

L & I Update: Resolving Self-Insurance Claims Issues

Submitted by the Chiropractic Advisory Committee

Washington has two kinds of workers compensation insurance: The State Fund (directly managed by the Department of Labor and Industries) insures about two thirds of state workers. The remainder work for self-insured employers who manage their own claims. Some self-insured employers use their own company staff to manage claims. Others subcontract claim management to a third party administrator (TPA). Although self-insured employers follow the same laws and policies as L & I, there are differences in interpretation and practices. The main difference is that providers see different report of accident forms and individual claims are managed directly by the employer or their representative, rather than L & I.

When problems with a self-insured claim arise, the first step is always to work directly with the claim manager at the employer or third party administrator. If issues cannot be resolved at this level, try to communicate with others further up the claim manager's chain of command at the self-insured employer or TPA. It is usually most effective to concisely and courteously summarize any problem in writing and include clear and concise justification for your concerns or request.

For claims handled by the TPA, the next step in resolving a problem is to contact the self-insured employer directly. Each employer has a contact person who is responsible for administration of their claims program. The employer may not be aware of the issues, so this will not only provide them with information on their TPA's activities but will also allow them an opportunity to address the issue. If you do not know who a self insured employer's contact person is, you may call L & I's Self-Insurance Section at (360) 902-6901 and ask them to provide you with that name and number.

If you are still unable to resolve the issues with the employer, next contact the Self-Insurance Section at L & I. The Department has self-insurance claim adjudicators who may be able to provide assistance on your behalf. Claims are assigned by the terminal digit of the claim number (e.g., T000001). Call adjudicators at these numbers: **Odd numbered claims:** (360) 902-6858 and **Even numbered claims:** (360) 902-6889.

When submitting a written request for assistance from the Department of Labor and Industries, please attach documentation that supports your concerns and include the following information on your correspondence:

- Worker's full name
- Labor and Industries claim number
- Employer's name
- Employer's firm number (if known)
- Your specific issue

Send your correspondence to: Department of Labor and Industries Self Insurance Section, P.O. Box 44892, Olympia, WA 98504-4892.

Workers at self-insured employers have the same protest and appeal rights as state fund workers. Department orders may be taken to the Industrial Insurance Appeals Board and then to Superior Court. As with state claim funds, the majority of self-insurance problems can be resolved through clear and courteous communication with the claim staff of the employer or TPA.

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Crossing the arms "backward" feels awkward to most people. An individual's pattern of motion is with either the left or the right forearm on top. Reversing the top forearm makes the arms, shoulder girdle, and neck move differently from the body's trained patterns. As a rule of thumb, the more stuck in a pattern of motion (and therefore out of balance) a person is, the more imbalanced one feels when doing a Reverse ArmCross. Some people are so fixed in their pattern of motion they are unable to cross their arms backward without assistance!

ArmCross Part II: Note if the hands are on top of or tucked under the opposite arm, and then try holding them the opposite way.

—Steven P. Weiniger, DC, is managing partner of BodyZone.com, an online resource helping people to move naturally and age well. He teaches the seminar "Integrating Chiropractic with Posture Rehab Exercises," sponsored by BodyZone.com and the University of Bridgeport Chiropractic College. Dr. Weiniger was appointed as a delegate to the 2005 White House Conference on Aging. He can be reached at DrWeiniger@BodyZone.com.

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