

**CONTRA COSTA COUNTY  
SCHOOLS INSURANCE GROUP**

**Claims  
Policies  
&  
Regulations**

***Section 500***



**550 Ellinwood Way, Pleasant Hill, CA 94523**  
**Phone: 1 (866) 922-2744 ~ Fax: 1 (925) 692-1137**  
**[www.cccsig.org](http://www.cccsig.org)**

**Claims Policies  
Table of Contents  
(Section 500)**

---

---

**Workers' Compensation Delivery System .....AP501**  
    **CCCSIG Claims Standards & Procedures Manual.....AR501.1**

**Early-Return-To-Work-Program .....AP502**  
    **ERTW Program Procedures .....AR502.1**

**Settlement Authority.....AP503**

**Medical Information Release(s) .....AP504**

**Penalty Fees.....AP505**

**Extended Coverage/Volunteers.....AP506**

**Claims Management Information System .....AP507**

## **WORKERS' COMPENSATION DELIVERY SYSTEM**

**AP501**

The Agency shall provide a workers' compensation benefit delivery system in accordance with the laws of the State of California and any applicable federal laws and guidelines. The delivery system, statutorily enacted, is for the purpose of minimizing the economic loss suffered by an employee due to work-related injuries, illnesses or death.

The Agency shall provide claims personnel for the administration of the workers' compensation delivery system or shall contract for such through a third party.

The Agency shall provide for the prompt and accurate delivery of all benefits and to the use of the most cost-effective measures to manage all workers compensation claims.

The Agency shall employ fair and ethical standards and procedures in order to maintain the integrity of the workers' compensation delivery system.

***CCCSIG CLAIMS STANDARDS & PROCEDURES MANUAL***

The Agency will develop and maintain a Claims Standards and Procedures Manual to include, but not be limited to, the following:

- Workers' Compensation Provisions
- Mail handling
- Indemnity - First Notice of Injury
- Indemnity payments
- Temporary disability indemnity benefits
- Medical only - First Notice of Injury
- Payment procedures
- Case management - medical and legal
- Early return to work program
- General file handling procedures
- Special claims - protocols and procedures
- Investigation
- Reserve practices
- Subrogation
- Case resolution and settlement
- Litigation management
- Rate tables
- Basic work year calendars

The Claims Standards and Procedures Manual will be designed to assist claims personnel in understanding Agency policies regarding effective claims management in conjunction with the delivery of the state-mandated workers' compensation benefits system.

**EARLY-RETURN-TO-WORK-PROGRAM****AP502**

The Agency shall establish and maintain procedures for an Early-Return-To-Work-Program in order to contain workers' compensation costs.

The Early-Return-To-Work-Program shall include temporary light duty/alternative assignments that assist the injured or ill employee to progressively return to full duty status.

The Agency shall encourage all member districts to participate in the Early-Return-To-Work-Program.

***PROCEDURES***

The Agency shall provide appropriate resources for member districts to return injured employees to work immediately following the first evaluation by a doctor. The "OUR" System, an early-return-to-work-program, will be provided for member districts as a resource on an on-going basis as long as the program and its processes which require member district participation continues to be supported for consistent implementation with all injured employees by each member. The program will work to return an injured worker to suitable employment as soon as he/she is physically able, thereby reducing potential psychological trauma and financial hardship.

The "OUR" System will utilize all available resources in the event an employee should suffer a work related injury. The program will allow for the early return of an injured worker to suitable employment as soon as he/she is physically able.

Agency staff will work in conjunction with treating physicians to obtain specific work restrictions in order to place the injured worker in a modified or temporary work assignment. The member district will determine at which work site the employee may be accommodated based upon specific work restrictions.

Agency staff may attend doctor's visits with an injured worker to discuss a treatment plan and any prior communication with the physician. Once an injured worker is released to modified duty, temporary work assignment or his/her usual and customary occupation, agency staff may visit the work site to determine the worker's transition back to work.

The "OUR" System is designed and used as a work-hardening process that gradually introduces the injured worker to physical activity and reduces the risk of re-injury upon the worker's return to his/her usual duties.

**SETTLEMENT AUTHORITY****AP503**

By Resolution, the Executive Committee shall set or change an upper limit on the settlement authority of the Executive Director or his/her designee to settle workers' compensation claims without prior approval of the Executive Committee. Settlement of any claim in an amount in excess of that limit either must be approved by the Executive Committee or must be approved by an officer of the Executive Committee and reported to the Executive Committee for ratification.

This settlement authority applies to settlements by Compromise and Release (C&R) with amounts of up to the limit approved by the Executive Committee (not including permanent disability benefits already paid). Such C&Rs may include submission or non-submission Medicare Set-Asides to ensure adequate consideration of Medicare's interest as a potential secondary payer.

Stipulated awards or findings and awards, which are dictated statutorily by the State of California, do not require Executive Committee approval and may be authorized by the Executive Director regardless of the value.

**MEDICAL INFORMATION RELEASE(s)****AP504**

The Executive Director or his/her designee shall ensure that only authorized personnel are permitted to review medical information in the injured worker's claim file.

Authorized personnel include the Executive Director and his/her designee; Claims staff assigned to administer the worker's claim; and/or the injured worker (as permitted in accordance with labor code) as defined by current law.



**PENALTY FEES****AP505**

The Agency may impose penalty fees when an occupational injury or disease has not been reported to the Agency by a member district within the time period and manner prescribed by California law.

The penalty fees shall be in the amount identified in the law.

**EXTENDED COVERAGE/VOLUNTEERS****AP506**

The Agency shall extend full workers' compensation coverage to volunteers used by member districts for specific tasks occurring in school offices, classrooms and/or at other member district properties.

The Agency shall further extend coverage to members of the public who may be assigned to community service hours/work at designated member district sites providing that the member district has *specifically* granted coverage in advance of the work.

## **CLAIMS MANAGEMENT INFORMATION SYSTEM**

**AP507**

The Agency shall maintain an appropriate claims management information system to include relevant information about the type, number and cause of accidents resulting in claims against its member districts.

The claims management information system shall also include, but not be limited to, the following:

- Member district
- Claim number
- Date of Injury
- Claimant name, address and contact information
- Claimant age and occupation
- Claimant earnings information
- Body part injured
- Nature of the injury
- Claim type - medical/indemnity
- Costs paid to date
- Reserves
- Reporting
- Case status- open/closed
- Litigation status
- Finalization status