

# REPORTING TRIGGERS

## INITIAL REPORTS:

### Within 30 days of:

- ⇒ Claim Determination  
(Acceptance or Denial of Claim)

## UPDATES:

### Within 30 days of any of the following:

- ⇒ Benefit Start Date, End Date or Type Change (TTD, TPD, PPD, Rehab, PTD)
- ⇒ Change in claim determination (Denial to Acceptance or vice versa)
- ⇒ Claim Type change  
(Med Only to Lost Time/Indemnity)
- ⇒ Change to/from catastrophic claim status
- ⇒ PPD rating and award acceptance or ordered with appeals exhausted
- ⇒ Claim closure
- ⇒ Claim reopening
- ⇒ Injured employee death
- ⇒ Any correction to or update of the Injured Employee's information including name, gender, birthdate, SSN, employer, etc.
- ⇒ Any correction to or update of the claim information including claim number, date of injury, nature of injury, cause of injury, type of loss, body parts involved, etc.

## DIRECT CLAIMS INDEXING

### QUESTIONS TO:

**INDEXING@dir.nv.gov**

## CLAIMS INDEXING STATUTORY BACKGROUND

NRS 616B.018 requires the Administrator of the Division of Industrial Relations to "...establish a method of indexing claims for compensation that will make information concerning the claimants of an insurer available to other insurers and the Fraud Control Unit for Industrial Insurance established pursuant to [NRS 228.420](#)."

Additionally, NRS 612.265(10) requires DIR to periodically submit to the Nevada Department of Employment, Training and Rehabilitation (DETR) a list containing the name of each person who received workers' compensation benefits from the information in the index of claims established pursuant to NRS 616B.018.

### IMPORTANT REMINDER:

**REQUESTS FOR RATING  
PHYSICIANS (D-35) CANNOT BE  
PROCESSED UNLESS THE CLAIM HAS BEEN  
INDEXED IN CARDS.**

**CARDS**  
Claims and Regulatory Data System

## CLAIMS INDEXING (D-38)

## WORKERS' COMPENSATION

**CARDS**  
Claims and Regulatory Data System

<https://CARDS.nv.gov>



Email us at:

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

PUBLISHED BY:

STATE OF NEVADA

DEPARTMENT OF BUSINESS AND INDUSTRY  
WORKERS' COMPENSATION SECTION

*This pamphlet is provided to inform stakeholders of some significant points concerning workers' compensation insurance in Nevada.*

## RULES FOR CLAIMS INDEXING

**Asterisk (\*) denotes required field**

**Claim Number\*** – must contain letters and numbers only. The claim number search is an exact match.

**Claim Type\*** – Medical Only or Lost Time.

NOTE: Use Medical Only for denied claims.

### INJURED EMPLOYEE INFORMATION

**First Name\***

**M.I.**

**Last Name\***

**Gender\***

**Date of Birth\***

**Zip Code\***

**Undocumented Injured Employee\*** - Yes/No. If Yes, CARDS assigns a UD number once D-38 is processed. (Not available in flat file option.)

**Injured Employee SSN\***

### CLAIM INFORMATION

**Date of Injury/Date of Disablement\*** - Use date of injury for NRS 616 claims and date of disablement for NRS 617 claim.

**Date C4 Received by Insurer/Claims Admin\*** - Must be on or after Date of Injury.

**Date Accepted/Denied\*** - Must be on or after Date C4 Received.

**Accepted\*** - Yes/No. Accepted claims must have at least one accepted body part.

**Type of Loss\*** - NRS 616 - Traumatic Injury, NRS 617 – Occupational Disease, Cumulative Injury (Other than Disease).

**Catastrophic** – Yes/No. refer to NRS 616A.077.

**Nature of Injury\*** - see Addendum 2 in Indexing Manual.

**Cause of Injury\*** - see Addendum 3 in Indexing Manual.

**Permanent Impairment Percentage** – whole body.

**Death Date** – Enter only if the injured worker is deceased; otherwise leave blank (Death Result of Injury will also be required.)

**Death Result of Injury** – Yes/No. leave blank unless Death Date is completed. (Required with Death Date)

**Benefit Type** – see Addendum 4 in Indexing Manual.

**Benefit period start date**

**Benefit period through date** - For Lump Sum Payout use the same start and end date.

### RELATED ENTITIES

#### **EMPLOYER**

**Employer Name\***

**Employer FEIN\*** - Employer is matched on FEIN.

**Address Line 1\***

**Address Line 2**

**City\***

**State\***

**Postal Code\***

**Phone\***

**NAICS Code\***

**INSURER\*** - Populated based on chosen insurer.

**TPA** – Only linked TPAs will be listed.

#### CLAIM CLOSED/REOPENED

**Date Closed** - \*Required with NRS Close Code and Total Cost at Closure.

**NRS Close Code** – NRS 616C.235.(1) or (2) Claim amounts over \$800 must use section (1) \*Required with Date Closed and Total Cost at Closure.

**Total Cost at Closure** – per NAC 616B.707 \*Required with Date Closed and NRS Close Code. Claim closures will not be accepted on DENIED claims. Accepted claims cannot have a \$0 cost.

#### **Reopen Effective Date**

**Reopen Request Date** - \*Required with Reopen Effective Date.

**Reopen Decision Date** - \*Required with Reopen Effective Date.

**Reopen Decision** - \*Required with Reopen Effective Date.

#### PRIVATE CARRIER INFORMATION\*

**Policy Effective Date\***

**Policy Expiration Date\***

**Policy Number\*** - must contain only letters and numbers. Policy information must match what is reported to NCCI. Submitters can verify policy information at <https://www.ewccv.com/cvs>

#### INJURY INFORMATION

**Body Part\*** - See addendum 5 in Indexing manual.

#### **PLEASE NOTE:**

Submitters cannot update the CLAIM NUMBER, EMPLOYER, INSURER, or POLICY NUMBER fields. If coverage information cannot be verified (policy data reported to NCCI or self-insurance), the D-38 will be rejected.



**All claims are required to be reported to WCS pursuant to NRS 616B.018. WCS offers 2 methods for insurers to comply with this requirement.**

### CLAIMS INDEXING REPORTING METHODS

#### **FLAT FILE**

Insurers/TPAs are encouraged to develop and use the flat file format to efficiently submit required claims data. Once your Flat File development is complete, WCS will test the file to ensure it is working correctly. Once the file passes testing you will be provided with login information and instructions to our FTP site. Reach out to the WCS Claims Indexing Team to get started at [indexing@dir.nv.gov](mailto:indexing@dir.nv.gov).

#### **WEB PORTAL**

D-38 Claims Indexing in the CARDS portal launched in April 2017. Several enhancements have been incorporated since then including PPD Rating information and employer NAICS code requirements. The D-38 web form allows CARDS users to submit and update claims with ease and accuracy.

#### **D-38 WCS PROCESSING STATUSES**

**Draft**—submitter has saved a draft. Form not submitted.

**Pending**—D-38 submitted and pending processing

**Accepted**—Processed successfully

**Corrections Required**—submitter has 11 days to make corrections and resubmit the same D-38 form for processing

**Rejected**—submitter needs to resubmit a new D-38 form.

Additional Flat File Information and the Claims Indexing Manual may be found at: <https://dir.nv.gov/WCS/cards/>.