



Best Practices for Claims Handling

LMAC – August 23, 2016

JASON SWANT, CLAIMS ASSISTANCE BUREAU



Department's Role

Ensure compliance with the workers compensation and occupational disease acts through education, consensus building, and dedication to customer service.

MAR 24.29.201



Common Claims Handling Issues

- No insurer contact or claim information
- Dormant claim 10 or more years old
- Claim denial questions
- Is this allowed questions
- Communication issues



Remedies Available through the Department

Phone Calls to Assist Communications:

- Department to Insurer
- Department to Injured Worker
- Department to Attorney

Refer for Mediation – Issues concerning claimant's benefits

Department Orders:

- 39-71-605 Required to attend a medical examination
- 39-71-607 Suspend benefits for failing to cooperate with exam
- 39-71-610 Reinstate biweekly compensation benefits prior to a hearing or mediation for 49 days



Voluntary Certification for Claims Examiners

Accurate and prompt claims handling practices are necessary to provide appropriate service to injured workers, employers, and health care providers.

Improve claims handling by:

- Establishing minimum qualifications
- Requiring continuing education for certification
- Education and training for changes in the law
- Standards for training courses, instructors & materials



Certified Claims Examiners

Examiners prepare & take a certification exam through the Montana Job Service testing centers

	FY11	FY12	FY13	FY14	FY15
Total Examiners Certified as of FY End	*	*	124	136	159
New Examiners Certified	89	8	10	14	17
Examiners that took the Examination	3	8	10	14	17
Examiners that met the Waiver Requirements	86	0	0	0	0
Courses Approved	15	32	48	50	65





QUESTIONS?

Jason Swant
Workers' Compensation Claims Assistance Bureau
jswant@mt.gov
406.444.1748