WORKERS COMPENSATION

~HR-REMINDERS





General Services Department Risk Management Division

Workers' Compensation Bureau

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





- ♦ 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

| MOTIFICACION D | T OR OCCUPATIONAL DISEASE DISABLEMEN DE ACCIDENTE O ENFERMEDAD DE OFICIO |
|--|--|
| to accordance with New Mexico | law, Section 52-1-29, Section 52-3-19 and Soction 52-1-49, NMSA 1978; NMAC 11.4.4.11 os Trabajadores, Sección 52-1-29, Sección 52-3-19 y Sección 52-1-49, NMSA 1978; NMAC 11.4.4.11 |
| l, | was involved in an on-the-job accident or was disabled me lestimé on un accidente en el trabajo o fui incapacitado |
| Yo, (name of employee/nombro del empleado) by an occupational disease at approximately | • |
| por enfermedad de oficio aproximadamente | (time/a la(s) hora(s)) el (date/fecha) del 20 |
| Employee's social security number: | Where did the accident occur? ¿Donde ocurité et accidente? |
| What happened? ¿Qué ocurrió? | |
| To be completed by Employer | Worker will choose health sare providor. Yes ∴ No |
| Congletedo por el empliador II Yes, Employer has right to change brailin care En caso atimistivo, el embleadoritione defect proviedor do atendan meditas después de 6 WORKER MUS | Trabigator elegif proveedor de eterción médica: In o Novider after 60 days. In o a cambior de En caso que no eligo, el trabigor trans derecho a cambior de provider after 60 days. O dias: de alejador incidica después de 50 dias. |
| Signed: | Signed/Notice Received: |
| Firma: (employee/emploado) Date/Fecha: | Firma/Notificación recibida: (employer or representative/empleedor o representa- Date/Fecha: |
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| INFORMATION IN AN APPLICATION FOR INSURAN | OUS NOA FORMS ARE STILL VALID FOR USE |
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| PREVIOUS ANA PELICATION FOR INSURAN PREVIO Worker Fore emergency medical care, go to any emer workers and Employers with questions about Workers' Compensation Administration office 8 am. to 5 p.m., except holidays. Trabalyador Para emergencias módicas vaya a cunkquier Trabalyador go empleadores on preguntes a un assesor ("ornbudsmen") a cualquier oficina un assesor ("ornbudsmen") a cualquier oficina información y astencia. Las oficinas soldin unues a viernes, con la excepción de dies fest | DUS NOA FORMS ARE STILL VALID FOR USE gency medical facility. t workers' compensation may contact an Ombudsman at any New Mexico for information and assistance. The offices are opon Monday through Friday. clinica / hospital. acerca de la compensación de los trabajadores pueden comunicarse con do la Administración de la Compensación de los Trabajadores para abiertas desde las corbo de la mathera hasta las cinco de la farde de |
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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

| Worker/Patient FULL NAME: | 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 w medical authorization, in any form, for records that are directly related to Costs for copying records are subject to non-clinical services fees set by the (10) pages or up to twenty-cents (\$0.20) for each page thereafter. A copy of | any work place injuries or disabilitie Administration, and shall not exceed | s claimed by an injured worker. I \$1.00 per page for the first ten | | |
| RELEASE OF HEALTH | CARE RECORDS | | | |
| I, (Print Worker's Name) named facility to release my health care records for the PURPOSE OF facilita alleged workplace injuries or illnesses that occurred on the above date/s of in Provider or Facility: Address: | hereby authorize the following and evaluating my Worker's Comp | | | |
| Address. | | | | |
| | | | | |
| I authorize the following records released (check box, as appropriate): ALI authorized to be released (| L RECORDS / SPECIFIC DATES (providence) | de a date range for records | | |
| RELEASE OF SPECIFIC I | HEALTH RECORDS | | | |
| I FURTHER AUTHORIZE THE RELEASE OF RECORDS THAT MAY CONTAIN INFO Treatment for alcohol and/or substance abuseSexually transiBehavioral or Mental Health, including Psychiatric or PsychologicalRecords of the Department of Health Medical Cannabis Program | | | | |
| Signature of Worker/Patient/Personal Representative | Date | | | |
| PERSON/ENTITY AUTHORIZE | D TO RECEIVE RECORDS | | | |
| I authorize records be released to my employer, my employer's insurer, my a representative, and IME providers. | ttorney or representative, my employe | er/insurer's attorney or | | |
| (To be completed by authorized recipient/s): Records to be ☐ Picked Up ☐ I | Mailed Emailed Faxed Other (| specify) | | |
| Authorized Recipient/s: | | | | |
| Address: | | | | |
| | | | | |
| - Is 1 | | | | |
| Fax/Email: | | | | |
| EXPIRATION and CONDITIONS I UNDERSTAND THAT THIS AUTHORIZATION IS VOLUNTARY AND THAT I MAY REFUSE TO SIGN IT AND SUCH A REFUSAL TO SIGN MAY NOT AFFECT MY TREATMENT OR SERVICES, EXCEPT AS PERMITTED BY LAW. THIS AUTHORIZATION IS LIMITED TO USE AND DISCLOSURE OF MEDICAL RECORDS AND DOES NOT WAIVE ANY PATIENT DOCTOR PRIVILEGE WITHOUT MY SEPARATE AUTHORIZATION AND CONSENT. THIS AUTHORIZATION IS TO BE VALID FOR TWO (2) YEARS FROM THE DATE OF MY SIGNATURE. I UNDERSTAND INFORMATION DISCLOSED PURPLICATION MAY BE REDISCLOSED BY THE RECIPIENTYS. I MAY REVOKE THIS AUTHORIZATION AT ANY TIME BY NOTIFIFING THE HEALTH CARE PROVIDER OR FACILITY IN WRITING; A COPY OF ANY REVOCATION SHOULD BE PROVIDED TO THE RECIPIENTYS. UPON MY REQUEST, I AM ENTITLED TO A COPY OF THE SIGNED AUTHORIZATION. | | | | |
| Signature of Worker/Patient | Date | | | |
| Signature of Personal Representative (if any) | Date | | | |
| Printed Name of Personal Representative | | | | |



Leave Blank

Employee reads, initials & signs WC Benefits Explanation Form

WORKERS' COMPENSATION BENEFITS EXPLANATION FORM

| , acknowledge that the | |
|---|--|
| owing items have been explained to me and that I do understand each item. | |
| . §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) | |
| . 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 | |
| . 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) | |
| . 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 | |
| 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) | |
| 5. 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 | |

| Benefits Explanation Fo Page 2 | orm |
|--|--|
| The responsibility for supervisor. The inj properly and accura | or properly coding time sheets rests with the immediate fured employee must also ensure that time sheets are ately prepared(initials) |
| WORKERS' COMP to accrue service ti | excess of 30 days, INCLUDING THAT USED FOR PENSATION PURPOSES, does not allow an individual me towards retirement, unless the employee applies, r FMLA. All other LWOP time must be made up by actual (initials) |
| | Print name of injured employee |
| | Signature of injured employee |
| | Date |
| | |
| WITNESS: | |
| , | |
| Name | |
| Date | |





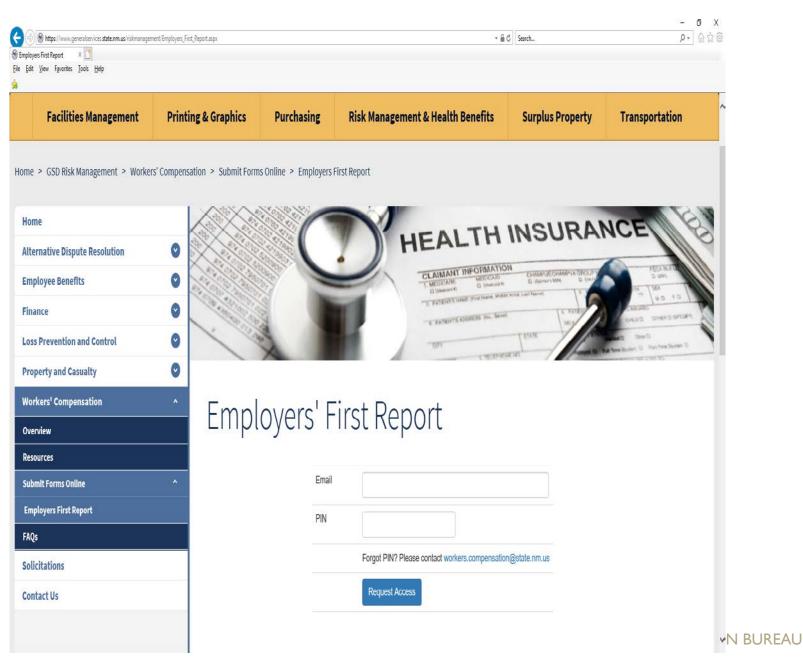
Employee reads & signs WC Claims Explanation form

WORKERS' COMPENSATION

| | CLAIM EXPLANATION |
|--------|--|
| | orting this alleged on-the-job injury/occupational illness, which occurred on undersigned, acknowledge the following items have been explained to me and that I understand each |
| 1. | By reporting this injury/illness to my supervisor or other designated person I am only complying wit requirements of my agency's internal loss prevention procedures and the New Mexico Worker Compensation Act |
| 2. | Reporting the injury/illness does not automatically qualify me for Workers Compensation benefit |
| 3. | [mitate] My employer has the right to either direct me to a health care provider of their choice upon the repo of this accident or permit me to select my own health care provider for treatment of my alleged joi incurred injury/illness. I am fully aware that unauthorized treatment may not be a covered Worker Compensation benefit. |
| | Choose one and sign. A. My employer chooses to select the health care provider for the first 60 days. |
| | (Name of Physician) (Employee Signature) B. My employer will permit me to select the health care provider for the first 60 days. |
| | (Name of Physician) (Employee Signature) |
| | This injury will be investigated by my agency and Risk Management Division, who will determine if the injury/illness qualifies under the guidelines of the Workers' Compensation Act. [I will be advised by proper authority if particular investigative circumstances or facts AT THE AGENC LEVEL cause the investigating person(s) to believe that the injury/illness is NOT within the purview of the Workers Compensation Act. If I am not satisfied with the determination at the agency level, I are aware that I may request reconsideration of my claim by the assigned Workers Compensation Claim Administrator at Risk Management Division at (505) 827-0232. |
| | My supervisor or a designated agency representative (|
| ny en | nployer, is true and factual. Any willful untruths or misrepresentations regarding an alleged on-the-th urry/illness will be regarded as falsification of official documents. |
| rint n | Print name of witness |
| ignatı | ure of Employee Signature of witness |
| ate | 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:

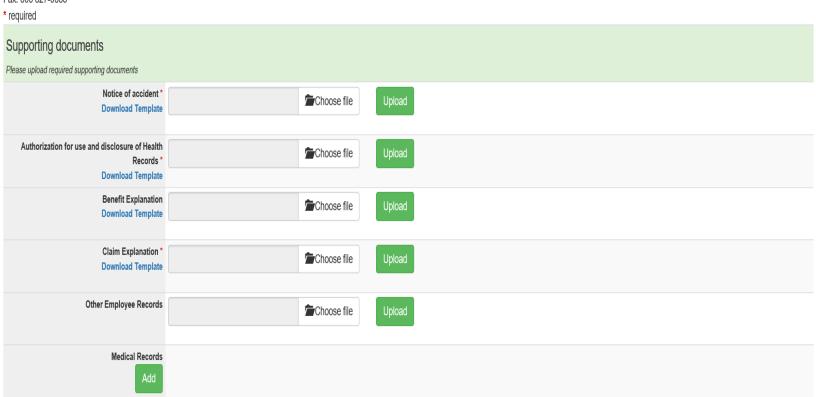
Please fill in all mandatory fields. Some of the fields have been pre-populated. Incomplete "First report of Injury form" will not be submitted or received.

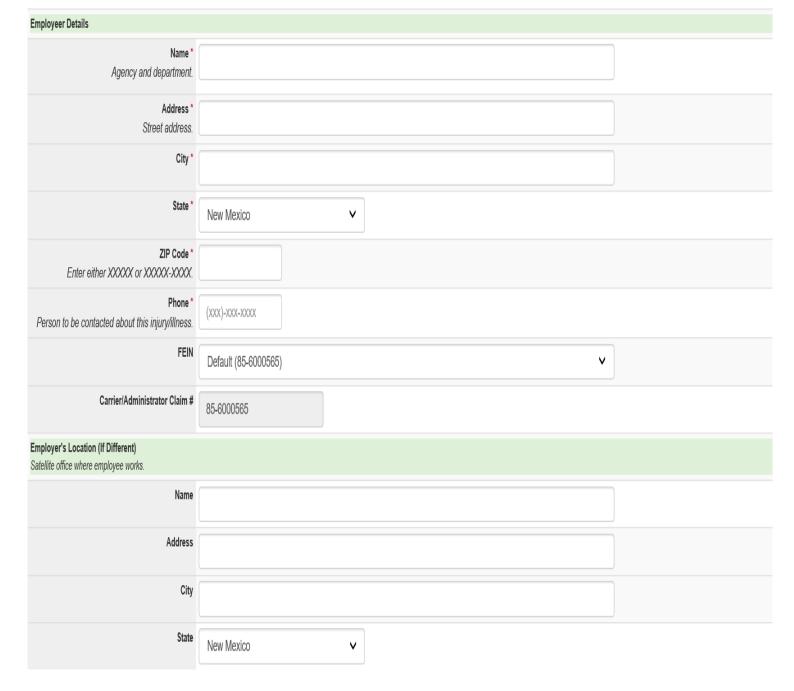
All other four (4) associated documents are also required to be uploaded to complete the report of injury, Notice of Accident, Medical Release of Information, Witness Statements, Claim Explanation Form, Benefits Explanation Form. You will have to scan them separate in your documents so that you can upload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

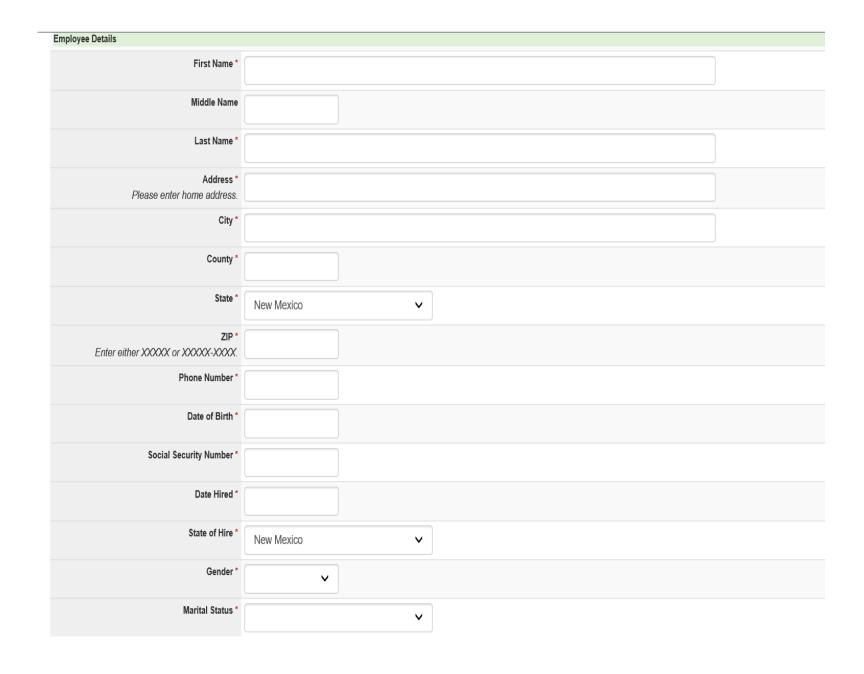
Risk Management Division/Workers Compensation Bureau

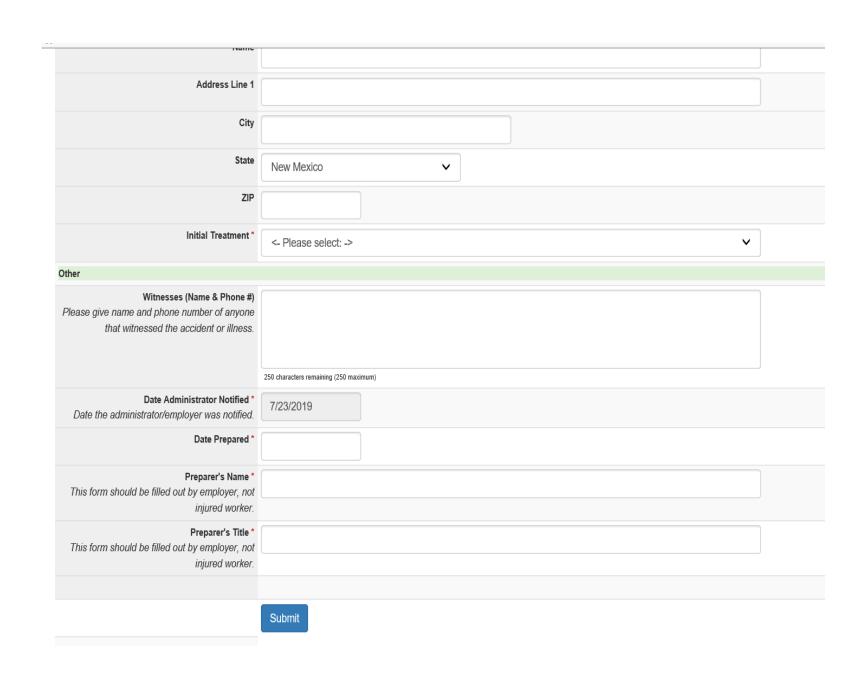
P.O. Box 6850 Santa Fe, New Mexico 87502

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









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



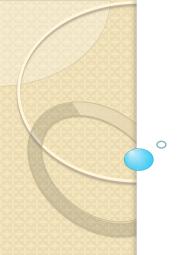


If the claim is accepted



- ♦ 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:

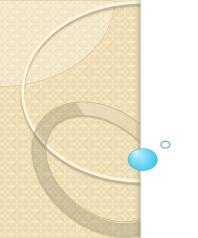
WCA: 505-841-6000

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 | | | |
|--|--|--|--|
| OCTOR SOCIAL SECURITY # | | | |
| is a State of New Mexico, | Department employee. An alleged on the job injurtreatment, as you determine. Please complete the | | |
| Thank you for your cooperation in this matter. Supervisor Agency/Division | Phone | | |
| 1. Diagnosis | | | |
| Was employee released today? Yes No No No No No No No No No N | | | |
| 4. Medication prescribed? Yes No No Continued O | | | |
| 5. Can employee return to normal duty at this time? Yes O No | 0 | | |
| 6. If Yes, has the employee reached MMI? Yes _O No_O | _ | | |
| 7. If "No", can employee return to work on a limited/restricted basis? | s O No O | | |
| 8. If "Yes" to #6, what restrictions? NO PUSHING OR PU | AACHINERY IST BENDING. | | |
| OTHER | | | |
| How long will restrictions last? Until next visit Other date | | | |
| 9. When is next visit scheduled? 10. Other Comments | | | |
| ATTENDING DOCTOR | | | |
| RMDWCLRFM(10/93) | | | |

MODIFIED WORK ASSIGNMENT

| Ι, | have read the restrictions detailed below and have |
|---|--|
| discussed said restrictions with my supervisor/emplo | oyer, |
| I understand the nature of the restrictions and further | r understand that any violations of said restrictions may |
| cause aggravation or further, injury. I also understar | nd and will comply with the rules or orders noted below as a |
| condition of employment on a modified work assign | ment. |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| 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 2020 the Maximum rate is: \$845.10Minimum 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: | |
| WAS EMPLOYEE WORKING MORE THA | An one job at the time of the injury? \Box Y \Box N |
| PLEASE PROVIDE 26 WEEKS OF GROOF INJURY. (PLEASE ATTACH PAYRO | OSS EARNINGS (13 PAY PERIODS) <u>PRIOR</u> TO DATE LL 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 DA | \ |
| TOTAL DIVIDED BY 26 = \$ | (Average Weekly Wage) |
| *START WITH PAY PERIOD ENDING MOST R | ECENTLY PRIOR TO DATE OF INJURY. |
| ** TOTAL GROSS EARNINGS INCLUDES SAL MILEAGE, PERDIEM OR FRINGE BENEFITS. (SECTION 52-1-20, NEW MEXICO WORKERS' CO | |
| G:\WORKCOMP\AWWWORKSHEET.DOC | |



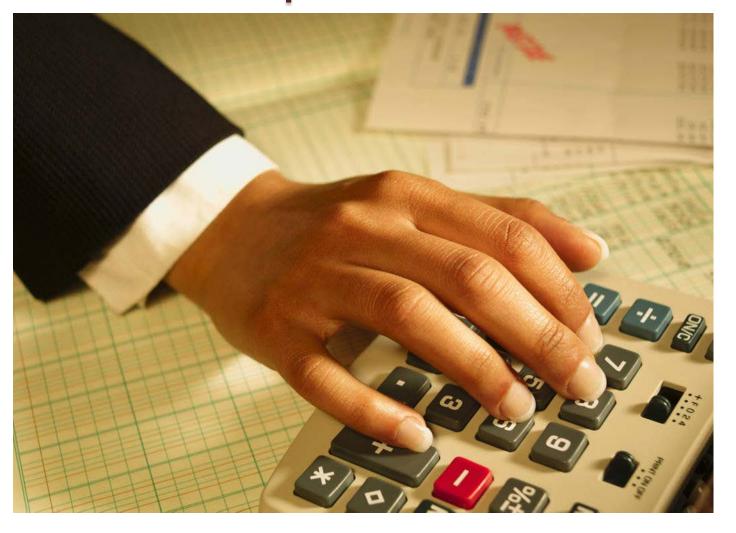


Average weekly wage form (AWW)

- ♦ 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





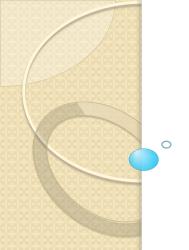


Insurance premiums

- ♦ 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 Chief

| 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 |
| Cheryl Hutto | 505-827-2711 |
| Barbara Boltrek | 505-476-3874 |
| Ray Silva | 575-521-5919 |

Administrative Support

| Pamela Gonzales | 505-827-0253 |
|-------------------|--------------|
| Denise Leyba | 505-827-0451 |
| Adriana Garcia | 505-827-1711 |
| 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)
- ♦ EMPLOYER 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!





HR-REMINDERS

Terminations with a Rehire-SHARE

- Terminations should be on Saturday with a rehire on Sunday
 - A record should not be terminated and/or rehired on the same day

HR-REMINDERS



- Plan Year 2021
 - Medical and Dependent Care
 - 27 Pay Periods

STATE OF NEW MEXICO

GENERAL SERVICES DEPARTMEN RISK MANAGEMENT DIVISION

DISABILITY POLICY



HR- REMINDERS

 When on Short-Term Disability, claimant must continue to pay Disability premiums regularly and on time in order to avoid losing access to the program. Only when Short-Term Disability converts to Long-Term Disability can the claimant stop paying their Disability premiums.

STATE OF NEW MEXICO

GENERAL SERVICES DEPARTMEN RISK MANAGEMENT DIVISION

DISABILITY POLICY



HR- REMINDERS

Coverage ends when the Claimant is approved for SSDI benefits. NOTE: The claimant is responsible for reimbursing the SoNM for all disability benefit payments paid to the claimant while the SSDI application was under review and approved. These repayments must be paid by cashier's check or money order and received by the SoNM within 30 days of receipt of the first SSDI payment. If this deadline is not met, the SoNM will take legal action to recover these paid disability benefit payments.

HOLIDAY PAY

- Employees who are out on LWOP/FML during the holiday season may still qualify for the paid holiday
- Please ensure the employee has recorded their time accurately
- DO NOT record any time on a scheduled Holiday as the holiday is automatically generated in the SHARE system
- Human Resource analysts ensure the employee is also active under job data

HR- REMINDERS



| NOVEMBER 2020 | | | | | | | DECEMBER 2020 | | | | | | |
|---------------|----|----|----|----|----|----|---------------|----|----|----|----|----|----|
| S | M | T | W | T | F | S | S | М | T | W | Ţ | F | S |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | | | 1 | 2 | 3 | 4 | 5 |
| 8 | 9 | 10 | 11 | 12 | 13 | 14 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 15 | 16 | 17 | 18 | 19 | 20 | 21 | 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 22 | 23 | 24 | 25 | 26 | 2 | 28 | 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 29 | 30 | | | | | | 27 | 28 | 29 | 30 | 31 | | |
| | | | | | | | | | | | | | |





RESOURCES

- https://www.mybenefitsnm.com/Documents/Disability-Policy-01.15.2020-Fillable-Forms.pdf
- RMD/WCB with questions: 1-800-510-5093