



# NEVADA WORKERS' COMPENSATION CHRONICLE

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

Division of Industrial Relations Summer Edition  
(June 2025 — August 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.

## 13th Annual Nevada Workers' Compensation Educational Conference.

### *Focusing on the Future*

We are thrilled to share that [online registration](#) is now available for the 13th Annual Nevada Workers' Compensation Educational Conference, scheduled for September 11th and 12th at the Palace Station Hotel and Casino. This year's event is once again organized by the State of Nevada Workers' Compensation Section in collaboration with IWCF, the International Workers' Compensation Foundation, ensuring a valuable educational experience.

With a fresh venue, attendees can look forward to an engaging and informative program featuring a diverse range of presentations.

Topics will cover essential areas such as:

- Mastering the New CARDS Data System: A Guide to Expertise and Efficiency.
- E-Filing 101: A Guide to Electronic Filing at the Hearings Division.
- Navigating Heart and Lung Claims: Perspectives from the Front Lines of Workers' Compensation.
- The Who, What, When and How of Indemnity Payments.
- Understanding Apportionment and Impairment Ratings: Principles, Practice, and Pitfalls. *(This course has been approved as part 1 of 2 courses currently approved to meet the Rating Panel Members' Biennial Education Requirement.)*
- Getting It Right: Avoiding Rating Errors and Addressing Frequently Asked Questions. *(This course has been approved as part 2 of 2 courses currently approved to meet the Rating Panel Members' Biennial Education Requirement.)*
- Physiatry Explained: The Physician Behind Physical Medicine and Rehabilitation.
- Marijuana, Opioids, and Medical Trends: A National and Nevada Specific Update from NCCI
- Doing the Right Thing: Ethical Challenges in Professional Decision Making.
- .... And more!

For registration and further details, please visit the IWCF website at <https://iwcf.us/schedule/> or the WCS website. Should you have any questions, feel free to reach out via email at [WCSedutng@dir.nv.gov](mailto:WCSedutng@dir.nv.gov). We look forward to seeing you in September!

## COLA Update

Requests for reimbursement for 2024 COLA expenses have been processed by WCS staff. WCS notifies reimbursement requestors by mail of the status of their request and the approved amount(s) on a per claim basis.

The Department of Business and Industry Fiscal Unit have issued invoices to all insurers for the annual COLA Assessment by May 31, 2025, which will be due on June 30, 2025. Insurers failing or refusing to pay the invoice for the COLA Assessment, or any assessment, by the due date are subject to fines, penalties, collection fees and possible revocation of the insurer's certificate of authority to transact insurance in Nevada.

Reimbursement payments to insurers for approved 2024 COLA expenses will be issued by DIR by December 31, 2025. WCS will also notify by email the Assessment Contact in CARDS provided by each insurer

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# Reporting Reminders

## **REPORTING IS COMING TO CARDS!!**

Until now, insurers and TPAs submitted required reports both in CARDS and outside of CARDS via email. Our new CARDS system now includes reporting previously completed outside of CARDS as well as enhancements to current CARDS web forms:

- D-38 Form: Now require the employer NAICS code to be submitted on each claim.
- Insurer and TPA Information Forms: These webforms have been updated with new questions and contact types to reflect insurer and TPA office and claims administration locations. As always, these are required to be updated as needed and submitted annually between 1/15 and 3/1.
- \*NEW\* OD-8 Form: A new webform that populates claim information from the D-38. The OD-8 permission is automatic to both insurer and TPA users with the D-38 permission. **IMPORTANT NOTE: Due to data migration delays, please do not submit OD-8s (either in CARDS or by email on the manual form) until further notice. We will communicate when OD-8 reporting can commence.**
- \*NEW\* Annual Claims Activity Report: A new webform for insurer users to submit the annual required report. The form will be available starting 7/15 each year, with a due date of 9/1, for reporting for the fiscal year ending 6/30. The annual form will be open each year until 12/31 for revisions as needed.
- \*NEW\* TPA Claims Handled Data: This annual data call is now part of the TPA Information Form webform. The TPA Claims Handled Data portion of the form will be required annually between 1/15 and 3/1 each year for the prior fiscal year ending 6/30.

Please ensure that individuals responsible for submission of these forms are

- Registered, active CARDS users
- Affiliated with your entity or entities in CARDS
- Have been provided the appropriate permissions to access the forms
- Have attended the online training offered by WCS (see [Training](#) page for more information)

### **PROOF OF COVERAGE REPORTING 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.
- Additionally, insurers are again 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.

Please contact the Research & Analysis Unit at [wcsra@dir.nv.gov](mailto:wcsra@dir.nv.gov) if you have reporting questions or [CARDS@dir.nv.gov](mailto:CARDS@dir.nv.gov) for web portal questions or issues. Visit the [Insurer-TPA Reporting](#) page or the [CARDS Information](#) page for more information.

# CARDS CORNER

## CARDS Phase 2 Enhancements Update:

We are excited to announce the new CARDS portal launched on June 2, 2025! The new portal offers new functionality and enhanced performance for insurer and TPA users, as well as adding limited access for attorneys and clinical practitioners (rating physicians).

Below are highlights of some of the new features and changes to ensure a smooth transition to the enhanced CARDS system:

### → User Types:

- ♦ New CARDS categorizes users by type. This structure allows different user types access to certain functions, depending on permissions that apply to them. User Types are Insurer, TPA, Clinical Practitioner (CP) and Attorney
- ♦ Current users are assigned a user type based on their current affiliations:
  - Users affiliated only with insurers = Insurer User
  - Users affiliated only with TPAs or with both insurers and TPAs = TPA User

### → User Registration:

- ♦ **Current CARDS users do not need to re-register.** Your login will continue to be active.
- ♦ New CARDS Users – including Clinical Practitioners (CPs) and Attorneys - will need to register and activate their login on or after **6/2/25**.

### → Permissions:

- ♦ With new functionality comes new permissions! While current users do not need to re-register, Account Admins (gatekeepers) will need to review and update their users' permissions and consider adding new users based on their roles.
- ♦ Insurer Account Admins will no longer be able to add TPA users as "individual users" for their insurer, giving them full access to the insurer permissions. Instead, they will add TPA users individually from a drop-down list from their linked TPAs. They can then assign the user permissions for the individual TPA users from a subset of insurer permissions. **Not all insurer permissions can be assigned to TPA users.**

### → CARDS Functionality :

#### ♦ For Authenticated CARDS Users

- Enhanced System Performance – faster data retrieval and processing times
- Enhanced D-38s/Claims Indexing - addition of employers' NAICs code required on all D-38 submissions
- Enhanced Insurer and TPA Information Forms – new contact types
- Enhanced Insurer Report Generation
- **\*NEW\*** - Law Firm and Clinical Practitioner Information Forms
- **\*NEW\*** - Insurer Assessment Reporting (Claims Expenditures and Premium Data Reporting) and Payment Processing
- **\*NEW\*** - D-35 PPD Requests, Assignments, Rating Physician Acceptance/Denial
- **\*NEW\*** - OD-8 Occupational Disease/Statement of Inactivity Reporting
- **\*NEW\*** - Annual Claims Activity Report/Statement of Inactivity Reporting
- **\*NEW\*** - D-37 Subsequent Injury Checklist
- **\*NEW\*** - Insurer Claim Audits

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# CARDS CORNER

- \*NEW\* - Online Invoice Payment for Administrative Fines, Penalties and Assessments
- \*NEW\* - Update Treating Provider Lists
- \*NEW\* - Enhanced Document Upload Features including additional acceptable file types

## → For Unauthenticated Users (Public Access)

- \*NEW\* - Online Invoice Payments (Invoice # and Zip Code required)
- \*NEW\* - Complaint Webform
- Treating Provider Search – enhanced search capabilities
- Benefit Penalty Search

## → Visit our [CARDS Information](#) page on our website:

- CARDS Training Materials
- Links to optional worksheets to help Account Admins organize and prepare for managing users and permissions. Please retain these for your internal use only; do not submit them to WCS.
- CARDS User Manual
- CARDS Registration and Login link
- ...and more!

## → Direct Inquiries to:

- [CARDS@dir.nv.gov](mailto:CARDS@dir.nv.gov) – for general CARDS issues
- [Indexing@dir.nv.gov](mailto:Indexing@dir.nv.gov) – for D-38/claims indexing issues
- [medunit@dir.nv.gov](mailto:medunit@dir.nv.gov) – for D-35 issues

## COLA Update

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that will receive a reimbursement payment of the total amount of the approved payment that will be issued.

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](mailto:WCAssessment@business.nv.gov).

## State of Nevada Will Observe The Following Holidays:



**JUNETEENTH**  
**THURSDAY JUNE 19**  
&  
**INDEPENDENCE DAY**  
**FRIDAY JULY 4**



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

*Nevada Claims Processed in CARDS between February 1, 2025 and May 30, 2025:*

TOP 5 ACCEPTED NATURE OF INJURY	Percent of Total Reported
1. Strain or Tear	25.65%
2. Laceration	12.52%
3. Contusion	12.22%
4. Sprain or Tear	5.74%
5. Puncture	5.74%

TOP 5 ACCEPTED CAUSE OF INJURY	Percent of Total Reported
1. Lifting	7.26%
2. Fall, Slip or Trip, NOC*	7.02%
3. Strain or Injury by NOC*	5.68%
4. Object Being Lifted or Handled	5.32%
5. Cut, Puncture, Scrape, NOC	4.99%

\* Not Otherwise Classified.

## Independent Medical Examination (IME) VS Permanent Partial Disability Ratings and Required Submission of D-35 Request

NRS 616C.145 in part addresses Independent Medical Examination (IME) as well as a specific type of IME, the Permanent Partial Disability (PPD) evaluation.

Not all IMEs are for the purpose of determining an injured worker's percentage of permanent impairment. Think of the PPD as a specialized type of IME.

An IME may be conducted for a variety of reasons, approval of care, the direction of a treatment plan, the scope of the claim, closure and/or reopening of a claim. The IME exam does not involve treatment and must be conducted by a physician or chiropractic physician selected by the injured employee from the panel of physicians established pursuant to subsection 1 of NRS 616C.090. No D-35 is required.

A D-35 is titled, "Request for Assignment of a Rating Physician or Chiropractic Physician".

- D-35 Forms are used to request an impairment evaluation (rating) of a possible permanent partial disability (PPD) per NRS 616C.145(5), NRS 616C.330, NRS 616C.360, and NRS 616C.490.
- D-35 Forms are used to request an independent medical examination for a PPD per NRS 616C.145(5)
- PPD evaluations may not be completed in conjunction with other types of independent medical evaluations, such as consultations, adding body parts, claim closures, etc. [NAC 616C.021(7)].

Pursuant to NRS 616C.145(5) If the examination is being performed for a permanent partial disability rating, to determine if the injured employee has a ratable impairment or, if the injured employee is seeking to dispute an initial rating determination, to obtain a second rating. The injured employee must select at random from the DIR WCS Rating Panel of Physicians and Chiropractic Physicians, unless the insurer and injured worker mutually agree and choose a specific rating physician from the list. A D-35 submission is required for these PPD evaluations.

Rating assignments are determined by random selection, mutual agreement, or court order.

## Upcoming Teams Webinar Training July 2025

Following are the dates for July 2025 third quarter trainings. Click on the class title to register.

[Workers' Compensation and Nevada Employers](#) on **Wednesday, July 9 at 11:00 a.m.**

[C-4 Form Healthcare Provider Responsibilities and Coverage Verification Service \(CVS\)](#) on

**Wednesday, July 16 at 11:00 a.m.**

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

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





## WCS in the Community!

The Workers' Compensation Section (WCS) participated in the Nevada Self-Insurers Association (NSIA) Vendor Appreciation and Marketing Fair held at Palace Station on April 11, 2025.

Engaging with both newcomers and seasoned professionals in Nevada's workers' compensation world, WCS attracted over 100 visitors to its booth, where they provided a wide variety of information. Attendees could access various resources, including brochures, statutory and regulatory timeframes, FAQs for medical providers, and details about the upcoming 13th Annual Workers' Compensation Educational Conference.

For those unable to attend, all materials are available on the WCS website at <http://dir.nv.gov/WCS/Home/>. The event showcased a diverse array of exhibitors, including medical professionals, industry representatives, and government officials, and WCS valued the opportunity to connect with the community and strengthen relationships with stakeholders.



We are thrilled to share that **Melinda Vulgamore** received recognition from Governor Lombardo with a GSD award on May 5, 2025, during Employee Appreciation Week, making her one of only 12 honorees in Southern Nevada.

As a vital member of the Medical Unit within the Workers' Compensation Section, Melinda has demonstrated remarkable leadership and adaptability amid significant changes, particularly when she stepped in as interim chief during the Medical Unit Chief's extended leave.

Her ability to maintain operational integrity while fostering a collaborative and supportive culture has made her an indispensable resource for her colleagues. Melinda has played a critical role in onboarding new staff and has been instrumental in the transition to a new Medical Unit Chief.

Her work ethic and positive attitude have dramatically influenced the success of the Medical Unit, earning her affectionate titles like the "work fairy godmother" due to her skillful guidance and uplifting presence. Without Melinda's unwavering dedication, the Medical Unit undoubtedly would have encountered considerable challenges. Congratulations Melinda!

## Nevada Honors Fallen Workers on Workers' Memorial Day 2025

**Las Vegas, NV** — On Workers' Memorial Day 2025, the Nevada Occupational Safety and Health Administration (Nevada OSHA) and the Safety Consultation and Training Section (SCATS) of the Nevada Department of Business and Industry's Division of Industrial Relations (DIR), solemnly honored the workers who have lost their lives due to work-related injuries and illnesses in Nevada and across the nation.

Workers' Memorial Day is observed annually on April 28 to commemorate the passage of the Occupational Safety and Health Act of 1970, which provides every worker the right to a safe and healthful workplace.

According to currently available data from the U.S. Bureau of Labor Statistics (BLS), there were 5,283 fatal work injuries

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recorded in the United States in 2023, a 3.7% decrease from 5,486 in 2022. The fatal work injury rate also declined from 3.7 per 100,000 full-time equivalent (FTE) workers in 2022 to 3.5 in 2023. In Nevada, there were 57 fatal work injuries in 2023, down from 60 in 2022.

“Today, we pay tribute to the Nevadans who tragically did not return home from work,” said William Gardner, Chief Administrative Officer of Nevada OSHA. “Behind every statistic is a person—a family forever changed. Our mission is to prevent these losses through education, outreach, and enforcement. Every worker deserves to be safe on the job.”

“SCATS stands in remembrance of the lives lost and in solidarity with families, coworkers, and communities affected by these tragedies,” said Todd Schultz, Chief Administrative Officer of SCATS. “We are committed to supporting employers and workers with free training and consultation services that help identify risks and prevent workplace injuries. Together, we can build safer workplaces across Nevada.”

### Support and Resources for Workers and Families

Nevada OSHA and SCATS, through the Division of Industrial Relations, offer a range of resources for workers, employers, and families affected by workplace incidents:

- **Kids’ Chance of Nevada** Kids’ Chance provides college and technical school scholarships to children of workers who have been killed or seriously injured on the job in Nevada. Nationally, the organization has awarded over 9,300 scholarships totaling more than \$33.2 million. Learn more at [www.kidschance.org](http://www.kidschance.org).
- **Nevada Safety Consultation and Training Section (SCATS)** SCATS offers no-cost workplace safety services to Nevada employers, including on-site consultations, safety program evaluations, and training workshops. The goal is to prevent injuries and improve workplace safety practices. Learn more at [www.4safenv.state.nv.us](http://www.4safenv.state.nv.us).
- **Nevada OSHA – Worker Protections and Complaint Process** Workers who believe they’ve been exposed to unsafe conditions may report concerns to their employer or file a complaint with Nevada OSHA. Both state law (NRS 618.445) and federal law (Section 11(c) of the Occupational Safety and Health Act) prohibit employer retaliation. Complaints are confidential under NRS 618.341(3)(a). File a complaint online at [www.osha.gov/workers/file-complaint](http://www.osha.gov/workers/file-complaint), or call: Southern Nevada: (702) 486-9020 or for Northern Nevada: (775) 688-3700

### About the Nevada Division of Industrial Relations



The Nevada Division of Industrial Relations (DIR) is the state’s principal regulatory agency for workplace safety and worker protection. DIR consists of five sections: Nevada OSHA, Workers’ Compensation Section, Mechanical Compliance Section, Mine Safety and Training Section, and the Safety Consultation and Training Section (SCATS). These programs work together to protect Nevada’s workforce through education, enforcement, and support. For more information, visit <http://dir.nv.gov>.



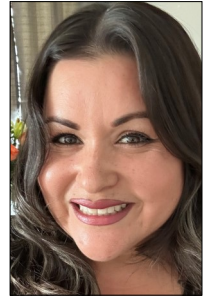
We are excited to welcome **Jessica Chamberlain** as Division Counsel for the DIR Legal team. Jessica comes to us from private practice after working for a bankruptcy firm here in Las Vegas. Prior to moving back to Las Vegas in June 2024, Jessica was living in New York City while attending law school at New York Law School where she graduated in May 2024. Jessica was born and raised in Vegas but spent the previous 10 years living in various places across the country. When presented with the opportunity to move back home to be closer to her family, Jessica jumped at it and decided to begin her legal career here. In her free time, she loves to travel, read, and spend time with family and friends.





DIR is pleased to announce that **Mayli Alarcon-Wolkenhauer** has joined the agency as Division Counsel in April 2025. Prior to this role, Mayli worked in private practice, where she focused primarily on bankruptcy law and developed extensive experience representing creditors and mortgage lenders. Since joining DIR, she has quickly become a valuable asset to the Legal team—handling hearings, conducting legal research, and drafting legal documents such as orders and pleadings. Mayli is known for her strong regulatory compliance expertise, strategic thinking, and attention to detail. She earned a Bachelor of Arts degree from UNLV and later received both her Juris Doctor from the William S. Boyd School of Law and her Master of Business Administration from the Lee Business School at UNLV. In her spare time, Mayli enjoys traveling and hiking.

Let's welcome **Diana Glass** to the Employer Compliance Unit (ECU) with the Workers' Compensation Section (WCS)! Prior to working with the state, she worked in the pawnshop industry for 13 years for various companies in the Valley. Diana then changed careers, proudly working for the State of Nevada, Welfare Division for 10 years. During those ten years, she promoted to various positions such as an Administrative Clerk, Family Services Specialist, Family Services Claims Specialist with the Investigations and Recovery Unit, Hearings Program Officer and lastly, a Compliance Investigator II. Diana is beyond excited to be part of the team. Her happy place is traveling, coffee and trying new foods!



## 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.

Check our website  
for upcoming  
Teams Webinar Training  
opportunities!

To register for Teams Webinar  
Trainings:

[https://dir.nv.gov/WCS/  
Training/](https://dir.nv.gov/WCS/Training/)

-or-

Email:

[WCSedutng@dir.nv.gov](mailto:WCSedutng@dir.nv.gov)

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This spring, the Employer Compliance Unit (ECU) said goodbye to two valued team members who are advancing their professional careers in new directions.

Rosalind "Roz" Jenkins has accepted a position with the Office of the Attorney General, marking a significant step forward in her legal career. Their departure is a notable loss for the unit, but a proud moment as they take their talents to the broader public sector.

Meanwhile, Dante Jackson has returned to his home state of South Carolina to pursue a long-held goal in supply chain management. His career transition reflects a strategic move toward an industry he is passionate about and has long aspired to join.

While their absence will be felt, both individuals leave behind a strong legacy of dedication and service to the Employer Compliance Unit and the Department of Industrial Relations (DIR). Colleagues expressed appreciation for their contributions and pride in their continued success.

"We are incredibly grateful for their time, talent, and commitment to our mission," said a ECU Supervisor. "They will be missed, and we wish them all the best in this exciting new chapter."

Though their paths now lead elsewhere, their impact at ECU will remain a lasting part of our story.