

UNIVERSITY OF MINNESOTA DULUTH

FREQUENTLY ASKED QUESTIONS BY SUPERVISORS

What is workers' compensation and who is entitled to it?

Workers' compensation is a mandatory insurance program that provides for the payment of medical expenses and wage loss replacement for people who are injured while on the job. It is a no-fault system and all employers must participate in the workers' compensation system.

Any employee who is injured in the "course and scope" of their employment is entitled to file a claim.

Who pays for workers' compensation?

The University of MN ("University") is self-insured. Sedgwick Claims Management Services (SCMS) was hired by the University to administer the claims. The University funds all claim payments.

Why do we send employees to a "Designated Medical Provider?"

"Designated" medical providers are clinics that are chosen by the University of MN Duluth (UMD) because they are staffed by physicians who are trained in occupational medicine (the treatment of injured employees). The clinics chosen are in close proximity to UMD; and are committed to seeing injured employees within 24 hours. These clinics may tour the employer's premises to see the types of work that can cause injuries as well as the types of work that can be utilized for temporary alternate duty. They will directly send the bills to the insurance payer so the employee does not have to submit any additional paperwork.

What do I do if the employee does not want to go to our recommended physician?

Under Minnesota law, an employee is entitled to choose his or her own treating physician. This can be the "designated" medical provider or some other physician or clinic. You may encourage and request that the employee go to the "designated" provider for the reasons listed above. You may inform the injured employee that the first visit with the "designated" provider will be paid for by workers' compensation, even if they also choose to see their own physician or chiropractor. Do not force the employee to go to the "designated" provider. If they are unwilling, attach a note to your Supervisor Incident Investigation Report or an E-mail or telephone call to the UMD Workers' Compensation Coordinator at 218-726-6827.

What do I do if I'm not sure the injury is work-related?

If you are not sure, or do not believe, that an injury is related to work, you should call the claims adjuster at SCMS at 1-800-231-0165 and discuss why you think it is not related. Filing a *First Report of Injury* or completing an incident report is not an admission of liability. A supervisor should never deny the claim. It is the job of the claim adjuster to investigate the claim and determine if it will be accepted.

What if the injury migrates to a different part of the body (i.e. from the arm to the back)?

If an employee's injury changes in nature, work with SCMS who will consult with the treating doctor or an independent medical provider to determine if the injuries are related. We strongly urge that you do not attempt to resolve these matters independently because delays in notification and treatment, if required, may significantly delay the injured employee's recovery and could result in monetary penalties being imposed against the University.

Why should I return to work an employee who cannot do his or her complete job?

Supervisors are responsible for their employees when they are healthy and also when they have suffered a work-related injury.

One of the important reasons for trying to return injured employees to work is that studies show that employees heal more quickly and often more completely, if they remain active and at work with their co-workers. Working, even if only in a limited capacity, gets an employee up and moving, using muscles and prevents disability syndrome from setting in.

Will this impact our budget?

The University of MN has a self-funded Workers' Compensation program. Regardless of whether the injured employee receives wages or lost time benefits, the University pays. Any productivity benefits the University of MN.

Why would I want to bring an employee back to work with restrictions? What if they get re-injured?

Most physicians are fairly conservative when giving work restrictions, and it is unlikely that the employee will re-injure him or herself. Often times when first returning to work, an employee may complain of soreness due to the lack of activity he/she experienced while being off of work. If the injured employee begins complaining while on modified duty, he/she should be sent back to their physician to be re-evaluated. The physician may assign new restrictions or simply provide reassurance.

Where do I go if I have questions?

The UMD Department of Human Resources (218-726-6827)

- ◆ The University's Workers' Compensation Department at 612-627-1859(1858).
- ◆ Sedgwick Claims Management Services at 612-826-3800 or 1-800-231-0165
- ◆ The Department of Labor and Industry at 651-296-2432 or 1-800-342-5354 (TTY: 651-297-4198)