please pay attention to NOC and information provided)

Parties to the claim may be contacted by a variety of CSU experts that will assist in gathering information regarding the claim and circumstances surrounding it.

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

We are looking to assist and prevent Future injuries.
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 on-line.
Once completed the timesheet can be printed, emailed and saved. There even is a button where it can be submitted directly to the WC program.

WC receives the missed time it is reviewed and approved or denied. The Department will receive a copy of the time turned in and approvals and/or denials so that they can make to appropriate adjustments for their records.

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

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

Currently updates on missed time will be sent to the DDP on the 10th of each month.
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. The employee also receives a report and should provide his supervisor with a copy after each visit.

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.

A modified duty letter should be completed any time an employee returns to work with restrictions.

Contact the WC program for assistance with Modified duty and reference our website http://rmi.prep.colostate.edu/workers-compensation/tmd/
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.

Employees who are released from care with restrictions should not be returned to work without first talking with Human Resources.

Call the adjuster or the WC Manager regarding issues also reference our website http://rmi.prep.colostate.edu/
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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.

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**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.

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

**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.
Gains from the new System

- More information and updates regarding the claims
- Better information obtained about injuries via the investigation of the claims
- Ability to provide information to CSU entities regarding injuries
  - Types
  - Severity
  - Cost
  - Location
  - Safety Concerns
Need Assistance? Contact Us.

CSU Workers’ Compensation
Office of Risk Management and Insurance
Campus Delivery 6002
Fort Collins, CO 80523-6002
phone: 970.491.4832 or 970.491.6745
fax: 970.491.4804
email: workcomp@colostate.edu
Kenda’s email: Kweigang@colostate.edu
web: rmi.prep.colostate.edu/workers-compensation