

### Understanding the Virginia Workers' Compensation Claims Process:

Information an Injured Worker Needs to Know

### What is "Workers' Compensation"?

Virginia Workers' Compensation Act provides wage replacement and medical benefits for injuries that arise out of and in the course and scope of an employee's job as defined under Virginia Code Title Section §65.2.

# Whom do I contact for information about my claim?

Your workers' compensation claim will be handled by the Virginia Association of Counties Group Self-Insurance Risk Pool, Inc. (VAcorp), under your employer's workers' compensation plan. If you have any questions regarding your claim, you should contact VAcorp directly at the following:

VAcorp 1819 Electric Road, Suite C Roanoke, VA 24018 1-888-822-6772

#### How does the claims process work?

When VAcorp receives your claim, a claim number will be assigned and your employer will be given the name of a Claims Specialist. The claim number will identify your claim, and your claim specialist will work with you to ensure that you receive the proper medical care and benefits, and assist you with an appropriate return to work plan.

Once VAcorp has received and reviewed your completed claim information, a decision will be made if your claim meets the criteria under the Virginia Workers' Compensation Act (Section §65.2) for benefits.

If you disagree with the decision, you have a right to appeal the denial by contacting the Virginia Workers' Compensation Commission at:

Virginia Workers' Compensation Commission 333 E. Franklin Street Richmond, VA 23219 1-877-664-2566

Under Virginia law, by filing a workers' compensation claim you irrevocably agree that any physician may discuss, orally or in writing, your medical history and course of treatment with your employer and with VAcorp. This communication can include information regarding your injury or disease, as well as information regarding any prior injury or disease of the body part which is the subject of your workers' compensation claim

You may also be referred to a case management professional, who will assist you with your efforts to return to work

### What if I miss work because of my injury?

If you are out of work for more than 7 days, you may be eligible for lost wage benefits. In order to receive these benefits, your treating physician must certify in writing that you are unable to return to work.

Your Claims Specialist may consult with your physician and your employer to determine whether your job duties can be modified to accommodate your injury during your recovery period.

## What information do I need to provide to my Employer?

You are required to provide any paperwork you receive from the doctor or hospital to your supervisor. Make copies if you would like them for your records. It is important to provide these documents and keep your employer informed of your work status so your claim can be handled properly and promptly

### How do I choose a Physician?

When you're on the phone with Company Nurse, the nurse with whom you speak will provide you a panel of physicians to choose from for your initial medical treatment. You just choose which of the physicians you'd like to see.

If your illness or injury is an emergency, you should seek medical treatment at the nearest medical facility that can treat your illness or injury. After emergency treatment has been sought you will need to select a doctor from your employer's panel of physicians.

# What if I receive medical bills related to my claim?

It is important to send any statements or bills for medical treatment related to your claim to VAcorp soon after they're received. The easiest way to get those to us and processed efficiently is to email them directly to tech1@riskprograms.com.

For more information regarding what to do when you receive *any* documentation related to your Workers' Compensation claim, you can contact VAcorp's Customer Service Line at 888-822-6772.

#### How do I get Medications?

To obtain medications relating to your workers' compensation claim, please contact your employer to obtain a Express Scripts First Fill Form. This form provides information to the Pharmacist to process your prescription as well as participating pharmacies.

Prior authorization is not required for most medications if they are prescribed within the first two weeks after the date in which you were injured. Certain narcotic medications require prior authorization by VAcorp.

If you have any questions regarding medications, you should contact VAcorp at 1-888-822-6772.



#### Disclaimer

This information is not a substitute for the Virginia Workers' Compensation Act as found in title 65.2, in the code of Virginia. It is also not a substitute for competent legal advice on matters relating to workers' compensation and employment law in Virginia. While every effort has been made to present the contents of the Act as accurately as possible, it should be noted that this document includes information, which may be subject to change as a result of future legislative action by the Virginia General Assembly. For a more compete resource on workers' compensation law, the reader is referred to the full text of the Virginia Workers' Compensation Act.