NJSIG's Instructions for Reporting New Workers' Compensation Claims



#### + Welcome

O1 NJSIG was established in 1983

NJSIG provides insurance to over 360 members (BOEs) state-wide

O3 Mission: Keeping
Dollars in New
Jersey Classrooms





## Workers' Compensation Partners





## Mitchell Pharmacy Solutions: Prescription Services

Leading pharmaceutical organization to ensure no out-of-pocket pharmacy payments for injured worker.



#### Qual Care Managed Care Services

Leading state-wide managed care organization that provides nurse case management services to claims as needed.





# Timely Reporting Matters!!!

Early Reporting: "Keeps Dollars in the Classroom"

#### 01

Immediate care provides for quicker recovery, resulting in less lost time from work and lower medical costs.

#### 02

Late reporting can lead to injuries becoming worse over time, complicating treatment, and causing extra expense to the district.

#### 03

Late reporting makes it more difficult to determine if an injury is work related.

#### Reporting Tools



#### HURT ON THE JOB?

Tell your employer and call between 8:00 AM and 5:00 PM **Monday - Friday:** 

New Jersey Schools Insurance Group: 609-543-3377

In case of an emergency, go directly to the nearest hospital or medical facility then notify your employer within 24 hours.

> If injured during non-business hours, or for more information, please visit www.njsig.org





#### **Workers' Compensation**

Name: \_\_\_

**Employer:** 

Date:

#### If you get hurt on the job:

- 1. Tell your employer immediately and call NJSIG at 609-543-3377.
- 2. In case of an emergency, go to the nearest hospital and tell your employer and NJSIG within 24 hours.
- 3. NJSIG will direct your treatment. Do not go to your own medical provider.
- . Present this card to your medical provider at the time of treatment

#### **Provider Network and Billing Instructions**

**Pre-certification is required** prior to treatment

Call: 1-800-425-3222 for Approval

**Submit All Bills to:** 

QualCare, Inc. PO Box 309 Piscataway, NJ 08855-0309

#### Mitchell ScriptAdvisor

#### Workers' Compensation FIRST FILL – Temporary Prescription Card

Mitchell ScriptAdvisor has been selected by New Jersey Schools Insurance Group to assist you in obtaining prescription drugs related to your workers' compensation claim. This form enables you to fill prescriptions written by your authorized workers' compensation physician for medications related to your injury. Simply present it at the pharmacy at the time your prescription is filled. This form should ensure that you will have NO out-of-pocket expenses when you fill your first

For your convenience, Mitchell ScriptAdvisor has an extensive network of retail pharmacies including major chain drug stores. For pharmacy locations, you may call our toll-free number at 866.846.9279 or visit our website at www.mitchellscriptadvisor.com to access the pharmacy locator.



• You may contact Mitchell Customer Service at (866) 846-9279 or you may present this sheet to the pharmacist



- This sheet is a Temporary Prescription ID Card for a 14 Days' Supply Fill until this individual's permanent card can
- Create the ID number based off the criteria provided and write it, along with individual's name, on the ID card
- All data needed to process this script through the Script Care Adjudication System is included in the drug card represented below

#### Mitchell ScriptAdvisor



**Temporary Prescription Benefit Card** 

Attention Pharmacists: Process through Script Care and Enter RxBIN, RxPCN and GROUP.

Member Name: Member ID #:

Date of Injury + Date of Birth (Example: MMDDYYMMDDYY)

023377 001073TC











#### Questions? Contact us at 866.846.9279

Mitchell International 866.221.6588 © Mitchell International 2018

This card is to be used for prescriptions related to your workers' compensation injury covered under the workers' compensation insurance policy. Use of this card does not waive any limitations or exclusions for the policy. This card does not confirm coverage. To confirm eligibility or obtain specific information, please contact the Help Desk with the information from the front of this card.



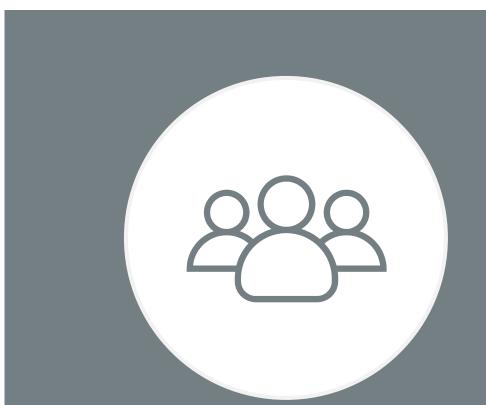
#### Procedure

How to Report a Workers' Compensation Claim



#### Reporting Procedures: Overview

Monday – Friday 8:00 AM – 5:00 PM



The injured employee should report incident to the school nurse for assessment.



If the nurse is not available, the employee should report the injury to the supervisor.



The employee then calls NJSIG so that treatment can be directed:

609-543-3377



Alternatively, complete an accident report on NJSIG's website.



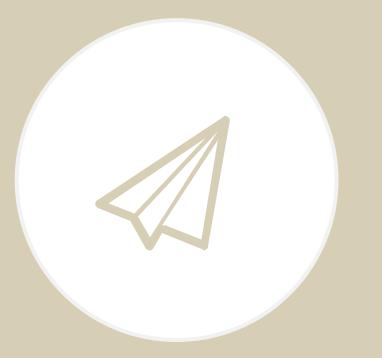


#### Reporting Procedures: Emergency

Monday – Friday 8:00 AM – 5:00 PM



If the injury is an emergency, call 911 and wait for emergency personnel to arrive.



After EMS departs with injured worker, the school nurse should immediately call NJSIG: 609-543-3377



#### Reporting Procedures: Not an Emergency

Monday – Friday 8:00 AM - 5:00 PM

01

02

03

Injured worker calls NJSIG's Workers' Compensation Claims at 609-543-3377 while in the presence of the school nurse or supervisor to report the claim.

Ensure that the injured employee provides the 04 medical provider with the billing information found on the back of the WC claims card.

While injured worker is on the phone with NJSIG, the school nurse / supervisor should complete internal paperwork / internal reports.

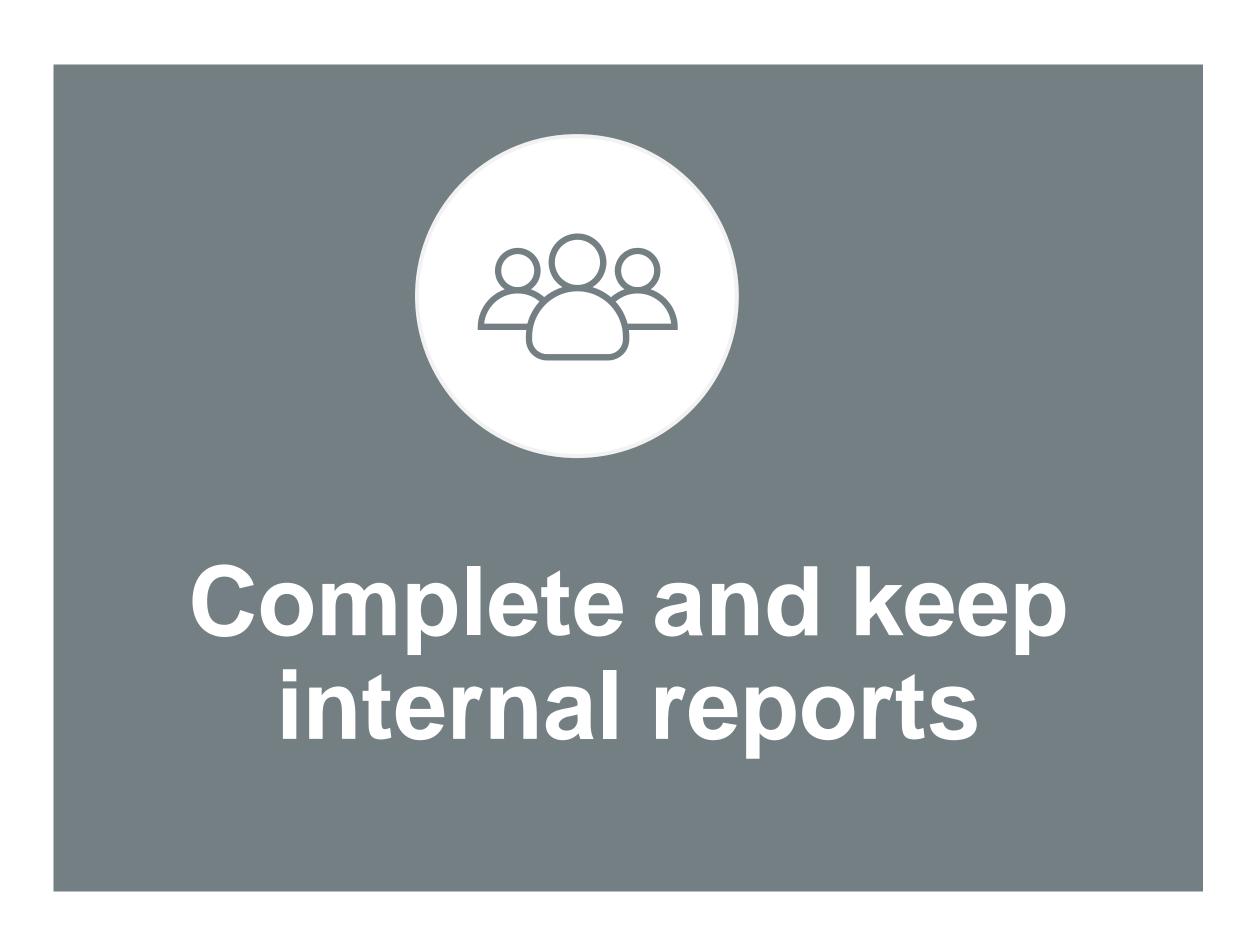
Give injured worker the Mitchell RX flyer to 05 present to the pharmacy.

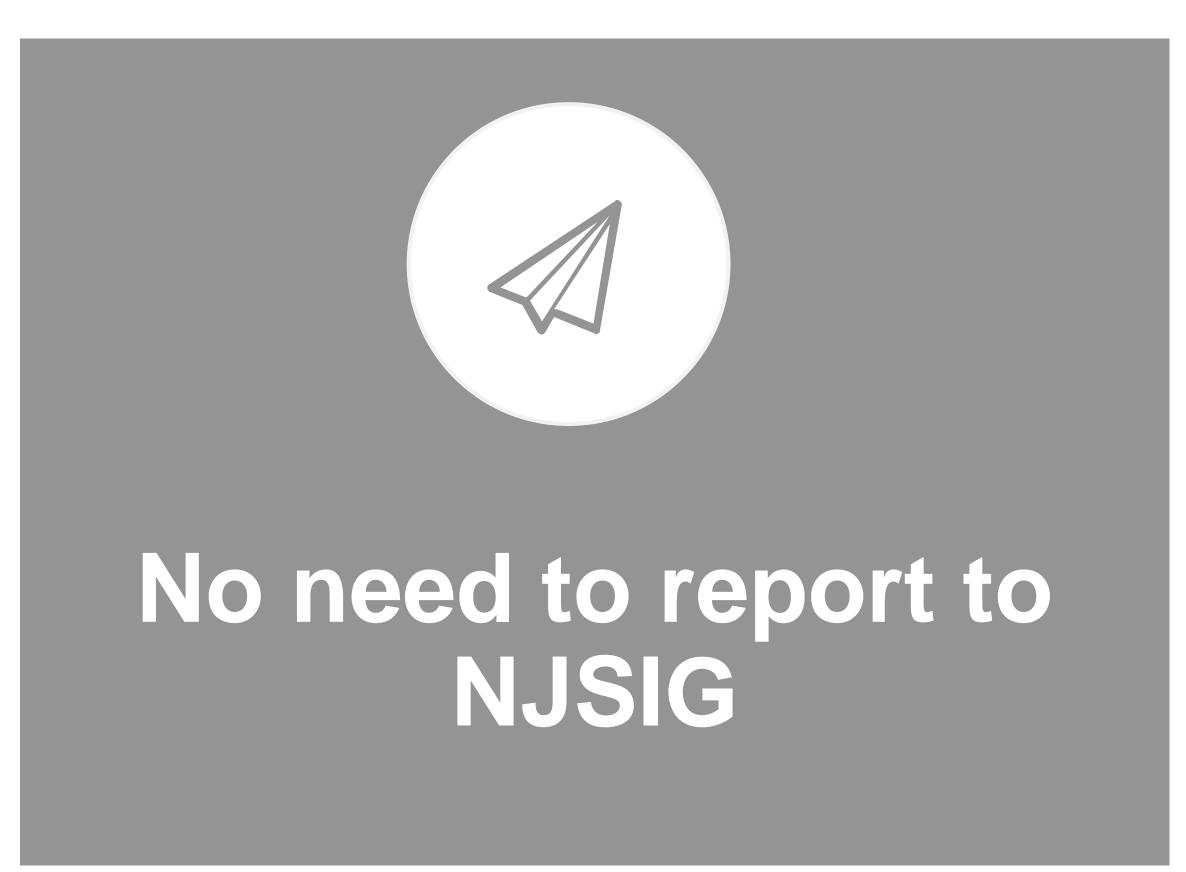
Give the injured worker the NJSIG Workers' Compensation claims card.

If school nurse / supervisor is unavailable, call 06 NJSIG directly: 609-543-3377

#### Reporting Procedures: Record Only

Monday – Friday 8:00 AM – 5:00 PM







\* Record Only Definition: When the injured worker does not feel that treatment is needed, but wants to report the incident as a precautionary.

## The Importance of Internal Reports



Memorialize facts: Memory fades with time.



Individuals that are present today and may not be available years later.

03

Prevents facts from changing or morphing over time.

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04

Investigate questionable claims.





## AFTER HOURS CLAIMS Reporting

Confirm that all supervisors across all shifts understand the importance of timely reporting, even during non-business hours.

## AFTER HOURS Claims Reporting Procedures: Emergency

- Send injured worker to the emergency room.
- Supervisor / school nurse completes new accident form at www.njsig.org/reporting-claims#workerscomp
- Supervisor / school nurse / injured employee calls claim into NJSIG's new Workers' Compensation Claims Hotline at 609-543-3377 during normal business hours and reports injury.
- Assessed not an emergency, but injured worker feels they cannot wait to go to an authorized urgent care facility: Send injured worker to the emergency room.



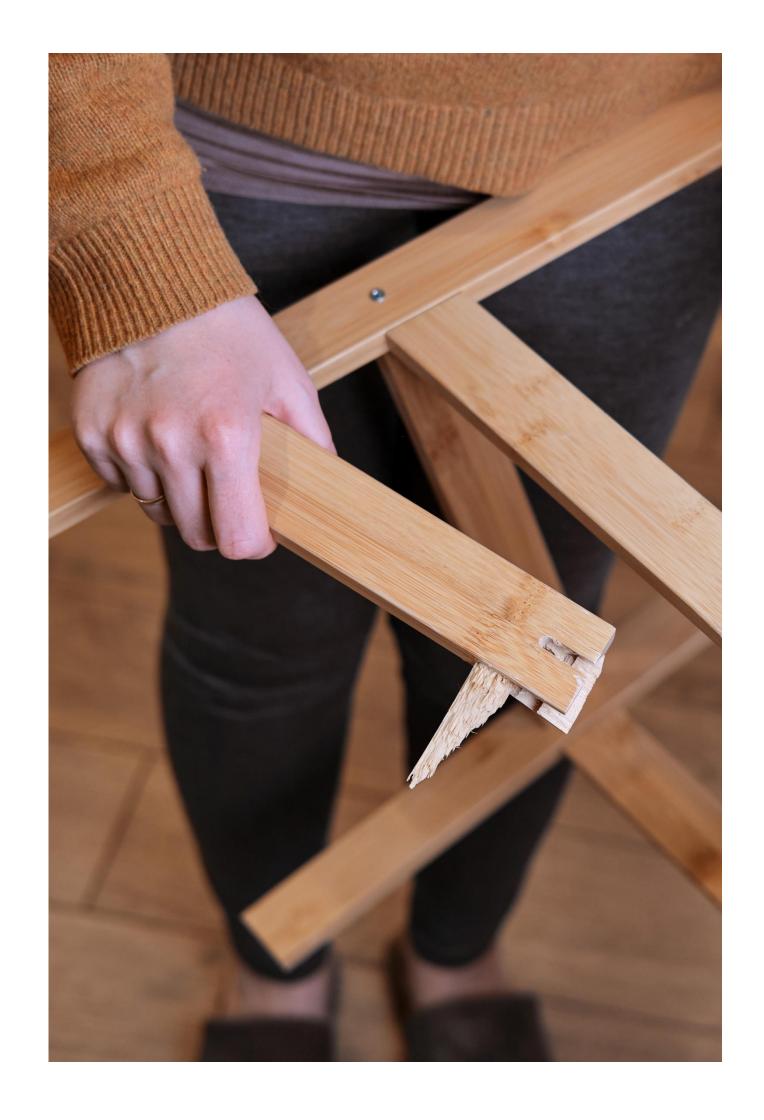


### AFTER HOURS Claims Reporting Procedures: Not an Emergency

- Supervisor / school nurse completes new accident form at <a href="https://www.njsig.org/reporting-claims#workerscomp">www.njsig.org/reporting-claims#workerscomp</a>
- No treatment directed until injured worker is contacted by a NJSIG representative.
- A NJSIG workers' compensation representative will be in contact within the next business day.







### Spoliation



- Injuries caused by products
   (chair, ladder, laptops)
- Preserve the evidence for future examination



# What Happens Next?

If not questionable: NJSIG's workers

compensation representative will refer the injured employee for treatment

The First Report of Injury is generated and sent to the Board of Education

Claim is assigned to an adjuster for continued handling.

If questionable: The claim will be assigned to an adjuster for further investigation. No referral for treatment will be given at this time.



#### THANK YOU!

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www.njsig.org



