

## Administrative Policy No. 09.14

**Subject:** DSHS Industrial Insurance Program

**Information Contact:** DSHS Enterprise Risk Management Office  
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**Authorizing Source:** [Title 51 RCW](#) Industrial Insurance  
[Chapter 296-20 WAC](#) Medical Aid Rules

**Effective Date:** October 23, 2015

**Revised:** January 9, 2024

**Approved By:** Original signed by Pearlette J. Ramos  
Senior Director, Office of Justice and Civil Rights

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### Purpose

The purpose of this policy is to:

1. Provide guidance for the implementation of the industrial insurance program in the Department of Social and Health Services (DSHS), herein known as DSHS.
2. Require DSHS's participation in the industrial insurance program to:
  - a. Reduce the personal and departmental impact of industrial injuries and illnesses through an effective claims management program.
  - b. Minimize the financial impact of industrial injury claims by participating in financial incentive programs offered by the Department of Labor and Industries (L&I), using all resources available to employers and injured employees, and through claims management best practices.

### Background

Title 51 RCW Industrial Insurance Program ensures that injured workers receive sure and certain relief for workplace injuries and illness. The enterprise risk management office (ERMO) insurance services program provides assistance to managers, employees and volunteers in matters related to post injury benefits. Ensuring fair and consistent processes for injured workers while reducing the cost of work-related injuries and illnesses. Industrial insurance consultants in ERMO work with injured employees, supervisors, medical providers

and L&I during medical treatment and post treatment recovery to ensure the most expedient means of returning to work.

The insurance services program serves as a single point of contact for L&I in matters related to injury claims, premium and reporting, while also representing the employer in appeal hearings before the Board of Industrial Insurance Appeals.

### **Scope**

This policy applies to all employees, interns, and volunteers of DSHS.

### **Definitions:**

**Appointing authority:** An individual lawfully authorized to appoint, transfer, layoff, reduce, dismiss, suspend, or demote employees. WAC 357-01-025

**Department:** the Department of Social and Health Services (DSHS).

**Industrial insurance program:** workers' compensation program that ensures workers receive the benefits due them for work-related injuries and diseases.

**Transitional return to work program:** provides opportunities for industrially injured workers to return to the workforce while recovering from an occupational injury or illness. See [Administrative Policy 9.10](#) for additional information.

### **Transitional return to work includes:**

1. *Modified transitional work* which is within the worker's job of injury and has been temporarily altered to accommodate their limitations during recovery; and
2. *Light duty work* which is a temporary reassignment to another position within DSHS and is different work than the employee performed when injured but complies with the worker's restrictions while they recover.

### **Policy Requirements**

#### **A. General responsibilities**

1. Preventing accidents and reducing the impact of on-the-job injuries is a combined responsibility of managers, administrators, CEOs, superintendents, supervisors, employees, interns, and volunteers.

2. All injuries, exposures and near-misses must be reported immediately using the [report of online work-related injury or close call](#).
3. Upon return-to work post injury from an L&I claim, all employees and volunteers must comply with their medical provider's written restrictions and limitations.
4. DSHS and its employees share the cost of industrial insurance, and it is every employee's responsibility to minimize the costs associated with injuries resulting in claims and time away from work.

**B. ERMO insurance services program responsibilities:**

1. Provide consultation services to assist DSHS with efforts to provide an effective claims management program.
2. Develop and communicate policies, guidelines, and procedures for the DSHS Insurance Services program.
3. Publish and maintain the DSHS claims operational manual and claims program website [Workers Compensation Intranet SharePoint](#).
4. Serve as the central point of contact for all issues related to industrial insurance claims and premiums.
5. Communicate directly with injured employees, supervisors, appointing authorities, human resources, reasonable accommodation specialists, payroll, and L&I to resolve issues, provide information, facilitate return-to-work, and resolve injury claims.
6. Assist in representing DSHS in matters related to appeals submitted to the Board of Industrial Insurance Appeals and county Superior Court.
7. Maintain and report, as appropriate, DSHS-wide data related to reported injuries, industrial insurance claims filed, claim costs, insurance premiums, assault benefits, and recoveries made through industrial insurance financial incentive programs.
8. Administer the assault benefits program (see [Administrative Policy 9.02](#) for additional information).
9. Provide or coordinate training on submitting a report of online work-

related injury or close call when requested by DSHS.

**C. To implement the industrial insurance program, DSHS requires that appointing authorities must:**

1. Be familiar with programs that provide benefits to injured workers and comply with DSHS insurance services program guidelines as well as applicable L&I claims management procedures.
2. Assign appropriate personnel to work with industrial insurance consultants in resolving industrial injury claims.
3. Put into practice a transitional return to work (TRTW) Program with active communication with the injured worker and other parties involved to ensure that the injured worker's TRTW assignment does not exceed the worker's restrictions. See [Administrative Policy 9.10](#) for additional information.
4. Ensure that appropriate personnel investigate claim validity, assault benefit requests and other situations that may arise during a worker's compensation claim and ensure investigation results are forwarded to the assigned industrial insurance consultant.