

From the Perspective of the Adjuster

Chairperson: Alice Hathaway

Monday, March 25th, 2019

3:40 – 4:30 pm

*Work Related Injuries Workshop
March 25th & 26th, 2019*

Investigating the Workers' Compensation Claim

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Reporting the Claim

- Time is of the Essence!!!



- **The employer has Seven (7) Calendar days after the injured worker's 5th day of full or partial disability to report the injury to the DIA**



Investigating the claim

- The adjustor makes 3-point contact with within 24 hours of receipt of the claim
 - Employer
 - Injured worker
 - Medical Provider
- The adjustor has **14** calendar days from the receipt of the claim to make a decision to pay or deny the claim

Employee investigation

- Demographic information
- Job title/job duties
- Detailed description of the incident
 - How did it happen? When? Where? Why?
- Description of injuries
- Prior workers' compensation or auto claims
- Prior medical conditions





Employer Investigation

- Confirm employer/employee relationship
- Hours worked/rate of pay
- Description of the incident
- Obtain copies of any internal investigation
 - Police reports
 - Supervisor/incident reports
 - Photos/video
- Injuries reported
- Modified duty
- Issues with the claim



Medical provider

- Medical reports/treatment notes
- Confirmation of diagnosis
- Referrals
- Verify accepted body parts
- Treatment plan



Additional resources

- Outside claim representative
- Nurse case manager
- Loss control representative
- Third Party Experts



How Compensability Is Determined

- Lorraine Thomas

What Is Needed to Authorize Treatment?

- Alice Hathaway



What Causes Denial of Treatment?

- Alice Hathaway