

Workers' Compensation Bureau

Workers' compensation insurance for all <u>state</u> agencies, the larger Universities and some local public bodies.



1990 Workers' Compensation Statutes -"New Law"-

- ♦ W.C Information posters <u>must</u> be posted at all work sites.
- ♦ Employers should provide training to all employees.
- ♦ First choice of medical provider first [60] days.
- ♦ Future reasonable and necessary medical treatment for that injury remains open.
- ♦ Medical impairments to the injured body part(s) are set by statute.



Filing a comp claim...





The employee completes the N.O.A

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H/R or Supervisor complete the "E-I"

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RMD-WCB



Employee reads and signs HIPAA release

NEW MEXICO WORKERS' COMPENSATION ADMINISTRATION WORKER'S AUTHORIZATION FOR USE AND DISCLOSURE OF HEALTH RECORDS

	DOB: SSN: XXX-XX
FOR WCA REFERENCE ONLY: Date/s of Injury:	WCA Case File Number:
INSTRUCTIONS FOR USE: In accordance with NMSA 1978, § 52-10-1, a workers' medical authorization, in any form, for records that are directly related to any ww. Costs for copying records are subject to non-clinical services fees set by the Admir (10) pages or up to twenty-cents (\$0.20) for each page thereafter. A copy of this aut	ork place injuries or disabilities claimed by an injured worker. istration, and shall not exceed \$1.00 per page for the first ten
RELEASE OF HEALTH CARE F	RECORDS
named facility to release my health care records for the PURPOSE OF facilitating and alleged workplace injuries or illnesses that occurred on the above date/s of injury.	, hereby authorize the following health care provider (HCP) or d evaluating my Worker's Compensation Claim that arises from
Provider or Facility: Address:	
Address.	
I authorize the following records released (check box, as appropriate): ALL RECOR authorized to be released (
RELEASE OF SPECIFIC HEALTH	RECORDS
I FURTHER AUTHORIZE THE RELEASE OF RECORDS THAT MAY CONTAIN INFORMATIC	N ABOUT THE FOLLOWING: (initial any that may apply).
Treatment for alcohol and/or substance abuseSexually transmitted of	diseases HIV or AIDS
Behavioral or Mental Health, including Psychiatric or Psychological Records of the Department of Health Medical Cannabis Program	
Records of the Department of Neutral Medical Califiables (10gram)	
Signature of Worker/Patient/Personal Representative	Date
PERSON/ENTITY AUTHORIZED TO R	ECEIVE RECORDS
I authorize records be released to my employer, my employer's insurer, my attorney representative, and IME providers.	or representative, my employer/insurer's attorney or
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NEW MEXICO

Leave Blank

Employee reads, initials & signs WC Benefits Explanation Form

WORKERS! COMPENSATION

	, acknowledge that the
ollo	wing items have been explained to me and that I do understand each item.
1.	§10-7-13 NMSA prohibits public employees from receiving monthly salary for leave time in combination with workers' compensation benefits that exceeds 100% of the employee's monthly base salary.
	(initials)
2.	The workers' compensation benefit is computed at 66 2/3% of the employee's gross weekly base salary UP TO A SPECIFIED CAP For most individuals, this figure is equal to the pay received in 5.3 hours of the normal 8 hour work day and is recorded as Workers' Compensation Leave Without Pay (LWOP). The remaining 2.7 hours are charged to sick and/or annual leave or authorized LWOP
	(IIIdais)
3.	Unusual deductions such as private medical, dental, and legal insurance can continue as long as the remaining 2.7 hours (or more) per day are taken as sick and/or annual leave. If an employee runs out of sick and/or annual leave, the employee must bear the burden of paying his/her and the state's share of such deductions, unless the employee applies, and is approved for, leave under the Family and Medical Leave Act (FMLA). (initials)
4.	The first 5 work days (40 hours, 7 calendar days) that an employee loses time is NOT compensated until the employee has been off work for more than 28 calendar days. The first week is initially charged to sick and/or annual leave or authorized LWOP(initials)
5.	After 28 calendar days off work, the first week's benefit check is paid. At this time, unless the employee was on LWOP, or in other words, did not have or use any sick or annual leave for that first 40 hours, the first week's benefit check will constitute an overpayment and violates §10-7-13 NMSA. Therefore, the employee must reimburse the agency for the amount of overpayment received. In return, the agency must reinstate the applicable amount of sick and/or annual leave used during the first week.
	(initials)
6.	The amount of overpayment will be computed by the agency upon receipt of the first week's check. Should the check be delivered DIRECTLY to the employee, it is the employee's responsibility to ensure proper procedures are followed. (initials)

Benefits Explanation For Page 2	m
The responsibility for supervisor. The injur properly and accurate	properly coding time sheets rests with the immediate red employee must also ensure that time sheets are ely prepared
workers' compe to accrue service time	sess of 30 days, INCLUDING THAT USED FOR NSATION PURPOSES, does not allow an individual e towards retirement, unless the employee applies, MLA. All other LWOP time must be made up by actual ime
	Print name of injured employee
	Signature of injured employee
	Date
WITNESS:	
Name	
Date	



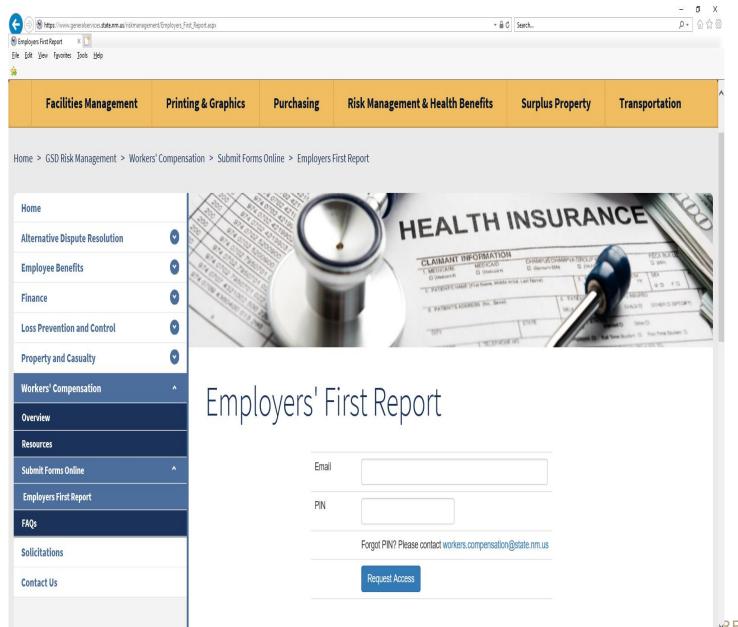


WORKERS' COMPENSATION CLAIM EXPLANATION

	oorting this alleged on-the-job injury/occupatio undersigned, acknowledge the following item	nal illness, which occurred on s have been explained to me and that I understand each
		isor or other designated person I am only complying with prevention procedures and the New Mexico Workers'
2.	Reporting the injury/illness does not auton	natically qualify me for Workers Compensation benefits.
3.	of this accident or permit me to select my o	e to a health care provider of their choice upon the report wn health care provider for treatment of my alleged job- unauthorized treatment may not be a covered Workers'
	Choose one and sign. A. My employer chooses to select the health	care provider for the first 60 days.
	(Name of Physician) (B. My employer will permit me to select the	Employee Signature) health care provider for the first 60 days.
	(Name of Physician)	Employee Signature)
4.	This injury will be investigated by my agency injury/illness qualifies under the guidelines or	and Risk Management Division, who will determine if the fthe Workers' Compensation Act.
5.	LEVEL cause the investigating person(s) to b the Workers Compensation Act. If I am not	cular investigative circumstances or facts AT THE AGENCY elieve that the injury/illness is NOT within the purview of satisfied with the determination at the agency level, I am my claim by the assigned Workers Compensation Claims t (505) 827-0232.
6.	treatment	representative (
my em		, to any person investigating said incident or representing hs or misrepresentations regarding an alleged on-the-the fficial documents.
Print na	name of Employee	Print name of witness
Signatu	ture of Employee	Signature of witness
Date		Date



https://www.generalservices.state.nm.us/riskmanagement/Employers_First_Report.aspx





WORKERS COMPENSATION INJURY REPORTING

Employer: This form must be electronically filed with the GSD/Risk Management Division, Workers' Compensation Bureau within 72 hours of knowledge of any and all alleged work-related injury or illness even if the employer disputes the workers' claim of work –related injury or illness

Instructions for completion:

Please fill in all mandatory fields. Some of the fields have been pre-populated. Incomplete "First report of Injury form" will not be submitted or received.

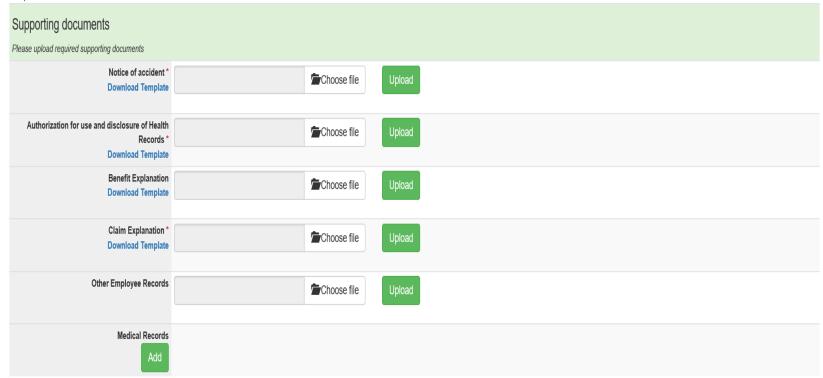
All other four (4) associated documents are also required to be uploaded to complete the report of injury, Notice of Accident, Medical Release of Information, Witness Statements, Claim Explanation Form, Benefits Explanation Form. You will have to scan them separate in your documents so that you can upload them one at a time.

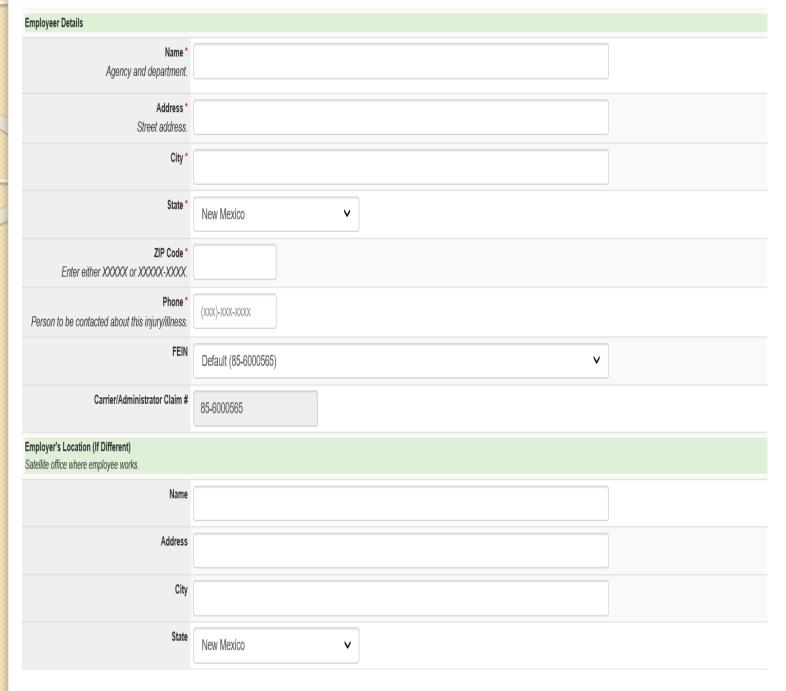
Risk Management Division/Workers Compensation Bureau

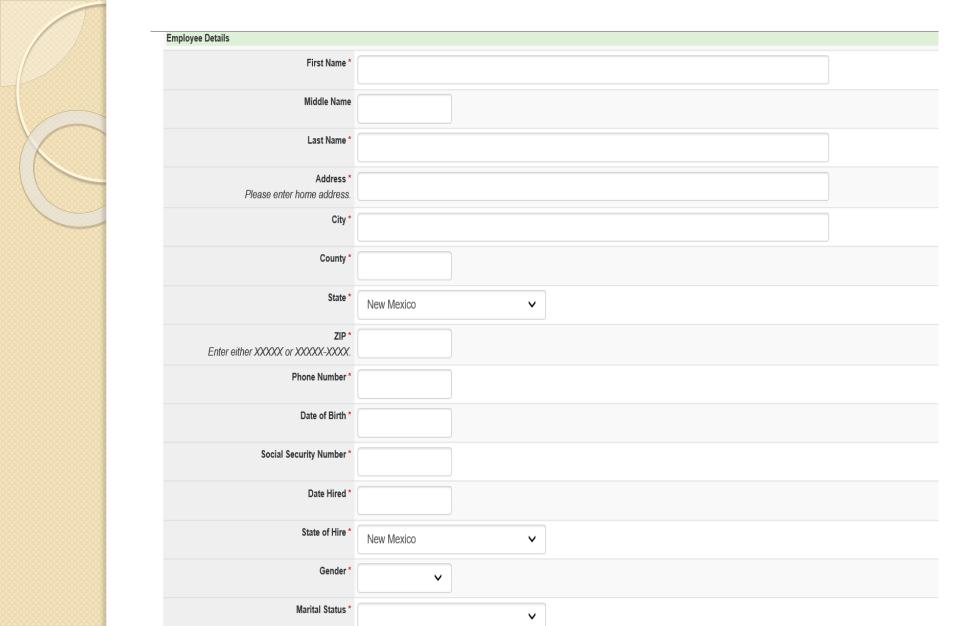
P.O. Box 6850 Santa Fe, New Mexico 87502

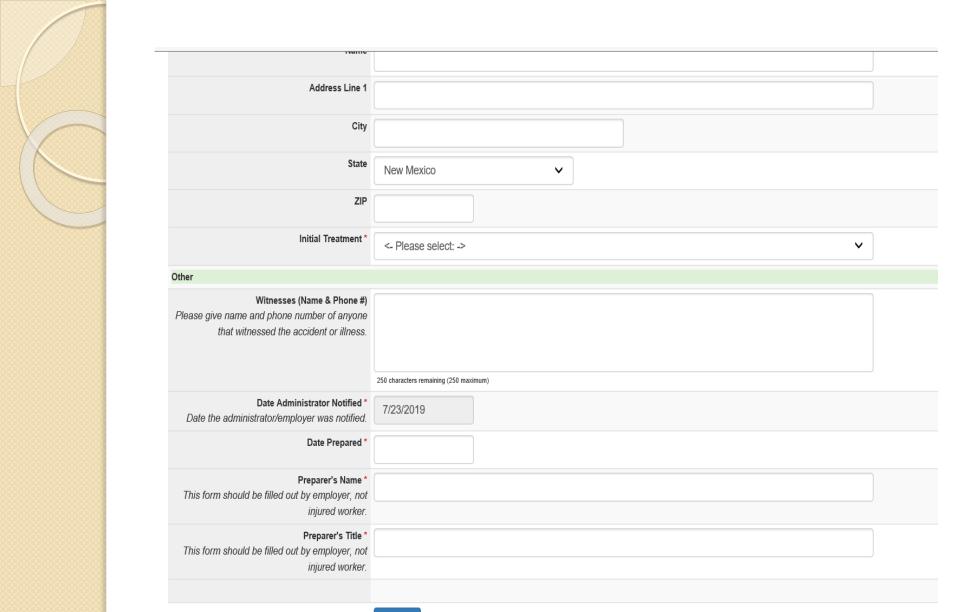
Phone: 505 827-0232 Fax: 505 827-0685

* required









Submit

Now What?









Claim Investigation

- Assigned Adjuster will determine if claim is compensable based upon all information provided and discovered, medical evidence, statutes and case law.
- ♦ If Adjuster denies the claim, the injured worker has the right to file a complaint with the WCA*.
- ♦ Complaints initially go to mediation, if no agreement is reached it can proceed to trial.

*WCA: Workers' Compensation Administration





If the claim is accepted



- ♦ Reasonable and necessary medical is paid until injury is resolved.
- ♦ This includes reasonable and necessary medical visits, physical therapy, occupational therapy, MRIs, X-Rays', second opinions, independent medical evaluations, etc.
- ♦ If out of work on <u>Doctors orders</u>, temporary total disability (TTD) is calculated <u>after</u> the (7) day waiting period and paid as a workers' compensation benefit.
- ♦ Temporary partial disability (TPD).



Medical Care

- ♦ In an **EMERGENCY**, the injured worker should be directed to the nearest hospital Emergency Room.
- ♦ If **NOT** an emergency, the Employer may direct the worker to a medical provider <u>or</u> allow the worker select their choice of provider for the first [60] days.
- ♦ Emergency care in the emergency room is *not* considered anyone's selection of healthcare provider.
- We <u>do not</u> have any contracted providers anywhere in the state.



Medical care continued...

♦ If the Doctor the injured worker selects does not accept workers' comp insurance let them know they can find another Doctor who will accept WC insurance. Direct them to the WCA for information regarding what Doctors will accept workers' compensation insurance:

WCA: 505-841-6000

LOCATIONS: Santa Fe, Albuquerque, Las Vegas,

Farmington, Roswell, Lovington,

and Las Cruces.





Doctor Query/Modified Duty Form

- ♦ This form should be sent with injured worker to <u>Doctor</u> for every medical appointment.
- ♦ Can they work?
- ♦ Can they work with restrictions or part-time?
- ♦ Is the employer able to accommodate restrictions?
- ♦ Is the employer able to provide temporary modified duty, if needed?
- ♦ If yes, create modified duty terms on back of Dr. Q form.



RISK MANAGEMENT DIVISION DOCTOR VISIT/MODIFIED WORK ASSIGNMENT

EMPLOYEE IS TO RETURN THIS COMPLETED FORM TO HIS/HER EMPLOYER AT THE CONCLUSION OF <u>EACH AND EVERY</u> DOCTOR VISIT

DATE	EMPLOYER		
DOCTOR SOCIAL SECURITY #			
is a State of New Mex was reported by this employee on data below so that a claim may be processed by the Ri Thank you for your cooperation in this matter.			
Supervisor	Agency/Division Phone		
1. Diagnosis			
2. Was employee released today? 3. X-ray(s)? Today: Yes No 1. 4. Medication prescribed? Yes No 1. 5. Can employee return to normal duty at this time? 6. If Yes, has the employee reached MMI? 7. If "No", can employee return to work on a limited with the control of the	Continued O		
OTHER How long will restrictions last? Until next visit 9. When is next visit scheduled? 10. Other Comments	Other date		
,	ATTENDING DOCTOR		
RMDWC1.RFM(10/93)			

MODIFIED WORK ASSIGNMENT

I,	have read the restrictions detailed below and have
discussed said restrictions with my supervisor/emp	loyer,
	er understand that any violations of said restrictions may and and will comply with the rules or orders noted below as a gnment.
Employees Signature	Date
Immediate Supervisor	Date
RMDWC2-FRM(10/93)	







- ♦ If the Doctor orders no work, comp will start benefits on the 8th day of lost time.
- ♦ Temporary total disability (TTD) is paid at 66 2/3% of the injured workers Average Weekly Wage: This is calculated by the gross income for the 26 weeks prior to the date of injury. There is a maximum compensation rate which changes every January.
- ♦ For 2019 the Maximum rate is: \$814.64
 Minimum rate is \$ 36.00



RISK MANAGEMENT DIVISION WORKERS' COMPENSATION BUREAU WORKSHEET FOR COMPUTING AVERAGE WEEKLY WAGE

Employee:	AGENCY:
DATE OF INJURY:	DATE OF HIRE:
SSN:	
PLEASE PROVIDE 26 WEEKS OF GROSS	ONE JOB AT THE TIME OF THE INJURY? □Y □N S EARNINGS _(13 PAY PERIODS) <u>PRIOR</u> TO DATE
OF INJURY. (PLEASE ATTACH PAYROLL	RECORDS FOR DOCUMENTATION.)
PAY PERIOD ENDING DATE*	TOTAL GROSS EARNINGS ON PAYCHECK**
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
TOTAL FOR 26 WEEKS PRIOR TO DATE	OF INJURY: \$
TOTAL DIVIDED BY 26 = \$	(Average Weekly Wage)
*START WITH PAY PERIOD ENDING MOST REC	ENTLY PRIOR TO DATE OF INJURY.
** TOTAL GROSS EARNINGS INCLUDES SALAR MILEAGE, PERDIEM OR FRINGE BENEFITS. (SECTION 52-1-20, NEW MEXICO WORKERS' COMP	Y, OVERTIME, SHIFT DIFFERENTIAL, ETC., BUT NOT PENSATION ACT).

G:\WORKCOMP\AWWWORKSHEET.DOC

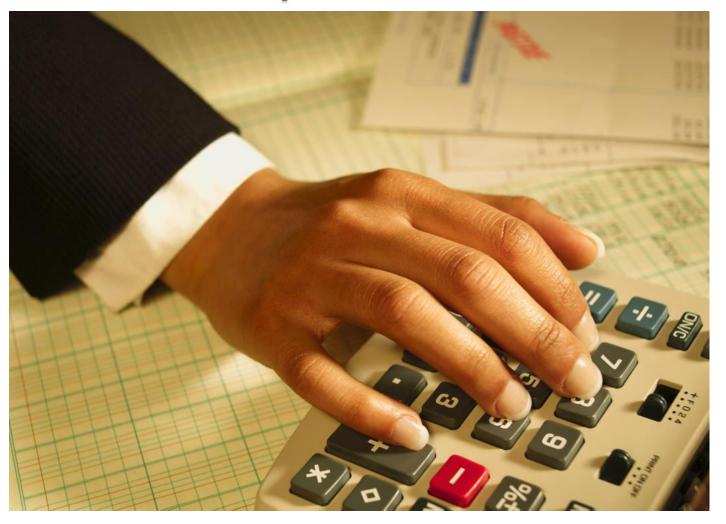


Average weekly wage form (AWW)

- ♦ We ask that you complete this form with help from your HR.
 We need to have an average weekly wage according to NM Workers
 Comp Statues 52-I-20. Attach copies of checks to worksheet.
- ♦ Includes all **gross** income, overtime, shift differential, as well as any other part time as well.
- ♦ Impairments are also calculated according to the COMP rate as well. (66 2/3% of AWW, taken from the average weekly wage form)
 - $\sqrt{\text{EXAMPLE}}$: Average Weekly Wage is (500.00) the Comp rate is \$333.33 x 10% = 33.33 per week for the 'whole person'.
- ♦ Scheduled injury; knee, arm, leg is set number of weeks per the Workers' Compensation Act.



Insurance premiums





Insurance premiums

- ♦ Insurance premiums are based on a <u>5 year history</u>.
- Medical, indemnity and additional expenses will make up your loss history.
- ♦ Early Return to Work and Modified Duty programs save money on premiums.
- ♦ Premiums are calculated based on your agencies experience and exposure for a trailing 5 year history.

Employers have the greatest impact on premiums by preventing injures, providing early return to work and modified duty programs when injuries do happen.



Workers' Compensation Bureau Contacts

Bureau C	hief
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Cindy Carrillo, Bureau Chief 505-476-3871

<u>Adjusters</u>	
Andrea Armenta	505-476-3762
Charlene Urban	505-827-0338
Margaret Carrillo	505-476-2174
Grace Chavez	505-476-3787
Amie Martinez	505-827-0445
Theresa Griego	505-827-0432
Ray Silva	575-521-5919

Administrative Support

Pamela Gonzales	505-827-0253
Denise Leyba	505-827-0451
Adriana Garcia	505-827-2036
Bernadette Flores	505-827-0270



To summarize...

- ♦ EMPLOYER must ensure posters and "Notice of Accident" are posted at all work sites.
- ♦ EMPLOYER completes the "First Report of Accident".
- ♦ <u>EMPLOYER</u> submits <u>entire</u> claim package to RMD.
- ♦ EMPLOYER decides who will pick HCP (first 60 days)
- ♦ <u>EMPLOYER</u> communicate with RMD/WCB if modified duty is or is not accepted.
- ♦ Call RMD/WCB with questions: I-800-510-5093



No question is a silly question!



