



A State Auto company

CompChronicles

April 2011

Issue 2

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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

Did you know?

You can find the claim number or adjuster on a newly submitted claim one of three ways?

1. The next business day following your submission in RTW E-Services®
 - Log on to RTW E-Services® and find it under “claims” tab
2. Call or email your Claim Account Executive (under Contacts in this issue)
 - Carleen Church (East)
 - Jana Johnson (Central)
 - Joel Partida (West)

3. Call the RTW main number (1-800-789-2242) and ask the receptionist

Please note, if you receive written correspondence from RTW, the “file number” this is the same as the “claim number”.



Drug Dispensation of class II narcotics is one reason workers compensation medical severity is growing faster than the medical consumer price index.

According to the *National Council on Compensation Insurance Inc.*, medical losses are now 58% of the total workers comp loss, which is up from 47% in 1989.

RTW is committed to lowering your claims costs on all claims. In a situation like this, the nurse case manager and/or adjuster can make a difference simply by addressing the issue with the treating provider and reminding he or she of the official disability guidelines by state which recommend governing the use of opioids for severe cases only, and for periods of less than two weeks.

Dear CompChronicles



Dear CompChronicles:

I recently had a question about overtime and light duty; can you re-visit this for me please?

—Anonymous

Dear Anonymous:

If the injured worker was receiving overtime prior to the injury, and you don't allow it when they are working with restrictions, you may owe wage loss benefits. This applies to the states in which overtime is calculated with an average weekly wage if it is regular overtime.

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

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Dear **CompChronicles:**

Can anything be done to speed up the treatment authorization process?

—Frustrated

Dear **Frustrated:**

Treatment authorization for PT,OT, MRI, EMG, scans, surgery, DME (Durable Medical Equipment) and any other diagnostic requests, must be submitted (*with supporting medical documentation*) to RTW's Craig Spencer, fax 1-800-563-3364. The following are common causes of potential delay:

- RTW doesn't receive the medical notes
- RTW receives a fax cover sheet from an employer but not from the treating provider requesting the test.
- RTW hasn't determined compensability yet
- RTW has received, authorized, and informed the treating provider, but the treating provider hasn't notified the employer/or employee.

Once we receive all the necessary medical notes and request, it only takes 1-3 days to determine medical appropriateness for the treatment, DME or surgery.

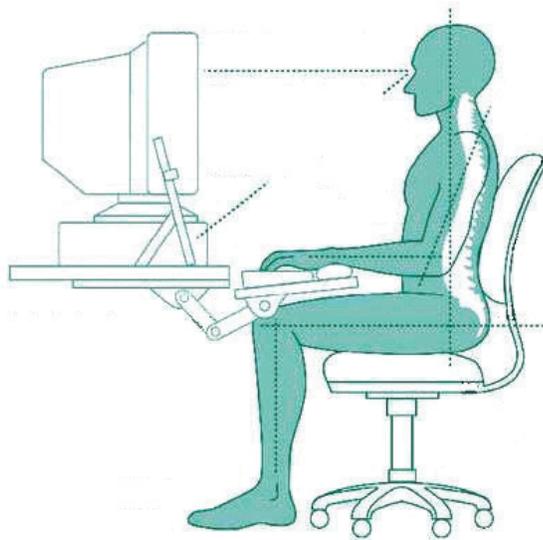
If you have a relationship with your clinic, proactively letting them know our authorization procedure will reduce the frustration and help keep you informed.

If you, the employer, have documents to fax, you can also fax the request from the treating provider and notes to the adjuster or nurse and they will get the process started.

Submit your questions and inquiries to: comp.chronicles@rtwi.com.

Risk management and loss prevention

Tips for your workstation



- While typing, your wrists should be kept straight (flat) with your hand; wrists and forearm parallel to the floor.
- If you have your keyboard tray in a downward slope (negative tilt) your arms should also be in a downward slope to keep your hands and wrists straight.
- Hold your elbows close to your sides. This will minimize the outward or inward bend of the hand at the wrists.
- Never rest your wrists on the keyboard or against the hard edge of your desk. You want to avoid creating pressure points.
- Whenever you stop typing for a while, get into the habit of dropping your hands to your lap for a rest.
- Center your body over the keys used most often, not necessarily the center of the keyboard.

Our vision:



transforming people from absent or idle to present and productive®

Next issue: July 2011

Previous issues can be found at www.rtwi.com under products and services.