

New ROII Claim Procedure packet streamlined for reporting injuries

Congratulations to returning and new BIAW Return on Industrial Insurance program (ROII) members. If you haven't already, you will soon receive your ROII acceptance packet. The acceptance packet for the ROII program includes all the forms necessary to report a claim.

Returning ROII members should note this year's packet has a new look, along with updated forms. Familiarize yourself with the new format and give the packet to your company's claim contact person immediately. A claim contact person is someone who can coordinate workers' compensation claim communication and paperwork, as well as serve as the point of contact for the injured worker, field supervisor, company management, doctor, BIAW Claim Specialist, vocational counselor and others who might be involved in a claim. Usually, an Office Manager, someone in Human Resources or a Safety Manager is the most effective staff to assign the claim contact role.

New Packet Format

As BIAW's ROII program has developed and grown, it has become necessary to make changes to the *Claim Procedure*, *Kept on Salary* and *Modified/Light Duty Return to Work* booklets included in the acceptance packet. The new format combines the three topics into one booklet, the **ROII Claim Procedure Packet**, streamlining the steps to immediate reporting of an injury while beginning the process to return the injured worker back to work as soon as possible. It's a hand-in-glove approach that has proven itself time and again. ROII members who use the forms exactly as they are printed and provide them to site supervisors and claim contact staff are the members who control their claims costs and consistently receive ROII refund checks.

The new **ROII Claim Procedure Packet**

is designed to assist employers in being as pro-active as possible to keep a lid on claim costs. One of the most important documents in the packet is entitled *Responsibilities of the Employer, Employee, Attending Physician, and BIAW in Implementing a Return to Work Program*. This document instructs everyone involved in the claim on their responsibilities and who they should keep in contact with throughout the course of the claim. Write the name, phone and fax numbers of the claim contact for the company in the blank spaces, make copies and attach a copy to every *Return to Work (RTW) Authorization Form* (or copy it to the back of that form). The worker must take a blank *RTW Authorization Form* to each doctor visit until s/he is released to regular work with no restrictions.

Also in the new **ROII Claim Procedure Packet** are new instructions for when to start implementing modified/light duty return to work. Instead of waiting for the doctor to notify you that the worker is released to light duty, you must give a copy of the *Physician's Letter*, job descriptions for the regular job and at least one light duty job, as well as the *Physician's Use Only* response page to the injured worker to take to the doctor on the first visit. This allows the doctor to gather a true picture of what the worker's regular job duties entail. Even though the worker may not be able to perform all of the tasks required for his job of injury, the doctor might release him to the regular job with small modifications. If the worker is too physically restricted for modifications of the regular job, the doctor usually releases the worker to the light duty job(s).

The doctor should give the injured worker a copy of the light duty/modified work release and fax a copy to your compa-

ny's claim contact person. As soon as you have the release, provide the worker with a written job offer using the *Job Offer Letter*. If the worker accepts, document the acceptance on the *Employee Decision* form. Explain the worker's restrictions to his immediate supervisor and have the supervisor sign the acceptance form. Complete the *Notification of Return to Light Duty/Modified Work* form. If the worker declines or does not report for work, complete the *Voluntary Quit* form. Send copies of all of the forms to your BIAW Claims Specialist along with any other paperwork associated with the claim.

Time loss benefits are avoided if the worker and doctor provide the employer with the release right away. However, if there is a delay in the communication from the doctor that the worker is released to modified or light duty work, time loss benefits will be paid. You can avoid the time loss being charged to your account if your company has a *Kept on Salary (KOS)* policy. There are instructions for how to set up and carry out a *Kept on Salary* program in the packet. Contact your BIAW Claim Specialist to discuss whether a KOS policy is right for your company and what the time frame for paying KOS should be.

The new **ROII Claim Procedure Packet** is available online at www.BIAW.com. The forms will soon be available online as "fillable forms," which will make your job for reporting claims much easier.

Obviously there will be odd circumstances that will make it difficult to use the **ROII Claim Procedure Packet** as it is presented, but for most claims, following the instructions will yield fantastic results. And as always, contact your BIAW Claim Specialist at 800-228-4229 for any questions or assistance on a claim. 

