Workers Compensation Claimant Information Packet

Workers compensation is a no-fault insurance that provides medical treatment and wage replacement for eligible workers and authorized volunteers who become injured or ill due to circumstances arising from the course of their work. You may be entitled to benefits regardless of the cause. The following types of injuries are **not** covered:

- If another person injures you for personal reasons not related to your job.
- If you injure yourself intentionally.
- If your injury occurs during horseplay.
- If you injury occurs during a voluntary activity outside the scope of your job.

If you are injured on the job there are a few simple steps to follow that will make processing your claim easier.

1. Notify your supervisor immediately.
2. Seek medical treatment as soon as possible and request that your provider send related information to the Idaho State Insurance Fund and to Payroll / Benefits Services.
3. Tell the medical provider (and pharmacy, if medications are prescribed) that related bills should be sent to the Idaho State Insurance Fund.
   - Obtain a written work release to give to your supervisor.
4. * Contact Environmental Health & Safety at (208) 885-6524 to complete the "Report of Injury and Claim for Benefits" form as required for a workers compensation claim to be filed on your behalf.
5. Provide your supervisor with a copy of the written work release you got from your medical provider. Keep your supervisor informed of your medical status and establish a contact schedule with your supervisor for bi-weekly updates if injury-related time loss occurs.
5. Keep Payroll / Benefits Services informed in writing of your status by sending copies of **all** doctor's notes and releases. Submit timesheets every bi-week to your supervisor and, if injury-related time loss occurs, to Payroll / Benefits Services
6. Promptly return all phone calls and/or complete and return all other requests for information that may be sent to you by the Idaho State Insurance Fund or Payroll / Benefits Services regarding your claim.
7. Keep copies of all documentation sent to you by the Idaho State Insurance Fund.

**** It is critical that Environmental Health and Safety be contacted as soon as possible if an injury occurs at work**. You could lose all benefits if you wait longer than 60 days to report the injury. If you need to seek medical treatment, miss time from work beyond the date of injury, or are unable to perform one or more routine job tasks, you must complete a "Report of Injury and Claim for Benefits" form - A claim can not be opened and a claim number can not be assigned until this form is filed with the Idaho State Insurance Fund.*

Upon receipt of the "Report of Injury and Claim for Benefits" form, the Idaho State Insurance Fund will register your claim and assign a Claims Examiner to your case. You should receive a letter from the Idaho State Insurance Fund within 7-10 days that includes this information. **It is critical that you keep this letter because it will contain your claim number and your claims examiner's contact information. Your Claims Examiner is the person you contact with all medical information and questions regarding your claim.** Your Claims Examiner should be contacted if you have questions regarding your medical bills, wage replacement, or need pre-authorization for diagnostic tests or additional treatment. If there are questions regarding your claim, the following may occur:

- Claim Investigation – there are circumstances in which the Idaho State Insurance Fund will need to obtain additional information regarding your claim. You may be contacted by a Fund Investigator who will schedule an appointment to take your recorded statement and identify any witnesses to your injury or illness.
- Medical Release – if additional medical information is needed to determine what benefits you are entitled to, you may receive a request to sign and return a medical information release and to notify the Idaho State Insurance Fund of the physicians you have seen in the past. ***Worker's compensation benefits depend on your timely response and cooperation*.** All records received are considered confidential information.

It is recommended that on-campus employees seeking medical treatment use Gritman Medical Center to treat any work-related injuries. Please notify Gritman that you are being treated for a work-related injury and they will provide the Idaho State Insurance Fund with your medical report and billing. Off-site employees may seek treatment with a provider of choice. It is the responsibility of the employee seeking treatment elsewhere to provide Payroll / Benefits Services with a copy of the medical release and follow-up treatment schedule. The employee is also responsible to ensure that the medical provider sends your medical report and all billing information to the Idaho State Insurance Fund. If a report is not received, there may be a delay in payment of your bills. Your pharmacist should also be advised to send bills for related prescriptions to the Idaho State Insurance Fund. If you have questions about billing, please contact the Idaho State Insurance Fund.

If you are referred by your first medical provider to a second medical provider, it is not necessary to obtain pre-authorization from the Idaho State Insurance Fund before further treatment is provided. However, if **you** choose to seek treatment for your injury from a second medical provider *without first getting a referral*, you must contact the Idaho State Insurance Fund for pre-authorization. Failure to obtain pre-authorization could delay your claim process and the Idaho State Insurance Fund could deny payment for the services rendered. To speak with an Idaho State Insurance Fund claims examiner, call the number indicated on your acknowledgment card or letter or call (800) 334-2370, extension 2417.

Billing should be submitted directly to the State Insurance Fund at the following address:

Idaho State Insurance Fund
ATTN: Claims Department
1215 West State Street
PO Box 83720
Boise, ID 83720-0044

In order to receive wage replacement, the time lost from work must be authorized by your treating physician. Approved claims provide income replacement if you are disabled from work for more than 5 calendar days. Benefits are payable from the 6th day after disability unless you are hospitalized over night or disability exceeds 14 days. If you are hospitalized or off from work for more than 14 days, benefits are payable from the date of disability.

The basic wage benefit is approximately 67% of your average weekly wage. You may generally expect to receive your first worker's compensation check within 21 days of the injury, unless you have been notified that your claim was denied or is being investigated. To determine exactly when benefit checks are issued or if you have questions or concerns regarding your worker's compensation payments contact your assigned Claims Examiner.

If you are seriously injured and are required to be off for a significant amount of time but do not have sufficient leave balances, you may be eligible to receive Shared Leave. To determine eligibility contact Payroll / Benefits Services, (208) 885-3697.

If your injury disables you from performing the essential functions of your job you may qualify for Short Term Disability. To determine eligibility contact Payroll / Benefits Services, (208) 885-3697.

Family Medical Leave (FML) may be triggered if you will be absent from work for a lengthy amount of time. FML is available for an eligible employee for up to 12 weeks during any 12-month period. In order to eligible you must have worked for at least 12 months and also have worked at least 1250 hours in the 12 consecutive months immediately before implementation. FML is an unpaid leave, however employees may elect to use their paid leave during this period of time in partnership with the worker's compensation benefits.

The following resources are available to answer any questions you may have:

- **Idaho State Insurance Fund**
  (800) 334-2370
  Contact for claim information, medical billing, wage replacement, and medical pre-authorization.
  http://www2.state.id.us/isif/index.htm

- **Payroll / Benefit Services**
  (208) 885-3697
  Contact for questions about U of I benefits, time loss issues, return-to-work policy issues, and updated medical information.
  http://www.hr.uidaho.edu/benefits

- **Environmental Health and Safety**
  (208) 885-6524
  Contact to report a claim.
  http://www.uidaho.edu/adminops/ehs/

- **Idaho Industrial Commission**
  (208) 799-5035
  Contact for return to work issues and retraining.
  http://www2.state.id.us/iic/index.htmm