

Non-Reportable Claims

Policy & Procedures on how to Handle First Aid Cases

- **Non-Reportable Accidents & Self Payment of Medical Treatment**

Please be advised that NYS employers are **not required** under Section 110 of the Workers' Compensation Law to file a claim as outlined in Section 3 of this guide, **if** the incident satisfies the requirements below **and** the employer pays the medical bills.

- **Criteria for Determining if an Accident is First Aid**

First Aid Case Definition: An accident which does not involve more than

One (1) day of lost time beyond the work shift

AND

An accident which does not involve more than "two (2) treatments"

WITH

An accident not resulting in potential "permanency"

Please note that flexibility of the above criteria for payment of first aid charges may occur on most cases. A GCG representative should be contacted to help in determining if the claim may be administered as first aid.

- **Directions to the Employee in a First Aid Claim**

The injured employee should be provided with a letter similar to the sample letter on the next page. This will explain to the medical provider instructions regarding the submittal of the medical charges. It is recommended that supervisors have access to these letters, and are instructed to give them to employees when an injury occurs that is being treated as a first aid claim.

- **Payment of Charges**

Once you receive a bill, contact GCG Risk Management so that we may assist you in adjusting the billed amount to the allowable rates set forth by the workers' compensation law. Payment should be made directly to the medical provider.

The employer should establish a monetary cap for first aid claims that they are willing to pay out-of-pocket. The cap is at the discretion of the individual employer.

- **If Non-Reportable Incidents Become Reportable**

If additional treatment is required, or lost time is incurred on a previously non-reportable accident in which you paid minimal bills, you may need to file the claim. Please consult with GCG in the event that this may occur. Once the case has been indexed by the State Insurance Fund, they will review reimbursement options of the medical bills you paid.

Sample First Aid Letter

To Whom It May Concern:

Your patient may be eligible for Workers' Compensation. As his/her employer, we are a member of a safety group worker's compensation insurance program, and it is appreciated that you follow the requested procedure.

Please send all bills and relevant correspondence, including the WC C-4 forms to the following address:

Employer:
Address:
Attention:

Cooperation in this matter will expedite medical payment to you, as well as the physician and our injured employee. If there are any additional questions, or you notice a delay in payment, please contact the person to whose attention the bills are sent.

Thank you in advance for your cooperation.

Very truly yours,