Workers’ Comp TEAM

ROLES AND RESPONSIBILITIES CHECKLIST

THE ROLE OF THE MANAGED CARE ORGANIZATION (MCO)
- First Report of Injury (FROI) processing.
- Medical management of claims.
- Communication with and education of injured worker, employer, and provider; provide information on community resources.
- Develops treatment plan.
- Reviews of treatment requests.
- Return-to-work planning.
- Vocational rehabilitation.
- Provider bill review and processing.

THE ROLE OF THE BUREAU OF WORKERS’ COMPENSATION (BWC)
- Allows/disallows all claims.
- Administers the State Fund.
- Establishes employer policies.
- Establishes premium rates.
- Collects premiums.
- Provides discount programs.
- Pays and allows “temporary total.”

THE ROLE OF THE EMPLOYER
- Notifies MCO of injury as soon as possible.
- Educates staff/management on how to refer injuries to MCO.
- Works with MCO to return the injured employee to work in a timely manner.

THE ROLE OF THE THIRD-PARTY ADMINISTRATOR (TPA)
- Claims administration.
  - Assists in the new claim certification decision, if BWC allows and the employer rejects.
  - Evaluates all established claims with ongoing payments that are in the experience period.
  - Works with the MCO to obtain appropriate medical care for any injured worker.
  - Actively works with MCO and Bureau employees to obtain early return to work of injured workers.
  - IC hearing representation.
- Financial management.
  - Settlement negotiations.
  - Handicap reimbursements.
  - Underwriting or Manual Classification review.
  - Alternative rating program evaluation.
  - Self-Insurance studies.
  - Calculate Internal Merit Rating where viable.
- Accident and loss prevention.