



A State Auto company

CompChronicles

July 2011

Issue 3

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Dear CompChronicles

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Important links

Quick Links

OSHA

osha.gov
cdc.gov/niosh/

Medical provider

talispoint.com/cvty/rtwin

RTW PlaceRite®

Off site return to work options
rtwi.com/placerite

New!

All archived newsletters available at rtwi.com under *Products and Services*

Did you know?

Medical marijuana in the workplace

Did you know that there are 16 states plus Washington DC that allow the carrying of a medical marijuana card? (Alaska, Arizona, California, Colorado, Washington DC, Delaware, Hawaii, Maine, Michigan, Minnesota, Montana, Nevada, New Jersey, Oregon, New Mexico, Rhode Island, Vermont and Washington state.)



Laws passed in these states allowing individuals and caregivers to register for these cards are designed to protect these individuals and caregivers from criminal prosecution under existing criminal laws related to marijuana possession. In some cases these laws also protect these individuals from discrimination and discipline by certain public agencies such as licensing boards. These laws, however, do not address the rights of employers or employees with respect to an employee's legal use of medical marijuana. It may be years before laws are written to address this issue. In the meantime, HR departments will have to decide if they should, and how they should discipline an employee under their existing "drug free workplace" policy when that employee is legally registered to use marijuana for medical purposes. We strongly suggest that you consult your legal advisor regarding your rights and responsibilities before taking any disciplinary action.

Dear CompChronicles



Dear CompChronicles:

We have been getting a lot of "unpaid" workers compensation bills from providers. Why does this happen and what can be done to resolve.

—HR

Dear HR:

The most common reason for this is that RTW has not received the invoice or the invoice was not submitted on the right form. RTW will then request the correct form which may delay payment. Please inform your providers that our billing address is: P.O. Box 390327, Minneapolis, Minnesota 55439. You

Continued on reverse →

RTW E-Services® (www.RTWI.com)

- * Provides claim and adjuster information
- * Gives you a variety of reports
- * Lets you change your password
- * Allows you to submit a claim online
- * Directs you to OSHA and safety-related websites
- * Offers you a medical provider search
- * Outlines a return to work sample program
- * Offers you a variety of state forms for your convenience
- * Provides a job bank sheet for many industries

Call your claim account executive for RTW E-Services® login information

Contact us

RTW E-Services®
www.RTWI.com

Claim Account Executives

EAST
Carleen.Church@rtwi.com

CENTRAL
Jana.Johnson@rtwi.com

WEST
Joel.Partida@StateAuto.com

Loss Prevention Consultants

MN, WI, IA, IL, MO, IN, KY, TN
Roger.Dahlke@rtwi.com

COLORADO
Mike.Testa@rtwi.com

MICHIGAN
Mike.Flanigan@rtwi.com

RTW PlaceRite® Practice Leader

Al.Beraki@rtwi.com
(952) 897-6131

may also send a fax, attention Invoice Review, at 800-563-3364 and include the claim number on the fax.

The second most common reason is that the provider disagrees with the usual and customary payment that RTW made, and wants the balance of the invoice. Each provider has the right to informally request an appeal for adjustment through RTW. They can also go to each state's Workers' Compensation website and formally submit a request for mediation/appeal/adjustment if they still do not agree with the payment.

Employers can view claim detail and invoice payments at anytime by logging into E-Services at www.rtwi.com. This information is updated daily.

Also, let your claim account executive know so they can assist.

Loss prevention



Noise in the workplace

How can I tell if I am listening to dangerous noise levels?

- You must raise your voice to be heard
- You can't hear someone 3 feet away from you
- Speech around you sounds muffled or dull after you leave the noisy area
- You have pain or ringing in your ears (this is called "tinnitus") after exposure to noise

Links:

- *Hearing Loss* -

<http://www.asha.org/public/hearing/How-We-Hear/>

<http://www.hearinglosseducation.com/Hearing/types-causes-hearing-loss.asp?gclid=CNTghMvui6oCFcbBKgodxUjd0w>

<http://www.webmd.com/a-to-z-guides/hearing-loss-overview>

- *Hearing Loss Prevention* -

<http://www.cdc.gov/niosh/topics/noise/>

<http://www.asha.org/public/hearing/Noise/>

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Our vision:



transforming people from absent or idle to present and productive®