



North Dakota Workforce
Safety & Insurance

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Director

Early Claim Reporting Incentive Medical Assessment Information

An employer is responsible for the first \$250 or \$350 of medical expenses for each worker's compensation claim filed with WSI. Employers are billed monthly for assessable claims costs paid during the previous month. WSI offers an early reporting incentive and may waive the assessment charge.

WSI waives assessment fee

- ✦ If a claim is filed with WSI by midnight (central time) of the next WSI business day following the injury date.
- ✦ **Incident Report:** If a worker reports an incident, but does not seek immediate medical attention, the employer should file an Incident Report online on WSI's website. In order to qualify for the \$250 waiver, the incident should be filed by midnight (central time) of the next WSI business day following the injury date. If that worker later seeks medical attention and a claim is received by WSI within 14 calendar days of the incident, the \$250 assessment charge will be waived. Without the filing of the Incident Report, the \$250/\$350 medical assessment will still be charged if a claim is eventually filed.

Employer pays \$250

- ✦ If an injury occurs and the claim is received by WSI within 2-14 calendar days after the injury date, the employer is responsible for the first \$250 of medical expenses.

Employer pays \$350

- ✦ If an injury occurs and the claim is received by WSI more than 14 calendar days after the employer notification date, the employer will be charged the first \$350 of medical expenses.

WHEN TO FILE AN INCIDENT REPORT:

If a worker reports an incident, but does not seek immediate medical attention, the employer should file an Incident Report online at www.workforcesafety.com

Here's an example of how an Incident Report filing will work:

A worker twists their ankle at work, but does not feel they require medical treatment. That worker should report the incident to their employer. In order to qualify for the waiver by WSI, the Incident Report should be filed online by midnight (central time) of the next WSI business day. Should that worker seek medical attention and a claim is received within 14 calendar days of the incident, WSI will waive the assessment charge. Without the filing of the Incident Report the \$250/\$350 medical assessment would still be charged if a claim is eventually filed.

Early Claim Reporting Incentive FAQ's:

What date is used for the injury date?

WSI will only accept the actual date of the injury or the date of the diagnosis for a cumulative trauma disorder.

Can it just be filed with the employer to qualify?

No. The claim must be filed with WSI by midnight (central time) of the business day following the date of incident or injury.

Who is responsible for contacting WSI?

WSI accepts claims filed by an injured worker or employer.

How can a claim be submitted?

WSI accepts claims filed on WSI's website, by fax, or by mail.

Does WSI want an Incident Report filed for every injury?

No. An Incident Report should be filed if there is some expectation that medical attention may be required in the future.

Is it the injured worker's responsibility to notify their employer after the injury?

Yes. It is the employer's responsibility to make sure their workers clearly understand their company's policy for reporting a work-related injury.

Can employers charge the assessment fees directly to the injured worker for not reporting timely?

No. The law does not allow employers to collect directly from an injured worker.

Who makes the decision to grant the assessment waiver?

WSI will make the decision based on the date of injury and the date the Incident Report and/or claim is filed.

Can the employer appeal the assessment charge?

Yes. The decision can be appealed. The employer must request reconsideration in writing within 30 days of the date the Notice of Assessment was mailed.

What if my claim is filed one minute after the midnight (central time) deadline, will the assessment be waived? No.

Please call customer service at 800-777-5033 or 701-328-3800 with questions.