



Workers' Comp 101

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Learning, Development, and Innovation

What is workers' compensation?



State-regulated insurance program.



Pays medical care for job-related injury or illness.



May provide disability or death benefits.



Helps injured workers recover and return to work (RTW).



Protects employers from most workplace injury lawsuits.



Administered by DWC.

The Grand Bargain

**Employers pay
premiums to**



**Insurance carriers
who pay benefits
to**



**Injured
employees or
their beneficiaries**

System participants

**Injured employees or
beneficiaries**

Employers

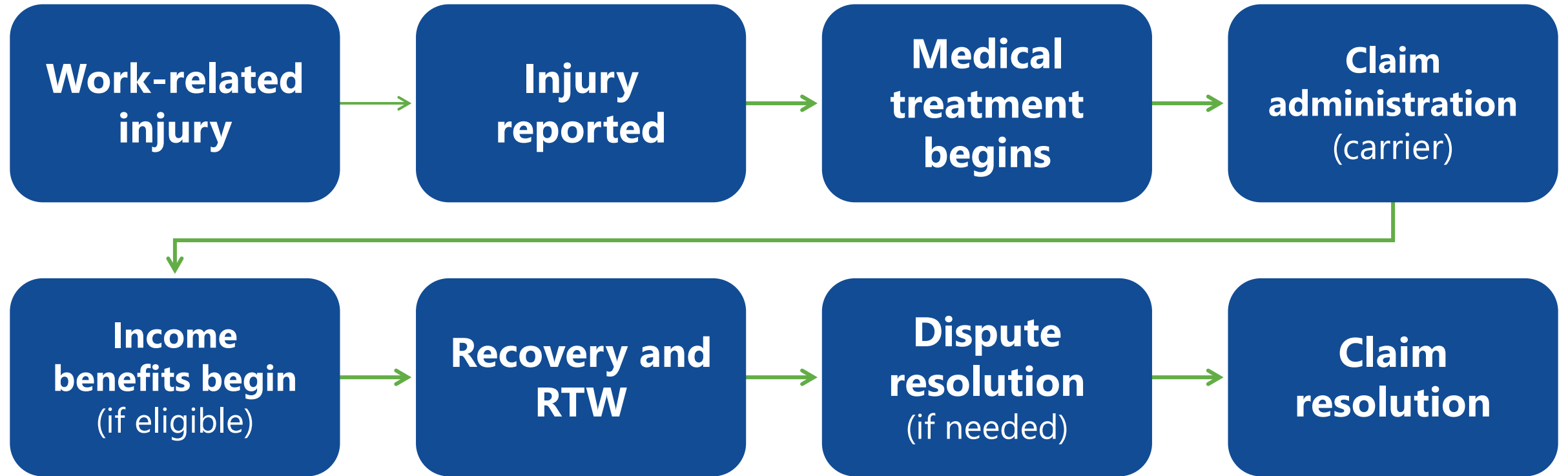
Insurance carriers

DWC

Health care providers

Treating doctor, designated
doctor (DD), required
medical exam doctor
(RME), etc.

Understanding the claim journey



Benefits in workers' compensation

Medical benefits

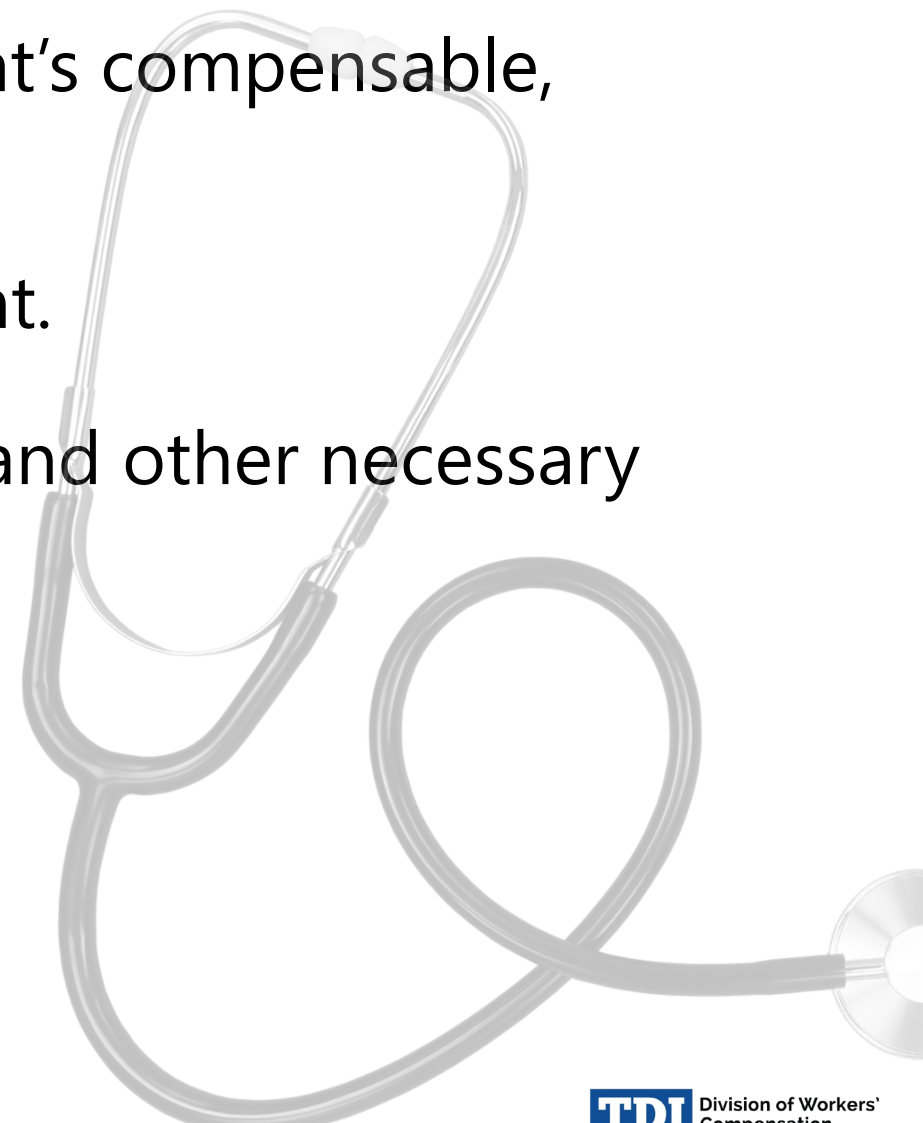


Indemnity (income) benefits



Medical benefits

- Paid for by insurance carrier for treatment that's compensable, reasonable, and necessary.
- No out-of-pocket cost for approved treatment.
- Includes doctor's visits, diagnostics, therapy, and other necessary services.
- Providers must follow fee guideline.
- Certified healthcare network rules may apply.



Health care providers



Treating and referral doctors

Primary care providers for the injured employee.



Designated doctors (DDs)

Assigned by DWC to address specific issues, such as maximum medical improvement, impairment rating, extent of injury, and disability as a direct result of the injury, and the ability to return to work.

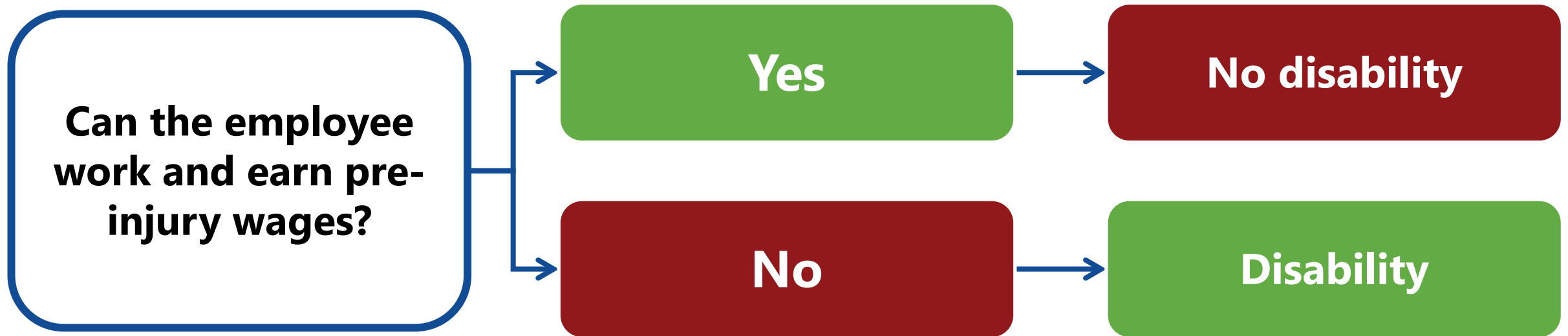


Required medical exam doctors

Assigned by insurance carrier to address care issues and provide alternate opinions to DD reports.

Indemnity (income) benefits

Disability: the inability to earn pre-injury wages.



Types of income benefits

**Temporary
income benefits
(TIBs)**

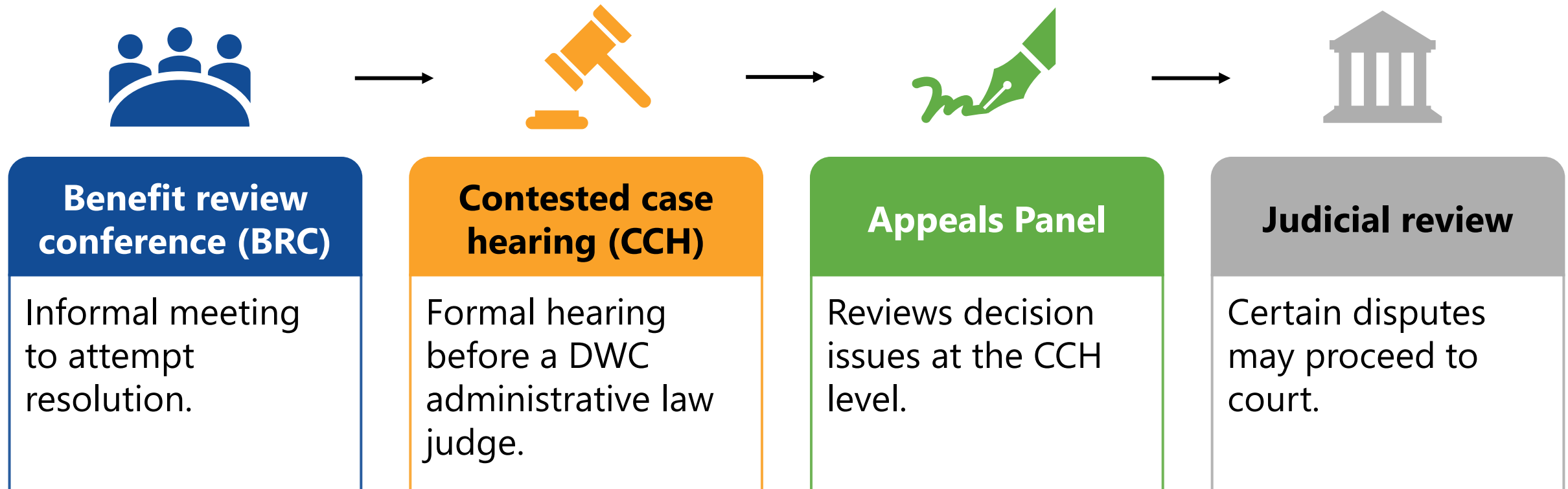
**Impairment
income benefits
(IIBs)**

**Supplemental
income benefits
(SIBs)**

**Lifetime income
benefits
(LIBs)**

**Death and
burial benefits**

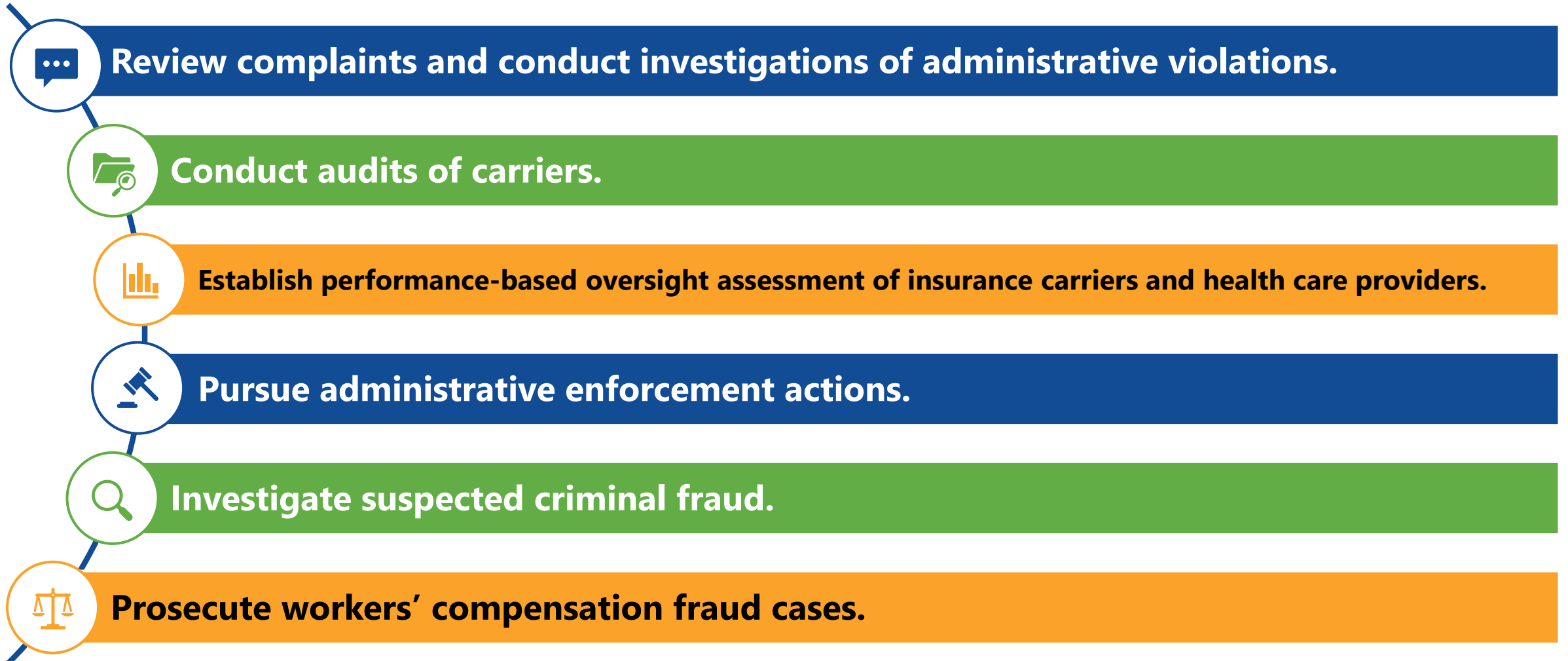
Dispute resolution



Medical fee and necessity disputes

- We offer Medical Fee Dispute Resolution for non-network claims. Appeals are handled by the State Office of Administrative Hearings.
- Certified health care networks have their own internal complaint process to handle medical fee disputes.
- Medical necessity disputes can be resolved by requesting an independent review organization. Appeals are handled by DWC at a medical contested case hearing.

System compliance



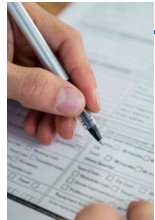
Educational resources



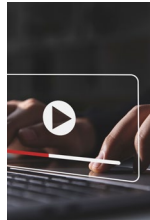
CompCourses and webinars



Educational publications and guides



Forms, notices, and reference materials



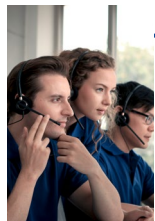
Online videos and recorded presentations



Safety and RTW resources



Website tools and self-service resources



Customer assistance and outreach services



Single-point-of-contact assistance

Visit our website to learn more!





Thank you!