



Workers' Compensation Shay Bond

Who/What is CARO?

- Unit within the Office of Administration designated to self-insure and administer the workers' compensation benefits for most State employees
- Approx 57,000 employees excluding MoDot, HP & UMC

MISSION

*To provide injured workers quality medical care
and facilitate their return to work in the most
cost effective manner*

Workers' Compensation Basics

- No-fault system
- Provides benefits to the employee in case of injury, disability, or death as a result of work related injuries
- Coverage provided for all employees from beginning of employment (excludes contract employees)

BENEFITS

- Medical care to cure and relieve the effects of the injury
- Temporary Total Disability (TTD) for lost wages
- Permanent Disability

What is an accident?

- Defined as a traumatic event or unusual strain identifiable by time & place
- Caused by a specific event during a single work shift

What is an Injury?

- Must arise out of and in the course of employment
- Accident must be the “prevailing factor”
 - Defined as the primary factory causing both the medical condition and disability

Occupational Disease

- Compensable only if the occupational exposure was the prevailing factor
- Must arise out of and in the course of employment
- Ordinary, gradual deterioration or progressive degeneration caused by aging or normal daily activities, not compensable
- Cannot be an "ordinary disease of life" to which general public is exposed, unless it follows an incident of an occupational exposure

- No legislative changes since 2005
- Idiopathic Events-an injury resulting directly or indirectly from idiopathic causes is no longer compensable
- To and From Work-injuries while en-route to place of employment on property not owned/controlled by the employer are no longer compensable

Reporting Requirements

- Employees must report all injuries to their state agency
 - Failure to notify employer within 30 days of the alleged injury may jeopardize the ability to receive compensation or other benefits under workers' compensation
- State agencies must report injuries to CARO
- CARO must report all injuries to the Division of Workers' Compensation

Employee Responsibilities

- Report injury immediately to supervisor or agency designated WC coordinator
- Contact 800 number for initial medical referral or proceed to nearest ER, if emergency
- Complete forms in Employee Packet and return promptly to Supervisor or WC coordinator
- Provide employer with work slips from physician
- Discuss modified duty with Supervisor or WC coordinator

Supervisor/State Agency Responsibilities

- If medical treatment is necessary, direct the employee to the ER or 800 number (whichever is appropriate)
- Provide Employee Reporting Packet
- Complete Supervisor Statement
- Report injury to WC coordinator or CARO
- Send all supporting documentation to CARO
- Coordinate temporary modified duty based on authorized treating physician recommendations

Supervisor/State Agency Responsibilities

- Notify CARO of any additional information which may be beneficial when reviewing
- Notify CARO if the accident involved a safety violation
- Notify CARO if injured worker refuses post injury drug/alcohol testing

Employee Reporting Packet

- Provided by CARO
- Provides basic report instructions and information on workers' compensation
- Employee should complete and turn in forms as soon as possible following an injury

- On-Line Reporting required for all agencies with access to the State Data Center
 - Request access through your agency IT personnel using the standard Security Request form
 - Allows agencies to enter injury and have immediate claim number
 - Allows agencies to access claims/payment information for their agency
- Paper Reporting allowed for those agencies that do not have access.

After the Injury is Reported to CARO

- Injury is reviewed for compensability under the Workers' Compensation Act
- Investigation may be performed
- Pharmacy card may be issued
- Medical care provided and directed by CARO
- Benefits for lost wages reviewed
- Case followed until employee reaches maximum medical improvement and released from care

Receiving Medical Care

- The employer (CARO) has the right to select the treating physician
 - The State Agency is NOT authorized to refer employees to medical treatment or approve medical treatment if requested by a medical provider
- Must contact 1-800-624-2354 for initial medical treatment (unless life threatening)
- Referrals for additional diagnostic testing, physical therapy, specialist referrals must be prior approved by CARO

- Pharmacy card will be issued by CARO directly to injured worker
 - *No co-pays for the injured worker*
 - *Only to be used for RX's relating to the work injury*
- Ongoing care will be directed by CARO utilizing a PPO network—physicians are not contracted with CARO. Physicians provide both group and workers' compensation services
- The employee may choose to seek their own treatment at their own expense

Time Lost Benefits

- Forward work slips to CARO promptly
- Notify CARO of days missed due to injury
- Reimbursement is $\frac{2}{3}$ of the salary at the time of injury, up to a maximum set by law
- 3 day waiting period (waived on 15th day)
- Sick leave may only be used to make up difference between $\frac{2}{3}$ and full salary

Early Return to Work

- Initiative taken by Governor & Cabinet
- Implemented March 1, 2002
- When an employee has been returned to modified work by the authorized physician, the employee will enter the Early Return to Work Program which allows employees to perform modified or transitional duty as designated by the authorized treating physician.

- ⦿ Temporary Total Disability benefits will cease when an employee enters the ERTW program
- ⦿ If the employer is not able to provide temporary modified duty, the agency will be responsible for paying the employee until such time they can accommodate them or they reach maximum medical benefit
- ⦿ FY11-3.3M in savings

Claims Resolution

- ⦿ Injured worker reaches maximum medical benefit and is assigned a percent of permanent partial disability
- ⦿ CARO provides final reports to DWC
- ⦿ Resolution is negotiated with Attorney General, Injured Worker, and Judge

Central Accident Reporting Office

PO Box 809

Jefferson City MO 65102

573-751-2837

Toll Free 888-622-7694

Fax 573-526-0820 or 573-751-5262

www.oa.mo.gov/gs/risk/work