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External Portal Overview

Definition
The CARDS application includes a portal for External Administrators and Users to manage data and process claims. External Users must be authorized personnel of registered Insurers and licensed TPAs in the State of Nevada. Each Insurer or TPA must have an External Administrator setup to facilitate the setup and authorization of other External Users.

Permissions
The External Admin is the only user that has permissions to add new External Users for that Insurer or TPA and can grant or revoke privileges of those External Users. External Administrators can only be setup by state employees once requested by authorized personnel of the Insurer or TPA.

Registration Page

Definition
The first step required to be setup as an External User is to Register on the CARDS External Portal. The Home Page of the CARDS External Portal has a link titled ‘Register Now’ which will direct you to the CARDS Registration Page.

Permissions
A Registered User can only access the CARDS External Portal if an Insurer or TPA has granted access and privileges specifically to the user or globally to the TPA. If you’re an authorized External Admin review the section on User Management to learn more about how that operation works.
Page Layout

The Registration Page requires an Email Address and Name be entered and a Password be set up and confirmed before you can Register. An email will be sent to the Email Address submitted on the CARDS Registration Page which must be confirmed to be activated as an authorized user to the CARDS External Portal.

How To: Register as a New External User

1. Click the Register Today button or the Register Now click on the CARDS External Portal.
2. Enter a valid Email Address that belongs to the user.
3. Enter the Name information
4. Choose a password that meets the site requirements.
5. Click the Register button.

6. Open the registration email and select the link to activate your account.

7. Login to the CARDS External Portal with the credentials you used to register.
Login Page

Definition
The CARDS External Portal Login Page requires an Email Address and Password to authenticate the user.

Permissions
Any Registered User can log onto the CARDS External Portal but only users authorized by an Insurer or TPA can access any information or features of the portal.

Page Layout
The CARDS External Portal Login Page has a section for the user to log in to the application as well as a link to facilitate resetting the user’s password if necessary. It also contains links to the Registration Page for new users to register.
How To: Login to CARDS External Portal

1. Enter the Email Address.
2. Enter the Password.
3. Click the Log In button.

Forgot your password Feature

Definition
If an External User is unable to log in to the CARDS External Portal, a password reset can be done by clicking the Forgot Your Password link on the Login Page.

Permissions
None.

Page Layout
The Forgot Your Password page accepts the Email Address of a registered External User and sends an email to the account on file. The External User will need to click the link in the email to be directed to the Reset Password Page.
How To: Reset your password to CARDS External Portal

1. Click the Forgot Your Password link on the CARDS Login Page.
2. Enter the registered Email Address.
3. Click the Email Link button.
4. Click the link in the Email.
5. Enter the Email Address.
6. Create a new password in the Password field.
7. Re-enter the password in the Confirm Password field.
8. Click the Reset button.

9. Click the Return to Home button.

10. Login with the new password on the CARDS External Portal Login Page.
Home Page

Definition
The Home Page of the CARDS External Portal is the first page that an authenticated user will see after a successful login. The Home Page allows the user to choose an action using the Forms and Tools button or to choose a direct action for an associated TPA.

Permissions
All authenticated users associated with an Insurer or TPA can access this page.

Page Layout
The External Portal Home Page for Insurers and TPAs has 2 sections:
1. Header that includes the menu
2. Associated TPAs (on Insurer’s Page) OR Associated Insurers (on TPA’s Page)
Special Functions
The External Home Page for Insurers and TPAs includes a Forms and Tools button that allows you to access the functions that you have privileges for. The full list of functions for Insurers is:

- Insurer Information Form – Information about the Insurer that is required to be sent to the State of Nevada’s Worker’s Compensation Section upon becoming certified and on regular intervals as required by Nevada statute.
- D-38 Create Claim – To register a new claim with the State of Nevada.
- D-38 Update Claim – To update a claim that has already been submitted to the State.
- Claims History Form – To retrieve any claims related to an injured employee that the insurer has a claim for.
- Reports – A suite of reports for comparison of an Insurer's performance in relation to the industry statistics.
- User Access – A feature for External Administrators to administer access and privileges for External Users.

For TPAs the Forms and Tools list includes:

- TPA Information Form – Information about the TPA that is required to be sent to the State of Nevada’s Worker’s Compensation Section upon becoming licensed and also on regular intervals as required by Nevada statute.
- User Access – A feature for External Administrators to administer access and privileges for External Users.
TPAs can also be granted a global privilege that allows all users associated with the TPA to manage claims for Insurers that it’s contracted to do business with. These privileges appear on the External Portal Home Page as buttons in line with the Insurer that granted the privileges.

![Image of claims management interface](image-url)
User Management – Insurers and TPAs

The CARDS External Portal allows External Administrators to manage the privileges of the External Users associated with Insurers and TPAs on the User Management Page.

Insurer User Management

Definition

The CARDS External Portal allows External Administrators to manage the privileges of the External Users associated with an Insurer on the User Management Page.

Permissions

Only External Admins can access the User Management Page on the External Portal.

Page Layout

The User Management Page for Insurers is organized in 3 sections:

1. Header
2. TPA External Access Management (only on Insurer’s User Management Page)
3. Individual External Access Management
Header
The header shows the user the purpose of the page and which Insurer is being worked. The navigation panel includes a link to the Home Page of the External Portal.

TPA External Access Management
This section allows the External Administrator to view and set the global permissions for any TPAs that are related to the Insurer. If the Global TPA Access privilege is set to Yes for a TPA, then all of the registered users associated with that TPA can submit and view D-38 Claim Forms on behalf of the related insurer granting the privilege as well as obtain claims history reports. There are no capabilities in this section to change the relationship between the insurer and TPA only to grant the Global TPA Access privilege.

This section only appears on the Insurer User Management page but is hidden on the TPA User Management page.

Each TPA relationship will have the Global TPA Access privilege set to ‘No’ as the default. The Admin should use the Edit button to change the settings of that privilege.

Individual External Access Management
An Insurer may grant specific privileges to external users for processing claims or submitting insurer information to CARDS. To do so there is an Add User button that allows you to enter the email address and organization of the external user. Once entered the individual will be displayed in the Active Users section if the user’s account is registered with CARDS or in the Open Invitations section if the account has not yet been registered. For active users, this section will also display which of the privileges are set to Yes and which are not.

The external user will need to be sent a manual email stating that the individual should register with CARDS to gain access to the CARDS External Portal.

Each individual user added to the CARDS External Portal will have every privilege set to ‘No’ as the default. The Admin should use the Edit button to change the settings of the privileges.
The following privileges are available to the External Administrators for Insurers:

- Insurer Reports
- Insurer Information Forms
- D-38 Claims Indexing Form

The Admin Access checkbox cannot be accessed by External Admins. It can only be modified by Worker’s Compensation Section, Research & Analysis employees.

The Administrators for the Insurer can view the settings for each privilege as well in this section.
**TPA User Management**

**Definition**
The CARDS External Portal allows External Administrators to manage the privileges of the External Users associated with a TPA on the User Management Page.

**Permissions**
Only External Admins can access the User Management Page on the External Portal.

**Page Layout**
The User Management Page for TPAs is organized in 2 sections:
1. **Header**.
2. **Individual External Access Management**.

**Header**
The header shows the user the purpose of the page and which TPA is being worked. The navigation panel includes a link to the Home Page of the External Portal.

**Individual External Access Management**
A TPA may grant specific privileges to external users for processing claims or submitting the TPA Information Form to CARDS. To do so there is an Add User button that allows you to enter the email address and organization of the external user. Once entered the individual will be displayed in the Active Users section if the user’s account is registered with CARDS or in the Open Invitations section.
if the account has not yet registered. For active users, this section will also display which of the privileges are set to Yes and which are not.

Note: The external user will need to be sent a manual email stating that the individual should register with CARDS to gain access to the CARDS External Portal.

Note: Each individual user added to the CARDS External Portal will have every privilege set to ‘No’ as the default. The Admin should use the Edit button to change the settings of the privileges.

The following privileges are available to be granted to individual External Users by the External Administrators for TPAs:

- TPA Information Form

The Admin Access checkbox cannot be accessed by External Admins. It can only be modified by Worker’s Compensation Section, Research & Analysis employees.

The Administrators for the TPA can view the settings for each privilege as well in this section.
How To: Invite a New External User

1. Login to the External Portal.
2. Click the User Access button.
3. Click the Add User button.
4. Enter the Email Address.
5. Enter Organization of the user.
6. Click the Submit button.

7. Verify that the external user is setup in the Active Users or the Open Invitations table.
How To: Add the Additional Privileges to a Registered External User

1. Choose the External User to modify.
2. Click on the Edit button of the External User that you want to update.
3. Check the checkbox of the privilege that needs to be modified.
4. Click the Submit button.

5. Verify that the appropriate privilege has been modified.
How To: Delete a Registered User

1. Find the proper External User account to delete from the User Access page.
2. Click on the Edit button of the External User that you want to update.
3. Click the Delete button.
4. Click the Confirm button.
Insurer Information Form

Definition
The CARDS External Portal has a feature that provides a way for the Insurers to submit address and other critical information to the State to meet the existing statutes.

Permissions
Only External Users with the Insurer Information Form privilege set to ‘Yes’ can access the Insurer Information Form Page on the External Portal.

Page Layout
The Insurer Information Form for Insurers is organized into 5 sections:
1. Header
2. Contact Information – made up of 8 separate address blocks (not all shown in image below):
3. Related TPA Section
4. Claims Office and Optional Contacts Section
5. Individual Completing Form Section
Header
The header shows the user the basic information for the Insurer. This information cannot be updated through the CARDS External Portal. To make a correction to any values in this section you must contact the Worker’s Compensation Section.

Contact Information
This section contains the 9 contact blocks that must be submitted to the WCS and include:
1. Main Physical
2. Main Mailing
3. Corporate Contact
4. State Statutory Reporting Contact
5. Location of Physical Records
6. Location of Electronic Records
7. Compliance Contact
8. Coverage Verification Contact
9. Proof of Coverage Contact

There is a checkbox in each contact block after the first one to assist you in filling out repeating fields with the same content in each contact/address section.

Related TPA Section
An Insurer may use a Third Party Administrator to handle claims management. If this is the case, the form will require that this be stated and the TPA must be chosen from the list of licensed TPAs in the State of Nevada.

Claims Office Section
If an Insurer indicates that it does not currently use or plan to use a Third Party Administrator to manage its claims, the form will require that the Insurer indicate the address of the Insurer’s claims office located in the State of Nevada.

Individual Completing Section
This section contains the contact information for the user filling out the Insurer Information Form. It will pre-populate some of the data fields based on the information related to the logged in user accessing the form.
How To: Enter an Insurer Information Webform

1. Login to the CARDS External Portal.
2. Click on the Insurer Information Form on the Forms and Tools menu button.
3. Enter all of the required data into the Insurer Information Form.
4. Click Submit.
TPA Information Form

Definition
The CARDS External Portal has a feature that provides a way for the authorized users from licensed TPAs to submit address and other critical information to the State to meet the existing statutes. Once the TPA Information Form is submitted it will need to be processed by internal State personnel before the data changes will be committed to the system.

Permissions
Only External Users with the TPA Information Form privilege set to ‘Yes’ can access the TPA Information Form Page on the External Portal.
Page Layout
The TPA Information Form for TPAs is organized into 4 sections:
1. Header
2. Contact Information
3. Secondary Contacts Section
4. Location of Records Section
Header
The header shows the user the basic information for the TPA. This information cannot be updated through the CARDS External Portal. To make a correction to any values in this section you must contact the Worker's Compensation Section.

Contact Information
This section contains the 2 contact blocks that must be submitted to the WCS.
1. In-State Physical.
2. In-State Mailing.

There is a checkbox in each contact block after the first one to assist you in filling out repeating fields with the same content in each contact/address section.

Secondary Contacts Section
This section contains the 2 checkboxes that expand 2 contact blocks.

☐ Include Secondary In-State Physical
☐ Include Secondary In-State Mailing

These contacts can optionally be submitted for TPAs that have more than one physical and/or mailing address.
1. Secondary In-State Physical
2. Secondary In-State Mailing

Location of Records Section
This section contains the contact information for the TPA to submit the location of either physical or electronic records.
How To: Enter a TPA Information Webform

1. Login to the CARDS External Portal.
2. Choose the TPA Information Form from the Forms and Tools button.
3. Fill in the required fields.
4. Click the Submit button.
D-38 Claim Webform

The CARDS External Portal allows Insurers and TPAs to **Create** and **Update** D-38 Claims through the D-38 Claim Create / Update Webform. The specific process and requirements for each are described in the sections below.

D-38 Claim Form - Create

**Definition**
The CARDS External Portal allows Insurers and TPAs to submit D-38 Claims through the D-38 Claim Webform. This Webform will capture all of the critical claim information for processing by internal State personnel.

**Permissions**
Only an Insurer’s External Users with the Claims Indexing privilege set to ‘Yes’ and a TPA’s External Users with the Global TPA Access privilege set to ‘Yes’ can access the D-38 Claims Webform.

**Page Layout**
The D-38 Claims Webform is organized into 5 sections as displayed on the following page:

1. Claim Information
2. Related Entities
3. Claim Closed/Reopened
4. Private Carrier Information
5. Injury Information
Claim Information
This section contains the Claim Number and other claim information, Submitter information, and Injured Employee information. Additionally, there’s an optional section that allows the submission of specific date periods indicating when the Inured Employee received benefit payments under the worker’s compensation policy related to the claim.

Note
The submitter information will be pre-populated in the D-38 Claim Webform based on the information of the authenticated user of the CARDS External Portal.

Note
The Benefit Period table on the D-38 Claims Webform will allow multiple benefit periods to be created but will not allow benefit period date ranges to overlap.
Related Entities Section

The Related Entities section contains areas for the External User to enter information about the Employer, the Insurer and the TPA.

The Employer information is required and will be compared to known Employers in the system using the FEIN entered. If the entered FEIN matches a known FEIN then the Claim will be linked to the existing Employer in the system. The system will retain the submitted Employer information for comparison in the event that an incorrect Employer match occurred.

The Insurer information will be pre-populated in the D-38 Claim Webform based on the related Insurer information of the authenticated user of the CARDS External Portal.

The TPA information can be optionally selected from a set of TPAs related to the established Insurer.
**Claim Closed / Reopened Section**
This section stores any dates related to the closure and/or re-opening of the claims as well as the NRS Code related to the closure and the total cost of the claim at closure.

![Claim Closed/Reopened Section](image)

**Private Carrier Section**
The required information for the Private Carrier section is the policy number and the policy effective and expiration date. This section will not appear for self-insured employers.

![Private Carrier Information](image)

**Injury Information Section**
This section provides a button that enables a pop-up window for the External User to use to lookup the injured body part(s) of the injured employee.

![Injury Information](image)
Additionally, the External User can optionally indicate more specifics about the injured body part such as which side (or bilaterally) was affected and whether the injury has been rated and accepted.

The Body Parts can be filtered using the four-digit alphanumeric Code or by using the Name or Category values to assist in looking up the desired body part.
D-38 Claim Form – Update

Definition
The CARDS External Portal allows Insurers and TPAs to update D-38 Claims through the D-38 Claim Update Webform. This update will require the External User to submit the Claim Number to retrieve the processed Claim from the system. The External User can then review and modify information related to the Claim and submit the changes to the system for processing.

Permissions
Only an Insurer’s External Users with the Claims Indexing privilege set to ‘Yes’ and a TPA’s External Users with the Global TPA Access privilege set to ‘Yes’ can access the D-38 Claims Update Webform.

Page Layout
The D-38 Claims Update Webform requires input of the Claim Number and once retrieved it follows the same format as the D-38 Claims webform. The Claim Number must be related to the Insurer FEIN associated with the External User’s Insurer of record.

If a valid Claim Number is not found, an error message stating ‘The claim was not found. Please enter a valid claim number.’ will be displayed.
Claims History Request

Definition
The CARDS External Portal allows Insurers and TPAs to request D-38 Claims through the Claim History Request.

Permissions
Only an Insurer's External Users with the Claims Indexing privilege set to ‘Yes’ and a TPA’s External Users with the Global TPA Access privilege set to ‘Yes’ can access the Claims History Request.

Page Layout
The Claims History Request page is broken into 2 sections:
1. Requestor Information
2. Claim Information

Requestor Information
This webform requires the submitter’s phone number be entered. All other submitter information will be pre-populated by the application based on the information from the login use account on the CARDS External Portal and cannot be changed.
Claim Information
The Claims are accessed by entering the SSN of the Claimant. Claims can only be accessed by authenticated users related to an Insurer that has previously submitted a Claim for that same Claimant. Multiple Claims can be retrieved with one request. You can add more SSNs by pressing the Add ID button.

Every Claim for that Claimant's SSN will be returned with the request. Even Claims made against other Insurer's policies.

Report Download
The report will be provided as PDF file that can be downloaded to the user's local computer. Click the Download Report Now link to execute the download.
Report Output

The report format will be grouped by Claimant SSN followed by the details about the Claim including the injured body parts and the benefit periods.
Reports

Definition
The Reports feature allows the External Users of an Insurer to execute the Insurer comparison reports. The Reports include:

1. Claim Denial and Injury (NRS 616) / Occupational Disease (NRS 617) Report – this report provides comparisons of Claim processed counts between an individual insurer and the rest of the industry within each Claim Type category.
2. Claim Closure and Average Cost per Claim Report – this report provides comparisons of Claims closed and their respective costs between an individual insurer and the rest of the industry.

Permissions
Only an Insurer’s External Users with the Insurer Reports privilege set to ‘Yes’ can access the Reports feature of the CARDS External Portal.

Page Layout
The Reports Page is broken into 2 sections:
1. The Report Criteria Section
2. The Legal Terms Section
Report Criteria Section
The reports can be run using a Start and End Date for 3 different Date Types. The Date Types available differ slightly based on the type of report being executed.
1. Claim Denial and Injury (NRS 616) / Occupational Disease (NRS 617) Report:
   a. Date Accepted/Denied
   b. Date of Injury/Disablement
   c. Date C-4 Received
2. Claim Closure and Average Cost per Claim Report:
   a. Date Claim Closed
   b. Date of Injury/Disablement
   c. Date C-4 Received

The Reports can be created in 2 formats for downloading:
1. PDF
2. Excel

Legal Terms Section
The Legal Terms section contains specifics about the accuracy of the data and the responsibilities of the user regarding the use of the information:

Information provided on WCS web sites is intended to provide immediate access to public information. While all attempts are made to provide accurate, current and reliable information we recognize the possibility of human and/or mechanical error. Therefore, the State of Nevada, its employees, officers, and agencies expressly deny any warranty of the accuracy; reliability or timeliness of any information published by this system and shall not be held liable for any losses caused by reliance upon the accuracy, reliability or timeliness of such information. Any person who relies upon such information obtained from this system does so at his or her own risk.
Report Output

1. Claim Denial and Injury / Occupational Disease Report (as a PDF):

![Claim Denial Rate/Type of Loss by Date Claim Accepted/Denied](image1)

2. Claim Closure and Average Cost per Claim Report (as a PDF):

![Claim Closure/Average Cost per Claim by Date of Injury/Disability](image2)