

City of Stamford and Board of Education Workers' Compensation Claims Procedures

City / Board of Education Requirements:

- 1) City of Stamford managers and supervisors are to immediately report all incidents and claims in which employees of the City of Stamford allege a work-related injury to Risk Management. City Of Stamford Personnel Injury Report forms can be accessed through the Risk Management Department on the City of Stamford Intranet.
- 2) Unless there is an emergency, employees are required to seek medical care at one of the City of Stamford's workers' compensation network primary care providers. Primary Care Facilities are: A) Greenwich Occupational and Health services 260 Long Ridge Road Stamford CT 203-863-2880 and B) AFC Urgent Care Stamford CT 3,000 Summer St. 203-969-2000. These providers are available between the hours of 8AM and 8PM Monday through Friday. Employees *must* advise the providers that the injury relates to a workers' compensation claim filed against the City of Stamford.
- 3) In case of a medical emergency, the employee may seek medical treatment at the nearest health care facility, including emergency rooms of hospitals.
- 4) Employees sustaining work-related injuries / illness on and after July 1, 1997 must treat with physicians and other health care providers who participate in the City of Stamford's mandatory preferred provider network ("PPN"). The PPN is updated annually, and is posted on the City of Stamford intranet in the Risk Management Department. Copies of the PPN are also provided to participating emergency and primary care facilities for referral for follow up care and treatment.
- 5) Medical payments are made directly to service providers. Employees, who sustain work-related injuries, will receive pharmacy coverage, which will enable them to obtain prescribed medications relating to their work-related injury.
- 6) Express Scripts is the pharmacy provider for all employees on workers' compensation. If you have any questions regarding Express Scripts please call or email member of Risk Management or PMA.

PMA's Responsibilities:

- 1) PMA will begin an investigation of the claim as soon as the City Of Stamford Personnel Injury Report is received.
 - a) Investigation of a work-related claim includes, among other things, the following:
 - i) Three point contact within 24 hours with the injured employee, the supervisor [Police Department incident report, signed by supervisor meets this requirement] and the health care facility or other health care provider with whom the employee is treating.
 - ii) Obtaining medical and employer authorizations signed by the employee, which enables PMA to obtain medical reports and wage verification statements.
 - iii) Written statements on lost time cases, when warranted, particularly for claims whose compensability is questionable.
 - iv) Index Bureau inquiries (medical only and lost work cases) are made when claims are set up. For lost time cases, additional inquiries will be made at six month intervals for as long as disability continues.
 - v) Risk Manager to be contacted by PMA for approval of surveillance when lost time from work exceeds 6 months – and earlier if warranted on a case by case basis.
 - vi) Voluntary agreements will be issued on all lost time claims where disability exceeds thirty days.
 - vii) PMA must communicate with City department contacts to expedite employee's return to work ("RTW"), including light duty / modified duty capacity.
- 2) Claim denials (Form 43) will be completed by PMA's adjuster and copies facsimiled to the City department where employee works and Risk Management.
- 3) 30C's may be filed with the Town's Clerks office, 888 Washington Blvd. (1st Floor). Risk Management will then obtain a copy of the 30c *from the Town Clerk*, and provide to PMA.
- 4) Investigation of lost time workers' compensation cases.
- 5) PMA will endeavor to notify the City department, which employs the worker and Payroll of the determination of the compensability of a claim by voucher or e-mail within ten (10) business days of receipt of report of workers' compensation claim.

Lost Time Claims

- 1) With the exception of the Police Department, City departments should charge sick time to employees until PMA makes a determination that the injury / illness is work-related and covered / ***is compensable*** under workers' compensation. For the Police Department there is a separate IOD policy which applies regarding IOD time/sick time charges.
 - a) When a claim is determined by PMA to be covered / compensable under workers' compensation, the department should reverse sick time charge to "Pending Workers' Compensation". Supervisors / managers should check with the Payroll Department or Human Resources for proper procedure for reversing sick time charges.
 - b) Most City employees are entitled to salary continuation benefits in coordination with workers' compensation. Managers and supervisors should review their labor contracts to verify time limitations of salary continuation benefits. Supervisors / managers should notify PMA and Payroll prior to expiration of salary continuation benefits so that PMA may assume direct payment of lost wages.¹
- 2) Permanent Partial Payments ("PPD") will be made directly by PMA to employees.
- 3) Vouchers or e-mails from PMA should be reviewed carefully by the department to determine the status of compensability of a claim. If a workers' compensation claim is denied, the employee should be instructed to file a claim under the City's or BOE's group medical plan for his medical expenses and (continue to) be charged sick time from work because of his/her alleged work-related injury or illness.
- 4) ***All notices, vouchers, denials and other documents from PMA regarding workers' compensation claims will be forwarded by PMA to the department's workers' compensation coordinator for your department. Copies of these documents are to be forwarded to the Risk Management Department. Copies of all vouchers should be forwarded to the Payroll Department on the 10th floor of the Government Center.***
- 5) Employees who incur intermittent lost time from work must obtain a physician's note verifying and documenting each episode of lost time. Employees must be seen by the treating physician for each period of lost time and must be medically taken out of work that particular time period by the treating physician. ***All employees must consult contemporaneously with their medical provider if they miss work due to a work related injury and they must obtain a contemporaneous out of work note. Network providers have been made aware of this policy and are to decline to provide an after the fact out of work note if/when asked by a Stamford employee.***
 - a) Following are the steps in this process:
 - i) Employee notifies supervisor at City of Stamford;

¹ Refer to Appendix I attached, which contains salary continuation limitations by labor union.

- ii) Supervisor notifies PMA adjuster;
- iii) Employee obtains treatment at in-network health provider, including one of the primary occupational health facilities or with treating physician who is a member of the PMA physicians' network. If employee is unable to obtain healthcare with in-network health care provider, he / she should go to nearest health care facility, e.g., hospital;
- iv) Employee obtains clearance note from healthcare provider confirming disability and forwards to supervisor;
- v) Supervisor facsimiles or sends clearance note to PMA adjuster.
- vi) No vouchers will be issued by PMA without clearance note from healthcare provider.

Claim Review

- 1) Risk Management will conduct monthly meetings with departments who need to resolve specific workers' compensation claims issues with PMA.
- 2) PMA will provide monthly reports to the City of Stamford, which contains status reports of pending workers' compensation lost time claims.
- 3) PMA will reserve each claim based on expected exposure, reassess the initial reserve estimate 60 days after receipt of a claim, and review reserves thereafter for appropriate adjustments. [Employees with access to the PMA database may review reserves and claim evaluations from PMA or outside defense counsel. Only employees of the City of Stamford, who sustain work-related injuries, shall receive any assistance from the workers' compensation coordinators.]

Legal Process

- 1) The law firm Attorney Williams will defend informal and formal hearings on behalf of the City of the Stamford.
- 2) Subrogation:
 - a) PMA to place third party on notice within 30 days of accident after approval by the City's Risk Management and / or Legal Department.
- 3) Reductions of liens must be approved by Risk Management and Legal Department.
- 4) Writ summons and complaints are to be sent to City's Legal Department for lien recoveries at least 30 days in advance of expiration of Statute of Limitations.
- 5) PMA has no "stipulated" settlement authority and the adjuster and / or defense counsel must provide written file summary for all settlement requests to Risk Management.

- 6) *PMA will file claims with the State of Connecticut's Second Injury Fund to recover amounts paid on behalf of the City of Stamford. Of particular interest are claims in which employees have concurrent wages / salaries.*

Appendix I

Salary Continuation Benefits and Sick Leave

1. **Stamford Police Association** – Unlimited salary continuation, including shift differential, limited duty and heart and hypertension.
2. **IAFF Local #786 Stamford Fire Department** – Unlimited salary continuation, heart and hypertension, respiratory ailments and cancer, limited (light) duty.
3. **AFSCME Local #2657 (Supervisors)** – No salary continuation, light duty.
4. **AFSCME # 465 (Nurses)** – 90 days salary continuation, light duty.
5. **AFSCME #1303-273 (Hygienists)** – 90 days salary continuation, light duty.
6. **NECEU District 1199 (Smith House)** – 90 days salary continuation, light duty.
7. **Teamster's Local #145** – 45 days salary continuation, including shift differential, light duty.
8. **UAW Local # 2377** – 60 days salary continuation, modified/light duty.
9. **BOE Custodians Maintenance Employees Union** – 6 months' salary continuation, modified/light duty.
10. **AFSCME Local 1303-191 (Attorneys)** – Unlimited salary continuation
11. **UE Local # 82** – Salary continuation, minus workers' compensation benefits.
12. **Educational Assistants of Stamford Association** – 12 months' salary continuation.
13. **Stamford Administrative Unit** – May supplement workers' compensation payments with accumulated sick time to bring to full pay.
14. **Stamford BOE Association (Security Workers & Community Liaison Employees)** – 12 months' salary continuation.
15. **Stamford Education Association** – Unlimited salary continuation.

Appendix II

Workers' Compensation Managed Care Program

Treatment Authorization Policy and Procedures

Employees are often referred to physical therapy as part of their recovery. When physical therapy or chiropractic care is the recommended treatment, the employee must select providers from the City of Stamford's workers' compensation provider network. The employee or his/her doctor may schedule the first visit for treatment and provide a referral slip to PMA. Network providers of physical therapy and chiropractic services are permitted to perform an initial evaluation and schedule two treatments prior to obtaining authorization from PMA. IT IS THE RESPONSIBILITY OF THE **HEALTH CARE (SERVICE) PROVIDER** TO OBTAIN PRIOR AUTHORIZATION for additional treatments by calling PMA at (203) 679-3400 and speaking with the adjuster administering the relevant claim.

Additional treatment procedures that require prior authorizations include, but are not limited to the following:

- Arthroscopic procedures
- Pain Management Programs
- Diagnostic Imaging
- Functional Capacity Examinations
- Home Health Care
- Injection Therapy
- Psychiatric Therapy
- Work Conditioning/Hardening Programs
- Hospital Admissions

Claim Reporting Procedure

- 1) Log onto the City of Stamford Intranet. (<http://citynet/risk-management.aspx>)
- 2) Go to Departments, scroll down to Risk Management and click on Risk Management.
- 3) Under Risk Management page, click on Personal Injury Report pdf. It will be at the top in red font. (<http://citynet/SharedFiles/Download.aspx?pageid=12&mid=16&fileid=85>)
- 4) Completely fill out the Injury Form. The more detailed, the easier it is to ensure bills will be paid without any problems.
- 5) When you are completed filling it out, go to bottom right of the screen, press ‘submit email to Risk Management’
- 6) The report is only to be sent to City of Stamford Risk Management. Risk Management will send to Third Party Administrator, PMA.
- 7) Keep report on file for future reference. You are now complete

#1.& #2. Logging into City of Stamford Intranet and going to Risk Management



#3. Go to Personal Injury Report and click on that.

RISK MANAGEMENT

Contact Info

David Villalva
Risk Manager
(203) 977-4317

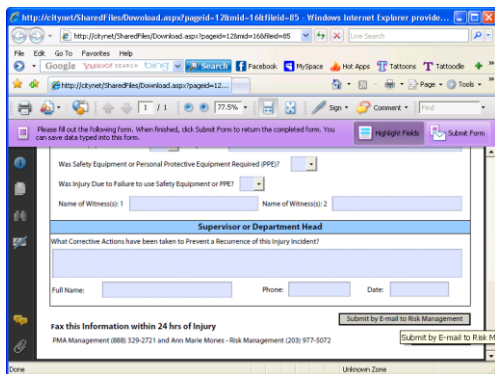
Sandy Jenkins
Office Support
(203) 977-4928

Matthew Stuhlman
Safety & Training Officer
(203) 977-4908

[Personnel Injury Report](#)

FILES

#5 & #6. Completely fill out Injury Form, and then at bottom right, click ‘Submit to Risk Management by email’



Was Safety Equipment or Personal Protective Equipment Required (PPE)?
Was Injury Due to Failure to use Safety Equipment or PPE?
Name of Witness(s): 1 Name of Witness(s): 2
Supervisor or Department Head
What Corrective Actions have been taken to Prevent a Recurrence of this Injury Incident?
Full Name: Phone: Date:
Submit by E-mail to Risk Management
Fax this information within 24 hrs of injury
PMA Management (888) 329-2721 and Ann Marie Morone - Risk Management (203) 977-5072
Submit by E-mail to Risk M

#8. Print for your own records. Remember, do not send to PMA!