



Curry Insurance Agency

WORKERS' COMPENSATION

New Rules on First Aid Claims Reporting Take Effect

NEW CHANGES to the California Workers' Compensation Uniform Statistical Reporting Plan require that even small, medical-only first aid claims be reported.

The Workers' Compensation Insurance Rating Bureau has always required that these small claims be reported, but the requirement has never been codified.

Effective Jan. 1, insurance companies will be required to report to the Rating Bureau the cost of all claims for which any medical care is provided and medical costs are incurred – including those involving first aid treatment – even if the insurer did not make the payment.

Because the rules require insurers to report these claims, they will likely pass that requirement on to you, the policyholder.

That will likely include requiring you to submit all first aid bills to them for payment, rather than paying for treatment yourself.

First aid is defined in California Labor

Code as "any one-time treatment, and any follow-up visit for the purpose of observation of minor scratches, cuts, burns, splinters, or other minor industrial injury, which do not ordinarily require medical care."

For workers' comp purposes, that also means that the injured worker did not miss work because of the injury.

Besides these rules, there is a very good reason for reporting these claims because what starts as a first aid claim can develop into a larger claim over time.

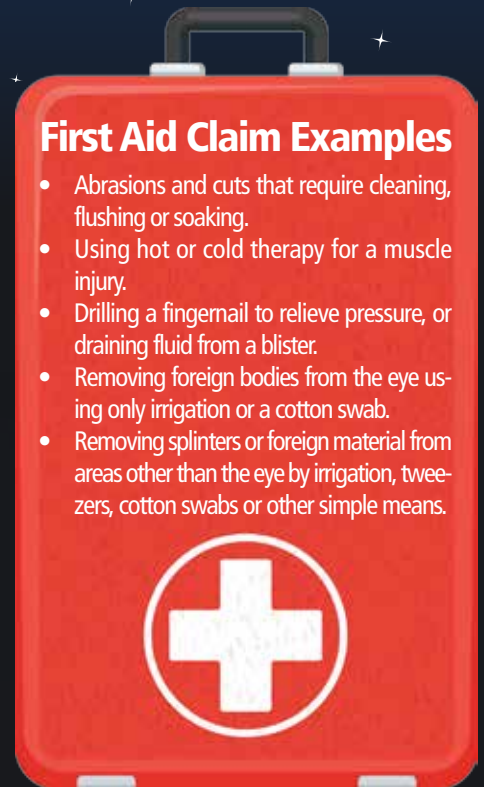
At that point, if you never reported the claim in the first place, coverage issues may arise.

Current insurer rules

While State Compensation Insurance Fund has already had a policy in place for the last three years which enforces that all claims must be reported, many other insurance carriers have historically allowed first aid claims to be pulled out of the formula and paid for by the employer. ❖

First Aid Claim Examples

- Abrasions and cuts that require cleaning, flushing or soaking.
- Using hot or cold therapy for a muscle injury.
- Drilling a fingernail to relieve pressure, or draining fluid from a blister.
- Removing foreign bodies from the eye using only irrigation or a cotton swab.
- Removing splinters or foreign material from areas other than the eye by irrigation, tweezers, cotton swabs or other simple means.



CONTACT US



If you have any questions regarding any of these articles or have a coverage question, please call us at:

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