

STATE OF INDIANA WORKERS' COMPENSATION CLAIM HANDLING PROCEDURES

THE FIRST REPORT OF INJURY

To achieve proactive and effective claims management, it is essential that employers complete the First Report of Employee Injury, Illness (FORM 34401) as quickly, completely, and accurately as possible. In order to achieve effective outcomes, it is necessary for United Heartland to receive the First Report of Injury **on the date of accident or no later than 24 hours after an employee notifies the employer of an injury**. A copy of a specimen FORM 34401 (Exhibit A) is included for your review. The FORM 34401, as well as our supplemental managed care forms, is highlighted in the Managed Care Forms section found later in this section.

We encourage all employers to report each and every industrial accident. In order to facilitate timely reporting, reduce employer's paper work, and promote early case management intervention, we encourage all employers to report their industrial accidents via our Toll Free Claim Reporting Number **1-888-881-8242**. Operators are standing by 24 hours a day, 7 days a week, to take accident details and prepare the prerequisite FORM 34401. Immediately following the call, copies of FORM 34401 will be distributed to our office, Indiana Workers' Compensation Board, and to the employer for recording purposes. The call should be made immediately upon notice of a work related injury.

If you have questions relative to FORM 34401, reporting an industrial accident, or any other form, we encourage you to contact us for assistance at 847-696-1800.

GENERAL REPORTING REQUIREMENTS/PROCEDURES

- Report all claims for work-related injuries or illness to United Heartland **on the date of accident or no later than 24 hours after employer notification. Claims should be reported to our Toll Free Claim Reporting Service:**

United Heartland Claim Reporting Service
1-888-881-8242

A First Report of Employee Injury, Illness must be filed with the Indiana Workers' Compensation Board when an employee, or their representatives, alleges an injury, arising out of and in the course of employment, which results in accidental death, injuries, or illness resulting in lost time of more than one scheduled work day (see Indiana State Law Snapshot for reporting specifications).

- **All fatalities should be reported to United Heartland immediately at 1-888-881-8242.**

DISABILITY BENEFITS

Injured workers are entitled to 66 2/3% of their Average weekly wage (AWW) during the time they are off work following an industrial accident, should they miss more than seven scheduled working days. Temporary Total Disability (TTD) benefits continue for the length of disability (up to a maximum of 500 weeks), until the employee successfully returns to modified or full duty work. TTD checks, as a general rule, will be mailed to the insured employer.

Injured workers may be entitled to a permanent partial impairment (PPI) benefit at the conclusion of their medical treatment following an industrial accident. A PPI rating will be obtained upon an injured employee reaching maximum medical improvement.

MEDICAL TREATMENT

The employer is required to furnish and pay for all reasonable and necessary first aid, medical, and surgical services related to the industrial accident. The employer has the right to direct medical care while the employee is recovering from the industrial accident.

United Heartland encourages our insured employers to proactively plan for industrial accidents and to make arrangements for immediate medical care upon notification of an employee accident. If you require assistance in developing such a plan, please contact your claims representative.

With our continuing goal to ensure quality medical care at an affordable cost, we have contracted (developed) with (a) Preferred Provider Network of physicians, clinics, and hospitals. For the names of providers in or near your community, please contact your claims representative. We have also entered into a preferred provider arrangement with Walgreens to help curb the injured workers' out of pocket expenses. Our Walgreens pharmaceutical program is highlighted later in this manual.

MEDICAL BILLS AND REPORTS

All bills received by employers for medical services rendered on behalf of the injured employer, as a result of an industrial accident, should be immediately mailed to the United Heartland claim department. Likewise, any medical report received by an employer, specifically related to the employee's industrial accident, should be promptly mailed to our claim department.

RETURN TO WORK

Upon learning that an injured employee has been released to return to work and/or on the day the employee returns to work, United Heartland's claim department must be notified. Please call your claims representative at:

1- 847-696-1800

MEDICAL MANAGEMENT AND MODIFIED DUTY

United Heartland is unique in the insurance industry in that it aggressively manages the medical component of the workers' compensation injury along with the statutory requirements.

To do this, RN medical case managers, claims, and loss prevention staff members will seek out every opportunity to make prudent use of modified duty. Having a team of qualified professionals focusing upon injured employees' abilities is the key to success. Promoting not only a return to work, but an EARLY RETURN TO WORK ensures that we will be focused on indemnity as well as medical savings.