

TRUST CLAIM REPORTING PROCEDURES

If an employee is injured on the job, the following steps should be taken:

1. Report within 24 hours.
2. Refer employee to the appropriate medical care. Please consider using a PPO Physician or Hospital. Missouri allows the employer to choose the treating physician.
3. Complete the First Report of Injury form, and the Wage Statement form, which are found in your claim packet.
4. Completing the First Report of Injury Form: this form is to be completed within 24 hours of the date of injury, or first knowledge of the incident. It is imperative that this form be completed accurately.
5. Completing the Wage Statement form: this form should be completed if your injured employee may be off work, and if your injured employee is one who works a variety of hours each week.
6. Send the First Report of Injury form and Wage Statement form, if applicable, **directly to your CCMSI claims servicing office.**
7. Other items that are important in the controlling of costs:
 - A. Secure names of co-employees that may have witnessed the claim, and any other evidence.
 - B. If the claim will involve lost time, make sure the employee has the name and telephone number of your CCMSI claims office and representative. Under normal circumstance, CCMSI will initiate the contact with your injured employee, but make sure this is done.
 - C. As the employer, you need to “stay in the loop” as to the ongoing development of the claim:
 - i. Have the employee keep you closely advised on any changes in their medical condition.
 - ii. Make sure your employee complies with all requests and/or therapy prescribed by the attending physician.
 - iii. Consult the physician directly for medical information.
 - iv. Have the injured employee’s supervisor or department head call or visit the employee on a weekly basis to determine their progress. This will make the employees feel important and eliminate malingering.
 - v. Maintain contact with your CCMSI adjuster, and make sure the adjuster will contact you on changes in the claim’s status, i.e., maximum medical improvement, discontinuance of lost time payments, if the employee has retained legal counsel, claims hearing dates, etc.
 - D. Return to work/light duty: Determine when your employee can return to work and under what restrictions. The sooner you can get this employee back to work, even in a light duty capacity, the better for everyone. The employee becomes productive again; the cost of the claim is controlled and mitigated which ultimately will save the employer money.
 - E. Processing lawsuit/legal notices: You may have the occasion to be served a “Formal Claim”. It is imperative that the person receiving these legal papers pencil at the top of these papers the date, time and method of service. Photocopy

these papers, keep the copies for your records and send the original to your CCMSI claims office.

- F. Accident investigation: This is an important component of controlling your costs. This procedure has a dual purpose.
- 1) To secure facts as to how the injury occurred, and if it was work related, and compensable.
 - 2) If it was compensable, determine how the injury occurred, why it occurred, and what can be done to prevent this type of injury from happening again.
- G. Last but not least: Contact your CCMSI claims office immediately with all cases involving the following:
- Questionable or potential fraudulent claims
 - Hospitalization over 24 hours
 - Spinal Cord Injury
 - Amputation
 - Stroke
 - Heart attack
 - Head trauma

CCMSI will be happy to assist with questions you may have regarding these Trust Claim Reporting Procedures:

CCMSI (Claims Office)
133 S. 11th Street, Suite 430
St. Louis, MO 63102
Telephone: (800) 638-3314

Dedicated Email Address (preferred way to send in claims): Missourirural@ccmsi.com

Dedicated Fax to report claims (314) 621-0345

Adjuster Information:

Deb Perez, Indemnity Adjuster-314-418-5571-dperez@ccmsi.com
Jenna Poettker, Indemnity Adjuster-314-418-5514-jpoettker@ccmsi.com
Tammy Kempen, Medical-only Adjuster-314-418-5549-tkempen@ccmsi.com
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