



NEVADA WORKERS' COMPENSATION CHRONICLE

Division of Industrial Relations Fall Edition
(September 2025 — November 2025)

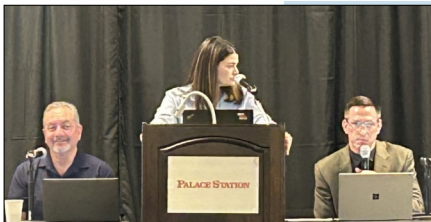
Department of Business & Industry
A Publication of the Workers' Compensation Section

This newsletter is not intended to provide legal advice to the reader. Legal opinions or interpretations of statutes and regulations referenced should be sought from legal professionals.

Focusing on the Future

13th Annual Workers' Compensation Educational Conference

Our Workers' Compensation Conference at the Palace Station Hotel and Casino on September 11–12, 2025 was one for the books! We kicked things off with keynote speaker William "Bill" Zachary, who dove into ***AI: The Good, the Bad, and the Ugly from a Claims Perspective***. Bill kept the crowd engaged, entertained, and left us all thinking about the big role technology is playing in our industry. This year, the conference attracted **347 attendees**—the highest number since 2017, when 292 participants joined us. The energy was high, the rooms were full, and the conversations were buzzing. Enhancing the energy of the event, 34 vendors showed up ready to engage, collaborate, and network with our community. They brought a ton of valuable information and resources that really rounded out the event. All in all, this year's conference was a huge success—and it's all thanks to our attendees, vendors, and presenters who made it so special. We can't wait to do it again next year — mark your calendars for **September 17–18, 2026**, back at the Palace Station Hotel and Casino. See you there!



Inside this issue

13th Annual Educational Conference..	1
CARDS Corner.....	3
Reporting Reminders	4-5
Adopted State Budget for DIR: FY 2026 and FY 2027	6-7
Welcome and Farewells.....	8

FY26 Maximum Compensation Guidelines

The state's maximum average monthly wage memo for fiscal year 2026, (FY26) effective July 1, 2025, has been posted on the WCS web site. The FY26 maximum monthly disability compensation is \$5,468.53, a decrease from last year's figure.

The FY26 Maximum Compensation Guidelines memo can be found under "What's Hot!" on the WCS home page. The link provides a chart with Maximum Compensation rates going back to FY 1975.

[*New* FY26 Max Comp Guidelines - Effective 7/1/2025](#)

FY26 Actuarial Annuity Table

Victoria Carreón, Administrator of the Division of Industrial Relations, adopted the Actuarial Annuity Table for fiscal year 2026 (FY26), effective July 1, 2025. The table has been posted on the WCS web site and can be found under "What's Hot!" on the WCS home page.

[*New* Actuarial Annuity Table Adopted — Effective on 7/1/2025](#)

Pursuant to NRS 616C.495(6), the table must be reviewed annually by a consulting actuary.

Top 5 Nature of Injury and Cause of Injury Workers' Comp Claims

Nevada Claims Processed in CARDS between June 1, 2025 and July 31, 2025:

TOP 5 ACCEPTED NATURE OF	Percent of Total
1. Strain or Tear	6.69%
2. Contusion	3.59%
3. Laceration	3.52%
4. Sprain or Tear	3.29%
5. Puncture	1.66%

TOP 5 ACCEPTED CAUSE OF INJURY	Percent of Total Reported
1. Lifting	2.25%
2. Object Being Lifted or Handled	1.68%
3. Fall, Slip or Trip, NOC*	1.66%
4. Strain or Injury by NOC*	1.42%
5. Cut, Puncture, Scrape, NOC	1.31%

* Not Otherwise Classified.

State of Nevada will observe the following Holidays:

Nevada Day, Friday October 31
 Veterans Day, Tuesday November 11
 Thanksgiving, Thursday November 27
 Family Day, Friday November 28

CARDS CORNER

Greetings from WCS! We appreciate your patience during the recent statewide outage affecting the CARDS system. We're pleased to announce that the portal is now back online as of October 1, 2025. Below are the key updates, timelines, and reminders to help you get back up to speed. For any issues or suggestions with CARDS (such as access, permissions, or errors), email CARDS@dir.nv.gov.

Outage & Restoration Summary

- The CARDS web portal became unavailable during a statewide network disruption tied to a cybersecurity event impacting Nevada state systems.
- On **October 1, 2025**, the CARDS portal was officially restored.
- To maintain security, **all existing users must reset their passwords** before logging in again via the "Forgot Your Password" link.
- Any user accounts that fail to reset passwords **within 90 days** may be deactivated.

Adjusted Timelines & Reporting Guidance

Because of the blackout, several reporting deadlines and submission policies have been adjusted:

Report / Submission	Original Due Date	Extended Due Date	Notes / Conditions
Claims Expenditure & Premium Data	August 31, 2025	October 17, 2025	Do not send data via email. Must submit in CARDS.
FY25 Claims Activity Report	September 1, 2025	October 17, 2025	Use CARDS only.
D-38 (Initial / Update) submittals	—	Resumed October 1, 2025	All claims during the outage must also be entered.
D-38 FTP	—	Resumed October 13, 2025	All claims during the outage must also be entered.
D-35 (Rater assignment requests)	—	Use CARDS starting October 1, 2025; email submissions accepted through Oct 7, 2025 (after which they'll be returned)	—
OD-8 (Occupational Disease)	—	Continue with old form via email until 2026	Portal-based OD-8 will not be accepted until 2026.
Complaints	—	Portal submissions resume October 1, 2025	—

We encourage all insurers, TPAs, attorneys, and practitioners to submit any backlog claims or reports as soon as possible via the portal to avoid further delays.

REPORTING REMINDERS

The launch of the new CARDS portal in June 2025 made significant changes to required reporting. Please visit [the Insurer-TPA Reporting](#) and [CARDS Information](#) pages on our website for detailed information.

Due to state network issues, the CARDS web portal was unavailable from 8/23/25 through 9/30/25. We are pleased to announce that CARDS users may resume utilizing the CARDS web portal effective 10/1/25. See the CARDS Corner article on page 3 for more information.

D-38s (CLAIM SUBMISSIONS):

- Initial and Update D-38 submissions may resume in the CARDS portal as of 10/1/25.
- All Initial and Update D-38s must be reported in CARDS, including those for claims activity during the CARDS outage. Please ensure your backlog of D-38s are submitted as soon as possible for processing.
- The FTP (flat file) claim submission process may be resumed effective 10/13/25.

DUE DATES EXTENDED:

Due dates for submission of the Claims Expenditure and Premium Data (due 8/31/25) and the FY25 Claims Activity Report (due 9/1/25) in the CARDS web portal have been **extended to October 17, 2025**. Please do not send reports or data via email.

- **Semi-Annual Claims Expenditure and Premium Data (deadline extended to 10/17/25 for period 1/1/25-6/30/25)**
 - ⇒ Assessment reporting previously submitted via email to WCAssessment@business.nv.gov - now required to be submitted in the CARDS portal via the webform. The form is not accepted via email.
 - ⇒ CARDS Insurer users with the Claims Expenditure and Premium Data permission can submit the report webform. The permission may also be assigned to affiliated TPA users. Insurer CARDS Account Administrators are responsible for assigning and maintaining user permissions.
- **Annual FY WCS Claims Activity Report/Statement of Inactivity (deadline extended to 10/17/25)**
 - ⇒ Previously submitted via email to wcsra@dir.nv.gov - now required to be submitted in the CARDS portal via the webform. The Excel form is not accepted via email.
 - ⇒ Only CARDS Insurer users with the Claims Activity Report Submission permission can submit the report webform. Insurer CARDS Account Administrators are responsible for assigning and maintaining user permissions. The permission may not be assigned to a TPA user by the insurer.
 - ⇒ TPAs can submit the data to their insurer clients on the Excel worksheet so that the data can be entered by insurers into the webform in the CARDS portal.

OD-8 REPORTING UPDATE:

- WCS is delaying implementation of submission of OD-8s in the CARDS portal until 2026. Starting in 2026, the CARDS portal will only allow an OD-8 submission if the claim has been indexed successfully.
- On June 2, 2025, WCS requested insurers and TPAs suspend reporting OD-8s until further notice.

Insurers and TPAs should immediately resume OD-8 submissions using the old [OD-8 form](#) and email them to wcsra@dir.nv.gov. WCS staff will be reviewing OD-8 forms submitted via email to ensure that the claims have been indexed in CARDS through December 2025. OD-8 forms submitted for claims that have not been successfully indexed in CARDS via the D-38 webform, or flat file will be rejected, and the submitter will be required to resubmit the OD-8 after the claim has been successfully indexed in CARDS and no data discrepancies are identi-

fied. Additionally, WCS will be reaching out to insurer and TPA submitters to resolve data discrepancies identified between D-38 and OD-8 data previously submitted. These preliminary measures will facilitate data migration for the 2026 CARDS OD-8 implementation.

PROOF OF COVERAGE REMINDERS:

Per NRS 616B.461 and NAC 616B.100-148, **private carriers** writing Nevada workers' compensation policies must report proof of coverage data to [National Council on Compensation Insurance \(NCCI\)](#).

- Effective 7/1/24, "Claims Administrator FEIN" is required to be reported on all policies with effective dates 9/1/24 or later.
- Insurers are reminded that nonrenewal transactions are required to be reported for Nevada policies.

See [NCCI Circular - POC-NV-2024-01 - Proof of Coverage \(POC\)](#) for more information.

COMING SOON:

- *The **2026 Annual Insurer Information Form and TPA Information Form, Claims Handled and Client List (CARDS Web Portal)** will be requested in January 2026.* Insurers and TPAs are reminded that, in addition to the annual reporting requirement, contact information must be maintained and updated on the Information Forms as needed. Maintaining current contact information ensures you will receive important notices from our office.

WE ARE HERE TO HELP!

Please contact the Research & Analysis Unit at wcsra@dir.nv.gov if you have any questions and visit the [WCS website](#) for helpful information regarding reporting requirements, and CARDS updates and training materials.

CALL FOR PRESENTERS!

Are you an expert in the workers' compensation system with a passion for educating others?

We're seeking dynamic presenters for our 14th Annual Workers' Compensation Educational Conference, on September 17-18 2026, at the Palace Station Hotel & Casino. Expected to draw over 300 professionals — including healthcare providers, employers, attorneys, and insurance adjusters.

Help shape the future of workers' compensation education—submit your topic today!

Presentation Details

- **Audience:** ~300 industry professionals
- **Format:** 60-75 minute sessions, including Q&A
- **Presenters:** Solo or panels of up to three
- **Tech Provided:** Laptop, projector, screen, microphones

Key Deadlines

- Topic Submission: Due by **Friday, March 6, 2026** Submit to wcsedutng@dir.nv.gov with presenter names and topic summaries. Multiple submissions welcome!
- Final Presentation Files: Due by **Tuesday, June 30, 2026** PowerPoint format preferred.

Content Guidelines

- Must be factual and cite current statistics
- No promotion of individuals, vendors, or commercial products

Contact Us

- wcsedutng@dir.nv.gov



Adopted State Budget for Division of Industrial Relations: FY 2026 and FY 2027

The Adopted Budget for the FY 2026/FY 2027 biennium includes significant investments to help right-size the Division of Industrial Relations. These budget enhancements will help the Division address needs arising out of growth in the following areas: size of Nevada's workforce, number of employers, injury rates, and noncompliance with the requirement for employers to maintain workers' compensation insurance.

The enhancements approved in the Division's budget will help address these challenges by strengthening its capacity, improving overall compliance and enhancing customer service. The Adopted Budget includes 30 new positions, which will be phased in over the biennium. It also includes various enhancements to improve technology, support overall operations, provide new equipment and increase training funds.

Below, we've outlined key budget enhancements to help you understand the changes and their potential impact.

Workers' Compensation Section (WCS)

The Workers' Compensation Section oversees the state's workers' compensation system to ensure that injured workers receive appropriate benefits and that employers comply with Nevada's workers' compensation laws.

- Three new positions were approved to streamline the Workers' Compensation and Safety Fund Assessment process. These additional positions will allow DIR to have complete oversight and management of the assessment process, streamlining communications and improving efficiency.
- One new Business Process Analyst was approved to enhance internal and external customer service for the Claims and Regulatory Data System (CARDS).
- Four new Compliance/Audit Investigator positions were approved to address high non-compliance rates with Workers' Compensation mandated coverage requirements. Two positions were approved to begin in FY 2026 and the other two positions will begin in FY 2027.
- Nevada Revised Statutes (NRS) 616C.260 requires the Division to periodically conduct a study to update the Nevada Medical Fee Schedule (NMFS) which is utilized by Medical Providers who treat injured workers. The last study was conducted in 2015. Funds were approved to conduct a new study to meet this statutory requirement.

Occupational Safety and Health Administration (OSHA) and Mechanical Compliance Section (MCS)

Nevada Occupational Safety and Health Administration is the state agency responsible for ensuring safe and healthy working conditions for Nevada's workforce, with the responsibility of reducing workplace injuries, illness and fatalities. OSHA enforces workplace safety and health standards through inspections, investigations, and enforcement actions.

The Mechanical Compliance Section is responsible for ensuring the safety of elevators, escalators, boiler and pressure vessels, and conducts inspections of all new installations and alterations. Building owners are responsible for obtaining ongoing operating permits, with inspections conducted by third party inspection agencies.

- The budget included 18 additional positions for Nevada OSHA to directly address Industrial Hygiene inspections in Nevada. Two new teams of Industrial Hygienists will be created: Las Vegas (beginning in FY 2026) and Reno (beginning in FY 2027). More inspectors will help meet inspection goals and improve oversight in high-hazard areas such as asbestos, silica and blood borne pathogens.
- The Mechanical Compliance Section will receive two new Elevator Inspectors and two new Boiler Inspectors to help improve compliance with operating permit requirements for regulated objects. The boiler positions will begin in FY 2026. One elevator position will begin in FY 2026 and one will begin in FY 2027.
- Nevada OSHA and the Mechanical Compliance Section will also receive funding for a new management database system to improve efficiency and customer service. Current systems are outdated, lack flexibility, and rely on manual processes. A new web-based solution will streamline licensing, permit processing, and citation management, improve

(Cont'd) Adopted State Budget for Division of Industrial Relations: FY 2026 and FY 2027

accessibility, enable online payments, and enhance overall compliance and enforcement efforts.

Safety Consultation and Training Section (SCATS)

Nevada's Safety Consultation and Training Section provides free workplace safety and health consultation services to employers. SCATS helps businesses identify and address potential hazards, improve workplace safety programs, and ensure compliance with OSHA standards. Funds will be provided for new equipment, travel and training needed to conduct consultation services.

Mine Safety and Training Section (MSATS)

The Mine Safety and Training Section's primary role is to improve the safety and health of miners and mine operations by providing free training, technical assistance and consultation services. The adopted budget provides funds for new equipment to conduct safety inspections and additional travel funds for staff training and mine inspections.

Changes Approved to the Subsequent Injury Accounts

The Subsequent Injury Accounts were created to relieve a portion of the employer/insurer's claims costs when the employer hired or retained an employee with a pre-existing claim or medical condition who then suffered a "subsequent" injury, creating a greater disability due to the combined effects of both claims or conditions. There is a separate account for each type of insurer: Private Carriers, Self-Insured Employers, and Associations of Self-Insured Employers.

The Legislature approved SB 317 during the 2025 Legislative Session, which limits future reimbursement requests for Associations of Self-Insured Employers to subsequent injuries that occurred on or before September 30, 2025. This change does not affect Private Carriers or Self-Insured Employers.

What is the impact on the Workers' Compensation and Safety Assessment?

The Workers' Compensation and Safety Assessment funds several agencies, including the Division of Industrial Relations, Nevada Attorney for Injured Workers, Division of Insurance, Hearings Division, Attorney General Workers' Compensation Fraud Unit, Office of Consumer Health Assistance, and Legislative Counsel Bureau. It also funds the Subsequent Injury Accounts for Private Carriers, Self-Insured Employers, and Associations of Self-Insured Employers.

The adopted budget includes the funding enhancements for the Division of Industrial Relations discussed above. It also includes funding increases for the Nevada Attorney for Injured Workers, Division of Insurance, Hearings Division, and the Office of Consumer Health Assistance. Based on the adopted budget and current projections for the Subsequent Injury Accounts, the total assessment is estimated to increase by \$11.5 million in FY 2026 compared to FY 2025 and by \$14.0 million in FY 2027 compared to FY 2025.

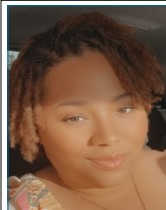
To help you understand the potential increase on each Workers' Compensation insurer, we have estimated the increase using the premium and claims expenditure data that was used to calculate the FY 2025 Estimated Assessment. Actual amounts will depend on each insurer's proportional share of claims expenditures or premiums that are reported at the time the assessment is calculated, which can vary substantially from year to year.

Insurer Type	Increase in FY 2026 Compared to FY 2025 Estimated Assessment	Increase in FY 2027 Compared to FY 2025 Estimated Assessment
Private Carriers	26%	31%
Self-Insured Employers	23%	28%
Associations of Self-Insured Employers	21%	26%

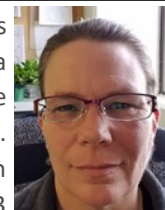
Impact of the Adopted Budget on the Workers' Compensation and Safety Assessment

Please note that these estimates do not include the COLA assessment, which funds reimbursements for COLAs for Permanent Total Disability and Survivors' Benefits.

If you have any questions, please email WCSHelp@dir.nv.gov

WELCOME ABOARD!

Let's Welcome **Ashley Welch** to the Employer Compliance Unit (ECU) as a Compliance/Audit Investigator II! She is brand new to Nevada, having moved to Las Vegas on June 30th from Iowa, she began working for the State on July 7th! Ashley has a Bachelor of Science in History and Sociology and a Masters in Public Administration. Previously, she worked in child welfare for 15 years, was a Resource Coordinator at the Illinois Children's Reception Center in Chicago for 3 years before moving to Georgia to work for the Georgia Division of Family and Children Services for 11 years. During her time there, Ashley did CPS investigations, foster care case management, served as a court liaison, and worked extensively on community outreach. Ashley also spent a year working for the State of Iowa, Department of Health and Human Services in child welfare before becoming a mother and deciding to change careers by joining the DIR team!

Farewell!

Congratulations to Patricia "Tricia" Barchus on her recent retirement! Tricia enjoyed a long career in state service and insurance regulation which spanned nearly 3 decades. Tricia began her career at the Nevada Division of Insurance (DOI), where she worked for 13 years in various roles. In July 2011, she joined the Workers' Compensation Section (WCS) in Carson City as a Management Analyst. For 14 years, she led the claims indexing team at WCS, assisting insurance companies and third-party administrators (TPAs) to maintain reporting compliance. She played a key role in the development and enhancements of the Claims and Regulatory Data System (CARDS). Tricia also served as the debt collections lead, working with debtors and state fiscal staff to ensure the accurate processing of fines and penalties. Her coworkers at WCS and DIR recognized her as an invaluable asset and a seasoned analyst. In retirement, Tricia plans to focus on her hobbies of drawing and painting. We will miss her and wish her the best!

Check our website for upcoming Teams Webinar Training opportunities!

To register for Teams Webinar Trainings:
<https://dir.nv.gov/WCS/Training/>
 -or-
 Email:
WCSedutng@dir.nv.gov

Direct comments or suggestions about this newsletter to:

Workers' Compensation Section

Las Vegas Office

Kevin Cook, Editor
Claudia Cortez, Assistant Editor
k.cook@dir.nv.gov
c.cortez@dir.nv.gov

Workers' Compensation Section Email Addresses

WCSHelp@dir.nv.gov	General workers' compensation inquiries
CARDS@dir.nv.gov	CARDS Portal inquiries
indexing@dir.nv.gov	Claim Indexing (D-38) inquiries
COLAS@dir.nv.gov	Requests for reimbursement, verification, and COLA inquiries
WCSRA@dir.nv.gov	Insurer and TPA required reporting and related inquiries
WCSedutng@dir.nv.gov	Training and Education inquiries and information regarding our Annual Workers' Compensation Educational Conference
medunit@dir.nv.gov	Medical Unit inquiries, D-35 Form submission, C-4 Form submission (when requested), complaint submission, and billing appeals
medpanels@dir.nv.gov	Health Care Provider contact information and/or address changes, applications for WCS Treating Panel
PPDreports@dir.nv.gov	PPD Report submissions
WCSAudit@dir.nv.gov	General Audit inquiries
WCassessment@business.nv.gov	Workers' Compensation Safety Fund Assessment Reporting and inquiries