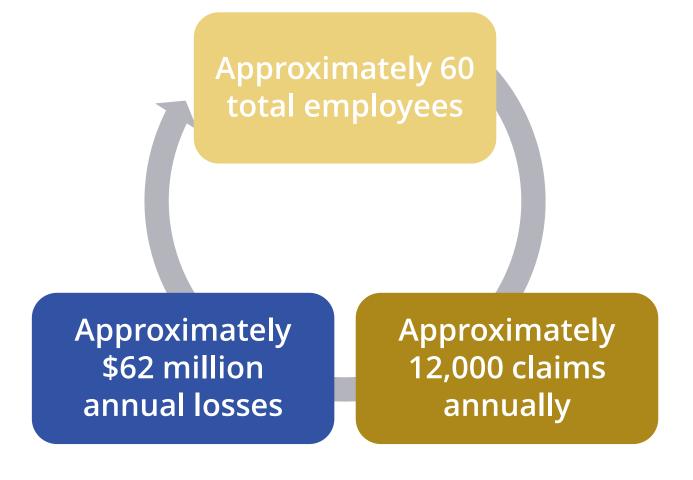
# Workers' Compensation

Navigating the Process





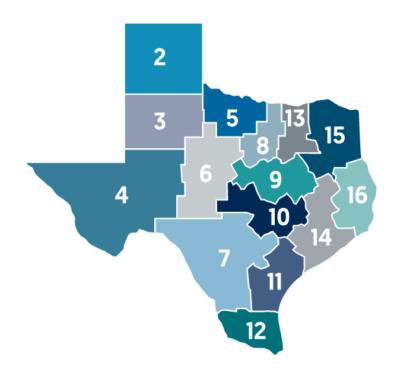
## **Workers' Compensation Department Overview**





## Regions

- Region 2: Amarillo Area
- Region 3: Caprock-Lubbock Area
- Region 4: Permian Basin Region-Odessa Area
- Region 5: Red River Valley-Wichita Falls Area
- Region 6: Hub of Texas-Abilene Area
- Region 7: Alamo Region-San Antonio Area
- Region 8: Where the West Begins-Fort Worth Area
- Region 9: Heart of Texas Region-Waco Area
- Region 10: Highland Lakes Region-Austin Area
- Region 11: Coastal Bend Region-Corpus Christi Area
- Region 12: Lower Rio Grande Valley-Rio Grande Valley
   Area
- Region 13: North Central Texas Region-Dallas Area
- Region 14: San Jacinto Region-Houston Area
- Region 15: Tyler-Longview Area
- Region 16: Golden Pine and Oil Region-Beaumont-Lufkin Area



(800) 537-6655



What?

When?

How?

Who?

Minor Injuries?

Consequences?



#### What?

#### **Injury**

Damage or harm to the physical structure of the body and a disease or infection naturally resulting from the damage or harm. The term includes occupational disease.

## Occupational Disease

A disease arising out of and in the course and employment that causes damage or harm to the physical structure of the body, including a repetitive trauma injury.

#### Repetitive Trauma

Damage or harm to the physical structure of the body occurring as the result of repetitious, physically traumatic activities that occur over time and arise out of and in the course and scope of employment.



#### When?

Immediately or as soon as possible **Employer policy** Within 30 days per Texas Labor Code Section 409.001(a) Occupational disease within 30 days of when the employee knew or should have known that the injury was work related



#### How?

Notice may be verbal or in writing

Reporting may be vague

What

When

Where

Why

How



#### Who?

Employer reporting policy

The employer; or an employee of the employer who holds a supervisory or management position per Texas Labor Code Sec. 409.001(b)



## **Should All Injuries be Reported?**



All injuries should be reported - to the member

Injuries that do not require medical attention such as exposure should be reported

Injuries that require medical treatment with The Alliance should be reported

Minor injuries can develop into major problems

All occupational illnesses must be reported



## **Advantages of Reporting Injuries**



Reporting of all injuries helps identify trends and target areas where preventive measures may be beneficial



### Reporting a Workers' Comp Claim



- Preferred method Member Portal (www.tmlirp.org)
- Email (workerscompensation@tmlirp.org).
- Fax (512) 491-2481
- Phone (only if other methods aren't working).





# Reporting a Workers' Comp Claim - Major Injury or Fatality

Any injury in which the employee's life could be in danger or that could result in the amputation of a hand, arm, foot, leg, or the loss of an eye. These injuries must be reported by phone immediately.

If you aren't sure - call!



## **Consequences?**

Failure to notify relieves employer and carrier of liability unless:

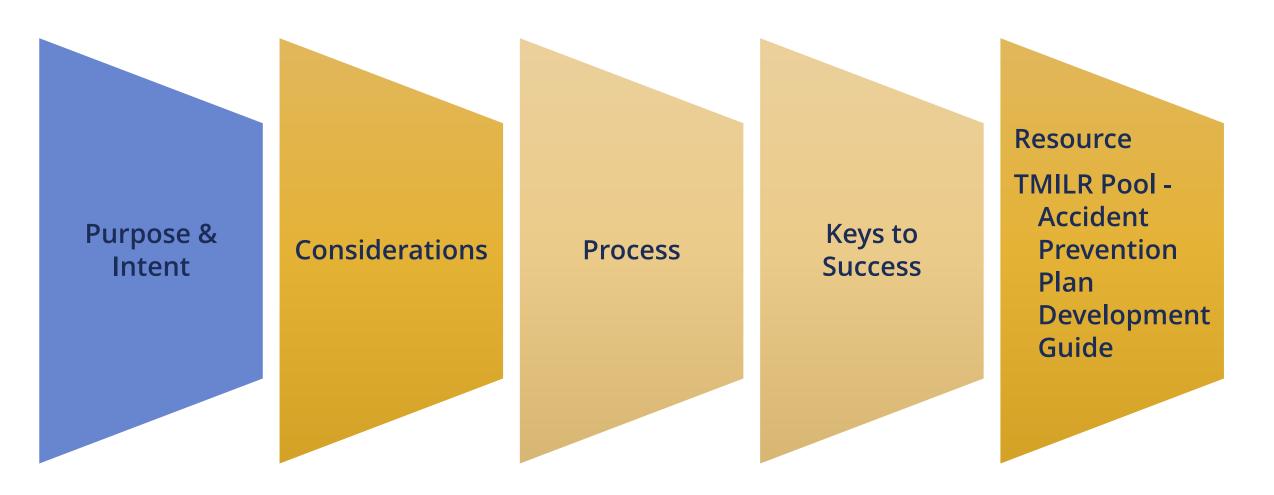
Employer / carrier have actual knowledge

DWC determines "good cause" exists

Employer / carrier does not contest



## **Loss Prevention - Accident Investigations**





## **Example of Investigation Process**





Incident reported to supervisor



Supervisor initiates internal reporting and investigation



Visit the scene, gather information, facts, photos, etc.



Management and department supervisor(s) review final report



Final report prepared and sent to management with suggested corrective actions



Management reviews and comments on initial investigation report



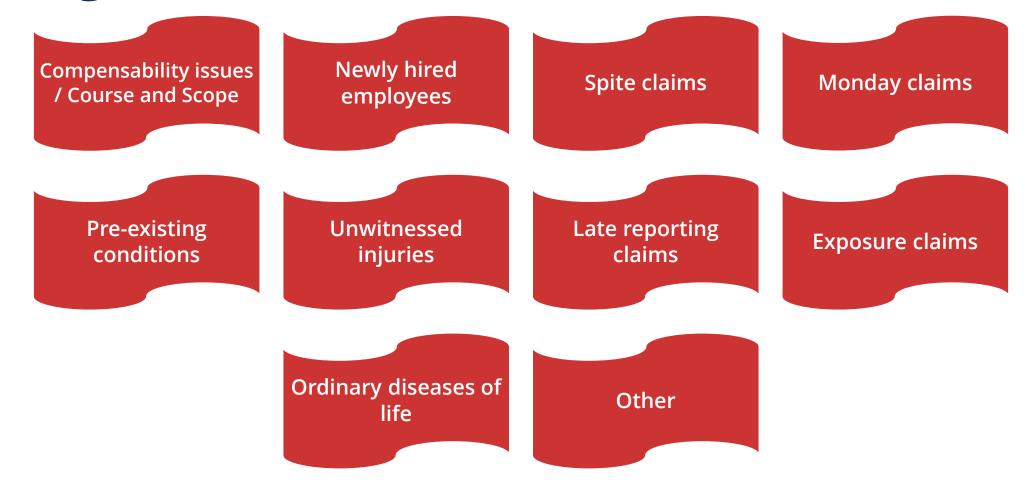
Prepare initial incident investigation report



Corrective Actions Taken

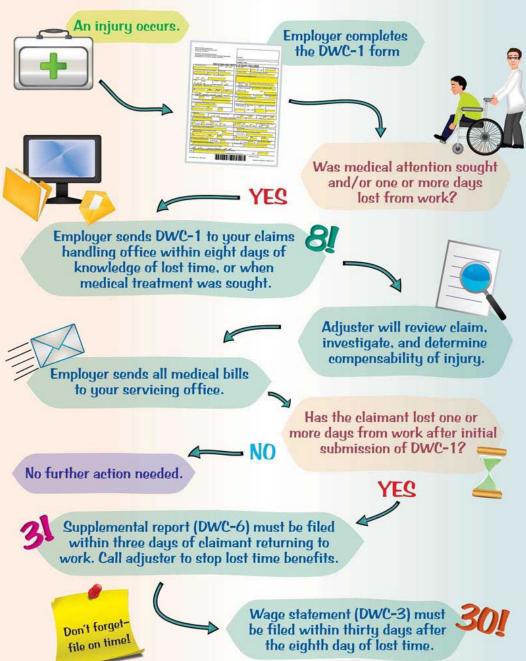


## **Red Flags**





#### Workers' Compensation Claims Process



#### **Claims Process**

- Assignment, Investigation & Claim Documentation
- Course and Scope/Compensability Determination
- Timely Payments and Disputes
- Return to Work and modified duty members



# Assignment, investigation, and claims documentation

- All claims are reviewed for course and scope, compensability
- Medical only claims are handled routinely after initial screening to notify of requirements and pay the bills timely
- Lost time claims require detailed investigations depending on the nature of the claim. May require statements, witness contact and discussion with supervisor or coworkers





## **Employer role...**

#### Provide the injured employee:





- Copy of the Employer's First Report of Injury
- Injured Employee's Rights and Responsibilities letter
- First Fill Card
- Information for primary care physician selection in the Alliance

Communicate with the injured worker – phone calls, visits. Don't create an adverse environment. Let the injured employee know that he is needed back at work.



## What can you do to help?

Gather additional facts and information



Have the injured employee and/or witnesses available for interview



Ask questions about the workers' compensation process or share any questions or concerns



Communicate and educate!



## **Compensability Determination**

Compensable injury - an injury that arises out of and in the course and scope of employment

Review the claim, gather necessary information and make a determination on compensability

Administer medical and income benefits for compensable injuries pursuant to the Texas Labor Code





#### **Medical Attention**

- Select a primary treating physician through Political Subdivision Workers' Compensation Alliance (PSWCA/The Alliance)
- Treating physician will make any referrals
- Emergency treatment
- Utilization Review / Preauthorization Genex
- Pharmacy Benefit Manager Optum

The Political Subdivision Workers' Compensation Alliance (PSWCA/The Alliance) website: <a href="https://www.pswca.org">www.pswca.org</a>

#### **Lost Time**

If the injured employee is taken off work or placed on light duty, income benefits may be owed

Notify TMLIRP of any changes in the work status and submit the appropriate forms



## **Temporary Income Benefits (TIBs)**

Lost time > 7 days of disability

Paid based on Average Weekly Wage (AWW)

Paid at either 70% or 75% of the AWW

- < \$10.00 an hour 75% the first 26 weeks then to 70% for remaining weeks
- > \$10.00 an hour 70%

Limited to 104 weeks from the accrual date



## Impairment Income Benefits (IIBs)

- Maximum Medical Improvement (MMI) if certified
- Impairment Rating (IR) is given
- 3 weeks of IIBs paid for each percent of the IR
- 70% of the AWW



## **Supplemental Income Benefits (SIBs)**

#### Qualifications

IR must be 15% or higher

Injured employee is earning less than 80% of pre-injury wages

Initial determination by DWC

Paid monthly

Apply every quarter



### Lifetime Income Benefits (LIBs)

#### Possible Circumstances

- Total and permanent loss of sight in both eyes
- Loss of both feet at or above the ankle
- Loss of both hands at or above the wrist
- Loss of 1 foot at or above the ankle, and loss of one hand at or above the wrist
- Spine injury that causes permanent and complete paralysis of both arms, both legs or one arm and one leg

75% of AWW with a 3% increase annually



## Lifetime Income Benefits (LIBs)

#### Before Sept 1, 1997

• An injury to the skull resulting in incurable insanity or imbecility

#### After Sept 1, 1997, but before Sept 1, 2013

 A physically traumatic injury to the brain resulting in incurable insanity or imbecility.

#### After Sept 1, 2023

- A physically traumatic injury to the brain that, as determined using evidencebased medicine, results in a permanent major neurocognitive disorder
  - Which requires occasional supervision of routine daily tasks or self-care and
  - Render permanently unemployable



# Lifetime Income Benefits (LIBs)

#### **After June 17, 2001, but before Sept 1, 2023**

- Third-degree burns that cover at least 40% of the body and require grafting or
- Third-degree burns covering the majority of either both hands or one hand and the face.

#### After Sept 1, 2023

- Third-degree burns that cover at least 40% and require grafting or
- Third-degree burns covering the majority of
  - Both hands;
  - One hand and one foot; or
  - One hand or one foot and the face.



## **Death Benefits (DB)**

Possible Beneficiaries Surviving spouse

Minor children

Children <25 who are enrolled in college

Dependent grandchildren

Other dependent family members

Non-dependent parents

75% of AWW

Surviving spouse of a first responder who remarries is still able to get DBs for the rest of their life



### **Funeral Benefits**

Expenses for the burial may be paid if the employee died because of a work-related injury

Request must be made within 12 months of the date of death

Copies of bills



## **Timely Payments and Disputes**

Initial TIB payment due within 15 days of first notice received

IIBs due within 5 days of receiving MMI and IR

SIBs due within 7 days of the beginning of the monthly period

DBs due no later than the 60<sup>th</sup> day from notice or within 15 days after receiving claim for death benefits

Disputes must be filed by the 15<sup>th</sup> day or benefits are still due until dispute is filed. The claim must be disputed by the 60<sup>th</sup> day.



#### **Return to Work**

Full Duty/Full Pay

Modified Duty/Full Pay

Modified Duty/Reduced Pay



**Bona Fide Offer of Employment** 



#### **Loss Prevention - Return to Work**

Purpose & Intent

**Considerations** 

**Benefits** 

**Potential Negatives** 

**Keys to Success** 

Resources

TML Risk Pool - Establishing an Effective Return to Work Program

Texas Department of Insurance – Division of Workers' Compensation

<a href="https://www.tdi.texas.gov/wc/rtw/index.html">https://www.tdi.texas.gov/wc/rtw/index.html</a>



## **Special Claims**

Volunteers – 7 types of covered volunteers



Presumptions Claims – Firefighters, EMTs, Peace Officers

Multiple Employment – payment of benefits can include wages from multiple employers - Subsequent Injury Fund allows for reimbursement upon request



## **Optional Volunteer Coverages**

37240 Outside Volunteers

7704V Volunteer Firefighters

7720E Volunteer Ambulance/EMS

#### 7720V Police Reserves

8742E Elected/Appointed Officials-Governing Board Only

8742F Elected/Appointed Officials-All Boards/Comms

8742I Inside Volunteers

8888V Police Reserves-Motorcycle





# **Presumption Claims Chapter 607 of the Government Code**

### **Firefighters and EMTs**

**Heart Attacks** 

Cancers effective June 10, 2019: testicular, prostate, non-Hodgkin's lymphoma, stomach, colon, rectum, skin, brain, multiple myeloma, malignant melanoma, renal cell carcinoma

Strokes

Other respiratory illnesses
Certain preventative immunizations
COVID

### **Peace Officers**

Heart attacks

Strokes

Other respiratory illnesses

Certain preventative immunization

COVID



# **Presumption Claims Chapter 607 of the Government Code**

### **Exclusions**

Employed as a firefighter, EMT or peace officer for:

5 years or more

Tobacco user

Spouse is a smoker

Prior physical exam showing no disease

COVID expired 09/01/2023



# **Multiple Employment**

Applies to all employees and not just volunteers

Wages from injury and non-injury employer are added together to calculate AWW

If the non-claim employer does not have WC coverage the wages do not get added and the AWW does not increase

Reimbursement sought from Subsequent Injury Fund (SIF) for benefits paid based upon non-injury employer

Paid out of unallocated expenses – does not affect member rates



# **Secondary Employment**

Activity

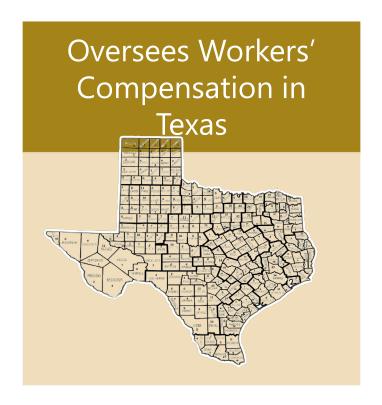
Jurisdiction

Approved

1st Responders may or may not be covered



# **Division of Workers' Compensation (DWC)**



Handles Workers'
Compensation
disputes

- Benefit Review
   Conference (BRC)
- Contested Case Hearing (CCH)
- Appeal Process

Assists injured workers (via OIEC)



Yolanda Garcia (512) 804-4173

firstresponderhelp@oiec.Texas.gov



# **Important Reminders!**

- ☐ Routine communication with the adjuster
- Discuss issues
- ☐ Ask questions
- ☐ Return to work / modified duty
- ☐ Problems let us know



# **Workers' Compensation**





# **Employer's Record of Injuries**

- Texas Labor Code Sec. 409.006 / DWC Rule 120.1
- Employer shall keep record of ALL injuries
- At least for 5 years
- Available for DWC inspection
- Possible fines



# How is the injury reported?

Texas Labor Code Sec. 409.006 / DWC Rule 120.1 The employer is required to file an Employer's First Report of Injury (DWC1)

DWC1 is the form required by the Texas Department of Insurance (TDI), DWC The form must be filed within 8 days of notice from the employee to the employer

Failure to file the form timely can result in penalties



# **Supervisor Role**

- Gather information from the injured employee and any witnesses.
- Complete any internal employer accident investigation forms
- Complete the DWC1
- Review any employer policies

- Review injury site and/or secure any faulty or broken equipment, third party involvement, photos, recordings, etc.
- If there are any questions/concerns, bring those forward as early as possible.



### First Report of Injury -DWC1

Information:

**Employee** Injury

**Partnering with Local Governments Since 1974** 



omplete if known:	
WC claim #	
surance carrier claim #	

DWC001

### Employer's first report of injury or illness

Dart 1: Injured employee information

Part 1: injured en	ipioyee ii	nonnau	OII			
1. Name (first, middle,	last)		2. Addı	ress (street o	PO box, city, state, ZI	P code)
3. Phone number	4. Email address			5. Social Security number		6. Date of birth (mm/dd/yyyy)
				,	,	
7. Marital status 8. Sex			8. Sex	Female	Male Unk	nown
9. Spouse's name (f	irst, middle, la	st)			10. Number of d	ependent children
11. Does the emplo	yee speak	English?	Yes	No If	no, specify langua	ige
12. Doctor's name	(first, last)		13. Do	ctor's maili	ng address (street o	or PO box, city, state, ZIP code)
Part 2: Injury info	rmation					
14. Date of injury of (mm/dd/yyyy)	r illness	15. Time		.m. or 🔲 p.	(many (etcl (many))	absent from work
17. Supervisor's name (first, last)  18. Date injury reported (mm/dd/yyy				ry reported (mm/dd/yyyy)		
19. Nature of injury or illness (Examples: cut, burn, bruise, fracture, sprain, chemical burn. For more than one injury, list the most serious injury.)  20. Body parts affected						
21. Describe in detail how and why the injury, illness, or death occurred (Include the events leading up to the injury or illness, state the actual injury, and list the reasons why the accident or injury occurred.)						
22. Reported cause of injury (Examples: overexertion due to lifting or pushing, slip, trip, fall.)						
23. Was the employ	yee doing t	heir regu	lar job?	Yes	] No	
24. Address and na	me of the I	ocation w	here the	e injury, ex	posure, or death	occurred (business name,
street or PO box, city, sta	ste, ZIP code)					
25. List all witnesse	S (first, last na	mes)				
		1111				



Page 1 of 3 DWC001 Rev. 10/24

# First Report of Injury - DWC1

Information:

Employment Employer

**Partnering with Local Governments Since 1974** 

DWC001						
26. Number of days absent from work, not including the day of injury or the day of return to work						
One day or less (work-related illness only) Two to seven days Eight days or more						
27. Return-to-work date (mm/dd/yyyy) 28		28. Did	the e	mployee	die? Yes	No
Actual date or	Expected date	lf yes, p	rovide	e the date	of death. (mm/dd/y)	999)
art 3: Employment inforn	nation					
29. Date of hire (mm/dd/yyyy)		30.	Occu	pation of i	njured employee	
31. Length of service in curre	nt position	32.	Lengt	th of servi	ce in current occu	pation
Years Months			Year	rs Mo	onths	
33. Employee payroll classific	ation code	34.	Was 1	the emplo	yee hired or recru	uited in Texas?
			Yes	No		
35. Rate of pay at this job	36. Full work	week is	١ ١	37. Last p	aycheck was	
\$ Hourly \$ Weekly	Hours	Da	ays	\$ fo	r Hours or	Days
38. Is the employee an owner	, partner, or co	rporate	offic	er? Ye	s No	
art 4: Employer informat	ion					
39. Name and title of person completing form 40. Business name						
(first, middle, last, title)						
44. Business and the second		42	DI.		43.5	
<ol> <li>Business mailing address (street or PO box, city, state, ZIP code)</li> </ol>		ty, 42.	42. Phone number 43. Email address			ress
44. Business location (if different from mailing address) 45. Federal employer identification numb					ication number	
46. Primary North American I	ndustry	47. Sp	ecific	NAICS	48. Texas compt	roller taxpayer
Classification System (NAICS) code (six digits) co			ix digit	s)	number	
49. Workers' compensation insurance carrier 50. Policy number						
51. Did you request accident p	revention serv	ices in t	the pa	ast 12 mor	nths? Yes	No
If yes, did you receive them?	Yes No					
art 5: Certification						
52. Certify with your signatur	e:					
I certify the information in t	his form is true a	and corr	rect.			
Signature				_ Da	ite	
Juli I III III III III III III III III III						

DWC001 Rev. 10/24 Page 2 of 3

## **Employee and Medical Information**

Employee and Medical Information

Use legal name
Contact
information
Medical provider

### Injury Information

Date of the injury
Specific
information
reported
Date lost time
began (NLT)
Actual date injury
was reported

# **Employment Information**

Complete all boxes

Date of hire/join date volunteer

Payroll classification code

# **Employer Information**

Complete all boxes
Primary classification code
Specific NAICS code
List no and note Self-Insured
Sign and date





# **DWC1 - Payroll Classification Code**

4-digit codes are assigned based on job duties.

- Department may point to the correct code but consider the actual job.
- Employees whose duties fall under more than one classification should be assigned to the classification where they spend the most time.

- Most Housing Authority employees are assigned to one of two codes: 9033 for employees other than clerical; or 8810H for clerical employees.
- Volunteer classifications apply only if your entity has elected volunteer coverage.





# Wage Statement DWC3

### Information:

Employee

**Employer** 

**Employment Status** 

Same/Similar

Pecuniary

Nonpecuniary

Work status, sign and date, wages BEFORE the injury, amount of Non-Pecuniary and if they will continue.

### **Employer's wage statement**

### **Section 1: Injured employee information**

1. Name (first, middle, last)	2. Social Security number (last four digits)
	XXX-XX-
3. Address (street or PO Box, city, state, ZIP code)	4. Phone number
5. Date of injury (mm/dd/yyyy)	6. Date of hire (mm/dd/yyyy)
7. First day of missed work (mm/dd/yyyy)	8. Returned to work on (mm/dd/yyyy)
	☐ Has not returned to work

### **Section 2: Employer information**

9. Name	10. Address (street or PO box, city, state, ZIP code)
11. Phone number	12. Federal tax ID number
13. Printed name (person submitting form)	14. Job title (person submitting form)

#### Section 3: Employment status at the time of injury

**15.** Check all that apply:

Full-time: The employee regularly works 30 hours or more per week.
Part-time regular course of conduct: The employee regularly works less than 30 hours per week.
Part-time not regular course of conduct: The employee's work history for the 12-month period
before the date of injury shows part-time and full-time work.
Seasonal: The employee does temporary work to meet the employer's needs during certain times of
the year.
Apprentice: The employee is learning a new skilled trade by on-the-job training and studies.
Minor: The employee is under 18 years of age and not married or emancipated by court action.
Student: The employee is enrolled in a course of study (such as high school, college, or technical
training).
<b>Trainee:</b> The employee is being trained for the job they were originally hired to do.

DWC003 Rev. 10/22 Page 1 of 4

# Wage Statement DWC3

### Information:

Employee

**Employer** 

**Employment Status** 

Same/Similar

Pecuniary

Nonpecuniary

Work status, sign and date, wages BEFORE the injury, amount of Non-Pecuniary and if they will continue. **DWC003** 

### Section 4: Wages and benefits (complete parts one and two)

#### Part 1: Wage information

**16.** The wage information on this form is for the injured employee **or** a similar employee.

17. Salary amount (if applicable)	18. Hourly rate (if applicable)	19. Daily pay (if applicable)	20. Other (if applicable)
\$	\$	\$	\$

Week	21. Number of hours worked	22. Pay period dates (mm/dd/yyyy-mm/dd/yyyy)	23. Gross wage amount
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
		24. Total gross wage	s

### Wage Statement - DWC3

- •Complete and send within 30 days on lost time claims and/or when requested
- Retain copy and supply a copy to the injured employee
- Complete all boxes and use 13 weeks prior to the date of injury

Ensures that the injured employee is receiving the correct benefit



TDI	Division of Workers' Compensation
-----	--------------------------------------

	DWC006
Complete if known:	
DWC claim #	
Insurance carrier claim #	

#### Supplemental report of injury

1. Name 2. Address		2. Address (street or PO box, city, state, ZIP of	(street or PO box, city, state, ZIP code)				
3. Phone number 4. Email address		5. Insurance carrier name	5. Insurance carrier name				
injured employee's co	urrent capabilities?	TW) opportunities available based on the	Yes	No			
		r: ordination services within the past 12					
		rom DWC or the insurance carrier?					
If yes, give the date: (	mm/dd/yyyy)	prevention services in the past 12 months?  vention services from the insurance carrier?					
Part 2: Reason for	filing this report	ork in either full or limited capacity: file this r	eport wit	hin			
b. The injured	employee returned, then his report within three da	n later had more lost time or reduced wages l ays.	because (	of the			
	1 ,	re or less than the pre-injury wage because o pay period that the injured employee's earni	,	,			
d. The injured	employee resigned or wa	ras terminated from employment: file this rep	ort withi	n 10			

12. Name (first, middle, last)	13. Address (street	or PO box, city, state, ZIP code) 14. Phone number
15. Email address	16. Date of injury (mm/dd/yyyy)	17. Social Security number [(last four digits XXX-XX-
18. First day absent from wages because of the inju		19. First day of additional absence from work or reduced wages because of the injury (mm/dd/yyyy)
20. Has the injured emplo	oyee experienced eight	days (cumulative) of lost time or reduced wages
because of the injury? You	es 🔲 No 🔲 <b>If yes, wh</b>	at is the date of the eighth day? (mm/dd/yyyy)
21. Date of most recent R  Full duty, full pay		Limited duty, reduced pay
22. Has the injured emplo	oyee resigned, been terr	minated, or died? Yes No
22a. If yes, was it a resign	nation, termination, or d	leath? On what date? (mm/dd/yyyy)
22b. What was the reason	n for the resignation or	termination?
22c. Was the injured emp	oloyee on limited duty w	vhen terminated? Yes 🔲 No 🗌
23. How many hours did	the injured employee w	ork during the most recent pay period of:
(mm/dd/yyyy)	to (mm/dd/yyyy)	? hours per week.
23a. Are these hours the	same as pre-injury? Yes	No No
23b. If no, are these hour	s less than or more thar	n pre-injury hours? Less than More than
24. What were the injure	d employee's weekly or	hourly earnings for the most recent pay period of
(mm/dd/yyyy)	to (mm/dd/yyyy)	? \$ weekly <b>or</b> \$ hourly
24a. Are these wages the	same as pre-injury? Yes	No 🗌
24b. If no, are these wage	es less than or more tha	n pre-injury wages? Less than More than
Part 4: Certification		

# Supplemental Report of Injury DWC6

- Employer and employee information
- Work status
- Other sections as they apply



# **Supplemental Report of Injury - DWC6**

- Complete and send within 3 days after return to work or additional lost time
- File within 10 days of a change in pay related to the injury, resignation or termination
- Retain copy and send a copy to the injured employee
- Possible fines for late filing

Call TMLIRP to advise of return to work prior to sending the form



### **Work Status -DWC73**

- General Information
- Work status
- Restrictions
- Treatment/Follow-up

**Partnering with Local Governments Since 1974** 



days if your employer has workers' compensation insurance. You have the right to free assistance from the Texas Department of Insurance, Division of

que su empleador cuenta con un seguro de compensación para trabajadores. Usted Sene derecho a recibir asistencia gratuita por parte del Departamento de Seguros de Texas, División Workers' Compensation (DWC) and may be entitled to certain medical and income benefits. For further information call DWC at 900,352,7031

de Compensación para Trabajadores (DWC), y es posible que tenga derecho a recibir ciertos beneficios médicos y de ingresos. Para obtener más información liame a DWC al 800,252,7031.

Texas Workers' Compensation Work Status Report							
GENERAL INFORMATION  Date Sent (for transmission purposes only):							
Injured Employee's Name				5b. PA / APRN Name (if completing form)			
Date of Injury 3. Social Security Number (las four) XXX-XX-	6. Facility Name			9. En	nployer's Name		
Employee's Description of Injury/Accident					10. Employer's Fax Number or Email Address (f		
	8. Facility/Doc	tor Address (Stree	t, City, State, ZIP Code)	11. ln	surance Carrier	7	
				12. C know	arrier's Fax Number or Email Address (if n)	1	
WORK STATUS INFORMATION (Fully complete one box including estimated dates, and a description in 13c, if applicable)							
. The injured employee's medical condition resulting from the workers' compensation injury:							
a) will allow the employee to return to work as of// without restrictions; OR							
b) will allow the employee to return to work as	of/	with the	restrictions identifie	ed in	PART III, which are expected to last through	П	
; OR							
c) has prevented and still prevents the employee from	m returning to wo	rkas of/	/ and is e	xpecte	ed to continue through/	П	
e following describes how this injury prevents the	_				·		
	, ,						
. ACTIVITY RESTRICTIONS (Only or	omplete if box 1	3b is checked)					
. Posture Restrictions (if any):	17. Motion Rest	rictions (if any):		19	Misc. Restrictions (if any):	▔	
ax hours per day 0 2 4 6 8 Other:	Max hours per day		_		Max hours per day of work:		
anding	Walking				Sit/stretch breaks of per	_	
ting	Climbing stairs/la		_	4	Must wear splint/cast at work	4	
neeling/squatting	Grasping/squeez			4_	Must use crutches at all times	_	
ending/stooping	Wrist flexion/exte	nsion		_	No driving/operating heavy equipment	4	
ushing/pulling	Reaching			4	Can only drive automatic transmission	_	
visting \( \square\)	Overhead reachi	ng UUU		4	No skin contact with:	_	
her:	Keyboarding			4	No running	_	
Restrictions Specific To (if applicable):	Other:			_	Dressing changes necessary at work		
Right hand/wrist   Right leg     Left arm   Back     Right arm   Left foot/ankle     Neck   Right foot/ankle     her:	May not lift/ca	strictions (if any) rry objects more to s per day. rm any lifting/carry	han lbs. for mor	re C	No work / hours/day work: in extreme hot/cold environments at heights or on scaffolding  Must keep		
	Other.				elevated clean & dry		
. Other Restrictions (if any)				20	20. Medication Restrictions (if any):  Must take prescription medication(s)  Advised to take over-the-counter meds  Medication may make drowsy (possible safety/driving issues)		
: TREATMENT/FOLLOW-UP APPOINTMENT INFORMATION							
1. Work Injury Diagnosis 22. Expected Follow-up Services Include:						П	
Evaluation by the treating doctor on							
ate /Time of Visit: Employee's Signature		Visit Type:	Role of Health Care		ctitioner:	7	
ischarge Time: Health Care Practitioner's Signa	☐ Initial ☐ Follow-up	☐ Treating doctor ☐ Referral doctor ☐ RME doctor		☐ Consulting doctor ☐ Designated doctor ☐ PA ☐ Other doctor ☐ APRN	١		





# **Submitting Medical Bills**

- When submitting medical bills on claims already been filed don't send a copy of the DWC1. If you send it for identification purposes, note that it is a DUPLICATE or COPY. This will eliminate the creation of duplicate files.
- If you are submitting only a bill, check that the name is the same on the bill as on the DWC1. If the names differ, write the name on the DWC1 across the top.



# **Submitting Medical Bills**

MAIL: PO Box 2894 Clinton IA 52733

**FAX:** 732-813-1345

**Electronic Billing:** Jopani Payer ID #A0245 (866)

269-0554

### **Provider Filing Deadlines:**

- Medical bill 95 days from the date of service to file, or it will be denied for timely filing.
- Reconsideration or Appeal 11 months from the date of service.

All bills that comply with the DWC Fee Schedule and/or the Alliance Contractual Agreements will be paid if the treatment is related to a compensable injury.

## **Workers' Compensation**

Medical Treatment and





### What is the Alliance?

Political Subdivision Workers' Compensation Alliance (The Alliance)

Joint Contracting Partnership (5 Pools)

**Medical Network** 













### What is the Alliance?

Chapter 504.053

2005 workers' compensation reforms allowed Texas public entities to directly contract with health care providers to deliver care to injured employees

5 Pools represent the 2<sup>nd</sup> largest coverage provider in the state

Serves more than 3,000 public employers (500,000 employees) Providers treat approximately 22,000 injured employees per year



#### The Alliance structure

Members/Employers



Purchase coverage and services



Risk pools



These risk pools



The Alliance contracts with healthcare providers and manages the network to treat injured workers



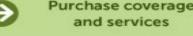










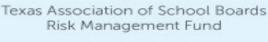






manage the claims and fund the Alliance







Texas Municipal League Intergovernmental Risk Pool



Texas Association of Counties Risk Management Pool



Texas Council Risk Management Fund



Texas Water Conservation Association Risk Management Fund







Some Alliance risk pools cover several types of public entities.

### **Success in the Alliance**

### **2024 Workers' Comp Network Report Card**



Avg. cost per claim six months post-injury

Network:

\$2,828

Non-network:

\$2,973



Professional:

97% 94%

letwork Non-networ

Hospital:

25% 299

ork Non-networ

Pharmacy:

27% 249

letwork Non-netwo



Network:

63%

Non-network:

**55%** 



Network:

93%

Non-network:

84%



Network:

46

50

Physical Mental

Non-network:

42

46

Physical

Mental



### **Medical Benefits**

# Texas Labor Code Sec. 408.021. Entitlement to Medical Benefits

- Healthcare reasonably required by the nature of injury
- Cures or relieves the effects naturally resulting from injury
- Promotes recovery
- Enhances ability of employee to retain or return to employment

Except in emergency, all health care must be through the treating doctor

Medical benefits may not be limited or terminated by agreement or settlement



### **Member Role and Influence**

Provide employee paperwork, ensure posting is current and have employee acknowledgement signed if at all possible

Guide injured employees to the website: <a href="www.pswca.org">www.pswca.org</a>

Can nominate providers to participate

Keep employees connected

Call periodically and just check on them

Advocacy-based workers' compensation is real

Have you thought about Return to Work and what that looks like?



### **TML Risk Pool**



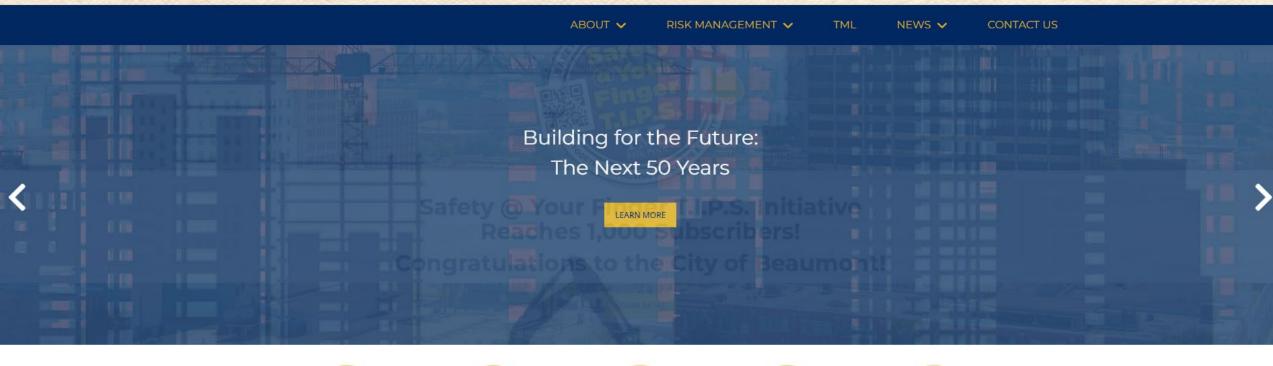














FIND TRAINING



FILE A CLAIM



UPDATE SCHEDULES



STRONGER, TOGETHER PODCAST



ASK A QUESTION/ LEAVE FEEDBACK

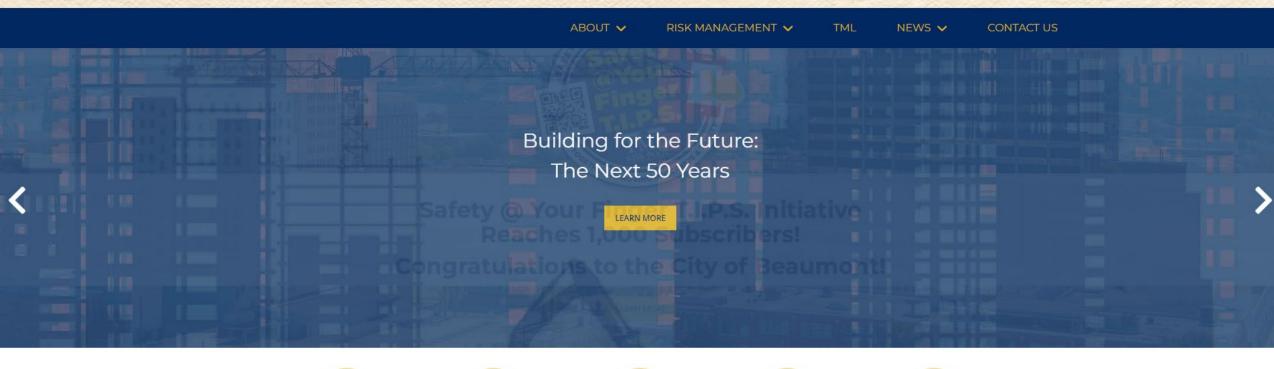














FIND TRAINING



FILE A CLAIM



UPDATE SCHEDULES



STRONGER, TOGETHER PODCAST



ASK A QUESTION/ LEAVE FEEDBACK





### Login

# User Name mshaw Password If you're having issues logging in, please contact your Fund Contact or Contact Us

Forgot User Name? / Forgot Password?

New User Registration

Login





### **TMLIRP Portal**

To access - submit an online New User Registration form. Once approved, account information will be sent within 24 to 48 hours.

https://www.tmlirp.org/new-user-registration/

Access the TMLIRP Member Portal. <a href="https://members.tmlirp.org/login">https://members.tmlirp.org/login</a>

NOTE: Employer Forms can be found at <a href="https://www.tmlirp.org/">https://www.tmlirp.org/</a> or on the DWC website at <a href="https://www.tdi.texas.gov/wc/index.html">https://www.tdi.texas.gov/wc/index.html</a>.

### **STP Podcast**



#### Episode 8

"First Responders and COVID-19 Vaccines"

Posted August 19, 2021

Provides COVID-19 statistics and the story of Roger Dean – as told by his survihealthy 31-year-old Seguin firefighter who passed away after a months-long b

Further information:

Texas Department of State Health Services Vaccine Information Web Page

Listen Now



Listen Now

#### Episode 7

"Disciplining and Terminating Employees: Liability and t You Fire' Hotline"

Posted July 28, 2021

Explains: (1) that you may be liable for improper employment actions; and (2) the one of the Pool's attorneys prior to taking action.

Further information:

TML Risk Pool's "Call Before You Fire Program" Employment Law Manual for Texas Cities Texas Municipal Human Resources Association Ask a Texas Municipal League Attorney



### Episode 10a - Part 1

"Workers' Comp: Taking Care of Your Employees"

Posted October 14, 2021

The TML Risk Pool provides workers' compensation coverage for more than 200,000 local government employees, and receives around 10,000 claims per year. The Workers' Compensation Department is the largest of all the Pool's departments, largely because the workers compensation process is highly-regulated by the Workers' Compensation Division of the Texas Department of Insurance. In this episode, you'll hear from key Pool staff about the process and how it's administered, most importantly how we partner with Members to help guide them through the complex process.

Further information:

Texas Political Subdivision Workers' Compensation Alliance
Texas Department of Insurance - Division of Workers' Compensation
Division of Worker's Compensation - Performance-Based Oversight Results

Lubbock Firefighter Matt Dawson Receiving Risk Pool Worker's Compensation Benefits: Everything Lubbock KCBD







f in 🔽

# File a Claim or Send Additional Forms

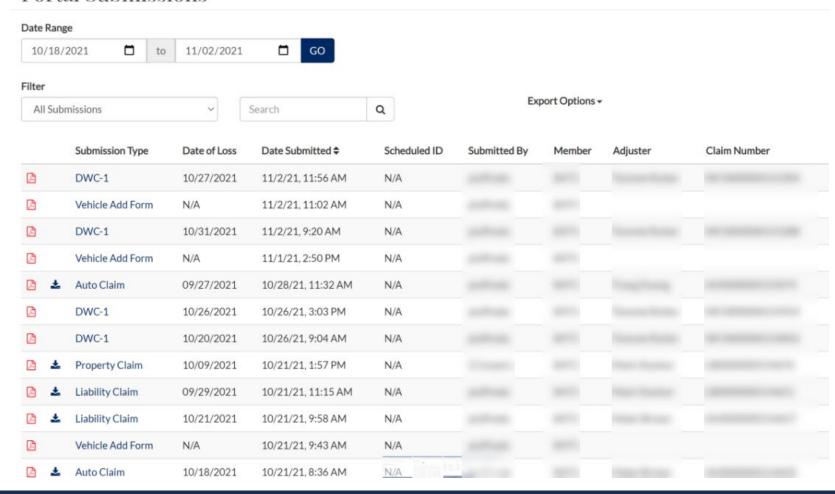
### File a Claim or Submit Additional Forms to Existing Claims

Auto, Liability & Property	
O Was Member property damaged (Property)?	
O Was a vehicle involved (Auto liability and/or physical damage)?	
O Did this incident affect a 3rd party or Member employee (All liab auto)?	oility claims other than
O Cyber claim?	
Workers' Compensation	
O Was an employee or volunteer injured (DWC-1)?	
O Wage Statement to submit (DWC-3)?	
O Supplemental Report of Injury to submit (DWC-6)?	

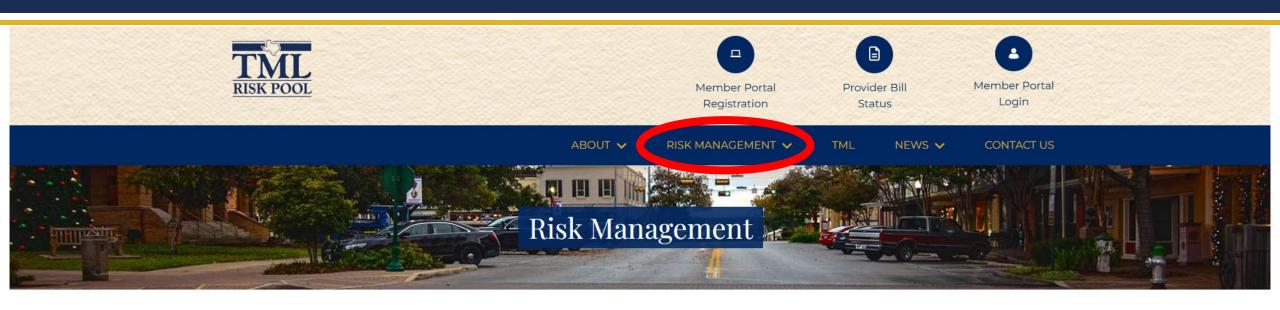


### **Portal Submissions**

### **Portal Submissions**









Multimedia <u>Library</u>



Online Learning
Center



Upcoming Training Programs



See recorded webinars on YouTube. Future webinars will be posted here

The Pool Offers Loss Prevention Education & Training for Our Members at No Extra Cost



## **Member Dashboard**



♣ Download PDF



TML eRiskHub

Dashboard



GET TRUSTED HELP

WHEN YOU NEED IT



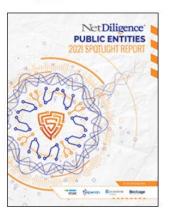




#### RANSOMWARE RESOURCES

BE A TOUGHER TARGET LEARN HOW

### Public Entities Spotlight Report



#### **Featured Content**

- The Economic Impact of Cyber Attacks on Municipalities
- NetDiligence 2020 Cyber Claims Study



# Manage Documents & Forms

# Stay tuned.... More to come!

### Workers' Compensation Forms

- DWC-1 Employers First Report of Injury or Illness.pdf
- DWC-156 Prospective Employment Authorization & Certification.pdf
- DWC-3 Employers Wage Statement.pdf
- ☑ DWC-3ME Employees Multiple Employment Wage Statement.pdf
- DWC-6 Supplemental Report of Injury.pdf
- DWC048 Request for Travel Reimbursement.pdf
- DWC074 Description of Injured Employees Employment.pdf
- Employee Rights Responsibilities English.pdf
- Employee Rights Responsibilities Spanish.pdf
- First Responder Liaison English.pdf
- First Responder Liaison Spanish.pdf
- Notice of Ombudsman Program English.pdf
- Notice of Ombudsmand Program Spanish.pdf
- 🖪 notice10.pdf
- 🖪 notice10s.pdf
- notice8.pdf
- 🖪 notice8s.pdf
- 🖪 notice9.pdf
- ☐ notice9s.pdf
- Page 36 Requirements for Building Contractors.pdf

The et cette in a









**OUR WHY?** To partner with local governments so that Texas communities are **STRONGER TOGETHER**