

# All About Claims

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*All About Claims* is a newsletter published by the Colorado Division of Workers' Compensation designed to provide information to claims handlers. Please send comments or suggestions for future topics to JoAnne Ibarra at 303.318.8790 or by e-mail to [JoAnne.Ibarra@state.co.us](mailto:JoAnne.Ibarra@state.co.us).

## *A Quick Legislative Check-list...*

With the amount of legislation coming out of this year's session, the following serves as a reminder to insurers of several requirements that have already gone into effect:

### ✓ **THE BROCHURE:** Senate Bill 10-1038

The requirement to provide an informational brochure to the claimant at the same time of an admission or denial *went into effect upon signature of the Governor on May 26, 2010*. The language and content of the brochure was developed by the Director after consultation with employers, insurers and representatives of injured workers. It describes the claims process and informs the claimant of his/her rights. The brochure\* is available on the Division website at:

<http://www.colorado.gov/cs/Satellite/CDLE-WorkComp/CDLE/1251574404663>

**Under the statute, the brochure is required to be sent only to the claimant. The brochure should not be attached to the copy of the admission filed with the Division. If an insurer deems it necessary to provide further verification that the brochure was provided to the claimant, the insurer may note in the general remarks section of the admission that a copy of the brochure was attached to the admission filed with the claimant. The insurer may also keep a copy of the brochure sent to the claimant for its file.**

*\*Please note two minor technical changes were made to the brochure on 7/12/10 and are available on the division website.*

### ✓ **THE SURVEY:** Senate Bill 10-013

Insurers are required to conduct an exit survey of injured workers, or if deceased, the decedent's dependents upon *closure of a claim. This applies to all claims that close on or after July 1, 2010*. In accordance with the referenced legislation, the survey was developed by the Director with input from insurers for the least administrative burden possible. The results of the survey must be reported to the Division annually. The survey was the subject of rule making and was adopted under Rule 5 as a new section 5-14 titled: *Surveys* under the Workers' Compensation Rules of Procedure, 7 CCR 1101-3. It is currently available on the website at:

[http://www.colorado.gov/cs/Satellite?c=Document\\_C&childpage=CDLE-WorkComp%2FDocument\\_C%2FCDLEAddLink&cid=1251575290618&page=CDLEWrapper](http://www.colorado.gov/cs/Satellite?c=Document_C&childpage=CDLE-WorkComp%2FDocument_C%2FCDLEAddLink&cid=1251575290618&page=CDLEWrapper)

## *Inside this issue..*

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✓ **LUMP SUMS:** Senate Bill 10-187

A lump sum cannot be denied if a claimant objects to the admission for permanency in order to prosecute a claim for permanent total disability benefits. Insurers are advised to use the revised form REQUEST FOR LUMP SUM PAYMENT which can be accessed on the Division website at:

<http://www.colorado.gov/cs/Satellite?blobcol=urldata&blobheader=application%2Fpdf&blobkey=id&blobtable=MungoBlobs&blobwhere=1251640676157&ssbinary=true>

Also, insurers are advised of the strict timelines associated with processing lump sum payments. **Payments must be processed within 10 business days of the date of mailing of the Request for Lump Sum Payment form.** *Anticipate enforcement of the requirement by the Division.*

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For the latest updated information, make it a point to check out the *What's New?* section of the Division website. Among other things, you'll find:

- the 2010 Legislative Advisory;
- the 2010 Statutory Amendments; and
- 2010 Maximum Workers' Compensation Benefit Information.



**DON'T FORGET! THE FIRST ANNUAL WORKERS' COMPENSATION SEMINAR-- SEPTEMBER 16 & 17**

**EARLY BIRD REGISTRATION ENDS JULY 15!**

**See pages 3 and 4 from this newsletter for a full schedule of events.**

**Hey—Did you know about the Division's online surcharge calculator?**

The Division now has an on-line surcharge calculator to facilitate calculating surcharge amounts for both insurers and self-insured employers. Check it out at:

**<http://www.colorado.gov/apps/surcharge/payment/calculator/index.jsf>**



**FIRST ANNUAL  
 COLORADO WORKERS' COMPENSATION EDUCATIONAL CONFERENCE  
 TOPICS AND TENTATIVE SCHEDULE  
 Grand Hyatt Denver • Denver, Colorado  
 September 16-17, 2010**

**WEDNESDAY - SEPTEMBER 15, 2010**

6:00 pm - 8:00 pm Vendor Registration and Setup

**THURSDAY - SEPTEMBER 16, 2010**

7:30 am - 8:30 am Registration & Exhibitor Set-up  
 8:30 am - 8:45 am Welcoming/Opening Remarks  
 8:45 am - 9:45 am GENERAL SESSION  
 2010 Legislative & Rule Update  
 9:45 am - 10:45 am GENERAL SESSION  
 The Role of Treatment Guidelines  
 when Handling Workers'  
 Compensation Claims  
 10:45 am - 11:00 am Break - Refresh & Visit  
 Exhibit Hall  
 11:00 am - 12:00 pm BREAKOUT  
 Common Issues When Billing  
 & Processing Medical Bills...  
 11:00 am - 12:00 pm BREAKOUT  
 The Claims Management Role  
 & the Review of Admissions  
 12:00 pm - 1:30 pm Luncheon  
 1:30 pm - 2:30 pm BREAKOUT  
 Practice Pointers and a View from  
 the Bench  
 1:30 pm - 2:30 pm BREAKOUT  
 Impairment Rating Overview  
 2:30 pm - 3:30 pm BREAKOUT  
 Hot Topics  
 • Apportionment  
 • Opioid Management  
 2:30 pm - 3:30 pm BREAKOUT  
 Not So Hot Appellate Practice  
 3:30 pm - 3:45 pm Break - Refresh & Visit  
 Exhibit Hall  
 3:45 pm - 4:45 pm BREAKOUT  
 Medical Treatment Guidelines:

Shoulder Injury, Thoracic Outlet  
 Syndrome (TOS), Lower Extremity,  
 & Cumulative Trauma Disorder

3:45 pm - 4:45 pm BREAKOUT  
 Audits - Fine or Fined?  
 Carrier Practices Revealed  
 4:45 pm - 6:00 pm Reception in Exhibit Hall

**FRIDAY - SEPTEMBER 17, 2010**

8:00 am - 9:00 am Continental Breakfast  
 9:00 am - 9:45 am BREAKOUT  
 Common Issues When Billing  
 & Processing Medical Bills...  
 9:00 am - 9:45 am BREAKOUT  
 Audits - Fine or Fined?  
 Carrier Practices Revealed  
 10:00 am - 10:45 am BREAKOUT  
 Prehearing Conference  
 Best Settlement Practices  
 10:00 am - 10:45 am BREAKOUT  
 Medical Treatment Guidelines -  
 Complex Regional Pain/ RSD;  
 Cervical Spine; Low Back Pain; and  
 Traumatic Brain Injuries (TBI)  
 10:45 am - 11:00 am Break - Refresh & Visit  
 Exhibit Hall  
 11:00 am - 11:45 am GENERAL SESSION  
 Assessing Your Risk for Penalties  
 in the Areas of:  
 • Medical Enforcement  
 • Claims Compliance  
 • NCCI Reporting  
 • Coverage Enforcement  
 • EDI  
 • Etcetera  
 11:45 am - 12:00 pm Closing Remarks  
 12:00 pm Adjourn

For detailed topic descriptions and final schedule, go to [www.colorado.gov/cv/Satellite/CDLE-WorkComp/CDLE/1251569883288](http://www.colorado.gov/cv/Satellite/CDLE-WorkComp/CDLE/1251569883288)



# FIRST ANNUAL COLORADO WORKERS' COMPENSATION EDUCATIONAL CONFERENCE

**September 16-17, 2010**

The Colorado Division of Workers' Compensation and the International Workers' Compensation Foundation are jointly sponsoring an Educational Conference which is unique in Colorado. The goal of this conference is to educate those who participate in the Colorado workers' compensation system regarding current rules, procedures, policies and forms and to provide an opportunity for dialogue among these participants.

Breakout sessions will be utilized to discuss certain topics in specific detail for a more specialized view while other topics will be presented from a more general perspective.

## Who Should Attend?

All employers, insurance adjusters, self-insurers, third party administrators, safety and human resource managers, plaintiffs and defense attorneys, health care providers, mediators and medical and vocational rehabilitation providers are encouraged to attend. In fact, anyone interested in the workers' compensation system in Colorado will receive valuable information at the conference.

## Registration Fee

*The cost for attending this informative conference is:*  
\$275 per person paid prior to or on July 15, 2010 (early bird rate)  
\$300 per person paid after July 15, 2010  
\$350 per person paid after August 15, 2010

Registration fee includes conference materials and special functions, including continental breakfast, evening reception and luncheon. Casual attire is appropriate for all functions.

## Location

**Grand Hyatt Denver**  
1750 Welton Street  
Denver, CO 80202  
(303) 295-1234

A block of rooms has been reserved at the conference hotel at the conference rate of \$159, single or double. The rooms will be held through August 19, 2010, unless this block becomes fully reserved prior to this date. Register early! Indicate you are attending the 1st Annual Colorado Workers' Compensation Educational Conference when making your reservations.

The Grand Hyatt Denver is offering special valet parking at \$10/car for conference attendees who need day time parking. Overnight valet parking is \$28/car. These prices are valid for valet parking only. There are six self-parking lots within one to two blocks, not associated with the hotel, with day time pricing between \$12 - \$18/car. The Light Rail stop is a block away from the hotel on 17th & California Streets.