

Important Reminder: Notices of Claim Denial and Claims Indexing (D-38s)

Attention: Insurer and TPA CARDS Users and Compliance Managers

Nevada Administrative Code (NAC) 616C.091(2) requires insurers or third-party administrators to notify the Administrator of the Division of Industrial Relations when a workers' compensation claim has been denied in whole or in part. The Workers' Compensation Section (WCS) offices receive hundreds of copies of notices of claim denial each month from insurers and TPAs in compliance with this regulation.

This is a reminder that denial notices should be submitted to WCS via email to indexing@dir.nv.gov in .pdf format. Please include the word "Denial" in the file name and Subject Line of the emails. Do not mail paper notices to WCS.

Please also ensure that the claim is submitted to the CARDS system pursuant to NRS 616B.018, via either the D-38 webform in the CARDS portal or FTP. Failure to submit required claims data (D-38s) may result in administrative fines of up to \$1000 for the first violation or \$2000 for a second or subsequent violations.

For more information on D-38 Claims Indexing, please visit our [CARDS information page](#) on our website or contact the Claims Indexing Team at indexing@dir.nv.gov.