HOW CAN WE HELP YOU?

We can provide you with information on:

- APPROPRIATE FORMS TO COMPLETE
- MEDICAL PROVIDERS
- INSURER OR THIRD-PARTY ADMINISTRATOR CONTACT INFORMATION
- NEVADA WORKERS'
 COMPENSATION PROCESS
- DISABILITY BENEFIT INFORMATION
- * MEDICAL BENEFITS
- * APPEALING A CLAIM DENIAL

OCHA can also help you with:

- Hospital/Medical Provider Bills
- Prescription Resources
- Healthcare Resources
- * Appealing Claim Denials
- Health Insurance Enrollment Assistance

State of Nevada Office for Consumer Health Assistance

555 East Washington Avenue, Suite 4800 Las Vegas, Nevada 89101 Main: (702) 486-3587 Fax: (702) 486-3586 Toll free: (888) 333-1597 Email: CHA@govcha.nv.gov

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AN INJURED WORKER'S GUIDE TO:

Workers' Compensation In Nevada



Published by:

STATE OF NEVADA Office for Consumer Health Assistance (OCHA)

Governor's Consumer Health Advocate

Bureau for Hospital Patients

I've been injured on the job. What now?

Report the injury to your supervisor as soon as possible (or within 7 days of the accident), even if you do not need medical attention.

If the injury is serious, call 911. Otherwise, report to the contracted medical provider for treatment. (within 90 days) (NRS616C.020)

Complete the C-1 form, *"Notice of Injury or Occupational Disease"* which must be provided by the employer. **(NRS616C.015)**

At the medical facility, be sure to let the staff know your injury is work-related. You will be asked to complete the top half of Form C-4, *"Employee's Claim for Compensation Report of Initial Treatment"*. This begins the workers' compensation claims process. The treating physician will complete the bottom portion of the form and send it to the insurance carrier/ third-party administrator within 3 days. **(NRS 616C.040)**

You will receive a determination letter from the insurer/third party administrator within 30 days advising if your claim has been accepted or denied. If the treating physician releases you back to work with restrictions, contact your employer and ask if light or modified duty is available.

If no light/modified work is available or, if the treating physician certifies that you cannot return to work until you recover from the injury, you may be eligible to receive Total Temporary Disability (TTD) benefits to assist you financially until you are able to return to work. **(NRS-16C.475)**

During your recovery, it is important to follow the instructions of your claims adjuster so that your benefits are not jeopardized. If you have a concern about your claim or the medical treatment you are receiving, discuss the matter with your adjuster. If the issue is not resolved, contact The Office for Consumer Health Assistance for help.

What if my claim has been denied?

You have the right to appeal the denial. You will receive a "Notice of Claim Denial" letter from the insurance company outlining their reason(s) for denying your claim. You have 70 days from the date of the letter to file a Hearing Request Form with the State of Nevada's Department of Administration Hearings Division. We can help you prepare and file the necessary paperwork.



Where do I go if I need medical treatment?

In an emergency, report to a hospital emergency room immediately. Otherwise, you must seek medical treatment from the employer's Contract Medical Provider.

Locate the "Workers' Compensation Rights and Benefits" poster at your work site, which is easily identified by the word "<u>ATTENTION</u>" printed across the top. The poster describes your rights and responsibilities under Nevada Workers' Compensation, as well as, information identifying the contracted medical provider and the insurance Company/ third party administrator, which should be filled in at the bottom.

If you are unable to locate this information please contact the Office of Consumer Health Assistance, or the Division of Industrial Relations for information:

Office for Consumer Health Assistance

Monday through Friday 8:00a.m. – 5:00p.m. (702) 486-3587 or (888) 333-1597

Division of Industrial Relations

Monday through Friday 8:00a.m. – 5:00p.m. Las Vegas/Henderson (702) 486-9080 Northern Nevada residents (775) 684-7270.