

IDAHO INDUSTRIAL COMMISSION SURETY CLAIMS SITE AUDIT

SURETY PROCEDURES QUESTIONNAIRE

Please complete prior to site visit. Attach additional pages if more space is required for responses.

1. Workers Compensation Law, Rules, and Manuals	Yes	No
Is training provided to all Claims Examiners to summarize and explain any changes to the Workers' Compensation Law and IDAPA Rules each year, and to review pertinent IC and Supreme Court decisions?		

2. Licensing for Third-Party Adjusters	Yes	No
Are all authorized signatories licensed?		
Are all licenses current?		

3. Document Handling	Yes	No
Is all incoming mail date stamped, including electronic transmissions?		
Does the stamp identify the Adjusting Company, Office, and/or individual adjuster?		
Is mail given to each Claims Examiner on the day it is received?		
Is all Original claims correspondence mailed from the in-state office?		

4. File Maintenance Procedures	Yes	No
Where are open files maintained?	—	—
Where are files closed more than five years maintained?	—	—

5. Telephone Calls from Claimants	Yes	No
Are all claimant inquiries handled in-state?		
Do you have a toll-free telephone number to the Idaho in-state office for claimants to use who live outside your calling area?		
If Yes, what is it: _____	—	—

6. Inquiry Handling	Yes	No
Are inquiries responded to in a timely manner?		
Is there a back-up Claims Examiner for each claim?		
If there is a back-up examiner, does that examiner have the authority and the capability of adjusting the claim without waiting for the regular examiner to return to work?		
Does a supervisor verify that telephone calls/inquiries are responded to in a timely manner?		

7. Case Load	Yes	No
What is an Examiner's average case load _____	-	-
Time Loss _____ Med Only _____	-	-
Is there a Med Only examiner who assists with this case load?		
Are nurse case managers employed to assist with time loss claims?		
If so, are they contracted with/employed by your company?		

8. Benefit Checks	Yes	No
Who authorizes checks? _____	-	-
Who signs checks? _____	-	-
Are checks signed in the local office?		
Are checks mailed from local office?		
What is the time frame from authorization to the actual mailing of the check? Medical _____ Indemnity _____.	-	-
If an out-of-state waiver has been authorized, can Claims Examiner issue and sign emergency checks from local stock?		
If the claimant has not received a benefit check within a reasonable time period, and you verify that it has not cleared the bank, how many days must elapse before you will re-issue the check? _____		

9. Change-of-Status Notices	Yes	No
Are notices sent out on a timely basis?		
Are notices copied to the Industrial Commission?		
Are notices sent in all appropriate instances, i.e.: change of benefit rate, beginning benefits, ending benefits, change of benefit type, denial, reversal of denial, etc.		

10. Authorized signatories on surety documents	Yes	No
In the past twelve months, has your office added/lost personnel who are/were authorized to make claims decisions for the subject surety?		
If 'Yes', was the Commission notified in writing of this change?		
Please attach copies of such notification	-----	-----

11. Time-Loss Claims	Yes	No
Are requests made to physicians for PPI ratings in all instances of surgery, or where the physician has listed restrictions?		
In the request for PPI, are restrictions and an opinion on the likelihood of future medical care also requested?		
Are multiple PPI ratings averaged as required?		

12. Medical-Only Claims	Yes	No
Are checks to providers mailed promptly as billed?		
Do you instruct providers to send bills and notes to your local office?		
If not, where do they send bills/notes? _____ _____	-----	-----

13. Fatality and Total Perm Claims	Yes	No
Are annual SoP updates sent to Industrial Commission during the first quarter of each year on post-July 1991 fatalities and total perms?		
Are you aware that an Affidavit of Due Diligence is to accompany requests for an IC Order regarding fatalities for whom no dependents have been located?		

14. Denied Claim Handling	Yes	No
Are denial letters sent to claimant <u>and</u> copied to the Industrial Commission?		
Does your denial letter provide specific reason(s) for the denial?		
If denial is for lack of medical causality, do you always have in hand the supporting medical opinion prior to issuing the denial?		
If the Employer sends the claimant to a designated provider, and the claim is subsequently denied, will you pay for that medical visit?		
Is medical treatment ever denied because the need for that treatment has been apportioned between the work injury and a pre-existing condition?		
Do you deny claims based on non-receipt of a medical release form signed by the claimant?		

15. Reserves	Yes	No
Is the reserve-setting authority of each in-state examiner commensurate with their authority to approve medical and indemnity benefits?		
Do reserves above a certain level require approval by a person outside of Idaho? If Yes: Name & phone: _____		
Have reserves ever been insufficient to pay obligations already due?		

16. Summaries of Payment	Yes	No
Within 120 days of the termination of disability, do you send in to the IC a completed Summary of Payment form even if subrogation is pending, or if PPI payments have not begun / been completed?		

17. Medical Fee Review	Yes	No
Does your office employ a medical fee review vendor? If Yes: Name: _____ Address: _____ City/State/Zip: _____ Phone: _____		
Does the local adjuster have authority and capability to override vendor recommendations?		

18. Manifestation	Yes	No
Given these facts, where 72.439 (2) is the only issue: <i>Claimant, who has never before had CTS, reports CTS-like symptoms after working for employer for 20 days.</i> Please advise if you would find the following compensable or not:	****	****
Doctor diagnoses CTS after claimant has worked 40 days, and then relates the CTS to claimant's work after 60 days of work.		
Doctor diagnoses CTS and relates it to claimant's work after claimant has worked 40 days.		

19. Travel Expense Reimbursement	Yes	No
Does your office sometimes pay less than the amount specified for travel reimbursement to authorized medical appointments?		
Does your office anticipate travel expenses and automatically send a reimbursement form to the claimant?		

Reviewed and completed by:

Printed Name

Surety/Adjuster/Self-Insured Company name

Signature

Date