

NJSIG's Workers' Compensation Intake Frequently Asked Questions

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Section 1: Workers’ Compensation Claims Reporting

Question 1	How does a school nurse or supervisor report a workers’ compensation (WC) claim during business hours?
	<ul style="list-style-type: none"> • Call: 609-543-3377 Monday — Friday 8:00 AM — 5:00 PM <ul style="list-style-type: none"> ○ <i>Calling is the preferred method to report an injury.</i> ○ If calling after business hours, please leave a message about the injury, and you will be contacted within one business day. • Complete First Report of Injury (FROI) Form Online: https://www.njsig.org/froi <ul style="list-style-type: none"> ○ Recommended for record only and after hours reporting • Download FROI: https://www.njsig.org/reporting-claims#workerscomp <ul style="list-style-type: none"> ○ Email fully completed FROI forms to frroi@njsig.org or fax to 609-386-2188 ○ Recommended for record only and after hours reporting ○ Available in English, Spanish, Polish and Portuguese • For more information, visit: https://www.njsig.org/reporting-claims#workerscomp • Note: <i>Please use updated FROI on NJSIG’s website and not previous versions you may have on file.</i>
Question 2	After Hours: An employee would like to report an injury before or after business hours 8AM-5PM Monday through Friday. What are the employee’s options?
	<ul style="list-style-type: none"> • Complete First Report of Injury (FROI) Form Online: https://www.njsig.org/froi; or • Download FROI: https://www.njsig.org/reporting-claims#workerscomp <ul style="list-style-type: none"> ○ Email fully completed FROI forms to frroi@njsig.org or fax to 609-386-2188 ○ Available in English, Spanish, Polish and Portuguese • Important: Indicate if the injured employee is seeking treatment, and specify on the FROI form where the injured employee is seeking treatment. The nurse/supervisor must fill out the Duty Determination Information (DDI) form and send it along with NJSIG’s WC card. This process authorizes in-network urgent cares to provide treatment. • Recommendations: NJSIG recommends nurses and supervisors of other departments (i.e. grounds and maintenance, transportation) keep printed FROI forms in their offices so that the injured worker can report the injury to their supervisor and follow the same procedures listed above. NJSIG also recommends keeping a stack of NJSIG WC cards and the Mitchell flyer with the FROI forms.
Question 3	What if the injured employee does not want treatment?
	<p>The school nurse/supervisor should complete an internal incident report for documentation and/or complete NJSIG’s online FROI form. Be sure to notate that “No Treatment was Requested.” This form can then be stored in NJSIG’s system, ready for use if the injured employee later decides to seek treatment. The injured employee has 10 days from the day of injury to seek medical treatment through NJSIG.</p>

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Question 4	What if an employee is injured and chooses not to be treated at the time of the incident, but later wants treatment?
	<p>The school nurse/supervisor should take an internal incident report at the time of the injury so that all information and facts of the incident are well documented.</p> <p>Once they are seeking treatment, the school nurse/supervisor should call NJSIG's intake team to report the claim. The intake representative will complete the FROI and DDI form and the intake representative will make an appointment at an in-network urgent care. The injured employee has 10 days from the day of injury to seek medical treatment through NJSIG.</p>
Question 5	What happens if the injured employee leaves school and later decides they want to seek treatment, but lives further than the treatment center that was recommended earlier by the school nurse? How do they know where to go?
	<p>It is recommended that the injured employee go to the urgent care where the school nurse instructed. If there is an event where the injured employee cannot go to the urgent care recommended, the employee may go to the nearest urgent care or emergency room. This must be reported back to NJSIG the next business day.</p>
Question 6	What if the injured employee does not feel comfortable answering some of the personal questions on the FROI form?
	<p>All questions asked for the injury report are required by the State of NJ. If the injured employee does not want to provide the required information, including social security number, NJSIG cannot process the claim at that time. Intake will contact the Board of Education Workers' Compensation contact person for missing information in order to process the claim. If the injured employee is reporting on NJSIG's online FROI, the form will not be accepted if all questions are not answered.</p>
Question 7	Why is salary information needed on FROI?
	<p>Salary information is required on the First Report of Injury (FROI) to prevent delays in lost time payments. Providing this information ensures that there are no issues when processing payments for authorized lost wages. By including salary details when the claim is reported, we can ensure timely and accurate compensation for the employee during their recovery.</p>
Question 8	When calling NJSIG's intake line to report a claim during business hours, what if the school nurse/supervisor is on hold for an extended period?
	<p>Always leave a voicemail with detailed contact information. An intake representative will return your call within the same business day.</p>
Question 9	If the nurse is missing some of the injured employee's personal information on the online FROI, can it still be submitted?
	<p>No. The required fields on the online FROI need to be completed in their entirety. The school nurse/supervisor should contact their workers' compensation contact/HR for the injured employee's personal information to complete the form.</p>

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Question 10	How can the nurse/supervisor find out what urgent cares are considered in-network providers?
	<p>The school nurse can call the intake team at 609-543-3377 to request a list of in-network providers within a 5-10 mile radius of the school district.</p> <p>A list was provided to the WC Claims Contact and Business Administrator..</p>
Question 11	What is a preferred panel?
	<p>Some districts prefer to work with specific in-network urgent cares due to experience with the provider. Districts can request to send their injured employees to specific urgent care facilities. NJSIG will note that and direct care accordingly.</p>
Question 12	How does the nurse/supervisor know if an injury is considered a Workers' Compensation claim?
	<p>It is recommended to report all work injuries that happen at the district to NJSIG. A WC injury is determined by a NJSIG workers' compensation claims adjuster.</p> <p>Workers' compensation covers injuries that arise out of the course and scope of employment. If an employee has a pre-existing condition, the claims adjuster will work with the authorized treating provider to determine which treatment is causally related to the accident. In some cases, the medical provider may specify if the accident materially aggravated or exacerbated the pre-existing condition and will provide a treatment plan based on that determination.</p>
Question 13	Can an employee choose not to seek treatment and then use their own doctor to treat a Workers' Compensation claim?
	<p>No, all treatment must be authorized and arranged through NJSIG's in-network providers. It is important to follow the proper procedures to ensure that care is covered and processed correctly. It is illegal to seek treatment for a WC injury through private insurance, unless the claim is denied by NJSIG.</p>
Question 14	Can NJSIG send a written sample of a school policy for injured employees?
	<p>NJSIG does not provide policies. Contact the school district's Board Attorney.</p>
Question 15	After taking down the incident report and completing the FROI, should a copy be given to the injured employee?
	<p>No. The report is for internal use.</p>
Question 16	Are substitutes eligible for workers' compensation benefits?
	<p>Employees directly employed by the district are eligible for workers' compensation benefits. Substitutes not paid by the Board of Education or food service employees or temporary workers hired and paid through services like ESS, are not eligible for workers' compensation benefits through NJSIG.</p>

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Question 17	Are employees covered by workers' compensation when voluntarily attending school-sponsored events outside of work hours?
	No, employees are not covered by workers' compensation when voluntarily attending school-sponsored events outside of work hours. Workers' compensation coverage applies only during the employee's workday while performing job duties within the course and scope of employment. In some cases, if the employee is directed by the district to participate in a particular activity, it may be covered. For any questions regarding compensability, please contact the assigned workers' compensation representative.

Section 2: Next steps after contacting NJSIG

Question 18	After a WC report to NJSIG is filed, where do I send the injured employee?
	If the nurse/supervisor called NJSIG to report an injury, a NJSIG intake representative will work with the injured employee on scheduling a visit to an in-network urgent care. If after hours, NJSIG provided an in-network provider list to all Business Administrators and Workers' Compensation Claims Contact within a 5-10 mile radius.

Question 19	After an employee reports an injury to the school nurse/supervisor, what does the injured employee need to take to the urgent care/emergency room?
	<ul style="list-style-type: none"> • Duty Determination Information (DDI) form. The DDI is sent by a NJSIG intake representative if the employee has called to report their injury. The DDI form authorizes the injured worker to receive treatment from one of NJSIG's in-network providers. The intake representative will also schedule a medical appointment for the injured worker and forward the DDI form to the designated in-network urgent care provider at the time of the call. • Mitchell Script Flyer: This facilitates prescription medications without out-of-pocket expenses through a temporary prescription card. If you have older cards, they should match the following numbers: <i>Rx BIN: 023377 PCN: MPS Group: 001073TC</i> • NJSIG's Workers' Compensation Card: This contains billing instructions for the in-network provider. • Materials can be found here.

Question 20	Where should employees go for treatment in after-hour situations when the First Report of Injury (FROI) is filled out but we are unable to provide a list of accepted locations?
	In after-hour situations, the nurses can discuss in-network facilities with the employee, but it is important that the employee advises where and when they are seeking treatment. If the treatment is unauthorized, it can lead to delays in care, billing issues, and miscommunication between NJSIG and the district. Unauthorized treatment can also create significant issues in obtaining a valid work status for the employee, often resulting in unnecessary lost time or denial of workers' compensation benefits. It is essential to follow proper procedures to avoid these complications.

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Question 21	What happens if there are no in-network specialists available for treatment?
	If there is no appropriate in-network specialist, NJSIG will attempt to negotiate an agreement with the medical provider to cover the services. If the provider is unwilling to accept this arrangement, the employee may be asked to pay for the services upfront and then submit a request for reimbursement. While this situation is rare, it can occur depending on the specifics of the claim and medical specialty. It is important to discuss these cases with the claims handler to ensure the proper course of action.

Section 3: Duty Determination (DDI) Form

Question 22	What is a DDI?
	The Duty Determination (DDI) Form acts as authorization for the doctor's office to examine the injured worker. The DDI form should be completed by NJSIG's intake representative or the school nurse/ supervisor at the time of injury if the employee does not call NJSIG. The injured worker should then provide the DDI to the treating doctor to complete. If an injury occurs after hours and a nurse/supervisor is not available to complete a DDI at the time of the injury, the DDI can be completed (by the nurse/supervisor) the next business day and sent to the doctor's office. Note: <i>Emergency Rooms do not require a DDI or NJSIG's WC card.</i>

Question 23	When completing the DDI form, what should I insert for the requested claim number?
	In order for NJSIG to match the claimant with the injury, please include the year of injury – WC – and the last 4 digits of the injured workers social security number. Example: 25WC1234 Note: <i>Social Security numbers are required by the state. If an employee refuses to provide it to an intake representative, we are not able to process their claim. We can request it from the BOE and they are obligated to provide it without the employee's permission.</i>

Question 24	Who can complete a DDI and what needs to be completed on the DDI form?
	Only NJSIG's intake representative, the school nurse, or the injured employee's supervisor should complete the DDI. Only the top portion of the DDI form should be completed. The doctor will complete the bottom half.

Question 25	Does the school nurse/supervisor need to provide the DDI form to the injured employee before going to an urgent care?
	NJSIG will send the DDI directly to the treatment facility. The school nurse/supervisor only needs to provide this to the injured employee if they did not speak to a NJSIG intake representative. Note: <i>If an injury occurs after hours and a nurse/supervisor is not available to complete a DDI at the time of the injury, the DDI can be completed (by NJSIG's intake team or the school nurse/supervisor) the next business day and sent to the doctor's office.</i>

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Section 4: Ambulance Related

Question 26	What if an injured employee needs to go for treatment by ambulance?
	<p>If there is a medical emergency, please call 911 and send the injured worker to the closest emergency room. Upon discharge, or when the employee's condition is stable, the employee must call NJSIG to report the injury. If the injured employee is not capable of calling to report the injury, the school nurse/supervisor should call NJSIG to report the claim, provided they have all the required information need to complete the FROI.</p> <p>If calling after hours, always leave a voicemail and an intake representative will contact you within one business day. The online FROI can also be completed. Be sure to include the emergency room where the injured employee is seeking treatment.</p>
Question 27	What if the nurse determines an employee's injuries require an emergency room visit via ambulance, however the injured employee refuses, how should the school nurse proceed?
	<p>When completing the internal incident report, the school nurse/supervisor can notate the treatment was refused and if possible, have the injured employee provide their signature of refusal of treatment. The incident report should be kept on file in the event that the injured employee comes back requesting treatment.</p>

Section 5: Nurses/Supervisors

Question 28	What is the school nurse/supervisor's responsibility for an injured employee?
	<ul style="list-style-type: none"> • Call 911 in an emergency. • Complete an internal report for record keeping. • Report the injury to NJSIG (call the intake team or complete an online FROI) • Provide WC card, Mitchell flyer, and a partially completed DDI form to the employee to take the urgent care if employee did not speak with a NJSIG intake representative. • The injured employee should be instructed not to give their personal insurance to the emergency room. The only time a nurse should give an injured employee a DDI is when they are directed to go to an urgent care and are unable to speak with a NJSIG intake representative.
Question 29	What if the nurse/supervisor is only reporting a 'Record Only' FROI, should they still send the injured employee with the DDI form?
	<p>No. Additional reporting materials are only required if the injured employee is seeking treatment.</p>

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Question 30	Can the district's internal report be submitted instead of NJSIG's FROI for a workers' compensation claim?
	Regardless of the injury severity, the school nurse should always have an internal report regarding the incident. However, please do not submit the district's internal report instead of NJSIG's First Report of Injury (FROI) for a workers' compensation claim. The only acceptable way to report a claim is by submitting the FROI. This can be completed over the phone with an intake representative, via the online portal, or by downloading the FROI and emailing the completed form to FROI@njsig.org . While the district's internal report is an important document and should be completed and signed by employees, it serves a different purpose and cannot replace the FROI. The claim handler may request the internal report, but it does not fulfill the required reporting process.

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