State of Iowa Workers’ Compensation Claim Handling Procedures

The First Report of Injury
To achieve strong claims control, it is critical that employers complete the Employer’s First Report of Injury or Disease as quickly and accurately as possible. To ensure successful claims management, United Heartland requires that the Employer’s First Report of Injury form be submitted within 24 hours of an employee notifying the employer. A copy of a specimen Employer’s First Report of Injury form is attached to this document as Exhibit A. In addition, the Medical Service form (Exhibit B) should be completed and submitted in conjunction with the Employer’s First Report of Injury form. For further information concerning forms, please refer to the Managed Care Forms section of this document.

Reporting Requirements/Procedures
• Report all claims for work-related injuries or illness on the Employer’s First Report of Injury form within 24 hours of notification to:
  
  United Heartland  
  P.O. Box 40790  
  Lansing, MI 48901-7990  
  Fax: (866) 814-5595

• An Employer’s First Report of Injury must be filed with the Industrial Commissioner when an employee alleges an injury, arising out of and in the course of employment, which results in time loss from work of more than three days, permanent injury or death. This report is to be filed with the Industrial Commissioner within four days of notice or knowledge of such an alleged injury. The report is to be filed with:
  
  Division of Industrial Services  
  1000 E. Grand Ave.  
  Des Moines, IA 50319  
  Telephone: (515) 281-5983, 1-800-JOB-IOWA (1-800-562-4692)  
  Fax: (515) 281-6501

• All work-related fatalities must be reported to the Division of Labor Services office within 48 hours. Notification may be made by calling: (515) 281-3469.

Medical Treatment
The employer provides medical care reasonably suited to treat the employee’s injury, and has the right to choose the medical care. If the employee is dissatisfied with the care offered, the employee should discuss the problem with the employer or insurance carrier. In certain situations the employee may wish to request alternate care. If the employer, or insurance carrier, does not allow alternate care, the employee (through appropriate proceedings) may apply to the Industrial Commissioner for alternate medical care.

Medical Bills and Reports
Any bills that employers receive directly from medical services provided to injured employees should be immediately forwarded to the United Heartland Claim Department. In addition, should the employer receive any medical reports in connection with an injured employee, such reports should be promptly sent to United Heartland’s Claim Department.
Return to Work
On the day an injured or ill employee returns to work, United Heartland’s Claim Department must be notified. You may call either of the following numbers:

- Milwaukee: (414) 226-5941
- Toll Free: (800) 258-2667

When the call is made, please indicate what date the injured employee reported back to work and, if the information is available, the treating physician’s release for the employee to return to work.

Medical Management and Modified Duty
United Heartland is unique in the insurance industry in that it aggressively manages the medical component of the workers compensation injury along with the statutory requirements.

To do this, RN case managers, claims and loss control staff members will seek out every opportunity to make prudent use of modified duty in the event of serious or potentially long-term injuries. Outside of not having claims, the use of modified duty is the second-best method available in controlling the cost of workers compensation.