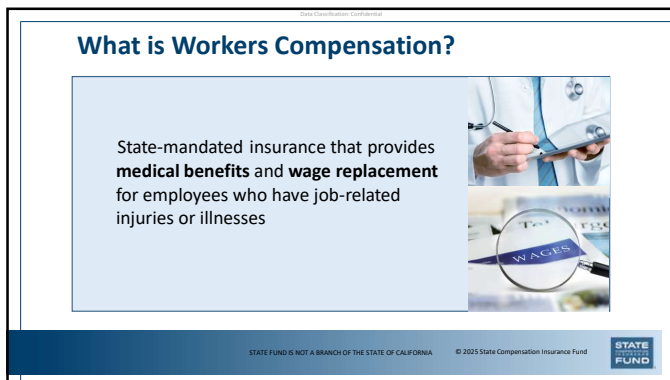
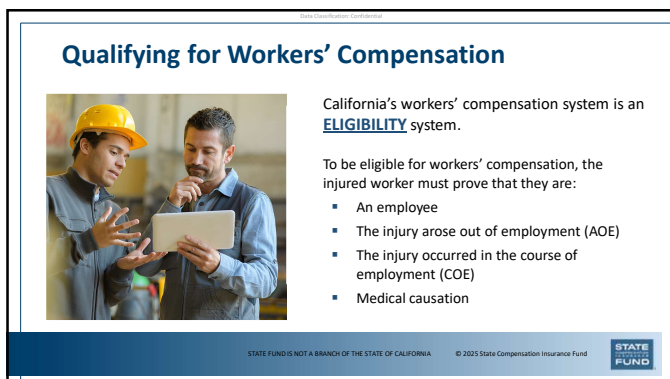


1



2



3

State Compensation Insurance Fund

Statutory Workers' Comp Benefits

- Medical Benefit
- Temporary Disability
- Permanent Disability
- Supplemental Job Displacement Benefit
- Death Benefit

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

4

State Compensation Insurance Fund

When a Work Injury Occurs

Get medical attention for your injured employee immediately

- Call 911 (if needed)
- Provide first aid (if trained staff is available)
- Take or send the injured employee to a **State Fund Medical Provider Network (MPN)** facility if he or she has not predesignated a physician
- Employees who have predesignated can be sent to their personal physician

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

5

State Compensation Insurance Fund

Medical Provider Network - MPN

A Medical Provider Network is an entity or group of health care providers set up by an insurer to treat workers' injury or illness.

California regulations:

- Allow employees to choose a provider within the MPN after their initial visit
- Provide opportunity for injured workers to seek second and third opinions

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

6

State Compensation Insurance Fund

State Fund Medical Providers




Search for a medical provider on [StateFundCA.com](https://www.StateFundCA.com) or call/email our **Medical Access Assistant** to locate an available MPN physician or schedule a medical appointment.

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

7

State Compensation Insurance Fund

Telehealth Program



State Fund also offers **telehealth** as a complement to our MPN on-site medical care.

- ✓ Expanded accessibility
- ✓ Convenient method of care delivery


Telehealth delivers care remotely using a smartphone, tablet or laptop.

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

8

State Compensation Insurance Fund

Report a Claim



- ✓ Give employee **Workers' Compensation Claim Form- DWC 1** **within one working day of knowledge of injury.**
- ✓ Give employee a copy of the **Employee's Guide to the State Fund Medical Provider Network** brochure at time of injury.
- ✓ File the **Workers' Compensation Claim Form- DWC 1** **within one working day of receipt of this form from the employee.**
- ✓ File the **Employer's Report of Occupational Injury or Illness - Form 3067** **within 5 days of knowledge of an injury.**

Required claim documents are on www.StateFundCA.com.

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

9

Report a Claim to State Fund



Call our toll-free **Customer Service Center** at **(888) 782-8338**
An expert claims representative will assist you with reporting an injury and locating a Medical Provider Network doctor.



OR Log on to **State Fund Online** at StateFundCA.com and report the claim electronically



OR Fax completed claims forms to **(800) 371-5905**

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund


STATE FUND

10

Timely Claims Reporting

California law requires employers to report work-related injuries within **5 days of knowledge**.

For serious injury, illness or death, employer must report immediately (no longer than 8 hours after the incident) to the local Cal/OSHA office.



- ✓ Early reporting reduces the probability of forgetting details relating to the accident
- ✓ A delay in reporting can raise claims costs
- ✓ First aid claims need to be reported
- ✓ **Work closely with the claims adjuster and provide any requested documents timely**

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund


STATE FUND

11

Reporting Minor Claims

Effective January 1, 2017, California insurance commissioner approved changes to **require the reporting of all medical-only claims**.

Effective January 1, 2019, California's Workers' Compensation Insurance Rating Bureau (WCIRB) developed a new experience mod formula which **excludes the first \$250** of each claim from the calculation.



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

12

Claim Intake Process



COMPENSABILITY DECISION - the “single most important decision in the life of the claim”

Claim Intake Specialist has **14 days** to gather information to make a compensability decision.

- Verify coverage
- Complete initial calls within **48 hours** to the Employer, Employee or Applicant Attorney, and Medical Provider
- Obtain medical reports
- Obtain necessary documents

Decision to either **ACCEPT, REJECT, or DELAY** the claim

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

13

Claim Intake Process – Accepted Claims


Once accepted:

For Medical Only claims

- Channel the injured worker to a MPN provider if not already done so.
- Transfer claim to Medical Only Specialist

For claims with any lost time

- Start paying Temporary Disability Benefits
- Transfer to Return to Work Specialist




STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

14

Claim Intake Process – Rejected Claims



Once rejected:

- Adjuster will attempt to settle the claim (if appropriate)
- If unable to settle, the claim will be transferred to a Litigation Specialist (settle claim or defend any appealed denials)

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

15

Claim Intake Process – Delayed Claims


If the Claim Intake Specialist does not have enough information to either accept or reject the claim, the claim will be placed on **DELAY**.

- 90 days to conduct further discovery
- Provide medical treatment

Further discovery would include:

- Additional phone calls to the Employer, Employee, Medical Provider
- Obtaining medical reports or prior medical history
- Requesting a formal investigation
- Obtaining employee's deposition

Under California law the injured worker is entitled to up to \$10,000 in medical treatment.



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund


STATE FUND

16

Litigated Claims

California workers' compensation claims end up in litigation for several different reasons, such as;

- Injured worker is confused about workers' comp system and seeks representation
- Claim is denied due to:
 - Injury determined not arising out of and in the course of employment
 - Lack of medical evidence to substantiate that the injury is work related




STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

17

Medical Only Claims

Non-disability claims in which an injured employee has lost **three days or less** of work due to the injury



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND


18

STATE COMPENSATION INSURANCE FUND

Medical Cost Containment - MPN

The purpose of an **MPN** is to provide timely, appropriate medical care to injured employees.

- Lowers medical costs
- Provides for medical control throughout life of claim
- ✓ Vetted medical providers
- ✓ Evidence-based treatment guidelines
- ✓ Benchmarking of outcomes



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

19

STATE COMPENSATION INSURANCE FUND

Medical Cost Containment – Utilization Review



Utilization Review is a process to review the treatment plan proposed for the injured worker to determine if it is medically necessary and appropriate.

Appropriate medical care improves medical outcomes while containing costs.

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

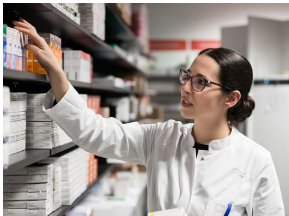
20

STATE COMPENSATION INSURANCE FUND

Medical Cost Containment – Pharmacy Benefits Management

Pharmacy Benefits Management (PBM) manages drug utilization and controls pharmacy spending.

- Opioid therapy issues
- Physician dispensing
- Inappropriate prescribing
- High-cost specialty drugs
- Compounds
- Multiple pharmacy usage
- Signs of fraud, waste and misuse



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

21

STATE COMPENSATION INSURANCE FUND

Indemnity Claims – Lost Time



Workers' compensation indemnity compensates the injured worker for lost wages.

- Temporary Disability Benefits Payments
- Permanent Disability Benefits Payments

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

22

STATE COMPENSATION INSURANCE FUND

How Are Disability Benefits Determined?



Temporary Disability Benefits
usually 2/3 of average weekly wage



Permanent Disability Benefits
based on the level of permanent impairment

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

23


STATE COMPENSATION INSURANCE FUND

Return To Work

Return to Work is a plan established by the employer to help reintegrate injured workers back into the workplace.

The goal is to return employees to the workplace as soon as they are medically able.

- ✓ Reduced costs
- ✓ Quicker recovery
- ✓ Better employee relations



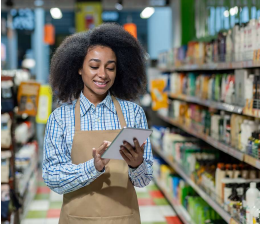
STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

24

STATE COMPENSATION INSURANCE FUND

Modified Duty



An employee may still be able to work after their work-related injury.

You may choose to offer **modified work or light duty** within the physical limits given by the primary treating physician.

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

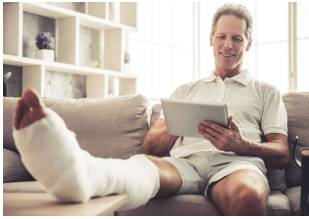
STATE FUND

25

STATE COMPENSATION INSURANCE FUND

Maximum Medical Improvement (MMI)

“... refers to a date from which further recovery or deterioration is not anticipated, although over time there may be some expected change.”



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

26

STATE COMPENSATION INSURANCE FUND

Claim Resolution and Closure

Once a worker is deemed **MMI**, the next step in the claims process is resolution and closure.

- Stipulation with Request for Award
- Compromise and Release (C&R)
- Findings and Awards



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

27

State Compensation Insurance Fund

Online Claims Management Assistance



- 24/7 access to claims information
- Accessible from any smart device
- Customizable notifications
- Real-time updates



How to Manage Claims in State Fund Online

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

28

State Compensation Insurance Fund

State Compensation Insurance Fund

For Brokers For Medical Providers About Us Work Comp Basics Contact Log In / Create an Account

POLICYHOLDERS CLAIMS SERVICES RESOURCES SAFETY & BENEFITS GET A POLICY

Get the Workers' Compensation Coverage You Need From the Carrier You Trust!

Together we'll keep California working.

GET A QUOTE

PAY & REPORT PAYROLL



StateFundCA.com Chat with Me!

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

29

State Compensation Insurance Fund


Thank you for making State Fund your carrier of choice

Visit us at StateFundCA.com

Customer Support Center:
(888) 782-8338

For safety resources visit
SafeAtWorkCA.com

Safety Support Unit:
(800) 675-2667



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2025 State Compensation Insurance Fund

STATE FUND

30
