

A group of people holding hands in a circle, symbolizing unity and support. The image is dark and moody, with a focus on the hands in the center. The text is overlaid on the image.

Workers' Compensation

- Session 3: Claims -

Agenda

What kinds of claims are covered?

What do you do in the event of a claim?

What documents are needed to file a claim?

How is the claim processed?

Why are claims denied?

Compliance issues regarding claims

What kinds of claims are covered?

Medical care

- Physician services
- Physical therapy
- Dental care

Disability

- Temporary
- Permanent

Supplemental Job Displacement Benefit

Death benefits



What do you do in the event of a work comp claim?



Report the claim to the carrier

Provide a work comp claim form to the member

- There is a section for the employer to complete and a section for the member to complete
- Both the member and employer should keep a copy of the completed form
- A copy of the completed form needs to be submitted to the carrier



Have the injured use carrier resources to setup an appointment with a comp doctor



What documents are needed to file a claim?

Complete the work comp claim form (CA DWC-1 form)

- Both the employee AND employer needs to complete the form and keep a copy
- The completed form needs to be submitted to the work comp carrier

Wage statement form

Accident report form



How is the claim processed?

Step 1

Injured employee gets claim form



Step 2

Claim gets reported to the carrier



Step 3

Member gets up to \$10,000 in medical services while the carrier processes/investigates the claim



Step 4

Assuming the claim has been accepted, the carrier will disperse benefits and services beyond the initial \$10,000



Why are claims denied?

- The claim is determined to NOT be work related
- The claim is determined to be fraudulent or is being investigated for fraud
- The claim was not filed timely
- The claim was filed well after leaving the organization



Compliance issues regarding claims

- Work comp is supposed to be the exclusive remedy to a work related injury or illness
- Insureds are not supposed to pay for the medical services for injured staff members
- Insureds cannot terminate an employee due to a claim
- Fraudulent claims can be punished with fines or jail time



Q&A



Thanks for joining!