



NEVADA WORKERS' COMPENSATION CHRONICLE

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

Division of Industrial Relations Spring Edition
(March 2025 — May 2025)

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.

Mileage Reimbursement Rate Effective January 1, 2025

Effective **January 1, 2025**, the standard mileage reimbursement rate for transportation costs incurred while using a private vehicle while traveling on official State business has increased from **67.0** cents per mile to **70.0** cents per mile. Per [NAC 616C.150](#), reimbursement for the cost of transportation for an injured employee, under appropriate conditions, must be computed at a rate equal to the mileage allowance for State employees. Please advise all adjusters as soon as possible to minimize any payment errors. Please see the [2025 Mileage Reimbursement Change Memorandum](#) announcing the rate change on the WCS website.

COLA Update

2025 COLA Reminder: Injured employees receiving Permanent Total Disability (PTD) benefits and dependents receiving Survivor's benefits should have received a **2.3% increase in their monthly benefit rate in January 2025** pursuant to NRS 616C.473 and NRS 616C.508.

2023 COLA Reimbursement Payments: Reimbursement payments to insurers for approved 2023 COLA expenses were issued in December 2024. On December 20, 2024, WCS emailed notification to the CARDS Assessment Contact for each insurer due reimbursement the amount of the payment that was issued.

2024 COLA Reimbursement Requests: Requests for reimbursement for 2024 COLA expenses are currently being processed by WCS staff. WCS issues determinations to reimbursement requestors regarding the status of their request(s) and the approved amount(s) and notifies them by email. Submit requests to COLAS@dir.nv.gov and follow the instructions found on our [COLA Information](#) page on our website. **The deadline for submitting requests for reimbursement for 2024 COLA expenses is March 31, 2025.**

2025 COLA Assessment: The Department of Business and Industry Fiscal Unit will issue invoices to all insurers for the annual COLA Assessment by June 1, 2025, which will be due by June 30, 2025. Insurers failing or refusing to pay the invoice for the COLA Assessment, or any assessment, are subject to fines, penalties, collection fees and possible revocation of the insurer's certificate of authority to transact insurance in Nevada.

For more information regarding the COLA Reimbursement Process, please visit our information page on the WCS web site at [COLA Info - PTD and Survivors Benefits Claims](#).

Direct assessment inquiries to WCAssessment@business.nv.gov and COLA reimbursement inquiries to COLAS@dir.nv.gov.

2024 Occupational Disease Claims Report

The calendar year [2024 Occupational Disease Claim Report](#) is now available on the WCS website.

The report compiles data reported by insurers to WCS as required by NRS 617.357 relating to claims for heart, lung, cancer, and certain contagious diseases filed by policeman, fireman, emergency medical attendants and arson investigators.

DIR/WCS has been collecting data reported by insurers pursuant to NRS 617.357 since 2001. Reports for calendar years 2020 through 2023 can also be found on the WCS Reports [WCS Reports](#) page on the WCS web site. Reports for years prior to 2020 are available upon request to wcsra@dir.nv.gov.

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Reporting Reminders

RECENTLY DUE:

- The **2024 Occupational Disease Claim Statement of Inactivity** was due 1/8/2025 only for insurers with no reportable occupational disease claims during calendar year 2024 pursuant to NRS 617.357. The form can be found [here](#) and on our [Insurer-TPA Reporting](#) page on our web site. Submit the form to wcsra@dir.nv.gov. Failure to file the required report may result in an administrative fine pursuant to NAC 616D.415(1)(d).

COMING SOON:

- The **2025 Annual TPA Information Form** (CARDS Web Portal), FY24 Statewide Claims Handled Data and List of Accounts: If you are a licensed TPA, watch for this annual data call coming later this spring.

GENERAL REMINDERS:

- **The Insurer Information Form and TPA Information Form (CARDS Web Portal):** Insurers and TPAs are required to maintain contact information in CARDS and submit updated Information Forms as soon as possible but no later than within 30 days of changes.
- WCS audits of insurers in 2025 will include a review of the insurer's compliance with reporting requirements due during the audit period, including any annual Claims Activity reports, Occupational Disease Claim Reports, Insurer Information Forms and Statements of Inactivity, if applicable. Failure to submit required reports may result in administrative fines.
- New CARDS enhancements coming later this year will include reporting OD-8s and FY Claims Activity Reports. See "CARDS Corner" article in this issue.

For a comprehensive list of reporting requirements for workers' compensation insurers, see the [Nevada Reporting Requirements Table](#).

Please feel free to contact the Research & Analysis Unit at wcsra@dir.nv.gov if you have any questions or concerns and visit the [WCS website](#) or [Insurer-TPA Reporting](#) page for more information.

[Click Here to Sign up for Insurer / TPA Data Call Notifications](#)



WCS WILL OBSERVE THE
FOLLOWING HOLIDAY:
MEMORIAL DAY
Monday May 26, 2025

2024 Loss Control Services Report Now Available

NRS 616A.400 charges the Division of Industrial Relations (DIR) with evaluating the loss control services of those private insurance carriers providing workers' compensation coverage to Nevada employers. This report - published by the DIR Safety Consultation and Training Section (SCATS) - was developed to help Nevada businesses understand the types of loss control services available to them and to assist those businesses to better evaluate those services. The [2024 Workers' Compensation Loss Control Service Evaluation Report](#) was published in December 2024, and can be found on the [WCS Reports](#) web page.



CARDS CORNER

CARDS Phase 2 Enhancements:

We are thrilled to announce that the enhanced CARDS system is set to go live on **Monday, June 2, 2025!**

This upgrade brings powerful new functionality designed to improve efficiency for both workers' compensation stakeholders and WCS staff.

Highlights of future functionality include:

- New Insurer and TPA Reporting Capabilities
 - OD-8 and Statement of Inactivity
 - FY Claims Activity Report and Statement of Inactivity
 - Claims Expenditures and Premium Data (Assessment)
 - FY TPA Claims Handled Data
- New Process Features
 - D-35s
 - Complaints
 - Audits
 - Subsequent Injury Fund Requests
- Online invoice review, payment and receipts
 - Assessments
 - Fines and Penalties
- Functional Enhancements:
 - Greater CARDS Accessibility - including Clinical Practitioners (Treating and Rating Panel members) and Attorneys
 - Improved processing times and user experience.

Attention: CARDS Account Administrators – Security Reminder

In anticipation of the CARDS Phase 2 Enhancements rollout as well and best practices for security within CARDS, we want to remind current Insurer and TPA CARDS Account Administrators that you are responsible for maintaining your entity's affiliated CARDS users. Maintaining user access is essential to the security of the system and to ensure confidentiality of claims information.

Deleting users that are no longer affiliated with your company is one of the most important ways of keeping your company's CARDS account secure. **Users no longer associated with your company (i.e., former employees) that have not been deleted are able to login even if their email address is no longer active.**

Please login to CARDS and review your current active users by clicking on the *Forms and Tools* menu and selecting *User Access*. Users with active logins will appear in the Active Users table in the Individual External Access Management area. Use the Edit button(s) to delete users or modify permissions.

Account Administrators should review and maintain current users regularly.

Please refer to the [CARDS Information](#) page on our website for more useful topics, including the [CARDS User Manual](#), and direct questions to CARDS@dir.nv.gov.



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

Nevada Claims Processed in CARDS between November 1, 2024 and January 31, 2025:

TOP 5 ACCEPTED NATURE OF INJURY	Percent of Total Reported
1. Strain or Tear	30.11%
2. Contusion	13.85%
3. Laceration	12.59%
4. Sprain or Tear	12.23%
5. Puncture	5.35%

TOP 5 ACCEPTED CAUSE OF INJURY	Percent of Total Reported
1. Lifting	3.59%
2. Fall, Slip or Trip, NOC*	3.38%
3. Object Being Lifted or Handled	5.96%
4. Strain or Injury by NOC*	4.98%
5. Cut, Puncture, Scrape, NOC	4.23%

* Not Otherwise Classified.

Upcoming Training April 2025

Following are the dates for April 2025 second quarter trainings. Click on the class title to register.

[WCS Basic Orientation](#) on **Wednesday, April 2 at 11:00 a.m.**

[C-4 Form Healthcare Provider Responsibilities and Coverage Verification Service \(CVS\)](#) on **Wednesday, April 16 at 11:00 a.m.**

[Deep Dive into D-35](#) on **Wednesday, April 23 at 11:00 a.m.**

[Medical Billing](#) on **Wednesday, April 30 at 11:00 a.m.**

Apportionment of Pre-Existing Injury, Illness, or Impairment

According to Senate Bill 289, effective May 31, 2021, and codified as NRS 616C.099 apportionment, by statute, is only permitted in 3 *and only* 3 scenarios:

1. The insurer has provided the rating physician with medical documentation/records that pre-dated the date of the present industrial injury **AND** those documentation/records contain actual evidence of a ratable whole person impairment at the time of injury associated with the present claim, **OR**
2. The insurer has provided the rating physician/chiropractor with a PPD report that pre-dated the date of the present industrial injury for the same body part which was injured in the present claim **OR**
3. Physical evidence of a surgery that pre-dated the date of the present industrial injury to the same body part which was injured in the present claim.

Further, please note that the prior apportionment regulation in NAC 616C.490 was repealed by LCB File No. R032-21, effective August 22, 2023. Any rating physician/ chiropractor that relies on any portion of the prior apportionment regulation in NAC 616C.490 for the basis of any apportionment is doing so in violation of the statute NRS 616C.099.

Becoming a Member of the DIR WCS Treating Panel of Physicians and Chiropractic Physicians and/or Rating Panel of Physicians and Chiropractic Physicians

The DIR WCS Medical Unit would like to invite licensed Nevada Medical Doctors (MDs), Doctor of Osteopathic Medicine (DOs), and Doctor of Chiropractic Medicine (DCs) to consider applying for a position on the “Rating” and/or “Treating” Panel of Physicians and Chiropractic Physicians.

There are separate applications and requirements for each panel, both applications are available at: https://dir.nv.gov/WCS/Medical_Providers/ .

Our Treating Panel Members are able to serve as treating providers for the injured employees (IE) of Nevada, coordinating their plan of care and providing necessary treatment.

Our Rating Panel Members perform evaluations for Permanent Partial Disability ratings (PPDs). There are special course and certification requirements that must be completed prior to the application. These requirements are detailed on the WCS Medical Providers’ page link provided above.”

We invite our current Treating and Rating Panel members to discuss these opportunities with your peers who may have an interest in occupational health and joining the Nevada WCS Medical community.

Please direct questions to MedPanels@dir.nv.gov .



The State of Nevada is looking for MDs, DOs and DCs to help treat Nevada Injured Workers.

WANT TO JOIN OUR PANEL OF RATING AND TREATING PHYSICIANS?

Following are the current requirements for joining the Rating Panel:

1. Complete 3 years or more of experience concerning industrial/occupational health in private practice.
2. Successfully complete a course on the AMA Guides, 5th Edition. The following courses have been approved by the Administrator.
 - a. The American Board of Independent Medical Examiners (ABIME) AMA Guides, 5th Edition, Course may be found at <https://abime.org/>.
 - b. The American Academy of Expert Medical Evaluators (AAEME) AMA Guides, 5th Edition, Course may be found at <https://testing.wpirs.com/>.
3. Pass the Nevada Impairment Rating Skills Assessment Test (NIRSAT) with a score of 75% or higher. The AAEME NIRSAT may be found at <https://testing.wpirs.com/>.
4. Physicians and chiropractic physicians must successfully completed a course on Form D-9c to perform Permanent Partial Disability (PPD) evaluations involving injuries or disorders rated using Form D-9c. All new raters are required to complete The AAEME Form D-9c Course: Nevada Impairment Rating of Stress Disorders, may be found at <https://testing.wpirs.com/>.



DOCTOR, NEVADA NEEDS YOU!

The State of Nevada is seeking qualified Treating and Rating Physicians to support the care and evaluation of injured workers in the workers' compensation system.



All specialties are welcome, but we have urgent need for following:

- ENT(Ear Nose &Throat)
- Cardiologists
- Ophthalmologist
- Pulmonologists

If you are interested to join the Nevada Panels of Treating and Rating Physicians, visit the State of Nevada website https://dir.nv.gov/WCS/Medical_Providers/ for information about this program.

Call for Presenters: WCS Rating Panel of Physicians and Chiropractic Physicians



The State of Nevada Division of Industrial Relations is seeking Rating Panel of Physicians and Chiropractic Physicians interested in presenting on the topic of Apportionment of Pre-Existing Injury, Illness, or Impairment in accordance with Senate Bill 289 (NRS 616C.099) for our 13th Annual Workers' Compensation Educational Conference on September 11-12, 2025, at the Palace Station Hotel and Casino.



As of May 31, 2021, apportionment by statute is only permitted in three specific scenarios:

1. The insurer provides the rating physician with medical documentation/records predating the present industrial injury, showing actual evidence of a ratable whole person impairment at the time of injury.
2. The insurer provides the rating physician/chiropractor with a PPD report predating the present industrial injury for the same body part.
3. There is physical evidence of a prior surgery to the same body part injured in the present claim.

Additionally, the prior apportionment regulation (NAC 616C.490) was repealed on August 22, 2023. Any reliance on this repealed regulation is a violation of NRS 616C.099.

Presenter Information

Presenters should be engaging and knowledgeable about the topic of apportionment as it relates to the workers' compensation system. The anticipated audience includes 300 professionals, such as health care providers, employers, attorneys, insurance adjusters, and other industry experts.

1. **Session Length:** The presentation consists of two consecutive sessions, each lasting 60-75 minutes. The first session will be a formal presentation covering the main content. The second session will be a Q&A panel discussion focused on rating and common errors, allowing for more in-depth discussion and better understanding.

2. **Presenter Format:** Single presenters or panels of up to three presenters are permitted.

3. **Presentation Equipment:** Rooms will include a laptop, projector, screen, and microphones.

Biennial Education Requirement: If selected by the Administrator, this presentation will be one of the three approved courses to fulfill the biennial education requirement for DIR raters to maintain designation as a rating physician or chiropractic physician per NAC 616C.021(3)(d).

Submission Details

If you are interested in presenting, please submit your name and a brief summary of your proposed presentation by **Friday, March 7, 2025**, to WCSEDUTNG@DIR.NV.GOV.

For more information or to express your interest, please contact WCSEDUTNG@DIR.NV.GOV.

Important Update: Revised C-3 and C-4 Forms Effective February 26, 2025

The Nevada Workers' Compensation Section has recently updated the C-3 and C-4 Workers' Compensation Forms and Worksheets to include a section for injured worker's email addresses. The updated forms are now available on our [website](#). Please begin using the revised versions effective immediately.

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

Nevada Medical Fee Schedule

The 2025 Nevada Medical Fee Schedule (NV MFS) for February 1, 2025, through January 31, 2026, is published on the Workers' Compensation Section Medical Providers webpage at https://dir.nv.gov/WCS/Medical_Providers/ under Medical Fee Schedules.

Remember to use the correct NV MFS based on the date of service.

Frequently Asked Questions (FAQs)

Frequently Asked Questions (FAQs) Regarding Changes Related to SB 274 and Regulation R076-23 are published on the Workers' Compensation Section (WCS) homepage at [Frequently Asked Questions—SB 274 & R076-23](#) under What's Hot!

It contains answers to seventy of the most asked questions.

Treating Panel

The Workers' Compensation Section (WCS) Medical Unit requests that all Treating Panel Physicians and Chiropractic Physicians email updates to their practice status and contact information to medpanels@dir.nv.gov to maintain an accurate Treating Panel and physician profiles.

Save the Dates!

THE 13TH ANNUAL NEVADA WORKERS' COMPENSATION EDUCATIONAL CONFERENCE

Palace Station Hotel and Casino
2411 W Sahara Ave, Las Vegas, NV 89102

September 11-12, 2025

More Information Coming Soon!



2024 Annual Report of Compliance Audits of Workers' Compensation Insurers

The 2024 Annual Report of Compliance Audits of Workers' Compensation Insurers has been posted to the Workers' Compensation Section (WCS) [website](#). WCS conducts an audit of each workers' compensation insurer at least once every five years .

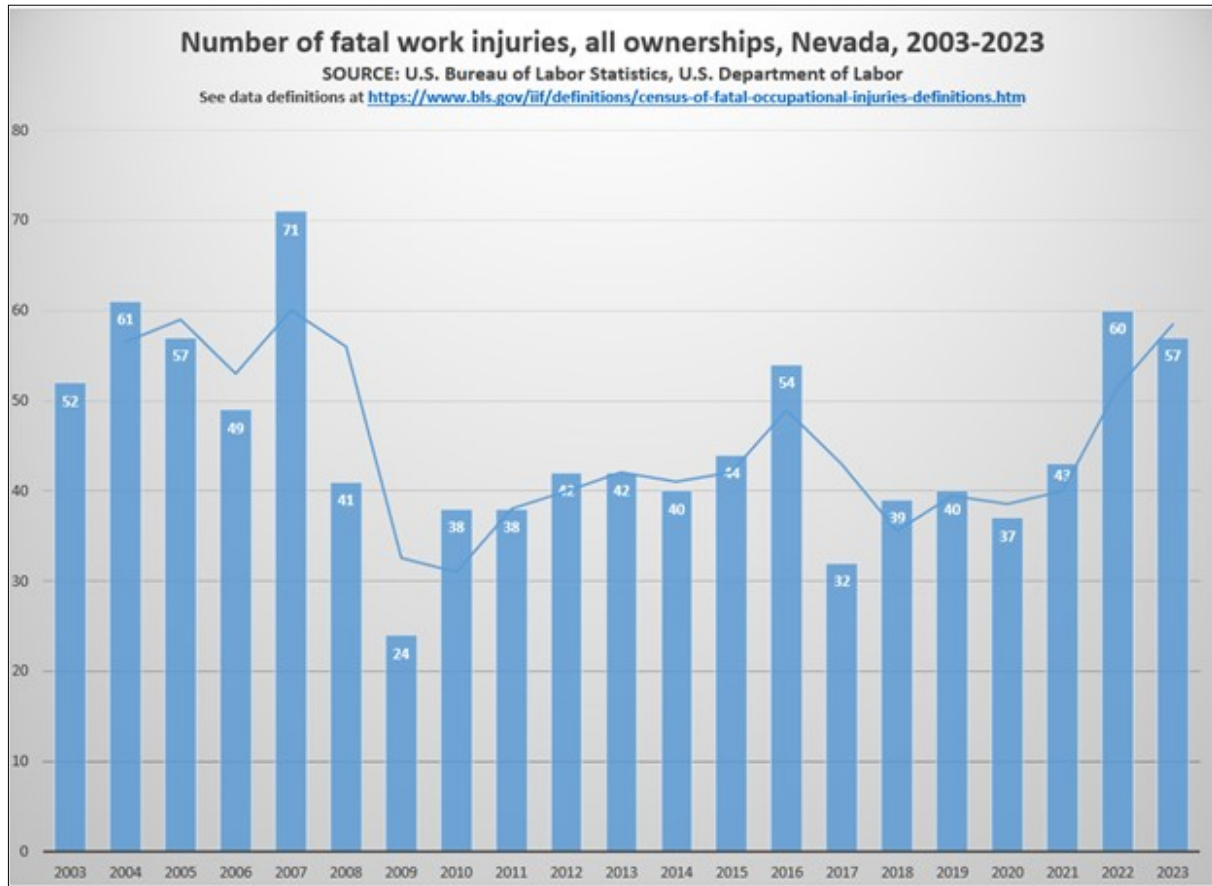
If you have any questions or need more information, please contact Jodi McCollins, Chief Administrative Officer, WCS, via email at jmccollins@dir.nv.gov .



Number of Fatal Work Injuries

The Survey of Occupational Injuries and Illnesses (SOII) and the Census of Fatal Occupational Injuries (CFOI) are conducted by the Bureau of Labor Statistics (BLS) with participating states under a Federal/State cooperative program.

The data table below shows compiled statistics from 2003 - 2023, reflecting the numbers of fatal occupational injuries by year for all ownerships in Nevada.



Additional results for the country and individual states can be found on the [BLS National Site](#).

WELCOME ABOARD!



Let's welcome **Stephanie Johnson** as the Administrative Assistant II in the Workers' Compensation Section for the Medical Unit! She was born and raised on the Navajo Reservation in New Mexico. After high school, Stephanie joined the Navy for 8 years. She was station all over the West Coast. She then moved to Las Vegas seven years ago to be a closer to her family. Stephanie started working with State of Nevada in 2022 as an Administrative Assistant I at the Health and Human Services Human Resources. She is also currently in school for IT and Business Administration at Northwest Career College and San Diego City College. Her hobbies are photography, playing the acoustic guitar, and weightlifting.

We are excited to welcome **Patti Pearce** as the new Compliance/ Audit Investigator for the Audit Unit in the Workers' Compensation Section! Patti is from Oklahoma. She spent 26 years working with the State of Oklahoma, in various management positions working with unemployment claims. After taking an early retirement, she took a leap of faith and moved to Las Vegas in 2017 after visiting so many times it was practically home. She worked at DETR in the adjudication and the fraud unit before making the transition to DIR as a Compliance Audit Investigator II in the Benefit Penalty section. She plans to enjoy Las Vegas a few more years before retiring and returning to Oklahoma. Patti likes to travel, run around and look at the sights in the area, considers herself a foodie and loves a good binge watch.



Let us also welcome **Sarah Ketner** as the Compliance/Audit Investigator III in the Audit Unit! She grew up in Southern California, then moved to Las Vegas, Nevada in 1994 where she stayed with her brother and mother. Sarah got married and became a stay-at-home mom with her 5 kids for 15 years. She started working for H&R Block in December of 2011 as a store manager and Tax Pro for 5 years. She then started to work for the State of Nevada at OSHA in August of 2016 as an Administrative Assistant II. In April 2017, Sarah moved to the Department of Taxation as a Sales and Use Tax Auditor II. In her free time she enjoys sewing, watching movies, and hanging out with my family as much as she can.

Welcome **Jeff Martin** to the Audit Unit in the Workers' Compensation Section as the Compliance/Audit Investigator II. After many years of service in various roles working on pharmaceutical and device clinical trials. Las Vegas became home in 2016, although substantial work travel meant that he was rarely at home. After living in several states and enjoying travel for business for many years, he welcomes the opportunity to be a "normal" part of a community. Hobbies and interests include learning to cook, international and domestic leisure travel, gardening, and enjoying music and arts.

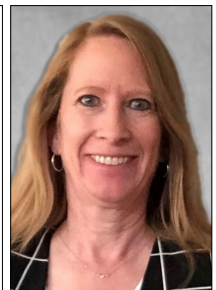


Congratulations!



We would like to congratulate **Quintina Buck** on her promotion! Starting in 2018 as an Administrative Assistant in the Mechanical Compliance Section, Quintina demonstrated exceptional growth, advancing to Administrative Assistant II, then to Administrative Assistant III in the Safety Consultation and Training Section (SCATS) by 2022. Most recently, she transitioned to the Legal Unit in the Workers' Compensation Section as the Legal Secretary II in November 2024. With 20 years of administrative experience, Quintina's enthusiasm and commitment to learning are truly inspiring. She is grateful for the opportunities here at DIR and looks forward to what the future holds.

Congratulations to **Jolene Pirnie** on her recent promotion to Insurer Compliance Unit Chief in Las Vegas. Jolene has been the Compliance Audit Investigator III for the Las Vegas WCS Audit Unit since 2023. Before joining WCS, she worked for 15 years with the Department of Employment, Training and Rehabilitation (DETR) in several capacities. Ms. Pirnie earned a master's degree in business administration in May of 2022. Jolene enjoys spending time with family and friends, as well as volunteering at both her church with middle school students and with a local non-profit organization called The Cupcake Girls. Jolene is an avid stair climber as she has taken on the challenge of the annual Scale the Strat for 8 years by climbing 1,455 steps (equivalent to 108 floors), benefiting The American Lung Association.

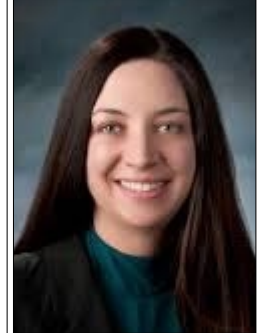


Congratulations!



Let's congratulate **Maria Gonzalez** on her promotion as the Management Analyst I. She has been with the State of Nevada for going on 7 years with three of those years being in the Research & Analysis Unit (RAU) as an Administrative Assistant II. She left WCS briefly and worked in OSHA as an Administrative Assistant III shortly before returning to the RAU. Maria is originally from California and has lived in Nevada for 18 years but makes frequent trips back home to visit family and friends. She enjoys traveling and has had the opportunity to travel within the country as well as overseas. In her free time she spends with family and friends.

DIR is pleased to announce that **Amber Williams** has been selected as Senior Division Counsel and started her new position on February 18, 2025. Amber joined DIR as Division Counsel in May 2024. She came to us with nearly 14 years of experience in private practice, primarily in insurance defense. She has quickly become a tremendous asset to our Legal team, doing hearings, writing appellate briefs, conducting research, revising policies, and providing training. She is known for her excellent writing skills, high level of professionalism, and keen examination skills. Amber earned her Bachelor of Arts degree at UNLV where she majored in Economics. She graduated from Arizona Summit Law School where she was the Senior Articles Editor for the Phoenix Law Review and was active in Moot Court competitions. Our legal team will be in excellent hands under her leadership!



Farewell!



DIR bids farewell to two of our attorneys, **Chris Eccles** and **Justin Taruc**, who are leaving our agency to form their own law firm (Eccles and Taruc Law). We wish them the best as they become intrepid entrepreneurs and enter a new phase of their careers, taking their legal skills to the next level.

Chris joined DIR in May 2018 as Division Counsel and was promoted to Senior Division Counsel in September 2021. Chris will be remembered for his excellent legal strategy skills, working to resolve cases in the agency's favor as quickly as possible. Chris also went above and beyond by helping the Workers' Compensation Section to improve its processes and provide training to staff to produce high quality determinations.

Justin Taruc joined DIR in November 2021 as Division Counsel. He will be remembered for his congenial attitude, infectious laugh, and his efficiency in handling any legal matter that came his way. Justin also excelled in leading the agency's rulemaking efforts, ensuring that each phase of the process was done accurately and timely.

Together, they were a dynamic duo, ensuring that DIR had the best legal representation possible. They have left an indelible mark on DIR and will be greatly missed!

Check our website for upcoming WebEx training opportunities!

To register for WebEx 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

WCS MISSION STATEMENT

The purpose of the Workers' Compensation Section is to impartially serve the interests of Nevada employers and employees by providing assistance, information, and a fair and consistent regulatory structure focused on:

- Ensuring the timely and accurate delivery of workers' compensation benefits.
- Ensuring employer compliance with the mandatory coverage provisions.