

Massachusetts Groups

Claims Kit

Massachusetts Retail Merchants Workers' Compensation Group, Inc.

Massachusetts Care Self-Insurance Group, Inc.

Massachusetts Healthcare Self-Insurance Group, Inc.

Massachusetts Manufacturing Self-Insurance Group, Inc.

Massachusetts Trade Self-Insurance Group, Inc.





Massachusetts Retail Merchants Workers' Compensation Group, Inc.

Massachusetts Care Self-Insurance Group, Inc.

Massachusetts Healthcare Self-Insurance Group, Inc.

Massachusetts Manufacturing Self-Insurance Group, Inc.

Massachusetts Trade Self-Insurance Group, Inc.

Claims Administration Procedures

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Instructions for Reporting MA Workers' Compensation Claims

Please read the following instructions entirely. Our preferred method of reporting is to **complete an injury report via our website:** [Report an Injury](#).

For Lost Time claims please use [Form 101](#). For all other claims, please use [Form 118](#).

Lost time claims are any incapacity, full or part time to perform the job for more than 5 (non-consecutive days).

- Have all employee demographic information and accident information handy.
- Click on the link to the form you want to complete to report your claim.
- Complete the form filling in ALL FIELDS. Missing information could result in delays in the claim being set up.
- We are a mandatory reporter to CMS (Medicare) and MUST have the full SSN for the employee.
- Press the SUBMIT button. The injury report will be submitted electronically to us.
- You will receive a confirmation of receipt by email with a copy of the FROI.
- You may email supplemental documents such as witness statements, medical reports or accident investigation forms to FROI@coverisk.com or via fax to 800-382-8891.

Cove Risk reports claims electronically on your behalf with the required state agency.

If you are unable to complete an injury report online, you can:

- Print a blank report, complete it manually, and submit it via fax to 800-382-8891
Attn: New Claims Reporting.
- Email it to FROI@coverisk.com
- Call us at 800-790-8877, option 1.

Concerned about Safety? Checkout Cove Risk's
Safety Services Resources online at www.coverisk.com/safety

P.O. Box 859222-9222 / Braintree, MA 02185 / www.coverisk.com / 800-790-8877 / FAX 800-382-8891

Cove Risk Safety Services

Cove Risk Safety Services consist of:

- In person visits and safety inspections for each location as needed or requested
- Consultation over the phone and/or via email as needed or requested
- Initial Risk Assessment for Underwriting and Consultation of prospective member
- Assist with Occupational Safety & Health Administration (OSHA) regulatory compliance
- Attend Safety Committee Meetings as needed
- Coach members on safety policy/procedure writing, safety program needs, employee safety training, etc.
- Member Reviews – update members regarding their loss history and injury trends
- Advise members' key safety contacts in areas of self-inspection, behavior observations and accident investigation techniques
- Assist with Accident Investigations for serious accidents, subrogation cases, or other requests

Risk Assessments (initial and on-going services)

- Worksite Analysis
- Walking and Working Surfaces
- Warehouse Safety
- Emergency-related Hazards
- Hazard Prevention/Control
- Machine Guarding
- Ergonomic Assessments
- Shipping/Receiving
- Back Safety
- Driver Safety
- Kitchen Safety
- Power & Non-Power Tools

Safety Recommendations

Our objective is to provide recommendations that decrease risk of employee injuries and result in safety success. We focus on the top injury causes and other areas of importance:

- Back, Shoulder, and Neck (soft tissue) related injuries from overexertion or strain
- Slip-Trip-Fall Prevention (indoor and outdoor hazards) – all Walking and Working surfaces
- Prevention of cuts/lacerations and burns
- Hazard Assessment/PPE

Safety Resources (Safety Awareness For Everyone)

Cove Risk's website (member only access) has been customized for our members and is regularly growing. You will have access to resources in the form of:

- Posters, handouts, training presentations, exercises, quizzes and safety video library
- Forms, sample policies, checklists, and training tips
- Links to government websites, safety resources and helpful articles
- List of Safety Vendors that provide safety goods and services to our members

Cove Risk Safety Service Library Login Info.

Group Name	Login	Password
MA Retail Merchants Workers' Compensation Group	MAR	MAR123
MA Care Self-Insurance Group	MAC	MAC123
MA Healthcare Self-Insurance Group	MAH	MAH123
MA Manufacturing Self-Insurance Group	MAM	MAM123
MA Trade Self-Insurance Group	MAT	MAT123

Safety E-Blasts

- You will be added to our monthly email distribution on Safety Topics that are important to every member based on trends or different hazards presented throughout the year



Claims Administration Procedures

I. Introduction

This claims guideline has been provided to reflect current legislation in the workers' compensation law for the Commonwealth of Massachusetts.

These procedures will streamline the claims reporting process thereby allowing the timely and efficient payment of employee claims. The implementation of these procedures will allow us to effectively monitor the claims and permit us to make appropriate recommendations to the Board of Trustees of your self-insured group.

Since one of the primary functions is to serve members, it is essential that employers familiarize themselves with this guide so that they will be aware of the services we provide. Feel free to call us for information and guidance.

Fundamentals of Efficient Claims Service

- Prompt payment of compensation on legitimate claims.
- Early and thorough investigation and determination of questionable cases.

This service cannot be rendered without the immediate and complete cooperation of employers with our investigators and claims examiners. The time element is of utmost importance not only because it affects the speed with which benefits may be paid or determined, but also because the law provides that:

1. The first payment of compensation is due no later than 14 days of receipt of the employer's notice of injury.
2. In cases where the right to compensation is controverted, notice to that effect must be filed on or before the 14th day of receipt of the employer's notice of injury. (Severe penalties may be imposed for violations of these provisions. For example, failure to file on time may force payment of an otherwise questionable claim.)

Employees should be instructed to report all work-related incidents no matter how trivial to their direct supervisor. The supervisor should report the incident to a designated individual in your company who will maintain accident records and act as a liaison between your company and Cove Risk Services or your self-insured group.

IF A FATALITY OCCURS AT YOUR LOCATION, CALL

Cove Risk Services, LLC*

IMMEDIATELY WITH THE INFORMATION

*During normal business hours call: 781-843-0005 or 800-790-8877

After hours call: 508-274-2362 or 339-933-1784

II. Accident, Investigation and Record Keeping

Employees should be instructed to report all work-related incidents no matter how trivial to their direct supervisor. The supervisor should in turn report the incident to a designated individual in your company who will maintain accident records and act as a liaison between members and your self-insured group. Maintenance of OSHA logs is also important. Cove Risk's Safety Services has an online library of resources to assist you with accident investigations and record keeping. *See page 27 of this claims kit.*

III. Claims Reporting

First Report of Injury - Form 101

(WE FILE FORM 101 WITH THE STATE ON YOUR BEHALF.

Tip: Fill out the form online, [Form 101](#) and we'll take care of it from there.)

- A. Complete a Massachusetts First Report of Injury Form (Form 101). When an employee has lost five (5) or more calendar days (doesn't need to be consecutive and could be partial hours) from a work-related injury. Cove Risk Services, LLC will file the Form 101 with the Massachusetts Department of Industrial Accidents (DIA). A copy of this form is to be sent to the injured worker. A copy should be retained for your own records. **(Form 101 should be completed within the 7 days from the 5th lost work day.)**

Medical Only - Form 118

- B. Complete and send to Cove Risk Services, LLC a First Report of Injury (Form 118) for all claims where disability involves four (4) or less calendar days.

Tip: Fill out the form online, [Form 118](#) and it will go directly to Cove Risk.)

DO NOT SEND FORM 118 TO THE DEPARTMENT OF INDUSTRIAL ACCIDENTS.

If a medical-only claim develops into compensable lost time, meaning five (5) or more calendar days. Please notify us immediately.

First Reports of Injury qualifying for disability (see Section A) must be filed within seven (7) days from your knowledge. Failure to comply may subject your company to fines of up to \$100 per violation after the second violation in the same calendar year.

- C. In cases of questionable compensability, attach a separate memorandum to the 101 or 118 form outlining the conditions or concerns you have involving the claim.

The Form 101 or 118 should be fully completed. The Workers' Compensation Board has not interpreted the employer's statements on a Form 101 or 118 to be admissions of fact. Failure to report losses could result in a penalty of \$100 per violation after the second violation in the same calendar year.

The DIA does not provide the employer with the preprinted Forms 101 or 118. Blank forms can be found on our website: www.coverisk.com

A permanent record of all work-related incidents, 101 and 118, should be maintained by the employer.

IV. Claims Correspondence

All claims correspondence should have the following information:

- A. Your company's full name
- B. Your certificate number
- C. The claimant's full name
- D. The date-of-accident

V. Workers' Compensation Law – Benefits

Benefits can be paid for a period of one hundred eighty (180) days from disability on a non-prejudiced basis, without admitting liability. This can be extended for an additional one hundred eighty (180) days with the claimant's approval, and the DIA's approval.

For compensable injuries and/or occupational diseases, medical benefits are available immediately. Indemnity payments for temporary disability are 60% of the average weekly wage. There is a maximum and a minimum amount under the state workers' compensation laws. If the claimant returns to work at a rate-of-pay below his average weekly wage, he may be entitled to a reduced-earning benefit. Death benefits are available to surviving spouses and certain dependents. Employees may also be entitled to "scheduled" awards for permanent loss of function of various body parts (i.e., legs, feet, toes, arms, hands, fingers) including scars, vision and occupational loss of hearing. The rates indicated below are subjected to legislation revisions.

- A. **Burial Expenses** - Reasonable burial expenses not to exceed 8 times the State Average Weekly Wage (SAWW) in effect at the time of injury.
- B. **Death Benefits** - There is an allowance to pay death benefits to the widow or children under the age of 18. Also, dependents under the age of 18, physically or mentally incapacitated, are eligible for support under the death benefits. The maximum payment for a week would be the state average weekly wage. The weekly maximum and minimum benefits change yearly on October 1st.
- C. **Medical Bills** - An employee sustaining a personal injury arising out of the course of his employment or disabled by occupational disease shall be entitled to benefits according to the Commonwealth of Massachusetts Rate Setting Commission Division of Health Care Finance and Policy, as illustrated in the fee schedule for Workers' Compensation 114.3 CMR 40.00. Employees can change health care providers within a given specialty only once, except in the case of emergency or approval by an administrative law judge.
- D. **Permanent Total Disability Benefits** - The State of Massachusetts allows a 66-2/3 benefit per week and a COLA (cost of living adjustment) each October 1st.
- E. **Temporary Total Disability Benefits** - The benefit rate is 60% of the average weekly wage, not to exceed the state average weekly wage. This section provides for the number of weeks payable under temporary total disability to be 156 weeks.

- F. **Temporary Partial Disability Benefits** - The benefit rate is 60% of the difference between the average weekly wage and post-injury earning capacity provided that in no event can the partial compensation rate exceed 75% of what would have been the total compensation rate.
- G. **Waiting Period** - There is a five-day (5) waiting period for temporary total disability benefits. However, benefits are payable retroactive to day one if the claimant is out of work for more than 21 days.
- H. **Denied Claims** - The employer/insurer must pay the employee his/her benefits within 14 days of the employee's request for benefits via a form 110 or deny the claim with an official notice to the Workers' Compensation Commission (on a Form 104).

In cases that are actually controverted or challenged, a Form 104 (Insurer's Notification of Denial of Compensation) will be filed on behalf of the employer. It is imperative that the employer give as much information to the claims administrator as quickly as possible so a timely investigation and, if need be, controversy or denial can be filed with the State Workers' Compensation Board prior to the 14-day deadline.

VI. Posting Notices

The Workers' Compensation law requires that you post a notice furnished to you by your carrier indicating that you have secured coverage. The notice has the name, address of the carrier, policy number and the effective date-of-coverage. In these circumstances, Cove Risk Services, LLC will provide such notices to the employer. The notices will list your self-insured group as the insurer.

VII. Commonly Used Compensation Forms

A. **101 Forms** to be filled out by the employer

1. Employers' report of injury for claims involving five (5) or more calendar days of disability.

The first report of injury must be reported and filed with the claims administrator within seven (7) days from the 5th day of disability.

2. 118 Form - Employer's report of injury/medical-only claims

This first report is sent only to Cove Risk Services, LLC.

3. OSHA Forms and Posting are the employer's responsibility.

4. [117 Form - Wage Statements](#)

On claims involving five (5) or more days of disability, indicate only those wages earned by the injured employee during the 52-week period immediately preceding the accident. If the injured employee has worked less than 52 weeks, report wages for that time. (*An itemized payroll report showing gross earnings may be substituted for Form 117*)

B. Commonly used compensation forms to be filled out by your self-insured group

1. 103 - Insurer's notification of payment
2. 104 - Insurer's notification of denial of compensation
3. 105 - Insurer's extension of 180-day pay-without-prejudice period
4. 106 - Insurer's notification of termination or suspension of benefits
5. 107 - Insurer's notification of resumption or modification of weekly compensation
6. 108 - Insurer's request for reduction, suspension or discontinuance of compensation
7. 113 - Agreement to compensation
8. 114 - Notification of new participant or participant change
9. 120 - Insurer's offer to pay compensation
10. 121 - Appeal of conference proceeding
11. Medical authorization
12. 117 - Average weekly wage computation schedule
13. 110 - Employee's claim

The law requires that some of these forms be sent to all parties' via certified mail return receipt requested.

VIII. Workers' Compensation Board Notice

A. Notice of Hearing

When an informal or formal hearing is scheduled, the Workers' Compensation Board will indicate the time, date and place of the scheduled hearing via either a letter or form. It is not necessary for the employer to attend unless specifically requested or if they wish to do so. Your self-insured group encourages employer involvement at Industrial Accident Board hearings when needed.

B. Notice of Decision

This letter or form summarizes the hearing activity including awards. Workers' Compensation decisions can be appealed on any claim that originally had the possibility of any appeal process.

IX. Workers' Compensation Law (Discrimination)

75B. Qualified handicapped person; discrimination against exercising rights under this chapter.

1. Any employee who has sustained a work-related injury and is capable of performing the essential functions of a particular job, or who would be capable of performing the essential functions of such job with reasonable accommodations, shall be deemed to be a qualified handicapped person under the provisions of Chapter 151B.
2. No employer or duly authorized agent or an employer shall discharge, refuse to hire or in any other manner discriminate against an employee because the employee has exercised a right afforded by this chapter, or who has testified or in any manner cooperated with an injury or proceeding pursuant to this chapter, unless the employee knowingly participated in a fraudulent proceeding. Any person claiming to be aggrieved by a violation of this section may initiate proceedings in the superior court department of the trial court for the county in which the alleged violation occurred. An employer found to have violated this paragraph shall be exclusively liable to pay to the employee lost wages, shall grant the employee suitable employment, and shall reimburse such reasonable attorney fees incurred in the protection of rights granted as shall be determined by the court. The court may grant whatever equitable relief it deems necessary to protect rights granted by this section.
3. In the event that any right set forth in this section is inconsistent with an applicable collective bargaining agreement, such prevail. An employee may not otherwise waive rights granted by this section.

X. Rehabilitation

The purpose of this section of the Workers' Compensation Act is restoration of the insured employee to suitable employment to the maximum extent practicable consistent with the priorities listed in Section (30E - 3011) of the Workers' Compensation Act. To further that purpose, it is the shared responsibility of all parties involved to cooperate in developing a rehabilitation process designed to promote re-employment at a level of earning commensurate with the employee's ability to perform under present conditions consistent with the priorities of Section (30E - 3011) of the Massachusetts Workers' Compensation Act.

(30E - 3011) - Semi-mandatory. The stated policy of the Act is to encourage and assist in the development of voluntary agreements to provide and utilize vocational rehabilitation services when necessary to return employees to suitable gainful employment. The law requires the injured employee to meet with the Office of Education and Rehabilitation for an initial screening. If the Office determines that the services are warranted, it will work with the employer and employee in developing a program. If no program is agreed upon by employer and employee, the Office may develop a program and notify the employer/insurer. If the insurer refuses (or fails) to provide the program, the Office may do so from a trust fund. Upon successful completion, the insurer may be assessed two (2) times the cost of the program.

The employer is responsible for the cost of the program including board, travel and lodging. Programs are limited to 104 weeks. Parties must agree on the provider.

Benefits may be reduced or suspended for refusal to cooperate.

Retraining may be allowed within any of the following categories. Where needed, a vocational or medical rehabilitation expert will be assigned.

1. Former Job - Return of the employee to his pre-injury job with same employer.
2. Modified Job - Return of the employee to his pre-injury job with the same employer. The tasks or the work place may be modified and the employee retrained if necessary to achieve this return.
3. New Job - Return to employment with the pre-injury employer in a different position. The employee may be retrained if necessary.

4. On-The-Job-Training With Pre-Injury Employer - Return to employment with the pre-injury employer for on-the-job-training.
5. New Employer - Employment with a new employer, retraining may be allowed if necessary.
6. On-The-Job-Training With A New Employer
7. Career Retraining - A goal-oriented period of formal retraining, which is designed to lead to employment in another career field.

XI. Workers' Compensation Department of Industrial Accidents Offices

The Department of Industrial Accidents (DIA) has its central office at:
Lafayette City Center, 2 Avenue de Lafayette, Boston, MA 02111-1750

To find regional DIA offices throughout the state click on the link below:

REGIONAL DIA LOCATIONS

https://www.mass.gov/orgs/department-of-industrial-accidents/locations?_page=1

Employer's Guide to Workers' Compensation

This guide is a resource for employers operating in Massachusetts about their rights and responsibilities regarding workers' compensation.

The employers guide on the DIA site can be found here in multiple languages.

<https://www.mass.gov/service-details/employers-guide-to-workers-compensation>

XII. Sample Forms for Employer's Use

101 Employer's First Report of Injury (LTW Cases)

118 Employer's First Report of Injury (Medical Only) or (Incident Only)

117 Wage Statement

See samples included in this claims kit.

XIII. Return-to-Work Program (Full/Light Duty)

The purpose of the Massachusetts Workers' Compensation Act is to assist an injured employee after a work-related injury has occurred.

In most cases, return to work is accomplished in a timely fashion.

As a self insured business, you have accepted a greater amount of responsibility and have shown a desire to better control the Workers' Compensation exposure to your company.

One way to control the costs of Workers' Compensation is to participate in Return-to-Work programs for full and light-duty capacities.

As your claims administrator, we will be working with you and other "team" members to accomplish this goal, i.e., Return-to-Work.

Other "team" members include such people as vocational and medical rehabilitation specialists, physicians, adjusters, defense counsel, and loss control representatives.

As a team, we will be working together to place an injured employee back to work. Light-duty positions will be needed along with job descriptions.

We will have physicians reviewing cases on an ongoing basis. They will be in direct contact with the treating physicians to communicate on an equal level to facilitate a prompt return to work and to try and reduce unnecessary medical fees.

XIV. Cove Risk Services, LLC's Duties

1. Immediate telephone contact with the employer to confirm compensability, compensable lost-time, review an action plan, i.e., adjuster assigned, or denial of claim.
2. Follow-up by telephone with the employer to review the status of each lost-time case.
3. Immediate telephone contact with the injured employee to review benefits and needed documentation, such as medical authorization, attending physician information, utilization review program.
4. File Form 101 with the DIA on claims with 5 or more days of disability.
5. Where allowable, weekly telephone contact with the employee to review progress.
6. Telephone and written contact with the attending physicians to review treatment and progress.
7. Coordinate ergonomic specialists to meet with the employer and employee when a complete change of job duties is required or gradual return-to-work via light duty to full duty.
8. Coordinate any needed state service agencies such as rehabilitation specialists.
9. Request job description for new or light-duty positions.
10. Medical file reviews by physicians who will be contacting the attending physicians, physical examination physicians and at times, the employer.
11. Request the employer to allow the employee to return to light-duty work.
12. Review loss runs with member.

XV. Employer Duties

1. Prompt reporting of all lost-time cases or those cases that go from a medical-only status to a lost-time status.
2. Full cooperation with the adjusters and specialists assigned to handle lost-time cases.
3. Preparation of light duty job descriptions.
4. Promote full duty Return-to-Work of all injured employees.
5. Where allowable, contact the injured employee on a weekly or bi-weekly basis to show concern.
6. Allow employees who return to work to take the needed time off to seek follow-up medical attention.
7. Transit information to the claims department on any cases that could benefit from surveillance.
8. Encourage employees to return to work as soon as possible within the restrictions diagnosed by the attending physicians.
9. Attend rehabilitation meetings where the employer's input is needed.
10. Attend pre-planned claims presentations.

The Return-to-Work program is designed to minimize the loss dollars spent by returning the employee to work as quickly as possible. Hopefully, the position will be with his original employer.

With the employer's cooperation, this can be accomplished.

Without the employer's cooperation, the exposure increases.

When there is no job to which an employee can return, the claims department must try to obtain a reduced earning capacity at the Department of Industrial Accidents and work with vocational specialists to find the employee a job. All of this takes time and costs extra loss/expense dollars, which increase the loss history of the employer and group as a whole.

Only as a coordinated team can we maintain a successful Return-to-Work program.

XVI. Claims/Employer Meetings

As your claims administrator, Cove Risk Services, LLC will provide claims and loss control liaisons to review particular cases.

Many such cases can be handled over the phone, but where a more in-depth meeting is needed, appointments can be scheduled.

XVII. Settlement Authority

Section 74 (“Lump Sums - Consent of Employer”) (applicable to pending claims).

If the employer is an experience-modification insured (The Industrial Accident Board presently has taken the position that this includes employers whose workers’ compensation premiums exceed \$2,500), the permission of the employer must be obtained in writing before a lump-sum settlement can be approved. As this is applicable to pending cases, all matters which are presently scheduled for lump sum are subjected to this provision; and the employers must be contacted and approval secured. This does not apply to claims that are no longer factored into the employer’s experience modification ratings.

XVIII. Defense Counsel

As required under the Workers’ Compensation Act, Cove Risk Services, LLC must appoint a local defense counsel.

Cove Risk Services, LLC engages local defense counsel by region on a case-by-case basis. Please contact our Claims Department for additional information.

XIX. Medical Only Cases

A permanent record of all work-related incidents, regardless of whether a Form 118 is required, should be maintained. It is also recommended that a record of such incidents be maintained in a separate workers’ compensation file in chronological order.

A Form 118 should only be sent to Cove Risk Services, LLC.

XX. Double Compensation Exposure (Sec. 152/28)

Willful misconduct of employer; defense reimbursement of insurer; employment of minor; mentally handicapped persons; injuries at sheltered workshops.

If employee is injured by reason of the serious and willful misconduct of an employer or of any person regularly entrusted with and exercising the power of superintendence, the amounts of compensation hereinafter provided shall be doubled. In case the employer is insured, he shall repay to the insurer the extra compensation paid to the employee. If a claim is made under this section, and the employer is insured, the employer may appear and defend against such claim only. The employment of any minor, known to be such, in violation of any provision, of Sections 60 to 74, inclusive or of Section 104 of Chapter 149 shall constitute serious and willful misconduct under this section.

As used in this section the term “minor” shall include mentally handicapped persons 18 years of age or older unless:

1. the employment takes place in a sheltered workshop which holds either a license from the Department of Developmental Services or accreditation from the Commission on Accreditation of Rehabilitation Facilities; and
2. a professional vocational specialist evaluates the employee at the employment site, for the specific job performed and such evaluation determines in writing the employee is appropriate for and capable of such employment; and
3. the employee has agreed in writing to the written rehabilitation plan or to an accurate verbal description of such written plan.

The Division of Administration shall keep statistical records on injuries that occur at sheltered workshops. If there appears to be a pattern of such injuries at a particular sheltered workshop, the Office of Claims Administration shall notify the Department of Mental Retardation and such department shall take whatever action it deems appropriate.

XXI. Serious Loss Reporting/Excess Reporting

A serious loss is defined as any loss that has an incurred exposure (paid and outstanding reserves of \$50,000 or higher). Cove Risk Services, LLC will provide serious loss information to the Board of Trustees on a quarterly basis. Each individual case will have a serious loss report and serious loss report outline, with excess reporting information.

XXII. Conclusion

The claims procedures outlined in this manual are to be viewed only as a guideline and are not to be construed as a substitute for actual legislation and/or court decisions. It is not intended to abrogate an employer's responsibility under applicable state and/or federal safety laws.

Most of the claims administration policy is standard to all workers' compensation programs in the state of Massachusetts. Workers' Compensation is highly regulated, and regulations specify in-depth the type of claim reporting which must be done and the forms which must be used.

The claims administration procedures are written for the benefits of the members of your self-insurance group, to be used as a reference manual. Items such as the type of forms, which must be completed and the time frames for various filings have been discussed.

The purpose of a claims administration policy is to ensure correct and timely payment of employees' claims, and to satisfy Massachusetts W.C. Regulations; Chapter 152.

Tip: Fill out this form online, [Supervisor's Investigative Report](#)

Please check your group from the list below.

- Massachusetts Retail Merchants Workers' Compensation Group, Inc.
- Massachusetts Care Self-Insurance Group, Inc. (nursing homes)
- Massachusetts Healthcare Self-Insurance Group, Inc. (hospitals)
- Massachusetts Manufacturing Self-Insurance Group, Inc.
- Massachusetts Trade Self-Insurance Group, Inc.

P.O. Box 859222-9222 / Braintree, MA 02185 / (781) 843-0005 / 800-790-8877 / Fax (800) 382-8891

Supervisor's Investigative Report

This is a follow-up report used to indentify and correct conditions or practices which have led to an employee work-related incident.

Employer's Name: _____

I. GENERAL INFORMATION

Employee Name

Department

Supervisor Completing This Form

Date of Incident

Date Supervisor Notified

II. INTERVIEW WITH FIRST PERSON NOTIFIED OF INCIDENT

Name of Person

Date Person was Notified

III. INTERVIEW EACH WITNESS (Name and Statement)

IV. WHERE DID THE INCIDENT OCCUR?

V. DESCRIBE WHAT HAPPENED AND THE REASON(S) INCIDENT OCCURRED

VI. WHAT ACTION WAS TAKEN TO PREVENT A RECURRENCE?

VII. SIGNATURE

Signature of Supervisor Completing Form

Date Completed

Signature of Safety Officer

Date Reviewed by Safety Committee

VIII. IMPORTANT

If equipment or machinery was the cause of the incident, please advise the claims department of any service contracts.

FORM 101



The Commonwealth of Massachusetts
Department of Industrial Accidents – Department 101
 C/o Cove Risk Services, LLC P.O. Box 859222-9222 Braintree MA 02185 or fax 800-382-8891
Info. Line 800-323-3249 ext. 470 in Mass. Outside Mass. - 617-727-4900 ext. 470
<http://www.mass.gov/dia>

DIA USE ONLY

EMPLOYER'S FIRST REPORT OF INJURY
OR FATALITY

THIS FORM MUST BE FILED BY THE EMPLOYER IN THE EVENT OF AN INJURY THAT RESULTS IN DEATH OR FIVE OR MORE CALENDAR DAYS OF TOTAL OR PARTIAL INCAPACITY FROM EARNING WAGES.

INSTRUCTIONS AND CODES ON THE REVERSE SIDE - Please Print Legibly or Type - Unreadable forms will be returned.

EMPLOYEE	1. Employee's Name (Last, First, MI):		2. Home Telephone Number:	3. Social Security Number*:	4. Sex: <input type="checkbox"/> M <input type="checkbox"/> F	
	5. Home Address (No., Street, City, State & Zip Code):			5a. Native Language Code: _____ Other: _____	6. Marital Status: <input type="checkbox"/> M <input type="checkbox"/> S	7. No. of Dependents:
	8. Date of Hire (mm/dd/yyyy):		9. Date of Birth (mm/dd/yyyy):		10. Average Weekly Wage: \$ _____ <input type="checkbox"/> Estimated <input type="checkbox"/> Actual	
EMPLOYER	11. Employer's Name:			12. Federal Tax I.D. Number:		
	13. Employer's Address (No., Street, City, State & Zip Code):			14. Employer's Telephone Number:		
	16. Workers' Compensation Insurance Carrier and Tel. No. (NOT LOCAL AGENT/ADMINISTRATOR): P.O. Box 859222-9222 Braintree, MA 02185 (1-800-790-8877)			17. W.C. Policy Number:		
	18. Self-Insured? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, Self-Insurer Number: _____			19. Business Type : <input type="checkbox"/> Service <input type="checkbox"/> Wholesale <input type="checkbox"/> Mfg. <input type="checkbox"/> Retail <input type="checkbox"/> Other _____		
INJURY INFORMATION	20. DATE OF INJURY (mm/dd/yyyy):			20a. Insurer's Case/Claim File No.:		
	21. Was Employee Injured on Employer's Premises? <input type="checkbox"/> Yes <input type="checkbox"/> No		22. Location of Injury if not on Employer's Premises:			
	23. FIRST day of Total or Partial Incapacity to Earn Wages (mm/dd/yyyy):		24. FIFTH day of Total or Partial Incapacity to Earn Wages (mm/dd/yyyy):			
	25. If Employee has Died, Date of Death (mm/dd/yyyy):		26. Source of Injury (Chemicals, Machinery, etc.):			
	27. Briefly Describe How Injury/Exposure Occurred and Body Part(s) involved:					
	28. Person to Whom Injury was Reported (list position):			29. Date Reported (mm/dd/yyyy):	30. Date Reported as work related (mm/dd/yyyy):	
	31. Injury Code(s) a. _____ to body part		Body Part Code(s) a. _____		32. Witness(es) to Injury - Give Full Name(s), if none state as such:	
	b. _____ to body part		b. _____			
c. _____ to body part		c. _____				
33. Has Employee Returned to Work? <input type="checkbox"/> Yes <input type="checkbox"/> No			34. Date Employee Returned to Work(mm/dd/yyyy):			
35. Employee's Regular Occupation:			36. Has Employee Returned to Regular Occupation: <input type="checkbox"/> Yes <input type="checkbox"/> No			
PREPARER	37. PREPARER'S Name (SEE INSTRUCTIONS ON REVERSE SIDE):			38. PREPARER'S Title:		
	39. PREPARER'S Signature (SEE INSTRUCTIONS ON REVERSE SIDE):		40. Date Prepared (mm/dd/yyyy):	40a. PREPARER'S e-mail address:		

*Disclosure of Social Security Number is Voluntary. It will aid in the processing of your report. Form 101 - Revised 7/2010 - Reproduce as needed.

THIS FORM DOES NOT CONSTITUTE AN EMPLOYEE'S CLAIM FOR BENEFITS UNDER WORKERS' COMPENSATION.

**EMPLOYER'S FIRST REPORT OF INJURY OR FATALITY
FILING INSTRUCTIONS**

1. **WHEN TO FILE:** File this form within 7 calendar days, not including Sundays and legal holidays, of receipt of notice of any injury alleged to have arisen out of and in the course of employment, which totally or partially incapacitates an employee for a period of 5 or more calendar days from earning wages. This form is not an admission of liability, but must be filed even though the Employer may believe that the Employee is not injured, or that the Employee is not entitled to benefits under M.G.L. Chapter 152.
2. **WHERE TO FILE:** This form should be mailed to the Department of Industrial Accidents at the address shown on the front of the form. Copies must also be provided to the Employee and to the Employer's Workers' Compensation insurer.
3. **PENALTIES:** Failure to report injuries on this form may result in a fine of \$100.00 in accordance with M.G.L. Chapter 152, Section 6.
4. **EMPLOYER'S NAME & SIGNATURE IN BOXES 37 & 39:** This form must be filed by the employer or an authorized agent/representative of the employer.

NATIVE LANGUAGE CODES
1 – English / 2 – Portuguese / 3 – Haitian Creole / 4 – Spanish / 5 – Chinese / 6 – Vietnamese / 7 – Cape Verdean / 9 – Other

INDUSTRY CODES			
<u>Agriculture, Forestry and Fishing</u> 01 Agriculture Production - Crops 02 Agriculture Production - Livestock 07 Agricultural Services 08 Forestry 09 Fishing, Hunting and Trapping <u>Mining</u> 10 Metal Mining 12 Coal Mining 13 Oil and Natural Gas 14 Nonmetallic Minerals, Except Fuels <u>Construction</u> 15 General Building Contractors 16 Heavy Construction, Ex. Building 17 Special Trade Contractors <u>Manufacturing</u> 20 Food and Kindred Products 21 Tobacco Products 22 Textile Mill Products 23 Apparel and Other Textile Products 24 Lumber and Wood Products 25 Furniture and Fixtures 26 Paper and Allied Products 27 Printing and Publishing	28 Chemicals and Allied Products 29 Petroleum and Coal Products 30 Rubber and Misc. Plastic Products 31 Leather and Leather Products 32 Stone, Clay and Glass Products 33 Primary Metal Industries 34 Fabricated Metal Products 35 Industrial Machinery and Equipment 36 Electronic and Other Electrical Equipment 37 Transportation Equipment 38 Instruments and Related Products 39 Miscellaneous Manufacturing Industries <u>Transportation and Public Utilities</u> 40 Railroad Transportation 41 Local and Interurban Passenger Transit 42 Trucking and Warehousing 43 U.S. Postal Service 44 Water Transportation 45 Transportation by Air 46 Pipelines, Except Natural Gas 47 Transportation Services 48 Communications 49 Electric, Gas and Sanitary Services <u>Wholesale Trade</u> 50 Wholesale Trade - Durable Goods	51 Wholesale Trade - Non-durable Goods <u>Retail Trade</u> 52 Building Materials and Garden Supplies 53 General Merchandizing 54 Food Stores 55 Automotive Dealers and Service Stations 56 Apparel and Accessory Stores 57 Furniture and Home Furnishing Stores 58 Eating and Drinking Establishments 59 Miscellaneous Retail <u>Finance, Insurance and Real Estate</u> 60 Depository Institutions 61 Non-depository Institutions 62 Security and Commodity Brokers 63 Insurance Carriers 64 Insurance Agents, Brokers and Service 65 Real Estate 67 Holding and Other Investment Officers <u>Services</u> 70 Hotels and Other Lodging Places 72 Personal Services 73 Business Services 75 Auto Repair Services and Parking 76 Miscellaneous Repair Services	78 Motion Pictures 79 Amusements and Recreation Services 80 Health Services 81 Legal Services 82 Educational Services 83 Social Services 84 Museums, Botanical, Zoological Gardens 86 Membership Organizations 87 Engineering and Management Services 88 Private Households 89 Services, NEC <u>Public Administration</u> 91 Executive, Legislative and Garden 92 Justice, Public Order, and Safety 93 Finance, Taxation, and Monetary Benefits 94 Administration of Human Services 95 Environmental Quality and Housing 96 Administration of Economic Program 97 National Security and International Affairs <u>Non-classifiable Establishments</u> 99 Non-classifiable Establishments

NATURE OF INJURY OR ILLNESS CODES			
100 Amputation or Eruclotion 110 Asphyxia or Strangulation Etc. 120 Burns (Heat) 130 Burns (Chemical) 140 Concussion 160 Contusion, Crushing, Bruise 170 Cut, Laceration, Puncture 190 Dislocation 200 Electric Shock, Electrocutation 210 Fracture 250 Hernia, Rupture 300 Scratches, Abrasions 310 Sprains, Strains 400 Multiple Injuries 900 No Injury 950 Damage to Prosthetic Devices 995 No Other Injury, NEC** 999 Non-classifiable <u>Infective or Parasitic Disease</u> 150 Infective or Parasitic Disease, UNS* 151 Amebiasis 152 Anthrax 153 Brucellosis 154 Conjunctivitis and Ophthalmia 156 Tetanus	157 Tuberculosis 159 Other Infective or Parasitic Diseases <u>Dermatitis</u> 180 Dermatitis, UNS* 183 Primary Infections of the Skin 184 Other Skin Conditions 185 Dermatitis, Allergenic or Contact 189 Skin Condition, NEC** <u>Poisoning Systemic</u> 270 Poisoning, Systemic, UNS* 271 Due to Toxic Materials other than Lead 272 Diseases of the Blood and Blood Forming Organs 273 Upper Respiratory Conditions 274 Influenza, Pneumonia, Etc. 276 Other Diseases of the Gastro-Intestinal Tract 278 Effects of Lead 279 Other Toxic Effects of One System Only <u>Respiratory Systems, Conditions of</u> 570 Respiratory Systems, Conditions of 571 Upper Respiratory 572 Asthma, Influenza, Pneumonia <u>Pneumoconiosis</u> 280 Pneumoconiosis	281 Aluminosis 282 Anthracosis 283 Asbestosis 284 Bysinosis 285 Siderosis 286 Silicosis 287 Other Pneumoconioses 289 Pneumoconiosis and Tuberculosis <u>Nervous System, Conditions of</u> 560 Nervous System, Conditions of - NEC** 561 Diseases of the Central Nervous System 562 Diseases of the Nerves and Peripheral Ganglia <u>Neoplasm Tumor</u> 550 Neoplasm Tumor, UNS* 551 Malignant 552 Benign <u>Radiation Effects</u> 290 Radiation Effects, UNS* 291 Non-Ionizing Radiation 292 Microwaves 293 Ionizing Radiation - X-Ray 294 Ionizing Radiation - Isotopes 295 Welder's Flash	<u>Other</u> 265 Carpal Tunnel Syndrome 510 Cardiovascular and Other Conditions of the Circulatory System 520 Complications Peculiar to Medical Care 500 Effects of Changes in Atmospheric Pressure 240 Effects of Environmental Heat 220 Effects of Exposure to Low Temperature 530 Eye, other Diseases of the Eye 230 Hearing Loss or Impairment 991 Heart Condition ,Excludes Heart Attack 320 Hemorrhoids 330 Hepatitis, Serum and Infective 275 Hepatitis, Toxic 260 Inflammation of Joints, Etc. 540 Mental Disorders 900 No Illness 999 Non-classifiable 990 Occupational Disease, NEC** 580 Symptoms and Ill-defined Conditions

BODY PART AFFECTED CODES			
<u>Head</u> 100 Head, UNS* 110 Brain 120 Ear(s), UNS* 121 Ear(s), External 124 Ear(s), Internal 130 Eye(s), UNS* 140 Face, UNS* 141 Jaw, Chin 144 Mouth and Throat (vocal chords, larynx) 146 Nose 148 Face, Multiple Parts 149 Face, NEC** 150 Scalp	160 Skull 198 Head Multiple 200 Neck & Cervical Vertebrae <u>UPPER EXTREMITIES</u> 300 Upper Extremities, NEC** 310 Arm(s), UNS* 311 Upper Arm 313 Elbow(s) 315 Forearm(s) 318 Arm(s), Multiple 319 Arm(s), NEC** 320 Wrist(s) 330 Hand(s), Not Wrists or Fingers 340 Finger(s)	398 Upper Extremities, Multiple 400 Trunk, UNS* 410 Abdomen, Internal Organs, Inguinal Hernia 420 Back 430 Chest, Ribs, Breastbone, Internal Organs 440 Hip(s), Pelvis, Organs and Buttocks 450 Shoulder(s) 498 Trunk, Multiple <u>LOWER EXTREMITIES</u> 500 Lower Extremities 510 Leg(s), UNS*	513 Knee(s) 515 Lower Leg(s) 518 Leg(s), Multiple 519 Leg(s), NEC** 520 Ankle(s) 530 Foot or Feet, Not Ankle 540 Toe(s) 598 Lower Extremities, Multiple 700 MULTIPLE PARTS Applies when more than one major body part as been effected such as an arm and a leg 999 NON-CLASSIFIABLE - Insufficient information to identify part of body effected. Includes damage to prosthetic devises.

*UNS - UNSPECIFIED

**NEC - NOT ELSEWHERE CLASSIFIED



Tip: You can find this form online, [Authorization to Disclose Health Information](#)

Claim Number:
Date of Injury:

Authorization to Disclose Health Information

Patient Name: _____ DOB: _____

- I authorize the use or disclosure of the above named individual's health information as described below.
- The individuals or organization listed below are authorized to make disclosure.
- The type and amount of information to be used is as follows: **Medical records, office notes, pharmaceutical records, x-ray films, MRI films, CAT Scans, other radiological films and medical bills concerning my medical treatment arising out of or prior to the date of injury.**
- This information may be disclosed to and used by the following individual or organization: Cove Risk Services, LLC PO Box 8599222-9222 Braintree, MA 02185 for the purposes of a legal workers' compensation claim.
- I understand I have the right to revoke this authorization at any time. I understand if I revoke this authorization, I must do so in writing and present my written revocation to the person or entity I authorized to release my information. I understand the revocation will not apply to information that has already been released in response to this authorization. I understand the revocation will not apply to my insurance company when the law provides my insurer the right to contest a claim under my policy. Unless otherwise revoked, this authorization will expire at the closure of my pending Workers' Compensation Claim.
- I understand that authorizing the disclosure of this health information is voluntary. I can refuse to sign this authorization. I need not sign this form in order to assure treatment. I understand any disclosure of information carries with it the potential for re-disclosure and the information may not be protected by federal confidentiality rules.
- I authorize Cove Risk Services, LLC, its agents or assigns to communicate or correspond with my treating doctors for purposes of medical history, diagnosis, treatment, degree of disability, ability to return to work or permanency.
- A photocopy of this authorization shall be considered as effective and valid as the original

Name and Address of Medical Provider: _____

Name and Address of Medical Provider: _____

Name and Address of Medical Provider: _____

Signature of Patient _____

Date: _____

Please check your group from the list below.

- Massachusetts Retail Merchants Workers' Compensation Group, Inc.
- Massachusetts Care Self-Insurance Group, Inc. (nursing homes)
- Massachusetts Healthcare Self-Insurance Group, Inc. (hospitals)
- Massachusetts Manufacturing Self-Insurance Group, Inc.
- Massachusetts Trade Self-Insurance Group, Inc.

Form 117

P.O. Box 859222-9222 / Braintree, MA 02185
 (781) 843-0005 / 800-790-8877 / Fax (800) 382-8891

AVERAGE WEEKLY WAGE COMPUTATION SCHEDULE

PLEASE PRINT OR TYPE:

Date: (MM/DD/YY):

Employer Name and Address				Insurer Case File Number			
Employee Name			Children Under 18 Years Old		Dependents Other Than Children		
Date of Injury (MM/DD/YY) / /			First Date of Disability (MM/DD/YY): / /		Date Employed (MM/DD/YY): / /		
Has Employee been certified by U.S. Veterans Administration for any type of disability? Yes <input type="checkbox"/> No <input type="checkbox"/>							

Indicate only those wages earned by the injured employee during the 52-week period immediately preceding the accident. If the injured employee has worked less than 52 weeks, report wages for the time worked and, for the remaining weeks on this schedule, substitute wages of a fellow employee in the same class of employment who has worked for one year or more.

Week No.	Year:		Gross Amount Paid Including Overtime	No. of Meals Per Week	Week No.	Year:		Gross Amount Paid Including Overtime	No. of Meals Per Week	Week No.	Year:		Gross Amount Paid Including Overtime	No. of Meals Per Week	
	Week Ending					Week Ending					Week Ending				
	Month	Day				Month	Day				Month	Day			
1					19					37					
2					20					38					
3					21					39					
4					22					40					
5					23					41					
6					24					42					
7					25					43					
8					26					44					
9					27					45					
10					28					46					
11					29					47					
12					30					48					
13					31					49					
14					32					50					
15					33					51					
16					34					52					
17					35										
18					36										
										TOTAL AVERAGE					

Was Room Furnished To Employee? Yes <input type="checkbox"/> No <input type="checkbox"/>	If Tips or Other Benefits Were Earned, Describe and State Value Per Week:
---	---

Comments
 Average Weekly Wage computed above is based on _____ weeks wage data.

THIS IS A TRUE COPY OF PAYROLL RECORD OF THE ABOVE NAMED EMPLOYEE OR OF A FELLOW EMPLOYEE IN THE SAME CLASS OF EMPLOYMENT

Name of Fellow Employee	Employer Preparer's Signature	Preparer's Title
-------------------------	-------------------------------	------------------

FORM 118



The Commonwealth of Massachusetts

DEPARTMENT OF INDUSTRIAL ACCIDENTS

EMPLOYER'S NOTIFICATION TO INSURER OF MEDICAL ONLY INJURIES

If An Injury Has Resulted in 5 or more Lost Work Days,

File "Employer's First Report of Injury", Form 101

DO NOT File This Form With
The Department of
Industrial Accidents

PLEASE PRINT OR TYPE:

E M P L O Y E E	1. Employee Name (Last, First MI)		2. Home Telephone () -	3. Social Security Number* - -
	4. Home Address (No. & Street, City, State, Zip Code)		5. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married	6. No. of Dependents
	7. Date of Hire (MM/DD/YY): / /	8. Date of Birth (MM/DD/YY) / /	9. Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	10. Hourly Wage
	11. Piece or Hourly Worker? <input type="checkbox"/> Piece <input type="checkbox"/> Hourly	12. Hours Worked Per Day	13. Days Worked Per Week	14. Avg. 52-Week Wage: \$ _____ <input type="checkbox"/> Estimated or <input type="checkbox"/> Actual

E M P L O Y E R	15. Employer Name		16. Employer Self-Insured? <input type="checkbox"/> Yes <input type="checkbox"/> No	17. Federal Tax ID -
	18. Employer Address (No. & Street, City, State, Zip Code)		19. Employer Telephone () -	20. Industry Code
	21. Insurance Carrier: Name and Address of Branch Responsible for This Case (Not Local Agent or Adjuster)			
	22. Worker's Compensation Policy Number		23. OSHA Case File Number (if applicable)	

N J U R Y I N F O R M A T I O N	24. Date of Injury (MM/DD/YY): / /		25. Time of Injury <input type="checkbox"/> A.M. <input type="checkbox"/> P.M.		26. Source of Injury (e.g., Machine, Tool, Substance, etc.)	
	27. Address Where Injury Occurred			28. On Employer's Premises? <input type="checkbox"/> Yes <input type="checkbox"/> No		29. Employer Location Code
	30. Regular Occupation			31. Regular Occupation When Injured? <input type="checkbox"/> Yes <input type="checkbox"/> No		
	32. To Whom Was Injury Reported?				33. Date Reported (MM/DD/YY): / /	
	34. Nature of Injury(ies) (Burn, Fracture, Cut, etc.)					
	35. Injured Body Part(s) Description (Arm, Leg, Back, etc.)					
	36. Physician Name and Address					
	37. Hospital Name and Address					
	38. Describe How Injury Occurred (e.g., Struck by __, Fell from __, Exposed to...)					
	39. If Employee Has Returned to Work Date of Return (MM/DD/YY): / /			40. Returned to Regular Occupation? <input type="checkbox"/> Yes <input type="checkbox"/> No		

41. Preparer's Name (Please Print or Type)		42. Preparer's Title	
43. Preparer's Signature			44. Date Prepared (MM/DD/YY):

*Disclosing Social Security Number is voluntary.

Accident Investigation & The Claims Process



1.

Purpose of an Accident Investigation

- Determine root causes and underlying causes
- Keep employees healthy and safe
- Spot trends — prioritize
- Make necessary safety improvements
- Create employee awareness & expectations



2.

4 Key Components to an Accident Investigation

ALWAYS use a systematic approach...

1. Prompt caring reaction and response
2. Collect data
3. Analyze the data
4. Develop Corrective Measures

3.

Beginning the Investigation

- Designate an investigator (or a team)
 - This should be one of this persons key responsibilities
 - Should have a good working knowledge of operating procedures.
- Be equipped with the right tools to do the job thoroughly



4.

Interviews

- Excellent source of first hand knowledge
- Interview employees individually (never as a group)
- This is a “Fact-Finding” mission, NOT “Fault-Finding”
- What happened leading up to and after the accident
- Witnesses must describe the accident in their own words
- Don’t be defensive or judgmental
- Use open-ended questions (avoid the one word response)

5.

Problem Solving Techniques

- Use the following steps in this method:
 - Define the problem (What happened?)
 - Establish the norm (What should have happened?)
Review your JHA's (Job Hazard Analyses)
 - Identify, locate, and describe the change (what, where, when, to what extent)
 - List the possible causes (5 why's)
 - Select the most likely causes



6.

Investigation Report

Recommendations for immediate and long-term corrective actions

1. Engineering Controls
 - a. Design Change
 - b. Machine Guards
 - c. Lifting Devices
2. Administrative Controls
 - a. Policy
 - b. Training
 - c. Accountability
3. Personal Protection Equipment (PPE)
 - a. Gloves
 - b. Eye Protection
 - c. Safety/Steel Toe
 - d. Respirator

7.

Safety Summary

Key Points to Remember

- All incidents should be investigated immediately
- Identify ROOT CAUSES (5 why's)
- Document everything – use investigation tools!
- Determine Correction Actions and Communicate
- Implement new controls
- **ULTIMATE GOAL – Prevent future occurrences**

8.

Employer's Role

- **Communicate/Collaborate** with Claims Dept.
- **Understand** the employee's mentality
 - Physical Pain
 - Financial Insecurity
 - Resentment
- **Stay in touch**, send a card.
- **Think** Modified Duty



9.

Modified Duty

- **What is it?** Limited work on a transitional basis.
- **What kind of work?** Any task that falls within their restrictions. This includes work in other departments. Be Creative!
- **Hours and Pay?** It does not have to be their regular hours and regular pay. We make up the difference.
- **How long?** Reviewed on a case by case basis, but generally it should not last longer than 60 days.

10.

Benefits of Modified Duty

- Studies have shown that those who return to work on modified duty seek less medical treatment and recover more quickly than those that wait until they are capable of full duty work.
- It keeps them in a healthy routine and prevents malingering.
- Physicians utilize it as part of the rehab process (AKA work hardening) and are more likely to return patients to full duty sooner.
- It saves money!



11.

How to Report a Claim

- Designate one person in the company responsible for reporting new claims to Cove Risk.
- Gather all demographic and factual information.
 - Date of Hire, SSN & date of birth are all required
- Using Internet Explorer, report injuries on line at www.coverisk.com.
- You may also report claims:
 - **fax** 800-382-8891
 - **email** foi@coverisk.com
 - **phone** 800-790-8877



12.

Reporting Requirements

- All Claims: Even if your internal investigation is not complete: report to Cove Risk ASAP
- Timeliness is Key
- Lost Time Claims: Disabled for 5 **calendar** days
 - If everyone waits until the last minute then the injured employee can go as long as 26 days before first check is mailed.
 - Late payments increase the chances of Attorney involvement

13.

Claims Administrator

- 3 point contact
Employer | Employee | Medical Provider



14.

Claims Tool Box

- Employer
- Treating Physician
- Independent Medical Examination
- Surveillance
- Central Index Bureau
- Pay Without Prejudice Period
- Modified Duty
- Medical Case Manager
- *Loss Control*



Cove Risk's Self-Pay (Record-Only) Program

Purpose: To Improve the Organization's Experience Rating or Experience Modification Factor, which often results in lower Workers' Compensation Premiums.

Frequency, even more than severity, is a key driver in Experience Modification calculations. By self-paying smaller (medical only) claims, under \$1,000 (you decide the amount), those claims would be removed from your experience modification reporting, which may result in premium savings that far exceeds the self-paid amounts.

Types of claims that qualify: Medical only, First Aid claims, or any injury that requires only one or two treatments. Typical qualifying claims would be minor cuts, needle sticks, bruises, sprains or strains.

Additionally, any claimant losing *more than 5 calendar days of work* will be entitled to lost time indemnity benefits, and those "Lost Time" claims do not qualify for Self-Pay.

Of further note: If the claimant is going to need Physical Therapy or Chiropractic treatment, the claim would not be a good candidate as a Self-Pay (Record-Only) claim, as the course of treatment will likely exceed the standard \$500-\$1,000 self-pay limit.

Procedure: When minor claims are reported to the employer, the Employer's claims contact will report the claim to Cove Risk Services. Cove Risk will review claims submitted by the insured to identify potential qualifying claims.

Upon receipt, Cove Risk will set the claim up as Self-Pay (Record-Only). When medical bills are received, they will be rated to the Industrial Accident Board Rate (if applicable), which is often a reduced rate of payment established for workers' compensation. An Explanation of Benefits (EOB) will be generated, and Cove Risk will send the EOB to the insured with instructions to issue payment directly to the medical provider.

If a claim that initially appeared to be minor ends up being more severe or involving lost time (beyond 5 days), thus disqualifying it from Self-Pay, we can change the claim status and Cove Risk will pick up claim payments from that point forward. Additionally, if a claim is originally set up outside of Self-Pay (Record Only) but later qualifies, if *we have not paid any bills*, we can change it to a Self-Pay (Record-Only) upon request. However, when medical bills have already been paid, *we cannot* change to Self-Pay (Record-Only).

Keep in mind, because there is no financial transaction running through our system, we are not able to track Employer costs related to Self-Pay (Record-Only) claims. We encourage employers who wish to track these expenditures to establish an internal system for tracking the payments they self-pay.

Feel free to reach out to a Cove Risk Claims Adjuster with questions. 800-790-8877

FAQs for Cove Risk's Self-Pay (Record-Only) Program

The Self-Pay (Record-Only) program is NOT a deductible program. If the claimant has continued treatment (such as physical therapy or chiropractic), the claim would not qualify for the Self-Pay (Record-Only) program.

In Massachusetts, if the bills are rated to the Department of Industrial Accidents (DIA) fee schedule and come back in excess of the Record-Only cut-off – the claim would not qualify for Record-Only, and Cove Risk would pay the bill directly on behalf of the insured.

If we have sent an Explanation of Benefits (EOB) with a medical bill to the employer for self-pay and we are notified that the claimant requires additional or ongoing treatment which will cost in excess of the Self-Pay (Record-Only) cut off, we will notify the employer not to pay the bill. In such cases, Cove Risk will pay the bill on behalf of the insured.

Important Note: We cannot reimburse the employer for any payments made under the Self-Pay (Record-Only) program in the rare event that the claim worsens or if a subsequent bill is received that at DIA rates will be in excess of the self-pay cut-off. However, be assured in our experience, we are astute at determining which claims are a “one and done” injury and which might result in have ongoing treatment.

Important Note: The adjuster tracks the amount paid on individual claims to determine whether or not (in the case of multiple bills) a bill will be above the self-pay cut off. However, because there is no financial transaction in our system, we are unable to provide a report of total Self-Pay (Record-Only) payments made by the insured during a policy year. Therefore it is up to the insured to track out of pocket payment totals.

In the majority of cases that qualify for Self-Pay, there is one visit to a medical provider and the claimant is not in need of any follow up care. Claims that are likely to exceed the Self-Pay cut off due to ongoing treatment shall be treated as a Medical-Only claim from day one.

This is **not** a deductible plan. As such, we are not able to allow an insured to self-pay the “first \$500 and then Cove Risk will pay the balance”. It is very unusual for a claim identified for Self-Pay to change status and no longer qualify. Cove Risk will assist each insured with identifying proper claims for the Self-Pay (Record Only) Program.

Examples:

1) Insured has elected to self-pay bills up to an amount of \$500. Claimant twists ankle and goes to the Emergency Room, resulting in minor sprain with no lost time, and no follow

FAQs for Cove Risk's Self-Pay (Record-Only) Program *continued*

up expected. Claim qualifies for Self-Pay (Record-Only). Bills are received and reviewed by Cove Risk and rated to the proper state fee schedule (if any). Bills are then forwarded to the insured for direct payment. Insured calls to report the claimant is still having pain, while a repeat x-ray shows a slight fracture. Claimant is now in a cast. Insured will be instructed NOT to self-pay further bills. The claim shall be converted to Medical-Only and all further bills are paid by Cove Risk as part of an open claim.

2) Claimant while lifting boxes feels low back pain and is referred for physical therapy by Primary Care Provider (PCP). Claim does not qualify for Self-Pay (Record Only) and is set up as a Medical-Only claim because bills will exceed any self-pay threshold.

3) Claimant twists knee but has a history of prior knee surgery. Claimant seeks treatment at the Emergency Room and no follow up appears to be needed. Knee is better, but we receive bills for treatment exceeding the self-pay threshold (typically \$500-\$1,000). The claim is converted to Medical-Only and Cove Risk pays further bills as part of an open claim.

Cove Risk's Self-Pay (Record Only) Program is a unique benefit that allows Insureds to remove qualifying claims from their experience reporting. Such a program is not available through traditional insurance carriers and is often an unique offering of self-insured groups. We are glad to be able to provide the benefit of this program to our many Insureds.

For further questions feel free to reach out to a Cove Risk Claims Adjuster with questions. 800-790-8877



P.O. Box 859222-9222
Braintree, MA 02185

800-790-8877
FAX 800-382-8891

www.coverisk.com