

NEW JERSEY SCHOOLS INSURANCE GROUP

Workers' Compensation Claims Process

For information about this process contact:

6000 Midlantic Drive, Suite 300 North, Mount Laurel, NJ 08054 | Phone: 609-386-6060 | Fax: 609-386-8877 | Workers' Compensation Supervisors:

Michael Weiner | mweiner@njsig.org | Ext: 3026
Denise Hall | dhall@njsig.org | Ext: 3092

Karen Olsen | kolsen@njsig.org | Ext: 3022
Gabe Foeldes | gfoeldes@njsig.org | Ext: 3016

This Workers' Compensation (WC) chart is a summary of responsibilities required of school administration. If an employee of a school district is injured, these guidelines will assist in managing the injury while controlling costs and ensuring a safe environment.

Claim Phase	Task/Action
<p>PRIOR TO INJURY</p> <p>Training: <i>In-person and electronic training is available. Training opportunities are available on www.njsig.org.</i></p>	<ul style="list-style-type: none"> Have reporting protocol in place allowing for immediate notification of injuries generated by work-related activities. Educate your staff on proper protocol at hire and annually. Publish process in the employee handbook, cafeteria, break room, etc., making the employee accountable for the knowledge of the protocol. Explain the WC process during orientation/staff meetings, which should include educating the Supervisors, Administrators, Nurses and key personnel on the Incident Reporting and Investigation process. Send annual communication (i.e. letter) to all employees advising of this process.
<p>POINT OF INJURY</p> <p>Who is?</p> <ol style="list-style-type: none"> NJSIG: <i>School district WC insurance pool</i> Qual-Lynx: <i>3rd Party hired by NJSIG manage WC Claims</i> Mitchell Script Advisor: <i>3rd Party hired by NJSIG to provide prescriptions</i> 	<ul style="list-style-type: none"> Gather key facts, complete employee accident report, and notify NJSIG (only claims requiring more than first aid) on same day. <p style="text-align: center;">How to Report a Claim:</p> <ol style="list-style-type: none"> Call NJSIG at 609-543-3377 to speak to NJSIG's Intake team (<i>English and Spanish team members available</i>). The injured employee will be directed to treatment; or <i>(Note: After hours, leave message and an intake representative will get back to the injured employee the next business day.)</i> Complete First Report of Injury (FROI) form: Online Portal: https://www.njsig.org/froi; or Print the form: https://www.njsig.org/reporting-claims#workerscomp (Available in English and Spanish) and Email: frei@njsig.org or Fax: 609-386-2188 <p>If injured employee needs medical care, complete the Duty Determination Instruction (DDI) form on https://www.njsig.org/downloads/forms/DDI%20Letter.docx (<i>follow instructions</i>).</p> <p style="text-align: center;">In an emergency dial 911.</p> <ul style="list-style-type: none"> All claims should be reported immediately to principal/supervisor. NJSIG will direct injured worker (IW) to provider. Provide IW with Mitchell ScriptAdvisor prescription flyer and NJSIG's intake card that includes Qual-Lynx managed care instructions. If Mitchell ScriptAdvisor fills a prescription, the employee will receive an automatic 14-day supply—<i>only for first fills</i>. Based on the doctor's prescription, the IW will receive a prescription card from Mitchell ScriptAdvisor within 5-7 days once processed. Investigate the area where the injury occurred and if necessary: Ask if there are any witnesses; and Address any hazards to avoid future injuries.
<p>ONGOING COMMUNICATIONS</p> <p>Difference in Adjusters:</p> <ol style="list-style-type: none"> Medical Only: <i>IW has NO Loss Time</i> Claims Representative: <i>IW has Loss Time</i> Claims Examiner: <i>IW has Loss Time and Severe Injury</i> Nurse Case Manager: <i>Employed by Qual-Lynx to assist with medical case management on Loss Time cases</i> 	<ul style="list-style-type: none"> First Accident Report will be sent to the district from NJSIG Within a 24-hour period, an adjuster will be assigned by NJSIG. The adjuster will contact both the employee and the district representative within 48 hours. After seeing the WC doctor, the IW will return to work with Return to Work Note/Work Status Note/Duty Determination Instruction Report (DDI). IW should receive 2 copies of documentation--A copy for the IW and employer/district. Communicate to NJSIG and school administration: <ul style="list-style-type: none"> any treatment or work status (i.e. pending surgery) Refer to DDI report; any known or suspected secondary employment or questionable activities; or the date IW returns to work; and if IW does not return to work on expected date. Maintain contact and cordial rapport with IW while he/she is disabled. Provide information requested by adjuster. Commonly requested data includes: <ul style="list-style-type: none"> Facts regarding to the reported claim Availability of modified duty Date worker begins missing work or the date worker returns to work Wage documentation Investigative reports, contracts, and/or maintenance records Please secure and preserve all evidence relating to the claimant's injury (i.e. video, property, office equipment, and etc.). At any point, should the district have any question and or concerns—contact the assigned Adjuster. If necessary, contact the NJSIG WC Supervisor.
<p>RETURN TO WORK</p>	<ul style="list-style-type: none"> If IW is unable to return to full duty, in compliance with Board policy, create internal return-to-work program by pre-identifying modified duty-type activities in each department. Provide job descriptions when requested by nurse, doctor or adjuster. Cooperate with nurse/adjuster to modify duties and accommodate early return to work where appropriate. Advise adjuster if IW begins missing work again.