



NEVADA WORKERS' COMPENSATION CHRONICLE

Division of Industrial Relations Winter Edition
(December 2025 — February 2026)

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.

Regulation Update

A Public Workshop to Solicit Comments on Proposed Permanent Regulations Amending NAC Chapters 616A-617 is scheduled for December 17, 2025, at 10:00 a.m. Please see the link to the notice and proposed regulation: [Notice of Public Workshop - Proposed Permanent Regulations Amending NAC Chapters 616A-617](#).

The proposed permanent regulations, arising from Senate Bill 317 (SB317) passed during the 2025 Nevada Legislative Session, amend Chapters 616A through 617, inclusive, of the Nevada Administrative Code (NAC) related to industrial insurance, by revising certain provisions relating to the definitions of "stable" and "ratable" for permanent partial disabilities; setting forth certain requirements authorizing when a treating physician or chiropractic physician may delegate certain routine follow-up care of an injured employee to a physician assistant; revising certain provisions concerning the regional assignment of a rating physician or chiropractic physician depending on where the injured employee resides; revising requirements for certain employers, insurers and third-party administrators to submit certain information to an electronic database established by the Division; revising provisions relating to administrative fines which the Administrator may impose for certain violations; and providing other matters properly relating thereto.

COLA Reimbursement Update

The Department of Business and Industry Fiscal Unit issued invoices to all insurers for the annual COLA Assessment on May 31, 2025. Payments were due on 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.

Reimbursement payments to insurers for approved 2024 COLA expenses will be issued by DIR by December 31, 2025. WCS will email the CARDS Assessment Contact for each insurer that will receive a reimbursement payment notification of the amount of the 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 and COLA reimbursement inquiries to COLAS@dir.nv.gov.

January 2026 COLA Increase Reminder

Insurers and TPAs:

Injured employees receiving Permanent Total Disability (PTD) benefits and dependents receiving Survivor's benefits are entitled to receive a 2.3% increase in their monthly benefit rate in January 2026 pursuant to [NRS 616C.473](#) and [NRS 616C.508](#).



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CARDS CORNER

WCS Support

For any issues or suggestions with CARDS (such as access, permissions, or errors), email CARDS@dir.nv.gov.

Account Administrators

Each entity (insurers, TPAs, clinical practitioners, attorneys) may have up to two administrators. We recommend designating two to maintain continuity. To add or change an administrator, complete and return the designation form via CARDS@dir.nv.gov. Administrators should review and update their users monthly, or whenever staff changes occur.

User Permissions

Administrators control user access and permissions (WCS does *not* delete users). Use the “User Access” page under “Forms and Tools” to make edits. Insurers may assign specific permissions to TPA users as needed.

Complaints

Complaints can now be submitted directly through the CARDS website as either a registered or non registered user

Training

Online training is available for any interested individual! Please refer to our WCS Training section on the WCS website. These trainings cover various topics such as navigation, claim entry, and webform processes (e.g. D-35, OD-8). Additionally, these trainings will be recorded and made available through the WCS website.

Webform Submissions

Please double-check your entries before submitting to ensure all required fields are filled. During the outage, certain alternate methods (email) were used; now that we’ve returned to portal-based workflows, consistency is key.

Issue Reporting

When emailing CARDS@dir.nv.gov about a problem, please include screenshots, the URL of the page, and the steps you took. This helps IT staff replicate and resolve issues faster.

Browser Settings

For optimal performance, use **Google Chrome** or **Microsoft Edge**. Clear your cache and cookies regularly, and keep your system and browser updated. If you need detailed instructions, your IT team or WCS can assist.

Conference

Thank you to everyone who joined the 13th Annual Nevada Workers’ Compensation Education Conference. Your engagement helps WCS continue to enhance CARDS to better serve injured workers and industry stakeholders.



Assessment Update

The FY26 Estimated Assessment invoices were emailed on 10/21/25 to the WC Safety Fund Assessment contacts identified by insurers on their Insurer Information Forms in CARDS.

Payment due dates are as follows:

- ⇒ 1st Installment due December 1, 2025
- ⇒ 2nd Installment due January 2, 2026
- ⇒ 3rd Installment due February 1, 2026
- ⇒ 4th Installment due March 1, 2026

If any installment payment is missed or made after the due date, the entire balance becomes due and payable immediately. Failure to pay by the deadline(s) may result in administrative fines and/or penalties.

WCS encourages payment online in the CARDS portal. For more information, please visit our information pages at [Assessments](#) and [CARDS Information](#), or email WCAssesment@business.nv.gov.

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

Nevada Claims Processed in CARDS between August 1, 2025 and November 30, 2025:

TOP 5 ACCEPTED NATURE OF INJURY	Percent of Total Reported
1. Strain or Tear	13.07%
2. Contusion	7.46%
3. Laceration	7.08%
4. Sprain or Tear	6.24%
5. Puncture	2.98%

TOP 5 ACCEPTED CAUSE OF INJURY	Percent of Total Reported
1. Lifting	4.13%
2. Fall, Slip or Trip, NOC*	3.66%
3. Strain or Injury by NOC*	2.98%
4. Object Being Lifted or Handled	2.97%
5. Cut, Puncture, Scrape, NOC	2.50%

* Not Otherwise Classified.



Call for Presenters! 14th Annual Workers' Compensation Educational Conference



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 in Las Vegas, Nevada.

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

Presentation Details:

- Format: 60–75-minute sessions, including Q&A.
- Presenters: Solo or panels of up to three.
- Tech Provided: Laptop, projector, screen, microphones.

Content Guidelines:

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

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.

Contact Us:

- wcsedutng@dir.nv.gov
- wcshehelp@dir.nv.gov

REPORTING REMINDERS

RECENTLY DUE:

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- ⇒ The request for the **“FY25 WCS Workers’ Compensation Claims Activity Report or Statement of Inactivity”** via the **CARDS webform** pursuant to NRS 616B.009 and NAC 616B.016 was sent 7/15/25 to the Statutory Reporting and Compliance Manager contacts for insurers and TPAs in CARDS. The due date was initially 9/1/25; however, due to the cyber-attack on the State of Nevada IT systems, **the due date was extended to 10/17/25**. Although it will be considered late, please submit the webform as soon as possible if you haven’t done so already. Click [here](#) for instructions or visit the [Insurer-TPA Reporting](#) page on our website for more information.
 - ⇒ The request for the **“Claims Expenditure and Premium Data”** via the **CARDS webform** for the period **January 2025 – June 2025** was sent 8/1/25 to the Assessment Contact for the insurer in CARDS. The due date was initially 8/31/25; however, due to the cyber-attack on the State of Nevada IT systems, **the due date was extended to 10/17/25**. This data is used to calculate the Workers’ Compensation Assessment.

COMING SOON:

- ⇒ **The Insurer Information Form and TPA Information Form (CARDS Web Portal):** The annual requirement to submit the Information Form in the CARDS portal will be sent 1/15/26 to the Statutory Reporting and Compliance Manager contacts for insurers and TPAs in CARDS and will be due 2/15/26. TPAs will also be required to submit Claims Handled Data and Client Lists at that time. In addition to the annual requirement, 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.

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](#)

You **DON'T** need to sign up:

If you are affiliated with an **Insurer** and listed on the *Insurer Information Form* in CARDS as the

- Corporate Contact
- Compliance Manager Contact or
- Statutory Reporting Contact

or If you are affiliated with a **TPA** and listed on the *TPA Information Form* in CARDS as the

- Compliance Manager Contact

News from the Medical Unit!

Upcoming Training Opportunities

The State of Nevada Workers' Compensation Section (WCS) is pleased to offer the following quarterly trainings in January and February 2026, hosted virtually via Microsoft Teams.



To register, click on the training title below and complete the online registration:

- ⇒ [Workers' Compensation and Nevada Employers](#) - Wednesday, January 7 at 11:00 a.m. PST
- ⇒ [C-4 Form Healthcare Provider Responsibilities and Coverage Verification Service](#) - Wednesday, January 14 at 11:00 a.m. PST
- ⇒ [Deep Dive into D-35](#) - Wednesday, January 21 at 11:00 a.m. PST
- ⇒ [Medical Billing](#) - Wednesday, January 28 at 11:00 a.m. PST
- ⇒ [ODG Drug Formulary](#) - Wednesday, February 4 at 11:00 a.m. PST

For assistance, please contact the WCS Medical Unit at medunit@dir.nv.gov.

Explore the ODG Drug Formulary Info Hub

The State of Nevada adopted the Official Disability Guidelines (ODG) Drug Formulary effective September 9, 2025, with full implementation July 1, 2027, pursuant to Senate Bill (SB) 317, passed during the 2025 Legislative Session.

The ODG Drug Formulary is designed to improve healthcare quality and efficiency by standardizing evidence-based prescribing practices. It promotes consistency among providers, enhances injured employee outcomes, and helps insurers manage costs by encouraging the use of effective, lower-cost medications. It also streamlines the approval process, allowing providers to focus more on injured employee care.

To support implementation and stakeholder education, the Workers' Compensation Section (WCS) launched the [ODG Drug Formulary Info Hub](#), which includes the following resources:

- ⇒ [State Formulary Access](#) - A comprehensive index of medications included in the ODG treatment guidelines
- ⇒ [ODG Formulary Stakeholder Access](#) - A guide to help users navigate and interpret the formulary
- ⇒ [The ODG Drug Formulary: A Comprehensive Guide for the State of Nevada Registration](#) - A webinar covering the formulary's structure, components, and application
- ⇒ [The Use of the ODG Drug Formulary](#): An overview of how the formulary supports evidence-based prescribing, manages pharmaceutical costs, improves outcomes, and streamlines claims

Additional information is in the [Frequently Asked Questions regarding SB 317](#) on the [WCS Homepage](#) as questions 13 through 28 specifically address the formulary and its implementation.

For questions or concerns, please contact the WCS Medical Unit at medunit@dir.nv.gov.



News from the Medical Unit!

D-35 Requests: Key Guidelines and Recent Changes

The D-35, or Request for Assignment of a Rating Physician or Chiropractic Physician, is used to request an Independent Medical Examination (IME) for the purpose of determining if there is a ratable impairment or a dispute to a previous rating. A Permanent Partial Disability (PPD) evaluation is a type of IME, and they may be arranged through court order, mutual agreement, or random selection.

D-35s are required to be submitted online through the Claims and Regulatory Data System (CARDS), before a PPD evaluation is scheduled to support an accurate workers' compensation database (CARDS) and effective regulation and oversight.

Recent D-35 process changes include:

- ⇒ Maximum Medical Improvement (MMI): If the injured employee has not reached MMI, requestors may enter the first day of the month in the "stable and ratable" field and note "no stable and ratable date" in the comments field.
- ⇒ Requestor Withdrawal: Requestors may withdraw rating assignments within 2 business days by emailing medunit@dir.nv.gov.
- ⇒ Out-Of-State (OOS) Injured Employees: Requestors may designate a geographical region for injured employees who live OOS by noting it in the comments field.
- ⇒ Court Orders: Requestors should email court documents to medunit@dir.nv.gov with the subject line: Court Documents – TK number.
- ⇒ Two D-35s for the Same Claim: Requestors should email medunit@dir.nv.gov to coordinate submission.

The next D-35 quarterly training, "[Deep Dive into D-35](#)" is Wednesday, January 21 at 11:00 a.m. PST.

Updated Eligibility Requirements for Rating Panel Physicians Effective July 1, 2026

Regulation R076-23, adopted October 9, 2024, implements changes from SB 274, passed during the 2023 Legislative Session. Section 12 of R076-23, effective July 1, 2026, amends NAC 616C.021 and removes previous exceptions to eligibility requirements for certain Rating Panel physicians.

The eligibility requirements for all Rating Panel physicians per NAC 616C.021 effective July 1, 2026, are below. To serve on the Rating Panel, physicians must:

1. Possess at least 3 years of experience in industrial health in private practice.
2. Successfully complete a course on the AMA Guides, 5th Edition. Administrator-approved courses include:
 - ⇒ The American Academy of Expert Medical Evaluators (AAEME) AMA Guides, 5th Edition Course: <https://testing.wpirs.com/>
 - ⇒ The American Board of Independent Medical Examiners (ABIME) AMA Guides, 5th Edition Course: <https://abime.org/>
3. Pass the Nevada Impairment Rating Skills Assessment Test (NIRSAT) with a score of 75% or higher. The AAEME NIRSAT is available at <https://testing.wpirs.com/>.
4. Successfully complete a course on Form D-9c. The AAEME Form D-9c Course is available at <https://testing.wpirs.com/>.

Rating Panel physicians must submit certificates of completion to the Medical Unit at medpanels@dir.nv.gov by **June 30, 2026**. Non-compliance will affect your continued eligibility to serve on the Rating Panel.

For questions about your compliance status, please contact the Medical Unit at medpanels@dir.nv.gov.



We would like to take a moment to highlight the impressive journey of **Quintina Buck** within our organization. She began her journey in 2018 as an Administrative Assistant in the Mechanical Compliance Section, Quintina demonstrated exceptional growth, strong organizational skills and a passion for learning. Her performance led to advancing to an AA II and then a promotion to an AA III position with the Safety Consultation and Training Section (SCATS) by 2022. Most recently, she transitioned to a Legal Secretary role in November 2024. She then transferred to a new opportunity to be with Workers' Compensation Assessment Team as an AA III in October 2025, where she will learn new processes from COLA

Assessment to Assessment fines and so forth. Bringing over 20 years of administrative experience, Quintina's enthusiasm for expanding her knowledge are truly inspiring. She is grateful for the opportunities here at DIR and looks forward to advancing in her career.

We are happy to announce that **Mallory (Otto) Schilling** in our Carson City office has been promoted to Fiscal/Business Professional Trainee III. This position is an underfill for the Management Analyst I (MAI) position which serves as the Claims Indexing Coordinator previously held by Tricia Barchus, who retired earlier this year. Mallory has worked in WCS for approximately 5 years as an Administrative Assistant III (AA3) in the Data Analytics Unit. She has been serving as the Interim MAI since May 2025. Mallory also performed in this role previously from June 2023 to January 2024. Mallory has extensive experience with the Claims Indexing function, both as an AA3 processing D-38 submissions and in her role as the Interim Claims Indexing Coordinator leading the team, researching and troubleshooting submitter issues, processing FTP submissions, and working with internal IT staff to identify and resolve system and data issues. She was also very involved in the CARDS enhancement project, serving as the Indexing SME during the crucial final development and testing periods, providing helpful feedback on system bugs.



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:

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