

## Frequently Asked Questions from Injured Workers

### I've been hurt on the job—how do I apply for benefits?

Your employer has already notified us (A.I.M. Mutual) of your injury. To avoid any delay in benefits, complete and return the forms you receive from us, your medical provider and your employer promptly. In particular, be sure to complete, sign and return these forms to us right away:

- Hospital/Doctor Permission Slip and
- Employee's Report of Accident

By reporting your injury and submitting these forms, you've begun the claim filing process. If you have questions, call your claim adjuster at A.I.M. Mutual. **Keep in mind providing medical records to show that a work injury has taken place is required.**

### Who will handle my workers compensation claim?

As soon as we've received notice of your injury, a claim adjuster will be assigned to your claim. Your claim adjuster at A.I.M. Mutual is your point of first contact, and you can call him or her at 1-800-876-2765.

All insurers must notify the injured employee and the employer if they are going to voluntarily pay benefits under the workers compensation statute.

If your work-related injury is moderate to severe, your claim adjuster may put you in touch with a nurse advocate from Best Doctors Occupational Health Institute (BDOHI). BDOHI is one of our enterprise partners, committed to ensuring the best possible medical outcome for injured workers. The nurse advocate may talk with you by phone or come to your home. Be assured that your nurse advocate is highly trained, with extensive contacts throughout the medical community. This will give you access to a wide range of treatment options, and, if needed, a referral to the top medical specialists in the area.

### How is my workers compensation benefit determined?

In Massachusetts, an individual is eligible for wage replacement benefits after an initial five-day waiting period. We refer to this period as "lost time." **Please keep in mind that workers compensation benefits are set and governed by state law.**

The weekly workers compensation benefit is calculated using your “average weekly wage.” The average weekly wage is the gross, pre-tax average of your earnings in the 52 weeks prior to your date of injury. (If you have not worked a full year for this employer, the total number of weeks worked prior to your injury may be used.) In Massachusetts, the workers compensation weekly benefit is 60% of your pre-injury average weekly wage up to the state-mandated maximum.

### **Do I pay taxes on my workers compensation benefits?**

No. Workers compensation benefits are non-taxable and there is no requirement to submit any documentation when doing your annual taxes.

### **What is Utilization Review?**

This is a state-mandated program designed to improve the quality of medical care for people with work-related injuries. Utilization review assures that your care meets the quality guidelines established by the Health Care Services Board of the Department of Industrial Accidents. Further, these guidelines help protect injured workers from unnecessary or inappropriate care.

A.I.M. Mutual works with Corvel, a state-approved agent for utilization review. If your case is assigned to utilization review, you will receive a letter from A.I.M. Mutual and a utilization review card. Carry this card with you when seeking medical treatment for your work-related injury. The card will have your claim number noted, which is an important reference for medical providers and A.I.M. Mutual. Utilization review happens automatically; you do not need to submit any forms.

### **What if I’m not comfortable with my physician or I need a specialist?**

In the event you are not satisfied with your care or would like help identifying other therapeutic options, contact your claim adjuster. Any member of your A.I.M. Mutual claim team can refer you to highly qualified medical professionals. If you have already been assigned a nurse advocate, he or she will be happy to coordinate your care and treatment with an appropriate provider. The choice of a physician for your ongoing care remains up to you.

### **Am I responsible for co-payments and deductibles?**

No, you never have to pay a co-payment or deductible for an injury compensable under workers compensation. If you are asked to pay a co-payment or deductible, contact your claim adjuster.

## **What is an Independent Medical Examination?**

In certain instances your claim adjuster may request an Independent Medical Exam (IME). An IME physician is a specialist in work-related injuries. He or she will evaluate the appropriateness of the care you are receiving and assess your ability to perform specific job functions.

## **When You're Ready to Return to Work**

At A.I.M. Mutual, we view workers compensation as an important partnership among you, your employer, your medical care providers, and us. You may be eager to return to work, but together, we need to evaluate when you can resume your full job responsibilities. Modified duty can be a viable first step for many injured workers.

## **What is Modified Duty?**

Most people actually heal faster and are happier with their recovery process when they are able to complete their recovery while working. Sometimes, this is not possible. But in many instances, A.I.M. Mutual is able to work with an injured worker and the employer to create a modified duty position. This allows an injured worker to return to work with changes to the job responsibilities. Modified duty programs are normally of limited duration. Alternate duty may also be a possibility, allowing you to return to work in a different capacity over the short-term.

When considering modified duty, we begin with a job description from your employer. We then review your work capabilities in context of the physical requirements of your specific job. Modified duty, when recommended, is always designed to provide a safe, structured environment in which you can return to work while still actively in treatment.

In addition, most employees earn more while working modified duty rather than staying home receiving temporary disability benefits. Here's how partial disability benefits are paid under modified duty: gross earnings after you return to work are subtracted from your pre-injury average weekly wage, with the difference paid at the Massachusetts compensation rate of 60%.

At A.I.M. Mutual, we are committed to making sure you get the care you need to heal quickly and to assist you in returning safely to work.

## ***For More Information on Workers Compensation in Massachusetts***

Call us with any questions at 1-800-876-2765.

You can request a copy of *Your Guide to the Massachusetts Workers Compensation System* from the Department of Industrial Accidents (DIA) at [www.mass.gov/dia/deskscan/eeguide.pdf](http://www.mass.gov/dia/deskscan/eeguide.pdf) or by calling the DIA public information office at 1-800-323-3249, ext. 470.

The DIA regional offices can be reached at:

Boston: 617-727-4900

Fall River: 508-676-3406

Lawrence: 978-683-6420

Springfield: 413-784-1133

Worcester: 508-753-2072