

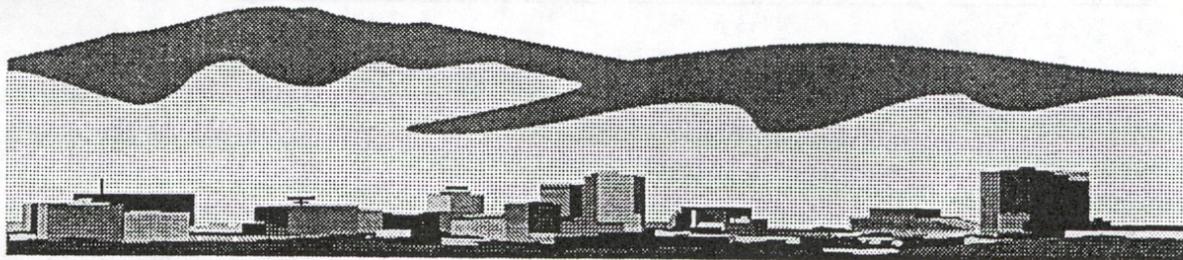
All About Claims

Colorado Department of Labor and Employment
Division of Workers' Compensation
Claims Services Section, 1515 Arapahoe St.
Denver, CO 80202-2117

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February 1999

Volume 12

All About Claims is a newsletter published by the Claims Services Section of the Colorado Division of Workers' Compensation. It is designed to provide a forum for information exchange among claims handlers working in this area of specialization. Comments or suggestions for future topics may be directed to JoAnne Ibarra, Manager of Claims Services, at (303) 575-8816, or by mail at the above Division address.

DOWC INFORMATION LETTERS

Beginning in November of 1998, the Division began sending a general information letter to injured workers to provide baseline information on what an injured worker may reasonably expect from the system, possible entitlement, dispute resolution options and Division phone numbers. In an effort to increase efficiencies and reduce cost, the Division will no longer copy the carriers on the same information which is mailed every time a claim is filed with us. Of note, a Spanish language version of the information letter is sent to claimants upon request. The entire text of the Information Letter is provided below.

A report of your injury or illness has been received by the Division of Workers' Compensation (Division). The Division is a state agency that oversees the workers' compensation system, provides information and may help in resolving disputes. The above worker's compensation number (W.C. #0-000-000) has been assigned to your claim by the Division. The Division is not the insurance carrier and does not make payments. The insurance carrier assigns a separate claim number and notifies you whether benefits will be paid. The decision will be either an *Admission of Liability* or a *Notice of Contest* (denial).

If the insurance carrier admits liability on your claim, you may be entitled to some or all of the following benefits:

- Medical bills paid for all authorized medical treatment including reimbursement for mileage to and from authorized medical appointments;
- Payment for lost wages based on two thirds of your gross average weekly wage, up to a maximum set by law;
- Pay for permanent impairment;
- Disfigurement benefits for visible scarring from a burn, cut, amputation, or surgical scar.

If you disagree with the Final Admission of Liability, you must read the NOTICE TO CLAIMANT on the admission and carefully follow the instructions. An objection must be filed within a specific time period or the case will be automatically closed.

If your claim is denied, you should receive a Notice of Contest from the insurance carrier. Sometimes a claim or benefit is denied because the insurance adjuster does not have complete and accurate information. You may be able to supply important information to the insurance carrier that will assist the process.

If you have questions on your claim, you should first call the insurance carrier and speak with the adjuster handling your claim. The Division publishes an Employee's Guide that provides detailed information on workers' compensation. If you would like a copy of the Guide or need other information, please call a Division Customer Service Representative at (303) 575-8700 or use our toll free number 1 (888) 390-7936.

Si necesita esta forma en español, llame a (303) 575-8821, o sin peaje 1 (800) 685-0891.

INFO

Level II Physician Accreditation Seminar

Please remind all of your physicians desiring accreditation that the Colorado Department of Labor and Employment, Division of Workers' Compensation, will present a Level II Physician Accreditation seminar on April 16 and 17, 1999, in the Denver Area - location to be announced. **(This will be the only accreditation seminar in 1999)** The cost of the seminar is \$375.00.

The Level II Accreditation seminar is a series of lectures and workshops led by specialty experts on formulating impairment ratings utilizing the American Medical Association **Guides to the Evaluation of Permanent Impairment**, Third Edition, Revised. The program also outlines pertinent administrative and legal aspects of the Workers' Compensation system.

* A home study process is available if you are unable to attend a seminar.

Level II Physician's Re-accreditation Seminar

For physicians who are already accredited but need to renew: the Colorado Department of Labor and Employment, Division of Workers' Compensation will conduct Level II Re-accreditation Courses on February 19 - 20 and July 9 - 10 this year. The February and July seminars will be held in the Denver area - location to be announced. **The February and July seminars will be the only two re-accreditation seminars scheduled in 1999**, unless there is enough response to warrant one on the western slope in September, 1999.

The Level II Re-accreditation seminar is a series of lectures and workshops led by specialty experts on Treatment Guideline changes and impairment ratings utilizing the **Guides to the Evaluation of Permanent Impairment**, Third Edition, Revised. It is for physicians that are already accredited but whose accreditation will expire in 1999. The cost of the seminar is \$325.00.

A home study process is available if you are unable to attend a seminar. Also, a website is currently being developed as an alternative method.

To obtain a registration form for either the Level II Physician Accreditation Seminar or the Level II Physician's Re-accreditation Seminar, or for more information, please contact the Physician Accreditation Program of the Colorado Division of Workers' Compensation at (303) 575-8763.

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