



DIRECTIONS

A Publication for Workers' Compensation Claims Pilot Employers

Average Days From Injury to Filing Reduced

Although the pilot project has been underway for just a few weeks, the Workers' Compensation Division shows data that indicates initial success in filing claims by Internet and telephonically.

"It is easy to see that the average time from injury date to reporting has been greatly reduced," says Claims Director Steve White. "The overall reporting average in the first month of the pilot project was 5.6 days."

This figure includes all injuries that occurred with and were reported by pilot project employers during the entire month of July.

According to White, the average was 36 days for all claims filed outside the pilot project for the same time period.

The initial phase of the pilot program included 20 employers and the participating list has now grown to almost 40 employers. The Division will add more employers to the program throughout the rest of the summer and will pick up the pace of adding employers as they gain experience and refine the new intake processes. The plan is to roll out the program to the "general" employer community as we move forward through the autumn months.

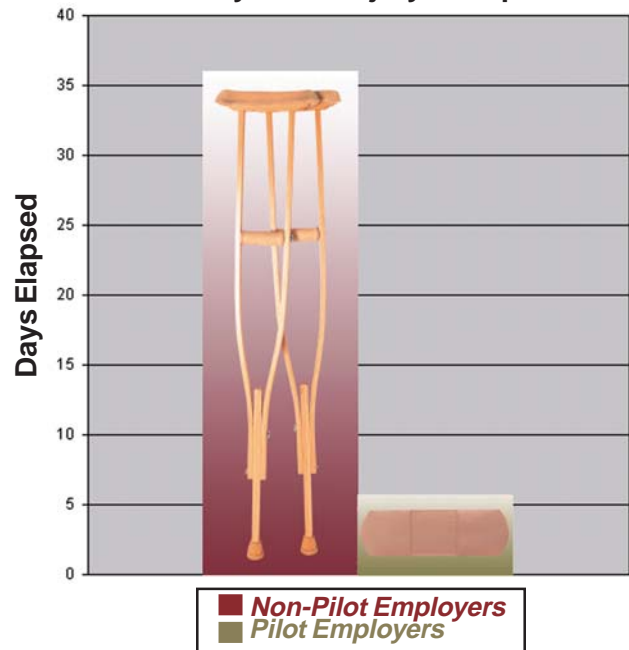
What's the Difference Between an Incident and an Injury?

The Workers' Compensation Division has received several questions from employers taking part in the pilot project, or who have attended one of the employer meetings. These are excellent questions and cover a variety of topics.

However, one particular question has come forth more than once, and it may be of interest to all pilot employers.

Many employers are asking for a definition of, and the difference between, an injury that needs to be reported and an incident that needs to be recorded — but not filed as a possible compensable injury.

Days from Injury to Report



Although the Division is still a long way from averaging less than five days or less from injury to reporting in all claims, a significant improvement can be seen with the target group after just a few weeks.

To help employers understand the difference, it is helpful to read the statute under WV Code §23-4-1(b). This section of state code instructs employers to file with the Commissioner every injury sustained by any person in his/her employ. The key word here is injury.

By definition, injury means to cause physical harm, to hurt, to wound. There is a need for expert medical attention.

On the other hand, an incident is defined as an event which happens at work or home that is minor and requires no outside medical atten-

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tion, and can usually be treated with no more than a bandage or, if at work, a simple report that an incident occurred.

Employers need to keep records of minor incidents for at least six (6) months in case they become aggravated and develop into what is defined as an injury.

The Division **does not** want incident reports filed with it initially. Medical treatment should be involved for the Division to consider an occurrence an injury. If employers have an incident report on record and can send it when filing a claim, it helps the Division know how the injury occurred.

If the injury becomes compensable, the Division will have it on record, and it prevents the employee from making errors when completing

the form to apply for help.

If the claim is a No-Lost-Time claim, one in which the injured employee misses less than three days work, and there are no medical charges against it, any reserves will be removed within two years of the date of injury. If there are medical charges, these reserves are removed two years from the date the Division paid the last medical payment.

The Division hopes this helps clarify what needs to be filed as a claim, and what needs to be recorded and retained by the employer. Any additional questions regarding claims filing or any other employer-related issues can be e-mailed to the Division at claimfiling@wvbep.org, or employers may call the Division's claims information team at (800) 231-4850.

Claims Intake Team Provides Positive Results

The Workers' Compensation Division is pleased with the results attained by its Claims Intake team since the July 1 roll out of the claims initiation pilot project.

Feedback received by the Division has been positive, and employers are excited over the changes taking place, according to District Manager Tina Strickland.

"'Business as Usual' will soon be a thing of the past. Thus far, preliminary data shows a significant decrease in the number of days it takes the Division to receive an injury report," she said.

By calling 1-800-926-2027, an instantaneous claim number is provided. Effective claims management and appropriate return-to-work efforts begin immediately as these claims are routed, the same day, to the appropriate return-to-work team.

General questions regarding the new filing procedures also are directed to this team. Team members are prepared to assist all employers and medical vendors with filing issues during this time of transition.

Return-To-Work Teams

Teams Under Jeannie Hensley, Associate Director, Claims

Ohio Valley Team

Betty McGhee, District Manager

Areas covered: Wood, Pleasants, Ritchie, Jackson, Wirt, Tyler, Wetzel, Brooke, Hancock, Ohio, and Marshall counties and the state of Ohio.

Logan Team

Bunny Harper, District Manager

Areas covered: Boone, Logan, Mingo, McDowell, and Wyoming counties.

Mountain Team

Evelyn Clark, District Manager

Areas covered: Upshur, Greenbrier, Monroe, Webster, Tucker, Randolph, Pocahontas, Pendleton, Braxton, and Nicholas counties and the state of Virginia.

Beckley Team

Leilani VanMeter, District Manager

Areas covered: Raleigh, Fayette, Mercer, and Summers counties.

Teams Under Connie Johnson, Associate Director, Claims

Huntington Team

Jan Tolliver, District Manager

Areas covered: Lincoln, Putnam, Mason, Wayne, and Cabell counties and the state of Kentucky.

Charleston Team

Allen McKinney, District Manager

Areas covered: Kanawha, Clay, Roane, Calhoun, and Gilmer counties and non-bordering states.

Eastern Panhandle Team

Paula Woodson, District Manager

Areas covered: Grant, Hampshire, Hardy, Jefferson, Mineral, Morgan, and Berkeley counties and the states of Maryland and Pennsylvania.

North Central Team

Theresa Jenkins, District Manager,

Areas covered: Harrison, Lewis, Marion, Monongalia, Taylor, Barbour, Preston, and Doddridge counties.