

UConn

FISCAL INSTITUTE FOR
TRAINING (FIT)

WORKERS' COMPENSATION



OVERVIEW

Workers' compensation is a mandatory program pursuant to Connecticut General Statutes, which provides payment of medical expenses and lost wages for employees' who suffer a work-related injury or illness.

Learning Objectives

- When and how to report a work-related injury
- What is expected when an employees misses time from work
- The process of returning an employee back to work
- The importance of compliance and timeliness

Did you know that the Connecticut Workers' Compensation Act was adopted in 1913?

Who is eligible for Workers Compensation?

All State employees provided that the injury occurred while performing a function related to their employment with the University.

State law exceptions: willful misconduct, intentional self-inflicted injuries, willful disregard of safety rules, or intoxication from alcohol or illegal drugs

True or False:

Student Employees are not eligible to receive workers' compensation.

False!

The rule of thumb is if the injured person receives a paycheck from the University, they are eligible for workers' compensation.

Student Employees

- Student Employees may seek medical treatment for a work-related injury at Student Health and Wellness.
- SHaW provides students with a Work Status Report and they also fax a copy to Human Resources.
- If a First Report of Injury WC207 is not completed, SHaW instructs the student to reach out to their manager to ensure that it is done.

When to report an injury?

Ray was at work moving boxes from storage and felt a pull in his back. He didn't think it was a big deal, but mentioned it to his manager, Marie.

Should Marie report this injury?

Yes!

There are three different types of workers' compensation claims.

Report Only:

- An incident that is reported by an employee to the supervisor, but no medical attention is being sought.

Medical Only:

- An incident that is reported by an employee to the supervisor with corresponding medical treatment, but the injured employee loses no time from work.

Lost Time:

- An incident that is reported by an employee to the supervisor with corresponding medical treatment, and the injured employee loses time from work.

Let's run through a few more examples of what is reportable and what is not.

Is it
reportable?

Robert is an hourly employee. He was walking to his building to start his shift. The weather was bad the night before and the sidewalk was icy. **Robert** slipped on the ice and hit his elbow on the ground. He left to seek medical treatment without getting the chance to punch in.

Is it
reportable?

Yes!

Even though the injury occurred before **Robert** started his shift, he was on University maintained property at the time of the injury.

Is it
reportable?

Debra was sitting at her desk eating lunch. Unfortunately, when she sliced into her avocado, she also cut her hand. She went to the doctor and received several stitches.

Is it
reportable?

No!

The injury happened
while preparing food for
personal consumption.
This would not be a
reportable injury.

Is it
reportable?

Ally is a Graduate Assistant. Part of her work duties include setting up a lab before the start of one of the classes she also attends as a student. After class begins, Ally cuts herself on a broken beaker while conducting an experiment.

Is it
reportable?

No!

Ally was in class as a student and not working as an employee at the time of the injury. The experiment was part of her class, not her job duties.

Steps a supervisor should take once an employee reports an injury

- Together with the employee, they complete the Workers' Compensation Packet.
- Using the First Report of Injury WC207 as a guide, the supervisor reports the claim to the injury reporting hotline 1-800-828-2717 before the end of the shift.
- Send the completed Workers' Compensation Packet to Human Resources by either fax: 860-486-0406 or uploading it to OneDrive

Multiple Choice Question: Where to seek medical treatment

After a few days Ray's back is still bothering him. He contacts his manager, Marie, and tells her he would like to get medical treatment. Marie should instruct Ray to do the following:

- A. Ray may seek Medical treatment anywhere. He was injured at work and deserves to seek treatment wherever he'd like.
- B. Ray must seek treatment with a designated initial treatment provider.
- C. Since Ray has health insurance through the State, he is required to seek treatment with a doctor that is within Aetna's network.

The Correct answer is B: Ray must seek treatment with a designated initial treatment provider.

The State of Connecticut has implemented an Initial Care Network.

After the initial visit, the injured employee may choose an attending physician from the State of CT Workers Compensation provider network.



Employees can take time off from work for follow up medical appointments:

- Employees are encouraged to disrupt their workday as little as possible
- Employees must work at least a half day
- Employees must provide human resources with documentation from the appointment

Ray's doctor has informed him he must stay out of work for two weeks. Now what?



Human Resources Must be Notified When an Employee is Missing Time From Work

- Ray needs to inform his supervisor and HR that he is missing time from work.
- Ray needs to provide medical documentation directly to HR.
- Ray should code his missed time to SICK until a determination is made on his claim. Once a determination is made, additional timesheet coding will be supplied.
- Provided that Ray is eligible, the workers' compensation leave will run concurrently with the 12-week Federal FMLA entitlement and 12-week State FMLA entitlement.

True or False:

The University has the final say on whether a workers' compensation claim is compensable.

False!

The Third Party Administrator (TPA)
makes the determination.

True or False:

Employees who have approved claims can only stay out of work for as long as they are covered under FMLA.

False!

As long as the workers' compensation claim is approved, the employee can stay out of work even if their FMLA entitlements are exhausted.

RESPONSIBILITIES

HR's RESPONSIBILITIES

- Facilitate information between all parties involved (injured employee, supervisor, TPA, Payroll etc.).
- Provide guidance to supervisors and employees.
- Manage incident reports, leave forms and coordination of medical documentation
- Facilitate return to work

PAYROLL'S RESPONSIBILITIES

- Calculating the employee's average weekly salary based on prior 52 weeks of earnings
- Calculating biweekly supplemental payments
- Adjusting accruals (time earned – sick, personal, etc.)
- Reconciling first checks

True or False:

Workers' Compensation pays 75% of the employee's wages for accepted claims.

True!

Employees have the **option** to supplement with their accruals to receive a full paycheck.



Workers' Compensation leave

- An employee cannot call out for a workers' compensation related reason without providing supporting medical documentation.
- Backdated Work Status Reports are not accepted.
- Workers' compensation can not be taken on an intermittent basis.

The Waiting Period & Timesheets

Timesheet coding is complicated! It is the employee's department responsibility to ensure that timesheets are completed correctly.

Timesheet codes are communicated via email. If FMLA runs concurrently with a workers' compensation leave, an HR2C will be issued.



Ray was
released to
return to
work with
restrictions

Ray must provide the Workers' Compensation Administrator with work status reports from every follow up appointment.

Once released to light duty, the Workers' Compensation Administrator will contact Ray's manager, Marie, and inform the department of the employee's work restrictions.

The department is expected to make a good faith effort to find work that Ray can do within his restrictions.

If a light duty assignment is found, Ray is expected to return to work for his next scheduled shift.

True or False:

Employees who have light duty restrictions that are not accommodated are required to apply for other jobs.

True!

Like unemployment, job searches are required for employees who have some work capacity.

Returning to Work



If an employee who is out on a worker's compensation leave is released to full duty, they are expected to return to work on their next scheduled shift.



Statistically, employees who return to work on a light duty assignment recover and return to full duty faster.



Once an employee who is on light duty is released to full duty, they are expected to resume all job duties.

Compliance & What happens when we are not in compliance

- DAS is the central administrator for the State of Connecticut workers' compensation program. DAS designs the structure of how claims are reported and administered within state government.
- Employees have the option to file a Form 30C. If Gallagher Bassett (TPA) does not respond to it within 28 days, the compensability is presumed and cannot be contested later.
- Timely reporting of workers' compensation claims can significantly affect the outcome of a claim. Benefits of timely reporting include:
 - Claims investigation while the incident is fresh in everyone's memory
 - Quicker approval of medical treatments
 - Employee receives on time wage replacement benefits

Aiding in the Investigation

- Supervisors and other employees are encouraged to report suspicion of false claims to Human Resources or the Third Party Administrator.
- You can aid in the investigation of a work-related injury by giving a statement as witness or taking pictures of the accident scene.
- Managers and Supervisors should complete the Form 207-1, which is designed as a quick way to evaluate the cause of the injury and ways to prevent it in the future.

Workers' Compensation Fraud

- Workers' Compensation fraud is a widespread concern that can happen in many forms. Some examples include:
 - Staging accidents
 - Misrepresenting physical capabilities to the treating provider
 - Collecting temporary total benefits while working a second job
 - Forging medical documentation
- If you suspect fraud, notify HR and provide all available information or evidence.
- Concerns may also be anonymously reported to the Workers' Compensation Fraud Hotline at 1.800.927.0456.

Workers' Compensation Hearings

- The injured worker may request a hearing with the Workers' Compensation Commission. The purpose of these hearings may include:
 - Appealing a denial
 - Requesting a transfer to light duty work
 - Addressing the need for additional medical treatments
 - Obtaining additional benefits
- UConn is represented at these hearings by Gallagher Bassett and/or the Office of the Attorney General.
- If your employee tells you that they will be attending a hearing, please inform HR. After the hearing is verified, we will provide the department with the appropriate timesheet code.

Resources & Contact Information

Human Resources Website:

<https://hr.uconn.edu/workers-comp/>

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QUESTIONS

