

Workers Compensation Claims

HOW TO REPORT AN EMPLOYEE INJURY AND FILE A WORKERS COMPENSATION CLAIM

EMPLOYEE:

- Step 1:** The injured employee completes a YCHC Incident Report as soon as possible, but no later than 24 hours after the incident, and submits to the Compliance Officer. The Compliance Officer will submit the report to the **Attending Medical Provider** to complete.
- Step 2:** The injured employee completes an Employee Report of Occupational Injury or Illness to Employer (AK Dept of Labor & Workforce Development Form 07-6100) and submits to the Compliance Officer or their Supervisor.

COMPLIANCE OFFICER or SUPERVISOR:

- Step 1:** Completes the Employer Report of Occupational Injury or Illness to Division of Workers Compensation (AK Dept of Labor & Workforce Development Form 07-6101)
- Step 2:** File a Workers Compensation Claim with Insurance: Call Umialik Insurance Company at (855) 607-7548 or 907-338-5445
- Provide the YCHC Insurance Policy # **WCV 1029994 01**
 - Federal Employer ID# **82-1180162**
 - Answer the interviewer's questions, using the Employee, Employer and Incident reports
 - Provide Compliance Officer (or designee) name & number as the YCHC case contact
 - The WC insurance company will assign this claim to an Insurance Adjuster. The Adjuster will contact YCHC for additional information as needed.
 - Record the Claim # assigned to the top of the Employer Report of Injury form.
- Step 3:** Answer the Insurance Adjuster questions; request a fax # or email address to submit copies of the Employee and Employer Occupational injury reports.
- Step 4:** Submit the Employer Occupational Injury Report to the Front Desk for proper billing.
Report the WC Insurance Claim # to Front Desk for Proper billing.

COMPLIANCE REVIEW:

- a) The Compliance Department will record the incident into the OSHA Form 300 Log of work-Related Injuries and Illnesses
- b) Additional OSHA reports will be filed (if applicable)
- c) The Incident Report will be submitted to the Risk Management/Quality Assurance Committee for review; Additional or revised policies and procedures may be implemented as recommended by the Committee.

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HOW TO PROCESS WORKMAN'S COMPENSATION CLAIMS IN THE ELECTRONIC HEALTH RECORD (For an Employee or patient)

Step 1: FOLLOW FRONT DESK PROCEDURE FOR THE EMPLOYEE ENCOUNTER AS FOLLOWS:

- a) Employee must provide front desk with the Employer Report of Occupational Injury (provided by their employer)
- b) The employee (patient) completes the Physician Report form at the time of their appointment and submits to the Front Desk.
- c) The insurance is added to the encounter at check in.
- d) The Physician Report form is given to the **medical provider** to fill out their portion.
- e) The Physician's Report is returned back to front desk where it is scanned into the patient chart and a copy is mailed to the employer.
- f) For more detailed information see Workers Comp Appointment and Check in procedures.

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TIPS FOR FILING CLAIMS FOR WORKERS' COMP, AUTO, BOP, AND UMBRELLA/EXCESS CLAIMS (Helpful to remember when a loss occurs)

- Report all claims promptly upon learning of a loss. Timing is critical in securing evidence!
- Set aside and preserve any and all closed-circuit TV video for the entire date of the loss. (If you simply identify the equipment you utilize, we will have someone come to you to aid in saving the video).
- Photograph the location/scene of the occurrence as well as the injury (if possible) and save the images. (Remember, cell phone cameras can be helpful and are often readily available).
- Complete a Loss Notice or ACORD form documenting the injured party's full name and contact information (i.e., address, phone number, etc.).
- Obtain a detailed description of the occurrence from the injured party, and document any complaints of injury (making note of the body part)
- Record the name and contact information of any person(s) with the injured party.
- Document the names and contact information of all employees and non-employees who witnessed the loss or came to the scene afterwards.
- If the weather conditions played a role in the loss, describe the circumstances.
- Document any factors (such as foreign substances and their sources) that may have contributed to the loss