

 **MCIT**

**MCIT's  
Claim  
Investigation**



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**Eligibility for Benefits**

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**Who Is Eligible for Benefits?**

- Employees
- Noncitizens
- Minors
- Volunteers
  - Public health
  - Emergency management
  - Human services
  - Law enforcement

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## What Is Eligible for Benefits?

### • Injuries:

- Arising out of employment
  - Causal relationship between injury and employment
  - Nature of job substantially contributes to injury
- Occurring in the course and scope of employment
  - Time, place, circumstance of job
  - Advance employer's interests



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## Claim Types, Compensable Injuries, Benefits

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## Types of Workers' Compensation Claims



### Medical Only

- Diagnostics
  - X-ray, CT scan, MRI
- Prescriptions
- Durable medical equipment
  - Crutches, TENs units, wheelchairs
- Surgery



### Lost Time

- Medical expense
- Wages
  - Temporary partial disability (TPD)
  - Temporary total disability (TTD)
  - Permanent partial disability (PPD)
  - Permanent total disability (PTD)
- Rehabilitation
  - Medical management
  - Vocational training

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## Compensable Personal Injuries



- Acute injury (sudden, unexpected)



- Repetitive injury
  - Micro-traumas, cumulative injuries



- Psychological injury



- Occupational disease
  - Causes in excess of hazards of ordinary life

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## Claim Process

Workers' Compensation

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## MCIT's Claim Process

- 1 Member reports FROI to MCIT through hotline or portal
- 2 Claim representative begins investigation, starting with a three-point contact
- 3 Liability is determined
- 4 Benefits are initiated if claim is accepted

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### 3 points of Contact

Claim representative makes three contacts at the outset of the claim:

- 1 Employer contact
- 2 Claimant contact
- 3 Medical provider contact



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### Liability

- Determined after investigation is complete
- Must have a personal injury as defined by statute
  - 1 The injury must arise out of and
  - 2 Occur within course and scope of employment
- Both prongs need to be satisfied



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### Claim Participants, Roles

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## Claim Participants, Roles

- 1 Employee
- 2 Employer
- 3 Claim representative



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## 4 Qualified Rehabilitation Consultant

- A vocational rehabilitation counselor registered with DLI
- Required once employee is off of work for 90 days
- Provide medical case management
- Return to work coordination
- Goal of services: return employee to pre-injury position with employer

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## 5 Nurse Case Manager



- MCIT's in-house nurse professional
- Reviews claims that:
  - Are serious in nature
  - Have questionable mechanisms of injury
- Assists in determining appropriate treatment

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## ⑥ Medical Review Panel



- Medical doctor
- Claims representative
- Nurse case manager
- Claims manager
- Staff counsel
- Director of claims

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## Additional Claim Participants

- ⑦ Attorneys
- ⑧ Department of Labor and Industry (DLI)
- ⑨ Office of Administrative Hearings
- ⑩ Workers' Compensation Court of Appeals (WCCA)
- ⑪ Supreme Court of Minnesota

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## Wage Loss Benefits

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## Wage Loss Determination

- Waiting period
- Average weekly wage
- Compensation rate
  - Temporary total disability (TTD)
  - Temporary partial disability (TPD)
  - Permanent partial disability (PPD)
  - Permanent total disability (PTD)



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## Discussion

Ask Questions, Share Experiences

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