MEDICAL PROVIDER GUIDE

WORKERS' COMPENSATION



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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.

What is workers' compensation?

Workers' compensation is a no-fault insurance program in the State of Nevada, which provides benefits to employees who are injured on the job and protection to employers who have provided coverage at the time of injury.

What protection is provided for the employer?

Because Nevada has "exclusive remedy," the injured workers' benefits are set forth in the statutes. Employers who provide coverage for their employees at the time of injury are protected from any additional damages claimed by their employees as a result of an injury on the job. This protection is established when the injured employee opts to receive workers' compensation benefits.

What type of benefits are employees entitled to?

Nevada's Workers' Compensation Program provides a variety of benefits which are designed to assist the injured employee. These benefits may include (among others):

- Medical treatment:
- Lost time compensation (TTD/TPD);
- Permanent Partial Disability (PPD);
- Permanent Total Disability (PTD);
- Vocational Rehabilitation:
- Dependent's benefits in the event of death; and
- Other claims-related benefits or expenses (i.e., mileage).

What services require prior authorization?

The treating physician or chiropractor must request written authorization from the insurer before ordering or performing any one of the following services with an estimated billed amount of \$200 or more:

- Consultation;
- Diagnostic testing;
- Elective hospitalization;
- Any surgery which is to be performed under circumstances other than an emergency; or
- Any elective procedure.

In addition, treatment for codes 97001 to 97799, inclusive, and 98925 to 98943, inclusive, consisting of more than 6 visits, requires pre-authorization. NAC 616C.129.

What forms are the physician or chiropractor required to fill out?

A physician or chiropractor is required to complete the Form C-4, Employee's Claim for Compensation/Report of Initial Treatment and Form D-39, Physician's and Chiropractor's Progress Report. The treating physician or chiropractor *must* complete the bottom portion of the C-4 in its entirety, sign, date, and forward a copy to the insurer and employer within 3 working days after initial treatment of an injured employee. The D-39 is a progress report the treating physician or chiropractor may complete. A copy of the D-39 or medical records, including any physical limitations, must be forwarded to the insurer along with the bill for service. Forms may be obtained from the WCS website: http://dir.nv.gov/WCS/Workers Compensation Forms and Worksheets/

What information is necessary when submitting a bill?

Each provider of health care must submit a bill to the insurer/third-party administrator (TPA) which includes:

- The usual charge for services provided;
- The appropriate diagnostic and services codes (ICD-10, CPT, NV Specific Code) and a description of the services provided;
- The number of visits, date(s) of service, procedures/diagnostic testing, and any treatment provided;
- The manufacturer/supplier's invoice for supplies and materials, corresponding codes as set forth in the "Health Care Financing Administration (HCFA) Common Procedures and HCPCS" listed in the applicable "Relative Values for Physicians:"
- The name of the injured employee, employer, and date of injury;
- The tax identification number of the provider of health care; and
- The signature of the person who provided the service.

How long does a provider have to appeal a billing or payment issue?

A provider of health care whose bill has been reduced or denied may, within 60 days after receiving notice of the reduction or denial, submit a written request to the Workers' Compensation Section for a review of that action. The request must identify the billed item for which the review is sought and the grounds upon which the request is based. NAC 616C.027. The request should also include applicable medical records and supporting documentation.

Steps for obtaining workers' compensation insurance information

Step 1: Ask the injured employee, if possible.

Step 2: Use the Coverage Verification Service (CVS) on the WCS website: http://dir.nv.gov/ WCS/home/

Step 3: Go to the Division of Insurance website at http://doi.nv.gov and select the "Self-Insured" tab. Select either the "Self-Insured Employer List" and/or the "Association List" links located in the body of the paragraphs.

Step 4: Contact the employer. **Document** responses from the employer.

Step 5: After completing the above steps, if you are still unable to locate coverage information, call WCS Las Vegas at (702) 486-9080. If we are unable to locate coverage via the phone, you will be asked to forward a completed copy of the C-4 and verification documentation to our office for further investigation.

Step 6: <u>ALWAYS</u> verify coverage with the correct insurer/TPA before sending the C-4.

Can I bill an injured employee?

No. A provider of health care who accepts a patient as a referral for the treatment of an industrial injury or an occupational disease may not charge the patient for any treatment related to the industrial injury or occupational disease but must charge the insurer. The provider of health care may charge the patient for services that are not related to the industrial injury or occupational disease. NRS 616C.135.

How do I obtain a copy of the NRS, NAC, Medical Fee Schedule or other information?

The Nevada Revised Statutes (NRS) and Nevada Administrative Code (NAC) regarding workers' compensation can be obtained by contacting the Legislative Counsel Bureau, Legislative Publications at:

Reno & Carson: (775) 684-6800 Las Vegas: (702) 486-2626 All other Nevada: (877) 873-2648 www.leg.state.nv.us

The Nevada Medical Fee Schedule, HIPAA information, Treating and Rating Panels, and required workers' compensation forms can be accessed through the WCS website at: http://dir.nv.gov/WCS/home/

For more information you may call or write:

Department of Business and Industry
Division of Industrial Relations
Workers' Compensation Section

1886 East College Pkwy. Ste. 100, Carson City, NV 89706. (775) 684-7270 Fax: (775) 687-6305

2300 West Sahara Ave., Suite 300 Las Vegas, Nevada 89102 (702) 486-9080 Fax: (702) 486-8713

Email: WCSHelp@dir.nv.gov

The material contained in this publication is derived from chapters 616A to 617, inclusive, of the Nevada Revised Statutes & Nevada Administrative Code, and is provided for general information purposes only. For more detailed information, please refer to the specific statute or code in its entirety.