

We are all here for you.



The most effective way to manage workers' compensation injuries is through communication between the employer, injured employee, medical providers and your LGC representatives. We value each and every one of our members and are here to assist you.

New Hampshire Local Government Center
25 Triangle Park Drive • PO Box 617
Concord, NH 03302-0617

Telephone: 800.852.3358 • Fax: 800.262.9507
Website: www.nhlgc.org



WORKERS' COMPENSATION PROGRAM

We are all here for you.

WHAT'S DIFFERENT about New Hampshire Local Government Center Property-Liability Trust's Workers' Compensation Program?

The New Hampshire Local Government Center (LGC) Property-Liability Trust's Workers' Compensation Program (WCP) has been designed using a hands-on approach to adjusting claims. The use of in-house nurse case management and claim representatives allows our staff to personally visit injured workers and you, our member, ensuring the best possible outcomes. We attend hearings on your behalf and make certain that communication lines are open throughout the life of a claim.

Our focus is on providing outstanding service to our members and fair claim handling to your injured employees. If you have any questions regarding the WCP, please call us toll free at 800.852.3358.



EMPLOYER RESPONSIBILITIES

Below is a helpful checklist of pertinent employer responsibilities as outlined by the New Hampshire Department of Labor:

- Provide your employees with a safe work environment.
- Complete the LGC's WCP online* *First Report of Injury* form within five days of notice of injury receipt. It is advisable to complete the form within 24 hours of notice of injury receipt because the sooner the claim is reported, the sooner the claim can be investigated.
- Provide a completed *Wage Schedule* (76WCA) when disability extends beyond the three-day waiting period. An LGC claim representative will send you a wage schedule. Complete the schedule by providing 26 weeks of gross pay prior to the date of accident, and send the form back to the claim representative within two business days.
- Complete and file a *Supplemental Report of Injury* (13WCA) for claims involving four days or more of disability. This form can be faxed to LGC's claim representative at 800.262.9507 for filing with the State of New Hampshire.
- Provide temporary alternative duty for all employees suffering compensable injuries who are released to modified duty work per RSA 281 A:23-b.
- As an employer, you are not legally obligated under the Workers' Compensation Statute to continue a work-injured employee's salary or benefits. Employees suffering compensable injuries shall be paid 60 percent of their gross average weekly wage by LGC. If you choose to supplement workers' compensation disability benefits, please bear in mind that workers' compensation benefits are nontaxable. Taxation should only be on the supplemental portion paid by the employer.

*Visit www.nhlgc.org and click on Coverage Programs > Workers' Compensation.

EMPLOYER'S GUIDE TO WORKERS' COMPENSATION

What is workers' compensation?

New Hampshire Workers' Compensation law is set forth under NH RSA 281-A. It requires employers, their insurer or self-insurer to pay for medical care and disability benefits for work-related injuries and illnesses. The injury/illness must occur within the course and scope of work and be causally related to employment. If these criteria are met, an employee's medical treatment costs will be paid by the workers' compensation insurer or self-insurer. If disabled following an on-the-job injury, the employee will also receive weekly income until able to return to work. In return, the employee forfeits the right to sue the employer for the job-related injury.

What is the employer's role?

As an employer, your role is extremely important. You will report the initial workers' compensation claim to LGC within five days of notice of injury receipt, plus any change in your injured employee's work status throughout their treatment. It's important that communication lines remain open between employers, employees and LGC's claim representative.

Do I have to pay an injured worker for the entire day if they have to leave work due to an accident?

No. The only requirement under state law is that employers need to pay workers for the hours they actually worked. However, if you do pay the worker for just the hours worked, then the day the worker was injured would be considered the first calendar day of disability. If you pay the worker for the entire day, or shift, then the next day would be considered the first day of disability.

What do I do if I feel a claim is questionable?

Your filing of first reports shall in no way prejudice your rights as an employer to contest compensability of the claim at a later date. Please remember, LGC has a responsibility to employers to investigate each claim thoroughly and promptly to determine whether or not a

claim is legitimately compensable. If you, as the employer, believe that a claim is questionable, do not delay in filing the required reports. Simply fill out the Employer's *First Report of Injury* (FROI) form as completely as you can within the required time limit. Attach a note to the FROI alerting LGC of your claim concerns. Our claim representative will contact you to more fully explore those concerns.

Can I refer an injured worker to a specific treating facility?

No. Our WCP is not part of a managed care organization and, therefore, you cannot direct your injured worker to a specific physician or facility. However, you may have an occupational health facility nearby that can be used by injured employees for treatment upon notification of an injury. You and your injured employee are encouraged to consider using local occupational health providers given their familiarity with work-related injuries/illnesses and usual shorter wait to obtain medical care than a typical emergency room visit. Likewise, local occupational health providers may develop an understanding of local employer work environments, often aiding in the development of safe and timely return-to-work plans. You or your employees may visit the CorVel website at www.corvel.com/provider_lookup/ to find medical resources near you.

How do medical bills and prescriptions of injured employees get paid?

Upon seeking treatment, your employee should let the provider know that the treatment is for a work-related injury/illness. **The medical provider should bill LGC directly by sending invoices and corresponding medical reports to the CorVel Corporation, our bill review partner, at: CorVel Corporation, P.O. Box 392, Westford, MA, 01886.** If a prescription is needed, the injured employee should contact LGC's claim representative. A prescription card will be immediately sent by CorVel Corporation to the injured employee. This card can be used for prescriptions needed as a result of the work-related injury/illness, and there will be no out-of-pocket expenses by the injured employee.

Should I provide Temporary Alternative Duty and reinstatement to employees sustaining compensable injuries?

Yes. Employers are responsible for providing alternative duty for employees injured on the job. Modified work shall be established in accordance with the attending healthcare provider's form, as completed with each visit. Employees may be entitled to reinstatement to their regular jobs when released to full-work capacity (in accordance with their regular jobs) within 18 months of their work-related injury or illness.

At the LGC, we strive to keep the workers' compensation claim process as straightforward as possible for all concerned. That's why we administer workers' compensation claims in house. This simplified process allows you to know the claim representatives and nurse case manager, explain your concerns, ask questions and work together. That way, we all reach the ultimate goal of keeping employees healthy!