

## The New Year Brings New Changes to Workers Comp

Workers Comp Committee Chair Bill Pfeil explained what ArcelorMittal becoming self-insured means.

The self-insurer makes the initial decision on a workers comp claim. Under the Bureau of Workers Compensation (BWC) procedure, when an individual who works for ArcelorMittal files with the BWC for some action on a claim, the BWC sends the application or motion to ArcelorMittal for a response.

The company must then inform the injured worker and the BWC within 30 days from the filing of the claim as to what condition it allows in the claim and what condition it denies. The company's decision to deny the claim or payment of compensation or benefits in a claim is not the final decision. An unfavorable response can be appealed to a hearing.

If the company recognizes the claim and commences to pay for lost time or for medical bills, it is as though there had been a ruling from the Industrial Commission allowing the claim.

The company is required to keep a record and to report to the BWC any injury or occupational disease, which results in death or seven or more days of temporary total disability.

### Medical Only Claim

Any injured worker who sustains a medical injury only (less than seven days lost time) claim should see that the information is filed with the BWC. Among the obvious advantages of having claim information filed with the BWC is providing a method to retain information that might not be as easily available later.

The form to start an injury claim is FROI-1. It is important that the claim form be filled out accurately. A mistake filling out the answers to the questions on the form or not presenting enough detailed information will cause trouble later.

When you are injured, it is of utmost importance that you identify all parts of your body that were injured and have your doctor include what type of injury you incurred.

The FROI-1 does not have to be filled out the day you are injured, but it should be filled out as soon as you know what you injured and what the doctor's diagnosis is. You will not receive a claim number until this form is filed.

Often the employer will proceed to make payment, treat the claim as though it had been allowed, but neglect to file a claim with the BWC. In that situation, the BWC has no knowledge of the claim.

The injured worker will always know if the claim has been filed because they will get a notice of the claim number from the Bureau.

## What to Do After an Injury

When you are injured, first report the injury to your supervisor and any workers that are working with you. Then seek medical attention if needed. It is just as important to notify your shop steward or Zone Committeeman as soon as possible so they are aware of the situation and can advise you of the proper way to handle your injury and process the information for the claim to be filed.

Be sure to contact your Workers Compensation Representative (Bill Pfeil: 440-915-2871; Joe Calucchia: 440-748-1219; Pat Tate: 216-383-9205) as soon as possible. Since the process can sometimes get confusing, this can help avoid unnecessary delays.