

# Lesson 8    Workers' Compensation exposures

## 8.1 Exercise: Medical Details exposures



### Activity

In this exercise, you manage medical details on the Jason RoseberryXX claim.

1. As wstudentXX, log in to ClaimCenter.
2. Navigate to the Jason RoseberryXX claim.

Recall that Jason RoseberryXX had originally sustained two injuries – a back injury and a concussion. A few weeks after his accident, Jason indicates the back pain is almost gone but still there's pain in his shoulder and has complained of headaches, dizziness, fatigue, lack of balance, and loss of energy. Jason's doctor has recommended rest and minimal physical activity.

To facilitate treatment, begin Medical Case Management (MCM) on the claim.

3. On the Summary card of Medical Details, search for and assign William Andy to the Nurse Case Manager role.

A copy of the full initial medical report from the hospital has been received. The medical report obtained contains ICD-10 codes with notes that both shoulder pain and upper back pain were experienced.

4. On the Medical Details exposure, enter these codes to identify the Diagnoses:
  - a) M25.512 (pain in left shoulder) (Make this the primary diagnosis)
  - b) S06.0X1A (Concussion)
  - c) Indicate that both diagnoses are compensable. The provider for both diagnoses is Dr. KaminskyXX
5. Reconfirm both diagnoses.
6. The approved treatment for the back injury consists of 20 PT (Physical therapy) sessions. Indicate that Cole PhysiotherapyXX will be providing this treatment. Set the “Date Authorized” to today’s date.



### Tip

You have to create Cole PhysiotherapyXX as a Physical Therapist on the Parties Involved screen for the claim.

7. Complete the “3-point contact” activities and the “Get initial medical report” activity.

## 8.2 Solution: Medical Details exposure



### Solution

Screenshots of solution:

Medical Details

Summary	Details	Medical Case Mgmt	ISO
Exposure			
Primary Coverage	Statutory Workers' Comp		
Adjuster	Will Student99		
Group	WC Training Group 99		
Status	Open		
Created Via	Rule Set		
Create Date	04/10/2019		
Validation Level	Ability to pay		
Alternate Contact			
Nurse Case Manager	William Andy		

Contacts

New Contact	Add Existing Contact	Delete	All	All Roles
<input type="checkbox"/> Name	Roles	<input type="checkbox"/> Contact Prohibited?	<input type="checkbox"/> Phone	
<input type="checkbox"/> William Andy	Nurse Case Manager	No	209-666-2483	

Medical Details

Summary	Details	Medical Case Mgmt	ISO
Medical Personnel			
Provider or Institution	Provider Specialty		
William Andy			

## Medical Details

Summary	Details	Medical Case Mgmt	ISO												
<b>Medical Personnel</b> Provider or Institution <input type="button" value="▼"/> Provider Specialty <input type="button" value="▼"/> Valid From <input type="button" value="▼"/> Valid To <input type="button" value="▼"/> William Andy Kaminsky99 Cole Physiotherapy99															
<b>Medical Treatment Approvals</b> <table border="1"> <thead> <tr> <th>Provider Name</th> <th>Provider Specialty</th> <th>Date Authorized</th> <th>Approved Treatment</th> </tr> </thead> <tbody> <tr> <td>Cole Physiotherapy99</td> <td></td> <td>04/10/2018</td> <td>Physical therapy</td> </tr> </tbody> </table>				Provider Name	Provider Specialty	Date Authorized	Approved Treatment	Cole Physiotherapy99		04/10/2018	Physical therapy				
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M25.512	Pain in left shoulder	Kaminsky99													
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### Diagnosis Notes

- Jake Roseberry99 diagnosis reconfirmation**  
 Reconfirmed diagnosis code: S06.0X1A with Kaminsky99.  
 -Will Student99 (04/10/2019 12:52 PM)
- Jake Roseberry99 diagnosis reconfirmation**  
 Reconfirmed diagnosis code: M25.512 with Kaminsky99.  
 -Will Student99 (04/10/2019 12:52 PM)

## Workplan

All open activities ▾					
	☆ <input type="button" value=""/>	Due <input type="button" value="▼"/>	Priority <input type="button" value="▼"/>	Status <input type="button" value="▼"/>	Subject <input type="button" value="▼"/>
<input type="checkbox"/>	☆ <input type="button" value=""/>	04/29/2018	High	Open	Determine compensability
<input type="checkbox"/>	☆ <input type="button" value=""/>	04/17/2019	High	Open	Get wage statement and tax status
<input type="checkbox"/>	☆ <input type="button" value=""/>	04/17/2019	Normal	Open	Get accident scene inspected
<input type="checkbox"/>	☆ <input type="button" value=""/>	05/10/2019	Normal	Open	Initial 30 day file review

## 8.3 Exercise: Indemnity exposures



### Activity

In this exercise, you manage medical details on the Jason RoseberryXX claim.

**1. As studentxx, log on to ClaimCenter, and navigate to the Jason RoseberryXX claim.**

Recall that in the previous lab, you learned that Jason RoseberryXX still suffers from fatigue, dizziness, headaches, etc., and his doctor has recommended rest and minimal physical activity.

Therefore, he cannot work his normal job as a roofing specialist for the time being. Instead, he is working in the HGI Roofing main office, helping the purchasing and supplier's department for the next four weeks.

You have obtained the AWW and other wage information for Jason. His employment details are as follows:

AWW: \$800/week (paid weekly)  
Post-injury wage: \$675/week (paid weekly)  
Full-time employee  
5-day work week; 8 hours per day

- 2. Enter these employment details in the Employment data of Loss Details and on the Indemnity exposure, where needed. NOTE: You do not need to specify Lost Time / Work status.**
- 3. Complete the appropriate benefit period calculation for Jason.**
  - a) Ensure that the 7-day state-mandated waiting period is applied.
  - b) Remember to start the period on the Monday of the week Jason was injured.
- 4. Complete the “Get wage statement and tax status” activity (associated with the Indemnity exposure).**
- 5. Save your changes.**
- 6. Which WC Disability type should you use?**
  - a) TTD
  - b) TPD
  - c) PTTD
  - d) PPD
- 7. What is the weekly comp rate?**
- 8. What is Jason’s total post-injury compensation per week?**

## 8.4 Solution: Indemnity exposures



### Solution

1. As studentxx, log on to ClaimCenter, and navigate to the Jason RoseberryXX claim.

Recall that in the previous lab, you learned that Jason RoseberryXX still suffers from fatigue, dizziness, headaches, etc., and his doctor has recommended rest and minimal physical activity.

Therefore, he cannot work his normal job as a roofing specialist for the time being. Instead, he is working in the HGI Roofing main office, helping the purchasing and supplier's department for the next four weeks.

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2. Enter these employment details in the Employment data of Loss Details and on the Indemnity exposure, where needed. NOTE: You do not need to specify Lost Time / Work status.

Loss Details	
<b>Employment Data</b>	
Average Weekly Wage	\$800.00
Select Class Code by Location	No
Employment Class Code	5551 - Roofing (654321-99)
Department Code	
Date of Hire	
State of Hire	
Employment Status	Full-time employee
Supervisor	
Days Worked per Week	5
Hours Worked per Day	8
Pay Period	Weekly
Full Pay for Last Day Worked?	No
Salary Continued?	No
Modified Duty Available?	Yes
Discontinued Fringe Benefits	
Concurrent Jobs?	No

**3. Complete the appropriate benefit period calculation for Jason.**

- Ensure that the 7-day state-mandated waiting period is applied.
- Remember to start the period on the Monday of the week Jason was injured.

Indemnity

Summary Benefits

Benefit Periods					
Type	Begin	# Pymt Weeks	End	Monthly Comp	Wkly Comp Rate
TPD	04/09/2018	4	05/06/2018		\$83.33

Claim Parameters

Weekly Wage (Pre-Injury)	\$800.00
Weekly Wage Amount (Post-Injury)	\$675.00
Jurisdiction	Georgia

Temporary Total Disability (TTD)

% of Wages	67%
Max State Comp Rate	\$500.00
Min State Comp Rate	\$50.00
Minimum Adjustment	If Weekly Wage < Minimum, Comp Rate is set to the Weekly Wage
Weekly Comp Rate	\$500.00

Waiting Period

From	To	Days Withheld	Days Repaid
No data to display			

Permanent Total Disability (PTD)

% of Wages	67%
Max State Comp Rate	\$500.00
Min State Comp Rate	\$50.00
Minimum Adjustment	If Weekly Wage < Minimum, Comp Rate is set to the Weekly Wage
Weekly Comp Rate	\$500.00

Temporary Partial Disability (TPD)

% of Wages	67%
Max State Comp Rate	\$334.00
Min State Comp Rate	-
Weekly Comp Rate	\$83.33

Permanent Partial Disability (PPD)

% of Wages	67%
Max State Comp Rate	\$500.00
Min State Comp Rate	\$50.00
Minimum Adjustment	If Weekly Wage < Minimum, Comp Rate is set to the Weekly Wage

**4. Complete the “Get wage statement and tax status” activity (associated with the Indemnity exposure).**

Workplan

All open activities

	Due	Priority	Status	Subject	Assigned To
<input type="checkbox"/>	04/29/2018	High	Open	Determine compensability	Will Student99
<input type="checkbox"/>	04/17/2019	Normal	Open	Get accident scene inspected	Will Student99
<input type="checkbox"/>	05/10/2019	Normal	Open	Initial 30 day file review	Will Student99

**5. Save your changes.**

**6. Which WC Disability type should you use?**

- TTD
- TPD
- PTTD
- PPD

**7. What is the weekly comp rate?**

\$83.33, which is 65% of the Differential. The differential (\$125) is Jason's AWW minus the post-injury weekly wage.

**8. What is Jason's total post-injury compensation per week?**

\$675 + \$83.33 = \$758.33. However, the first week will be only \$675 due to the 7-day waiting period

