

The Workers' Compensation Claims Process

OLYMPIC EDUCATIONAL SERVICE DISTRICT 114
WORKERS' COMPENSATION TRUST



Your Workers' Compensation Team

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After injury, an employee can begin the claims process in several ways:

<h3>Employee Incident Report (EIR)</h3> <ul style="list-style-type: none"> The EIR details the specifics of the incident and provides the claims adjuster with personal details needed to start a claim It is filled out by both the Injured Worker (IW) and their supervisor Once completed it is sent to the Workers' Compensation Trust (WCT) by fax or mail to be assessed 	<h3>Provider Initial Report (PIR)</h3> <ul style="list-style-type: none"> The PIR provides details on an incident as well as personal information about the IW, diagnosis, and work-relatedness This document is to be filled out by the IW and the provider the day of initial treatment for the injury If not obtained after initial treatment, a PIR must be completed and sent to the WCT within 5 working days of the visit 	<h3>Phone Accident Report</h3> <ul style="list-style-type: none"> A Phone Accident Report is a written documentation of an incident taken by phone To complete a Phone Accident Report the IW must call the WCT directly. An adjuster will ask the IW all questions needed to start the claims process
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After each visit the IW's health care provider should send us an Activity Prescription Form (APF).

Full Duty


- IW is released to his or her Job of Injury

Modified or Light Duty

- IW is released to work with medical restrictions or reduced hours
- Light duty jobs exclude strenuous activities such as lifting, bending, and generally exclude excessive motion.

Off Work

- IW is unable to continue working their job of injury
- IW will receive Time-loss pay based on their average daily wage



When is a Claim Allowed?

- A signed application for benefits** – signatures can be obtained through completion of:
 - SIF2
 - PIR
- Medical Support** - The doctor completes a PIR which provides objective findings, diagnosis, and whether or not the conditions is work related on a more probable than not basis
 - An occupational disease claim may require additional investigation relating to the specific job duties of the worker before claim allowance

Time Loss

- If an IW misses time from work, workers' comp pays a percentage of wages based on marital status and number of dependents
- Time loss is not paid for the date of injury
- Three days following the date of injury are not compensable unless the IW is out of work on the 14th day
- Requirements to pay time loss:
 - The AP must certify that the inability to work is due to an accepted condition under the claim
 - The certification must include objective medical findings
 - A curative (rather than palliative) treatment plan
- Loss of earning power may be payable when a they are working reduced hours resulting in more than 5% loss of wages

How does a Claim get Closed?

Once a worker reaches maximum medical improvement and has returned to the job of injury, the claim is processed for closure.

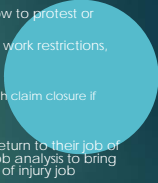
Types of Closures

1. **Medical Only Closure** – Used when an IW only has a few doctors visits and no time loss
2. **Employer Closure** – time loss claims or claims with a permanent partial disability require an SIF5 form be submitted to the IW and LNI
3. **Department Closure** – the WCT submits the full file to LNI to request them issue an order closing the claim



Miscellaneous Claim Issues

- ❖ Any order that is issued by the WCT or LNI has instructions on how to protest or appeal if the IW does not agree with the decision
- ❖ IMEs are used to provide clarity on diagnoses, treatment plans, work restrictions, and causality for occupational disease claims
 - Sometimes the worker plateaus with their current treatment plan
 - Attending Physicians request IMEs for rating exams and to assist with claim closure if there is no further curative treatment available
- ❖ Vocational Services may be needed if a worker is not able to return to their job of injury. A vocational counselor can also help create light duty job analysis to bring workers back to work in some capacity. They also create a job of injury job analysis when requested.
- ❖ If an injury objectively worsens after claim closure, the IW can go to a doctor to have an application complete to reopen the claim.



Forms

APF

PIR

SIF2



QUESTIONS?

