

CARDS

Claims and Regulatory Data System

What Is CARDS?

CARDS, which stands for Claims and Regulatory Data System, is the custom-built system for use by Workers' Compensation Section (WCS) staff as well as our stakeholders, Insurers and TPAs.

Why Should an Insurer or TPA Use CARDS?

It's mandatory! Certain required reporting, such as the Insurer and TPA Information Forms, can only be submitted via the CARDS web portal. Failure to submit the reports may result in administrative fines.

How Does WCS Use CARDS?

Workers' Compensation staff use CARDS to manage their workload - maintain cases, track investigations and audits, issue determinations, and collect fines and penalties - all in one system. This allows staff to efficiently share information and maintain accurate records. Information on insurers, TPAs and medical providers are housed in CARDS, such as license information, license status information, insurer-TPA relationships and contact information. The system allows WCS staff to connect employers, insurers, TPAs, claimants and medical providers through integrated case management functionality.

Who Can Use CARDS?

Each insurer and TPA is required to have two "Account Administrators" who are responsible for adding users and granting permissions within the system. Account Administrators are approved and set up by WCS staff. Only registered users added by Account Administrators can access CARDS. Registered users must be granted permissions by Account Administrators to access specific information.

How Do I Access CARDS?

CARDS is found at <https://cards.nv.gov>. Anyone can register as a user and login but will not have access to the portal functions unless they are added by an Insurer or TPA Account Administrator. Users that are affiliated with more than one Insurer only need to register once to access all affiliated entities, provided they have been granted such permission by the Account Administrator(s).

What Can an Insurer or TPA Do in CARDS?

Keep contact info current: log in and update key staff, addresses, phone and fax numbers. The **Insurer Information Form** and **TPA Information Form** are web forms and after the first submission, all submitted information is saved. Just log in and update. Updates must be approved by WCS staff, and will be visible to the user after processing is complete. Keeping contacts current ensures the correct people receive data call notices and other important WCS notifications and correspondence.

Insurers "link" their contracted TPAs including contract start and end dates, using the **Insurer Information Form**. Once TPAs are linked and the Information Form is processed by WCS, Insurers can even give them permissions to submit D-38's on their behalf. "Linking" your TPAs is important for private carriers as this information is used by our coverage verification service (CVS) on our public website. When employer coverage is found through CVS, and the insurance company information is displayed, the "Click here for claim process information" link is connected to CARDS to display the linked TPAs and/or claims office information.

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Submit D-38s (Claims Indexing):

This is a very popular feature in CARDS. All claims are required to be reported to Workers' Compensation Section pursuant to NRS 616B.018. CARDS offers an easy-to use web form to comply with this requirement. (A [flat file](#) format is also an option.) Once a claim is submitted and WCS staff process it, required updates are as easy as retrieving the claim in the system and entering new/updated information.

Run Reports: Industry reports are available such as claim denial, average cost per claim, etc. Keep in mind the reports use the data that is submitted via the D-38 by the stakeholders!

For more information on CARDS, visit our website at <http://dir.nv.gov/WCS/cards/> or contact us via email at

CARDS@business.nv.gov.

PUBLISHED BY:
STATE OF NEVADA
DEPARTMENT OF BUSINESS AND INDUSTRY
WORKERS' COMPENSATION SECTION

This pamphlet is provided to inform stakeholders of some significant points concerning workers' compensation insurance in Nevada.

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ACCOUNT ADMINISTRATOR REGISTRATION

1. Go to <https://CARDS.nv.gov> and click “Register now”.
2. Complete the online registration form.
3. You will receive an email with an activation link. Click on the link.
4. Complete the “**CARDS External Administrator Registration/Maintenance**” form for your company (insurer or TPA) listing 2 individuals that will manage your company’s account permissions. These are referred to as the Account Administrators in CARDS, not to be confused with *claims administrators* that manage claims. Insurers and TPAs each have separate accounts in the system. The Account Administrators must be employees of the insurer for insurer accounts and employees of the TPA for TPA accounts.
5. Send the completed form to CARDS@business.nv.gov. The next steps will be sent to you via email.

USER REGISTRATION

1. Go to <https://CARDS.nv.gov> and click “Register now”.
2. Complete the online registration form.
3. You will receive an email with an activation link.
4. Click on the link which will take you to the login page <https://CARDS.nv.gov>. Log in to CARDS using your login account.

ACCOUNT ADMINISTRATORS GRANTING USER PERMISSIONS

1. Go to <https://CARDS.nv.gov> login.
2. From the Forms and Tools Menu choose User Access.
3. Go to the Individual External Access Management section and click “Edit” for the individual you are granting permissions.
4. Update and/or grant permissions as needed in the Active Users section of the page.
5. At least one user needs to be granted the Information Form permission.

This area is also where you can add individual users. They must register and be active before permissions can be granted. The system does not send an invitation to users. It is the Account Administrators’ responsibility to communicate, outside the system, with the users that they’ve been added and need to register online.

GRANTING GLOBAL ACCESS TO YOUR TPAs

1. Go to <https://CARDS.nv.gov> login.
2. From the Forms and Tools Menu choose User Access.
3. Grant your TPA global access. This allows the users associated with the TPA account access to your Claims Indexing and history and allows the TPA to manage the adjusters as necessary based on their affiliation with the TPA.

CARDS Resources
<http://dir.nv.gov/WCS/cards>

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