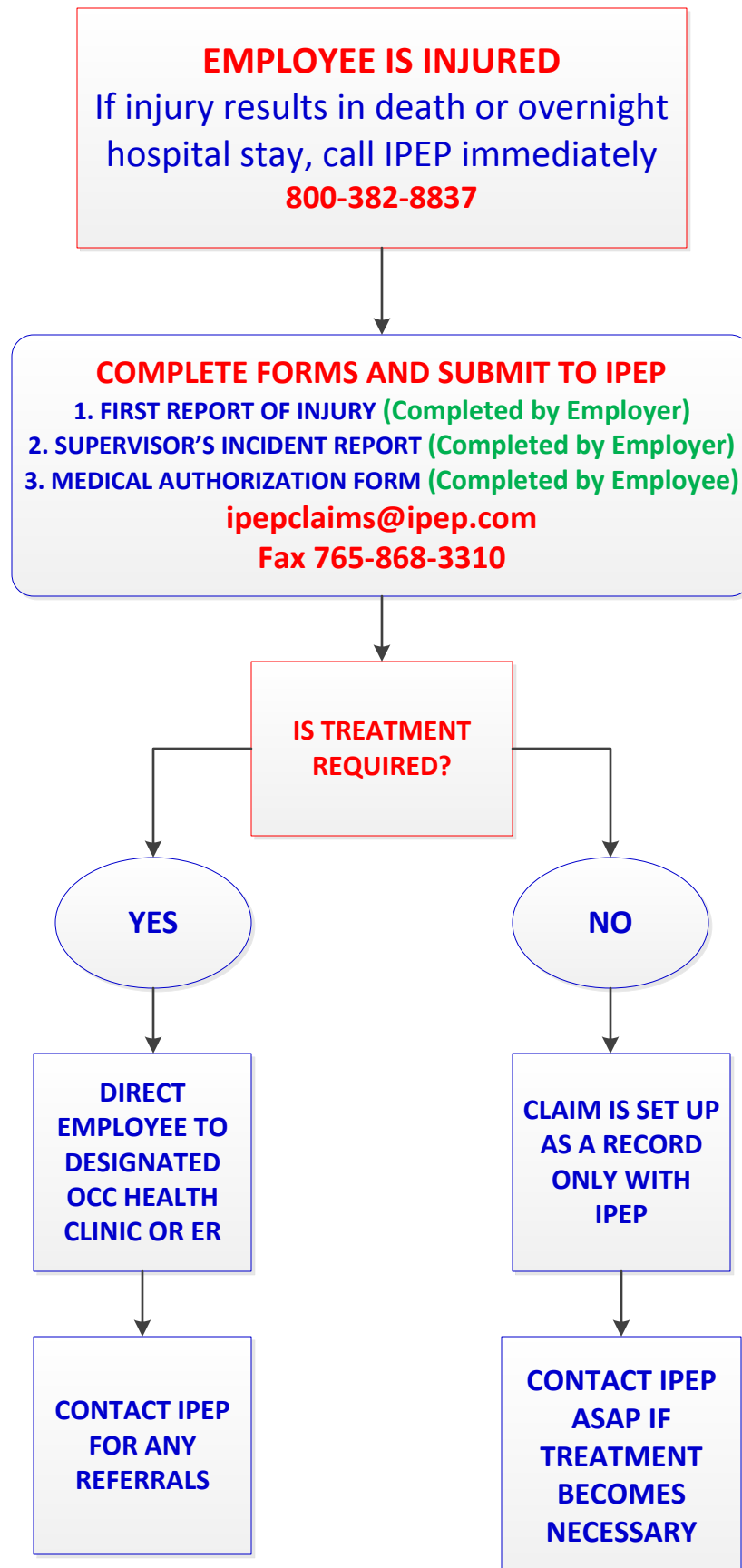


# IPEP REPORTING PROCEDURES



# Fundamentals of Workers Compensation

# COMPENSABILITY

## INJURY OR ILLNESS

- Arising out of employment
- In the course of employment
- By accident or unforeseen event

THE BURDEN OF PROOF IS ON THE EMPLOYEE

# DEFENSES

## THE BURDEN OF PROOF IS ON THE EMPLOYER

- Knowingly self inflicts injury
- Intoxication
- Commission of an offense
- Knowing failure to use a safety appliance
- Knowing failure to obey a reasonable written or printed rule of the employer which has been posted in a conspicuous position in the place of work
- Knowing failure to perform any statutory duty

# BENEFITS

- TTD – 66 2/3% of AWW up to maximum weekly benefit
- TPD – 66 2/3% of difference from AWW and actual earnings up to maximum wage
- DEATH – 66 2/3% of AWW up to maximum wage for 500 weeks plus burial benefit
- MEDICAL – unlimited amount for authorized care with two year statute of limitation
- PPI – permanent loss of body function

## CLAIMS REPORTING AND GENERAL INSTRUCTIONS

### CLAIMS REPORTING ADDRESS AND GENERAL INSTRUCTIONS

#### **A. Reporting of an Injury or Occupational Disease**

1. In the event of a serious injury, such as severe trauma or spinal injury, please notify Public Risk Underwriters by telephone immediately at 1-800-382-8837.
2. As of July 1, 2018, the Workers Compensation Board requires a First Report of Injury form within 7 days of an employer's knowledge of the injury, either actual, alleged or reported, for any injury resulting in death or the need for medical care beyond first aid.
3. As of July 1, 1991, the Workers Compensation Board is allowed to assess a \$50.00 - \$300.00 civil penalty against an employer if the first report of injury is not reported within 7 days. The fine increases incrementally for each infraction. Therefore, if Public Risk Underwriters does not receive the report in a timely manner, there is the possibility that a fine could be assessed. If Public Risk Underwriters has caused the delay, we will pay the fine. However, if the board assesses the penalty and the lateness of the report is due to the member's delay, we will request that the penalty be paid directly by the member.

Additional penalties may be assessed if TTD is not paid within 14 days after disability begins. Immediate reporting of lost time accidents is imperative to avoid fines.

4. The following forms should be sent to Public Risk Underwriters as the third-party administrator for IPEP:
  - a. Employer's Report of Injury Illness of Employee (State Form 34401)
  - b. Supervisor's Incident Investigation Report
  - c. Wage statement for any lost time accident where disability may exceed seven (7) days.
  - d. Medical Authorization Release

## Claims Reporting Address and General Instructions (Cont.)

### **B. Public Risk Underwriters Claims**

1. If you have a serious claim, please call us at 1-800-382-8837.
2. **The most efficient way to report claims is by e-mail to [ipepclaims@ipep.com](mailto:ipepclaims@ipep.com).**
3. You may also fax reports to 765-868-3310. (See Section 2.1 A for reporting times required by the state.)

### **C. Workers' Compensation Disability Checks**

1. Benefit checks will be mailed to the injured worker on a biweekly basis.

### **D. Medical Benefits**

1. **Public Risk Underwriters as the Third Party Administrator of IPEP has the right to direct treatment.**

The Public Risk Underwriters Claims Department encourages members to use a specific medical facility or physician in their geographic area. If you don't currently utilize a designated physician or clinic for your workers compensation injuries, please contact your claims representative or the Claims Supervisor for assistance. Our claims staff will assist with selecting a designated occupational health physician or facility and developing a workers' compensation protocol.

## COMPLETION OF REPORTING FORMS

### A. First Report of Employee Injury/Illness (State form 34401)

The **employer** should complete the form in detail. The signature at the bottom should be the person responsible for filing workers compensation claims. **If it appears the employee completed the form, we will request resubmission of the form with the appropriate signature.**

The employee's phone number should always be included. If the employee does not have a phone, please provide an alternate number where the employee may be reached.

The employer information should contain the employer's mailing address. The section "Actual Location" should indicate the specific location where the injury occurred.

Any claim involving more than first aid requires the First Report of Employee Injury/Illness (State Form 34401) to be submitted to the Workers Compensation Board within 7 days of notification of the injury. The first report form must be forwarded to IPEP immediately in order to avoid any fines.

**NOTE: The Federal identification number is mandatory.**

### B. Wage Statement

The wage statement is based on wages 52 weeks prior to the date of injury. Therefore, if the employee was injured on 1/1/17, the wage statement should be completed for 1/1/16 to 1/1/17. This amount should include overtime and bonuses.

Vacation and sick pay is considered earned income and should be included; workers compensation benefits should not be included. If there were compensation benefits paid in the prior year, simply write w/c in those weeks.



## **Completion of Reporting Forms**

(Cont.)

If the employee has not worked a full 52-week period prior to the date of accident, complete the wage statement back to the date of hire.

If there is not sufficient information for us to calculate an accurate wage, we will request the employer provide wages from another employee in the same job classification.

A computer printout can be used in lieu of completing the wage statement. We will request this information on all lost time claims to ensure that the employee's benefits are calculated correctly.

### **C. Medical Authorization**

This form should be signed by the employee and submitted on all claims.

### **D. Supervisor's Incident Investigation Report**

The injured employee's immediate supervisor should complete this form. It is helpful in providing additional information for Risk Management and requires the immediate supervisor to review the accident facts to determine if future incidents can be prevented. Section 4.0 – ACCIDENT INVESTIGATION (Red Section) has a copy of this form and instructions.

## **SUBROGATION**

Under the Indiana Workers Compensation Act, the employer has the right of recovery against any third party responsible for the accident and injury.

Any money Public Risk Underwriters is able to recover on behalf of IPEP is put back into the general pool fund to help keep the costs of coverage down for all members.

We will investigate all claims for potential recovery. As a member and a governmental entity, you can help us expedite our investigation by including a copy of the police report when available.

If charges are brought against a third party who injures a police officer, we will send the prosecuting attorney documentation of payments made and request reimbursement as part of any probation agreement. Although recovery in these types of cases may not always be successful, we make every effort to recover expenses made on behalf of IPEP.



## **WORKERS COMPENSATION NOTICE**

Your employer is required to provide for payment of benefits under the Workers Compensation and Occupational Diseases Acts of the State of Indiana.

Any employee who is injured while at work should report the injury immediately to their supervisor, employer, or designated representative.

Your employer is self-insured through participation in the Indiana Public Employers' Plan, a risk sharing association of Indiana governmental employers. The Plan's address is:

### ***INDIANA PUBLIC EMPLOYERS' PLAN***

***Phone: 765-457-9161***

***1-800-382-8837***

***Attn: Claims Department***

For more information about rights or procedures under the Indiana Workers Compensation system, call or write:

***Workers Compensation Board of Indiana  
Ombudsmen Division  
402 West Washington Street, Room W196  
Indianapolis, IN 46204  
317-232-3808  
1-800-824-2667***



## Injured Worker's First Fill Prescription Form

**EFFECTIVE 01-01-22**

Employee Name: \_\_\_\_\_

Date of Injury: \_\_\_\_\_ SSN: \_\_\_\_\_

### Injured Worker Instructions



On your first Pharmacy visit, please give this notice to any pharmacy listed on this insert. This will expedite the processing of your approved workers' compensation prescriptions, based on the parameters established by **Indiana Public Employers' Plan (IPEP)**. With the CorVel pharmacy program, you do not need to complete any paperwork or claim forms. Simply present this CorVel First Fill Prescription Form to the pharmacy. You should not incur any costs or co-pays at the pharmacy and you will be allowed up to a 14-day supply of most medications.

### Notice to Injured Worker and Pharmacy

This temporary First Fill card is only valid if used within 30 days of the reported date of injury. Temporary eligibility through this program allows for a one-time fill of prescription medications. For assistance with processing claims please contact the CorVel Pharmacy Department at **(800) 563-8438**.

### Pharmacy Instructions

For assistance processing claims please contact the CorVel Pharmacy Department at **(800) 563-8438**. Please use the BIN, PCN, and RxGroup number below to process an online/electronic claim to CorVel:

	
<b>BIN:</b>	<b>004336</b>
<b>PCN:</b>	<b>ADV</b>
<b>RxGroup:</b>	<b>RXFFWC237</b>
<b>Member ID:</b>	<b>See below to generate ID</b>

**To generate member ID:** The Injured Worker's 9 digit social security number plus 8 digit date of injury will be used as their 17 digit **member identification number** when processing their First Fill Prescription: **XXXXXXXXMMDDYYYY**

Below is a sample listing of some of the over 67,000 Participating Pharmacies in the CorVel Network. Please call **(800)563-8438** for a participating pharmacy near you.

CostCo Pharmacy	H.E.B. Pharmacies	Meijer Pharmacy	Smith's Food & Drug Centers
CVS	Hy-Vee Pharmacy	Publix Pharmacy	Target Pharmacy
Duane Reade	Ingles Pharmacy	Raley's Drug Center	Von's Pharmacy
Drug Mart	Kroger Pharmacy	Rite Aid Pharmacy	Wal-Mart Pharmacy
Fred's Pharmacy	Longs Drug Store	Safeway Pharmacy	Walgreens Pharmacy
Giant Eagle Pharmacy	Marc's Pharmacy	Sav-On Drug Store	Wegman Pharmacy

# Opioid Safety: What you need to know

Opioid misuse and abuse is a growing concern in our country. You may be taking (or have taken) a prescribed opioid such as oxycodone or hydrocodone to help relieve pain. Drugs like these are generally safe when taken exactly as directed for a limited period, but can become harmful—even fatal—if misused. It's important to be informed about the risks and benefits of opioid medication use should your doctor prescribe them to manage your pain.

Prescription opioids can help to manage short-term pain that may occur after a surgery or recent injury. But they may not work as well to manage chronic pain long-term. In addition, you're more likely to overdose or become addicted when using opioids for a long time. An overdose can cause serious health problems or even death. There may be other treatments available with less serious risks. Work with your doctor to find the safest, most appropriate ways to manage your condition.



As many as

taking prescription  
opioids struggle with  
addiction when opioids  
are used long-term.<sup>1</sup>

## Safety tips to consider when you are prescribed opioid medication:

- Always take your medication exactly as instructed by your doctor.
- Never share your opioids with others.
- Avoid alcohol and certain medications that may interact with your opioids.
- Review your medication list with your doctor or pharmacist.
- Follow up regularly with your doctor.
- Store opioids in a secure place, ideally a locked location.
- Dispose of unused opioids properly. Check with your pharmacy regarding safe disposal methods.

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**Please note:** Some insurance plans may allow opioid fills with a limited day supply. Please call **CorVel Pharmacy Solutions at 800-563-8438** with any questions regarding your plan.

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1. Prescription opioid overdose data. U.S. Centers for Disease Control and Prevention. Last updated August 1, 2017. <https://www.cdc.gov/drugoverdose/data/overdose.html>. Accessed January 10, 2018.

This information is not a substitute for medical advice or treatment. Talk to your doctor or health care provider about this information and any health-related questions you have. CVS Caremark assumes no liability whatsoever for the information provided or for any diagnosis or treatment made as a result of this information.

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## INSTRUCTIONS

### General Instructions:

1. Please enter information into all of the areas of the First Report form, except the boxes at the top right corner of the form which is for office use only.
2. Enter all dates in MM/DD/YY format.
3. Please return completed form electronically by an approved EDI process.
4. For answers to questions, please call (317) 232-3808.

### Definitions:

**AGENT NAME AND CODE NUMBER:** Enter the name of your insurance agent and his / her code number if known. This information can be found on your insurance policy.

**ALL EQUIPMENT, MATERIALS OR CHEMICALS EMPLOYEE WAS USING WHEN ACCIDENT OR EXPOSURE OCCURRED:** List anything the employee was using, applying, handling or operating when the injury or exposure occurred. If the injury involves a fall, indicate any surfaces and / or objects the claimant fell on and where they fell from. Enter "NA" if no equipment, materials or chemicals were being used (e.g. *Acetylene cutting torch, metal plate, etc.*).

**AVG WG/WK:** Claimant's average weekly wage, calculated by totaling the latest 52 weeks of wages (*including overtime, tips, etc.*) and dividing by 52.

**CLAIMS ADMINISTRATOR:** Enter the name of the carrier, third-party administrator, state fund, or self-insured responsible for administering the claim.

**CONTACT NAME / TELEPHONE NUMBER:** Enter the name of the individual at the employer's premises to be contacted for additional information (*i.e. Supervisor, HR Person, Nurse, etc.*)

**DATE DISABILITY BEGAN:** The first day on which the claimant originally lost time from work due to the occupational injury or disease or as otherwise deigned by statute.

**DEPARTMENT OR LOCATION WHERE ACCIDENT OR EXPOSURE OCCURRED:** If the accident or exposure did not occur on the employer's premises, enter address or location. Be specific (*e.g. Maintenance, Client's Office, Cafeteria, etc.*).

**EMPLOYEE STATUS:** indicate the employee's work status from the following choices: Full-time, Part-time, Apprentice Full-time, Apprentice Part-time, Volunteer, Seasonal Worker, Piece Worker, On-Strike, Disabled, Retired, Not Employed or Unknown (you may also abbreviate the above as: *(FT, PT, AFT, APT, VO, SW, PW, OS, DI, RE, NE, or UK)*).

**HOW INJURY / ILLNESS OCCURRED:** Describe the sequence of events leading to the injury or exposure (*e.g. Worker stepped back to inspect work and slipped on some scrap metal. As worker fell, he brushed against the hot metal; Worker stepped to the edge of the scaffolding, lost balance and fell six feet to the concrete floor. The worker's right wrist was broken in the fall.*)

**NCCI CLASS CODE:** A four-digit code classifying the occupation of the claimant.

**OCCUPATION / JOB TITLE:** Enter the primary occupation of the claimant at the time of the accident or exposure.

**PART OF BODY AFFECTED:** Indicate the part of body affected by the injury / illness (*e.g. Right forearm, Low Back, etc.*)

**REPORT PURPOSE CODE:** 00 = Original First Report of Injury; 02 = Updated or Amended First Report.

**RTW DATE (*Return to Work Date*):** Enter the date following the most recent disability period on which the employee returned to work.

**SIC CODE:** This is the code which represents the nature of the employer's business which is contained in the Standard Industrial Classification Manual published by the Federal Office of Management and Budget.

**SPECIFIC ACTIVITY EMPLOYEE ENGAGED IN DURING ACCIDENT / EXPOSURE:** Describe the specific activity the employee was engaged in during the accident or exposure (*e.g. Cutting metal plate for flooring, sanding ceiling woodwork in preparation for painting.*)

**TYPE OF INJURY / ILLNESS:** Briefly describe the nature of the injury or illness (*e.g. Contusion, Laceration, Fracture, etc.*)

**WORK PROCESS THE EMPLOYEE WAS ENGAGED IN DURING ACCIDENT / EXPOSURE:** Enter "NA" if employee was not engaged in a work process, such as if walking down the hallway (*e.g. Building maintenance*).



State Form 34401 (R10 / 1-02)

Please return completed form electronically by an approved EDI process.

**PLEASE TYPE or PRINT IN INK**

*NOTE: Your Social Security number is being requested by this state agency in order to pursue its statutory responsibilities. Disclosure is voluntary and you will not be penalized for refusal.*

EMPLOYEE INFORMATION									
Social Security number	Date of birth	Sex Male      Female      Unknown			Occupation / Job title			NCCI class code	
Name (last, first, middle)				Marital status  Unmarried Married Separated Unknown	Date hired		State of hire	Employee status	
Address (number and street, city, state, ZIP code)					Hrs / Day	Days / Wk	Avg Wg / Wk	Paid Day of Injury Salary Continued	
Telephone number (include area)					Wage      Per		Hour	Week	
				Number of dependents	\$	Day	Mont		
EMPLOYER INFORMATION									
Name of employer				Employer ID#		SIC code		Insured report number	
Address of employer (number and street, city, state, ZIP code)				Location number		Employer's location address (if different)			
				Telephone number					
				Carrier / Administrator claim number		OSHA log number		Report purpose code	
Actual location of accident / exposure (if not on employer's premises)									
CARRIER / CLAIMS ADMINISTRATOR INFORMATION									
Name of claims administrator Indiana Public Employers Plan (IPEP)				Carrier federal ID number		Check if appropriate  <input checked="" type="checkbox"/> Self Insurance			
Address of claims administrator (number and street, city, state, ZIP code)				Insurance Carrier X Third Party Admin.		Policy / Self-insured number			
Telephone number 800-382-8837      765-868-3310 FAX						Policy period		From	
Name of agent				Code number					
OCCURRENCE / TREATMENT INFORMATION									
Date of Inj./ Exp.	Time of occurrence AM      PM Cannot be determined		Date employer notified		Type of injury / exposure			Type code	
Last work date	Time workday began		Date disability began		Part of body			Part code	
RTW date	Date of death		Injury / Exposure occurred on employer's premises?		Yes No		Name of contact		Telephone number
Department or location where accident / exposure occurred					All equipment, materials, or chemicals involved in accident				
Specific activity engaged in during accident / exposure					Work process employee engaged in during accident / exposure				
How injury / exposure occurred. Describe the sequence of events and include any relevant objects or substances.									Cause of injury code
Name of physician / health care provider									
Hospital or offsite treatment (name and address)								INITIAL TREATMENT No Medical Treatment Minor: By Employer Minor: Clinic / Hospital Emergency Care Hospitalized > 24 Hours Future Major Medical / Lost Time Anticipated	
Name of witness				Telephone number		Date administrator notified			
Date prepared	Name of preparer			Title		Telephone number			

An employer's failure to report an occupational injury or illness may result in a \$50 fine (IC 22-3-4-13).





**Type of Accident**

Bite by Animal  
Bite by Human  
Bite by Insect/Sting  
Body Reaction  
Burn  
Caught In/Between/On  
Contacted Harmful Substance  
Contagious Disease Exposure  
Electrical Contact  
Fall From  
Fall Level  
Fell Through  
Foreign Body  
Gunshot  
Motor Vehicle  
Other  
Overexertion  
Pierced/Punctured By  
Public Transportation  
Repetitive Action/Motion  
Slipped (Not Fall)  
Smoke Inhalation  
Stepped In/On  
Stress  
Struck Against  
Struck By  
Struggle/Resistive Subject

**Nature of Injury**

Abrasion  
Amputation  
Asphyxia  
Avulsion  
Bruise, Contusion  
Burn Caused by Chem.  
Burn Caused by Heat  
Carpal Tunnel Syndrome  
Concussion  
Cut, Laceration  
Crush  
Death  
Dermatitis  
Dislocation  
Electrical Shock  
Fracture  
Frostbite/Freezing  
Hearing Loss  
Heart Attack  
Heat Stroke  
Hernia  
Infection  
Inflammation/Swelling  
Multiple Injuries  
Other  
No Injuries  
Poisoning  
Puncture  
Radiation  
Soreness/Pain  
Sprain/Strain  
Stress  
Tendonitis

**Part of Body**

Abdomen  
Arm - Lower  
Arm - Upper  
Back/Spinal, Back/Non-spinal  
Buttocks  
Chest  
Ears, External  
Ears, Internal  
Elbow  
Eyes  
Face  
Fingers  
Foot  
Groin  
Hand  
Head  
Hips  
Jaw  
Knee  
Leg - Lower  
Leg - Upper  
Mouth  
Multiple Parts  
Neck/Spinal, Neck/Non-spinal  
Nervous System  
Nose  
Other  
Respiratory System  
Shoulder  
Teeth  
Thigh  
Thumb  
Toes  
Trunk/Non-spinal  
Wrist



Indiana Public Employers' Plan, Inc.	Toll free: 1-800-382-8837 Local: 1-765-457-9161 Claims fax: 1-765-868-3310
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Adjuster:

Claim No:

**AUTHORIZATION FOR RELEASE OF  
MEDICAL, MILITARY, EDUCATION AND WAGE INFORMATION**

**To any physician, dentist, hospital, health care practitioner, military authority, education authority, employer or insurance carrier:**

The requested information is needed to accurately evaluate, adjust and pay the patient's insurance claim.

I hereby authorize any health care professional (including health care physicians, medical practitioners or other health care providers, hospitals, medical attendants, nurses, x-ray technicians, or any other person), military authority, education authority, employer or insurance carrier, to furnish to the insurance company named above or its authorized vendors and representatives, wage loss and individually identifiable health information regarding my injuries, payment, treatment rendered, or health care received or provided. I understand that this authorization is voluntary.

I agree that a photocopy or fax of the original authorization shall have the same force and effect as the original.

I understand that my health care records may contain information regarding the diagnosis or treatment of HIV (AIDS virus), other sexually transmitted diseases, drug and/or alcohol abuse, mental illness, or psychiatric treatment. I give my specific authorization for these records to be released.

I understand that I may revoke this authorization at any time by notifying the health care professional(s) in writing, but if I do it will not have any affect on any actions taken before receipt of the revocation.

I understand that once disclosed, the information and documentation released may be re-disclosed and may no longer be subject to the HIPAA Privacy Rule.

This disclosure is made at the request of the individual named below for the purposes of evaluation, adjusting and paying an insurance claim.

Unless otherwise required by law, this authorization shall expire upon the final resolution of the insurance claim.

By signing below, the patient acknowledges that he /she has read the fraud statement printed below.

\_\_\_\_\_  
PATIENT OR REP SIGNATURE

\_\_\_\_\_  
PATIENT ADDRESS

\_\_\_\_\_  
PATIENT NAME OR REP (PLEASE PRINT)

\_\_\_\_\_  
CITY, STATE, ZIP

\_\_\_\_\_  
REPRESENTATIVE'S RELATIONSHIP TO PATIENT

\_\_\_\_\_  
PATIENT PHONE NUMBER

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SOC SEC NUMBER

\_\_\_\_\_  
DATE OF BIRTH

**ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD AN INSURER, FILES A STATEMENT OF CLAIM CONTAINING ANY FALSE, INCOMPLETE, OR MISLEADING INFORMATION COMMITS A FELONY.**



# WAGE STATEMENT

DATE \_\_\_\_\_ CLAIM NUMBER \_\_\_\_\_

EMPLOYEE \_\_\_\_\_ EMPLOYER \_\_\_\_\_

I have examined our payroll records and the following table shows the weeks worked and the wages earned by the above-named employee during the period stated therein (including bonus and overtime pay).

I have examined our payroll records and find that the above-named employee did not work for said employer for a sufficient period to determine a proper average weekly wage. Therefore, the following table shows the weeks worked and wages earned by \_\_\_\_\_ a fellow employee of the same class who was similarly engaged by the same employer and who did work a substantial part of the year prior to \_\_\_\_\_.

(Date of alleged injury)

Position: \_\_\_\_\_ Signed By: \_\_\_\_\_

	Week Ending			Days Worked	Amount Paid		Week Ending			Days Worked	Amount Paid
	Month	Day	Year				Month	Day	Year		
1						27					
2						28					
3						29					
4						30					
5						31					
6						32					
7						33					
8						34					
9						35					
10						36					
11						37					
12						38					
13						39					
14						40					
15						41					
16						42					
17						43					
18						44					
19						45					
20						46					
21						47					
22						48					
23						49					
24						50					
25						51					
26						52					
<b>Total</b>											<b>Total \$</b>
					<b>Entire Total</b>						

Please mail form to:

IPEP

Toll-free:

1-800-382-8837

Claims Fax:

1-765-868-3310

Local:

1-765-457-9161