# Quick Reference Guide for Workers



# Now that you have filed a claim, what happens next?

You have filed a claim for a work-related injury and it is important to know what to expect while working with Workforce Safety & Insurance (WSI). Please note this information is not a legal explanation of the law.

North Dakota Workers' Compensation laws apply to your claim no matter where you live or go for medical treatment. It is important that you keep WSI informed of your address and new treating medical provider. All doctors, therapists, clinics, and hospitals who treat you must register with WSI to receive payment.

### **Claim Processing**

A claim number is given by WSI when the First Report of Injury (FROI) form is filed. The claim is pending until the claims adjuster gathers information, reviews the facts, and makes a decision on your claim. When a decision is made, you and your employer will receive a letter. If you do not agree with the decision, submit a letter stating your reason(s) within 45 days of the decision date.

# Worker Responsibilities

WSI's goal is to help you safely return to work as soon as possible after the injury occurs. Your role in reaching this goal is to keep the claims process moving forward by:

- Actively participating in the medical treatment plans including following medical restrictions (if given) both on and off the job
- Updating your employer and claims adjuster on your medical care
- Replying quickly to letters, forms, and requests for information
- Knowing your claim number as you will need to use it often

# Workers' Compensation Benefits

The following benefits may be paid for a work-related injury:

- Medical expenses
- Lost wages, if off work 5 or more consecutive calendar days at the direction of your medical provider
- Prescriptions
- Durable medical equipment
- Reimbursement for traveling to and from a medical appointment
- Death benefits

#### **Designated Medical Provider (DMP)**

If you or your employer selected a DMP before your injury, you must go to that medical provider/facility for treatment of the injury.

#### **Filling a Prescription**

If you need to fill a prescription for your injury, ask your pharmacist to submit the bill through Envolve Pharmacy Solutions. The pharmacy will need to know the following information:

BIN# 008019 GROUP# 8001

While your claim is pending, you may have to pay for your prescription(s). If your claim is accepted, you will receive a prescription card from Envolve Pharmacy Solutions.

If your claim is accepted and you paid for prescriptions, contact your pharmacy to have them resubmit the prescription(s) to Envolve Pharmacy Solutions. WSI is unable to reimburse you directly.

## **Modified/Transitional Work**

If your medical provider sets restrictions, your employer may have work for you based on these restrictions. If your employer offers transitional work, this allows you to stay at work while healing from your injury. This could include modified or different work duties and/or fewer hours.

#### **Benefit Suspension**

WSI may suspend your benefits for the following reasons:

- Missing medical appointments
- Acting in ways that delay recovery
- Failing to report income
- Being in jail

# **Fraud Claims**

Fraud is providing false information of a situation or fact. WSI has a responsibility to workers, employers, and doctors to investigate fraud. If you suspect fraud, call WSI's Fraud Hotline at 800-243-3331. All calls are confidential.