



Workers' Compensation Claims Process

ROMAN CATHOLIC DIOCESE OF DES MOINES

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CLAIM REPORTING INSTRUCTIONS

RAS Companies is the workers' compensation insurance carrier for the Diocese.

AssuredPartners (formerly LMC Insurance & Risk Management) is the consulting company retained by the Diocese to facilitate the reporting and handling of workers' compensation claims.

1. Reporting a New Claim.

- a. Report all workers' compensation claims to Alison Miner, Director of Claims at AssuredPartners, *as soon as you become aware of the injury*. Alison will submit the claim to RAS.
- b. Report claims by:
 - (1) completing the First Report of Injury form ("FROI") and
 - (2) emailing the completed FROI to Alison at alison.miner@assuredpartners.com.
- c. If you are unable to access the FROI form (available on the Diocese website), call Alison at [800-747-5652](tel:800-747-5652) or [515-237-0153](tel:515-237-0153).
- d. NOTE: Iowa law requires claims to be reported within four (4) days of injury.

2. Questions About an Existing Claim.

- a. If you have questions or need additional information about a specific claim after it has been reported, contact the RAS adjuster assigned to the claim.
- b. If you do not know which RAS adjuster has been assigned to a claim, contact Peggy Dell, the workers' compensation administrative assistant for RAS. Peggy can put you in contact with the RAS adjuster assigned to handle the claim.
- c. Peggy's contact information:
Email: peggy.dell@rascompanies.com
Phone: 800-732-1486
Fax: 877-884-6573

MEDICAL MANAGEMENT PROCEDURES

1. Direct Injured Workers to Designated Physician.

In non-emergency situations, send injured workers to a designated occupational medicine physician. The injured employee should not select the physician from whom to seek treatment. If your location does not have a designated physician, contact Alison Miner at AssuredPartners (contact information above).

- a. A designated occupational medicine physician is a physician who is selected by your location (parish, school or Diocese).
- b. For Diocese employees and for Des Moines metro schools and parishes, Iowa Methodist Occupational Medicine / Unity Point clinics are the recommended occupational medicine providers. Three such clinics are located in the Des Moines metro ([Occupational Health Services At Unity Point Health - Des Moines Metro](#)). Workers injured during or seeking treatment during regular clinic hours (M-F, 8 a.m. – 5 p.m.) should be sent to one of these three clinics.

2. Medical Bills.

Do not pay medical bills! RAS Companies will pay the medical bills at a “reasonable and customary” rate.

3. Return to Work.

Before an injured employee can receive benefits for time off from work due to an injury, the employee must provide your location with a written work release from the physician or the physician may provide the written work release directly to the adjuster.

- a. This written work release should include the length of time the employee must remain off work and/or provide a list of work restrictions.
- b. Light duty work can be determined based upon restrictions prescribed by the treating physician. Light duty work is encouraged. Examples of work restrictions include limitations on lifting, bending, standing, sitting or how many hours a day the employee is allowed to work.
- c. If light duty work is available, contact RAS Companies. The adjuster will then contact the employee and offer the light duty job.
- d. If the adjuster obtains the work restrictions directly from the physician, the adjuster will call you to discuss what jobs are available and then call the employee.
- e. Contact the adjuster or Alison Miner if you have any issues regarding return-to-work.
- f. You must receive a written release signed by the doctor before an employee is allowed to return to work or to regular duty.

SUPERVISOR'S ACCIDENT INVESTIGATION & REPORTING INSTRUCTIONS

1. Investigation

There are five steps to an effective accident investigation:

- a. Gather information: The investigation team researches the facts about the accident. This research includes interviewing witnesses and others involved, reviewing security video (if any), and observing details of the accident site. The Report is used to document the facts and organize the information.
- b. Analyze facts: The investigation team analyzes the information gathered during the investigation to identify the causes of the accident and any factors that contributed to the accident and to determine how the accident could have been prevented.
- c. Report findings: The investigation team completes the Report with details including who was involved, where the accident occurred, when it happened, and what caused it. The Report also includes recommendations regarding what can be done to prevent a similar accident from happening again.
- d. Act on recommendations: Management reviews the report and determines how to prevent the accident from happening again. A modification to a safety policy, procedure, or program needs to be developed and implemented to prevent future accidents.
- e. Follow up: The Safety Committee follows up to ensure that appropriate corrective action was taken to prevent the accident from happening again.

2. Reporting

- a. Reason for Report: Completing the Supervisor's Accident Investigation Report form (the "Report") is an important step in preventing future workplace injuries. Injuries must be thoroughly understood to prevent repeat occurrences. The investigation pinpoints the causes of an accident and provides an accurate analysis of the steps that must be taken to prevent a recurrence. After the investigation, all missing safeguards or corrective measures must be put into place.
- b. Who Completes Report: The Business Manager (or staff member with HR responsibilities) together with the supervisor of the individual(s) injured in the accident should jointly complete the Report.
- c. Who Receives Completed Report: Provide your location's Safety Committee with a copy of the completed Report and email a copy of the completed Report to Alison Miner, of AssuredPartners, at: alison.miner@assuredpartners.com.