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Fall 2005

MAE News: Newsletter from the Office of Monitoring, Audit and Enforcement, Fall 2005

Maine Workers' Compensation Board

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MAE News

Newsletter from the Office of Monitoring, Audit and Enforcement Maine Workers' Compensation Board

Fall 2005 Volume 1, Number 3

Another Open Training Workshop Slated for Nov. of '05

Due to continuing demand for up-to-date training information, the Board has scheduled yet another open training session to be held on Thursday, November 10, 2005, from 9:00 a.m. to 4:00 p.m. in our Portland Regional Office. If you are interested in attending, please contact Anne Poulin at (207) 287-7067 or Anne.Poulin@Maine.Gov to register.

This is an excellent, low cost, opportunity to train new staff on Maine Form Filing and Compliance Issues!

If you can't come to Maine or if sending your claims staff to Maine hinders operations, customized training is available at insurer expense at your location. Contact the Monitoring Division for more details.

Office of Monitoring, Audit and Enforcement

Maine Workers'
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Compliance Looking Low this Quarter?

A little checking may go a long way to improving your compliance. Remember that the third quarter of 2005 had two dates that are State holidays for MWCB workers but may very well be work days for you. Unless you sent the information electronically (the fax machine is always on and the server date stamps the e-mail even when no one is here), the holidays may have adversely affected your numbers. This is most important in the fourth quarter when the State of Maine closes the day after Thanksgiving, while many of you are open. Here is the information for both the third and fourth quarters.

Note: Mail "did not move" on weekends and these dates:

Third quarter: Monday, July 4 and Monday, September 5 are State and Federal holidays when mail did not move and you should have considered this when mailing forms to the Board.

Fourth quarter: Monday October 10 (Columbus Day), Friday, November 11 (Veterans Day), Thursday, November 24 (Thanksgiving) and Monday, December 26 (Christmas) are State and Federal holidays when mail will not (did not) move. Friday, November 25 is a State holiday when the mail will move, however, State offices will be closed. Insurers who pay attention to the details will be ahead of the game when it comes to compliance.

Remember, any information posted to the Reconciliation Report is open for rebuttal, from contesting the dates when forms were received at the Board to coverage assignments when you see claims posted that don't belong to you.

Please use the Reconciliation Report as a tool and make sure not to delegate this important responsibility to staff that may not be aware of its impact and importance.

Forms Updates and the Reconciliation

Each quarter, the Monitoring Unit is asking the insurance community to correct any forms that have been filed that may have missing dates or incorrect data via the quarterly reconciliation mailing. This is the insurance community's opportunity to track claims that have been filed with Board as well as to check their filing compliance in the areas that are currently being measured by the Board. Changes to dates, or changing a claim from a medical only to a lost time, will change the overall compliance for the quarter.

The monitoring staff has heard from the Board's Auditing staff that many of these changes or corrections to files are not being posted back to the insurance carrier's or claims administrator's file.

It is important to remember to document any changes or corrections to any forms with your case file. This includes any forms filed in order to correct errors identified in the Reconciliation Report. The Board file should be a mirror of the insurance carrier or TPA file and be documented as such.

Just a friendly reminder.

TPAs Take Note: New Naming System Applied to Reconciliation Report

The Reconciliation Report may look a little different to some TPAs and carriers this quarter. You may have noticed that the Board has been very active about identifying which TPAs and carriers are adjusting what policies and self-insureds in our database.

In the past, the Board was not able to effectively identify both the carrier of record and the TPA/adjusting entity that was handling the primary adjusting duties. Starting in the Third Quarter, this has all changed. TPAs were formerly identified by "S" codes, "TPA" codes and "CT" codes on our database and on our reports. From this point forward, all TPAs will be identified by a "CA" (Claims Administrator) code in our database and reports. The NCCI of the carrier of record will also be posted to our database. So, not only will we be able to note the administrator of record but also the carrier of record for all claims. This should help clear a lot of confusion in claims administration for both the Board and the community.

TPAs should note that their Reconciliation and Compliance Reports will directly measure exactly those claims and policies they are administering. The Monitoring Division will now be forwarding specific copies of a TPA's Claims Detail Section to the carrier of record so that they can effectively monitor the compliance performance of the TPAs that have been contracted to administer their policies.

Look for these changes in your copy of the Reconciliation Report and note any errors and/or omissions that you would like to be corrected.

We look forward to your response!