



The Roles Defined

THE ROLE OF THE MANAGED CARE ORGANIZATION (MCO)

- First Report of Injury Processing, and notify the BWC of Employer allow/reject
- Medical Management of claims
- Communication and education of injured worker, employer, and provider
- Develops treatment plan
- Review of treatment requests
- Return to work planning
- Vocational Rehabilitation
- Provider bill review and processing

THE ROLE OF THE BUREAU OF WORKER'S COMPENSATION (BWC)

- Allows/ Disallows all claims
- Administers the State fund
- Establishes employer policies
- Establishes premium rates
- Collects premiums
- Provides discount programs
- Pays and allows 'temporary total'

THE ROLE OF THE EMPLOYER

- Notify MCO of injury ASAP
- Educate staff/ management on referring injuries to MCO
- Work with MCO to return the injured worker to work ASAP

THE ROLE OF THE THIRD PARTY ADMINISTRATOR (TPA)

- Claims Administer
 - Assist in the new claim certification decision, if BWC allows and the employer rejects
 - Evaluate all established claims with ongoing payments that are in the experience period
 - Work with the MCO to obtain appropriate medical care for any injured worker
 - Actively work with MCO and Bureau employees to obtain early return to work of injured workers
- Hearing
- Settlement
- Handicap
- Financial Management
- Underwriting or Manual Classification Review
- Group Rating Analysis
- Retrospective Rating Evaluation
- Self Insurance Studies
- Calculate Internal Merit Rating where viable
- Accident and Loss Prevention
 - Periodic Safety self inspection
 - OSHA Record Keeping Consultation
 - OSHA Regulation Compliance
 - OSHA Citation Defense
 - Ergonomic Assessment Remediation