

Quick Reference Guide for Workers



Now that you have filed a claim, what happens next?

You have filed a claim for a work-related injury and it is important to know what to expect while working with Workforce Safety & Insurance (WSI). Please note this information is not a legal explanation of the law.

Claim Processing

A claim number is given by WSI when the First Report of Injury form is filed. The claim is pending until the claims adjuster gathers information, reviews the facts, and makes a decision on your claim. When a decision is made, you and your employer will receive a notification letter. If you do not agree with the decision, submit a letter stating your reason(s).

Worker Responsibilities

WSI's goal is to help you return to employment as soon as possible after the injury occurs. Your role in reaching this goal is to keep the claims processes moving forward by:

- Actively participating in the medical treatment plans including following medical restrictions (if given) both on and off the job
- Updating your employer and claims adjuster on how your medical care is progressing
- Replying quickly to letters, forms and requests for information
- Knowing your claim number as you will need to use it often

Workers' Compensation Benefits

The following benefits may be paid for a work-related injury:

- Medical bills
- Lost wages, if off work for five or more consecutive calendar days
- Prescriptions
- Durable medical equipment
- Costs for traveling to and from a medical appointment
- Death benefits

Designated Medical Provider (DMP)

If you or your employer selected a DMP prior to your injury, you will need to seek medical treatment from the selected medical provider/facility.

Filling a Prescription

If you need to fill a prescription for your injury, let your pharmacy know it is for a pending workers' compensation claim. While your claim is pending approval, you may have to pay for your prescription.

Modified/Transitional Work

If the medical provider sets restrictions which allow you to work, your employer may accommodate the restrictions. If your employer offers transitional work, it allows you to stay at work while healing from a work injury. This could include modified work such as modified or different job duties or fewer hours.

Benefit Suspension

WSI may suspend your benefits for the following reasons:

- Missing medical appointments
- Acting in ways that delay recovery
- Failing to report income
- Being incarcerated

Fraud Claims

Fraud is providing false information of a situation or fact. WSI has a duty to workers, employers and doctors to investigate fraud. If you suspect fraud, call WSI's Fraud Hotline at 800-243-3331. All calls are confidential.

Moving Out of State

North Dakota laws apply to your claim if you move out of state, as your rights, benefits and responsibilities are the same. It is important that you keep WSI informed of your address.

All doctors, therapists, clinics, and hospitals who treat you must register with WSI to receive payment.