

Administrative Policy No. 09.14

Subject: DSHS Industrial Insurance Program

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Authorizing Source: Title 51 RCW Industrial Insurance
Chapter 296-20 WAC Medical Aid Rules

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Revised: New

Approved By: Original signed by Dana Phelps
Senior Director, Policy & External Relations

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 (Department).
2. Require the Department'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), utilizing all resources available to employers and injured employees, and through claims management best practices.

Background

Title 51 RCW Workers' Compensation Program ensures that injured workers receive sure and certain relief for workplace injuries and disease. The Enterprise Risk Management Office Claims Management Program (ERMO) provides assistance to managers, employees and volunteers in matters related to post injury benefits ensuring fair and equitable treatment to injured workers while reducing the cost of work related injuries and illnesses. Loss Prevention

Consultants in ERMO work with supervisors and injured employees during medical treatment and post treatment recovery to ensure the most expedient means of returning to work.

The Claims Management Program serves as a single point of contact for L&I in matters related to injury claims, premium and reporting, and represents the employer in appeal hearings before the Board of Industrial Insurance Appeals.

Scope

This policy applies to all employees and volunteers of the Department.

Definitions:

Department means the Department of Social and Health Services.

Industrial Insurance Program is the workers' compensation program that ensures workers receive the benefits due them for work-related injuries and/or diseases.

Transitional Return to Work Program is a program that provides opportunities for industrially injured workers to return to the workforce while recovering from an occupational injury or disease. See Administrative Policy 9.10 for additional information.

Transitional Return to Work includes:

1. *Modified transitional work* which is in the worker's job of injury and has been 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, superintendents, supervisors, employees and volunteers.
2. All injuries, exposures and near-misses must be reported immediately using the [Injury and Illness Incident Report 03-133](#).
3. Upon return-to work post injury, all employees/volunteers must comply with their medical provider's written restrictions/limitations.
4. DSHS and its employees share the cost of workers' compensation 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 Claims Management Program shall:

1. Provide consultation services to assist administrations, divisions, institutions and offices with efforts to provide an effective claims management program.
2. Develop and communicate policies, guidelines and procedures for the DSHS Claims Management Program.
3. Publish and maintain the DSHS Claims Operational Manual and Claims Program Website [Workers Compensation Intranet SharePoint](#).
4. Act 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 specialist, payroll and L&I to resolve issues, provide information, facilitate return-to-work and resolve injury claims.
6. Assist in representing the Department in matters related to appeals submitted to the Board of Industrial Insurance Appeals and/or County Superior Court.
7. Maintain department-wide data related to incidents reported, 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 claims management training as necessary or when requested by institutions or offices.

C. To implement the Industrial Insurance Program, the Department requires that appointing authorities must:

1. Be familiar with programs that provide benefits to injured workers and comply with DSHS Claims Management Program guidelines as well as applicable L&I claims management procedures.
2. Assign appropriate personnel to work with loss prevention 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 loss prevention consultant.

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