



## **KEYS TO SUCCESSFUL CLAIM HANDLING**

### **Communication \* Communication \* Communication**

1. Report accidents and injuries timely.
2. Keep informed of your employee's disability status.
3. Contact SDIC ASAP...Document...follow-up with SDIC.
4. Keep in contact with your injured workers and let them know that you are concerned with well-being, quality of care and a safe return to duty.

### **Medical Only Claims & Lost Time Claims**

The medical only claim is that claim which has outside medical care and there are no complicating issues of lost time, there are generally no legal matters. The lost time claim occurs when the disability involves absence from work due to the injury.

#### **The Tale of the Medical Only Claim**

- The accident happens
- Supervisor is notified
- The school nurse can assist initially
- The employee attends examination with a panel physician. The physician submits their findings through direct medical reporting to SDIC.
- The physician bills are submitted to SDIC and reviewed for payment
- In most instances, claimant remains at work while being treated for the medical only claim.

### **The Tale of the Lost Time Claim**

- Follow the same initial steps as above for the medical only claim; however, the employee is now losing time from work.
- The responsibilities of the lost time claim are greater and there are deadlines for reporting and filing the claim.
- Once the claim is reported to SDIC, we will be in contact with the Workers' Compensation Coordinator and the employee to confirm data, secure wage information and begin the claims management process.
- SDIC staff members will investigate the pertinent facts and details of the claimant's injury and will contact both you and your employee for information.
- The panel physician will be contacted to verify treatment and medical disability.
- Once compensability is established, SDIC must issue the state forms within 21 days.
- If the lost time claim is medically complicated and/or the medical issues indicate surgery or extensive testing, we assign our nurse case manager to oversee the medical care in junction with the panel physicians, specialists and the injured worker.

Together, we can assist in the restoration of good health from the injury and successfully return your employee back to work.