POSITION DESCRIPTION

POSITION: Workers' Compensation Claims Representative

REPORTS TO: MCIT Workers' Compensation Claims Manager

STATUS: Full Time, Exempt

BASIC FUNCTIONS/PURPOSE

Under the supervision of the workers' compensation claims manager, the workers' compensation claims representative analyzes, investigates and maintains workers' compensation claims within MCIT standards, policies and procedures; industry best practices and specific member service requirements.

ESSENTIAL DUTIES AND RESPONSIBILITIES

The following duties and responsibilities are normal for this position. These are not to be construed as exclusive or all-inclusive. Other duties may be required and assigned.

- Gather, analyze, investigate and document all information to determine the compensability of a claim.
- Make timely and accurate compensability, wage loss, medical and rehabilitation benefits determinations.
- Establish timely, accurate and appropriate reserves for the ultimate expected cost of all claims.
- Communicate claim activity in a timely manner to the claimant and the member.
- Submit the First Report of Injury Electronic Data Interchange (EDI) filing to the Department of Labor and Industry according to state-mandated guidelines. Complete and file all other state filings as required in a timely manner through the Claims Access and Management Platform User System (CAMPUS) forms as required in a timely manner.
- Conduct a three-point contact (employee, employer and physician) upon assignment on all lost time claims per MCIT procedures.
- Maintain up-to-date electronic claim files.
- Monitor reserve adequacy/accuracy throughout the life of a claim.
- Make timely, accurate payment and adjustments within statutory guidelines.
- Make vendor referrals as needed using providers per MCIT procedures.
- Participate in the litigation process by requesting defense counsel when appropriate, providing specific instructions and direction to defense counsel, while controlling litigation activities within MCIT guidelines.
- Perform bill review on all incoming bills for excess or duplicative charges, accuracy and mathematical errors.
- Develop action plans and re-evaluate all claims on an ongoing basis, paying particular attention to claims requiring indemnity payments or permanency payments.
- Report when claims will likely result in a property or liability claim or when there is subrogation potential.
- Evaluate claims for potential settlement, direct negotiations and settle claims within authorized limits.
- Review medical issues with M.D. consultant per MCIT guidelines.
- Follow all other MCIT policies and procedures.
- Participate in membership services and educational activities as needed.

MINIMUM TRAINING AND EXPERIENCE TO PERFORM THE ESSENTIAL JOB FUNCTIONS

Required:

- Two-year degree from an accredited college or university in business administration, insurance or related field, and two years of Minnesota workers' compensation claims handling experience as a lost time adjuster; OR

  High school diploma and four years of Minnesota workers' compensation claims handling experience.

Preferred:

- Four-year degree from a college or university in business administration, insurance or related field; or associate in claims designation.
- Experience working in a paperless or electronic claims environment.
- Experience with automated bill review and pharmacy benefit management programs.

Desired:

- Familiarity with local government, service organizations or associations.

PHYSICAL AND MENTAL ABILITIES REQUIRED TO PERFORM ESSENTIAL JOB FUNCTIONS

- Ability to organize and manage personal workflow
- Ability to work under pressure with multiple deadlines
- Ability to meet deadlines while ensuring accuracy and timeliness of assigned projects
- Ability to deal with others professionally with tact and courtesy
- Ability to effectively communicate orally and in writing
- Ability to maintain a professional presence
- Ability to work independently and as part of a team
- Ability to interpret and apply MCIT policies, procedures and standards to specific situations
- Ability to complete reports accurately and on time
- Ability to operate a computer in a Microsoft Office applications environment- routinely
- Ability to effectively use Word, Excel and PowerPoint or similar applications
- Ability to ride in a vehicle – as needed
- Ability to travel in the State of Minnesota- occasionally

In compliance with the Americans with Disabilities Act, the Minnesota Counties Intergovernmental Trust will provide reasonable accommodations to qualified individuals with disabilities and encourages both prospective and current employees to discuss potential accommodations with the employer.