

PacificComp Policyholders | What to do when an Injury Occurs, California



In the event of a catastrophic, life or limb threatening injury call 911 or immediately transport the injured worker to the nearest Emergency Room.

- You MUST notify Cal-OSHA within 8 hours of occurrence for SEVERE (amputation, hospitalization or death) injury.
- A listing of the Cal-OSHA District offices can be found on the required workplace posting “Safety and Health Protection on the Job” or at https://www.dir.ca.gov/dosh/dosh_publications/shpstren012000.pdf



Complete the following steps as outlined in this publication. Check each item once it is completed.

STEP 1 | Give the injured worker the following documents within 24 hours.

- **WC Claim Form (DWC-1, also known as Employer’s Report of Occupational Injury or Illness)**
 - » The employer MUST have the injured employee complete the WC Claim Form (DWC-1). This form is combined in English and Spanish and has a cover sheet called Notice of Potential Eligibility (NOPE). You are required to give this to the injured worker along with the employee’s temporary copy of the DWC-1. The injured worker must complete the first section of this form and give it to their employer. You should copy it and give a copy to the employee before you have filled it out.
 - » This is called a temporary copy. Once you have completed the employer portion, one copy should be given to the injured worker, one to PacificComp and one retained for your records.
- **Mitchell ScriptAdvisor First Fill Form**
 - » This form allows the injured worker to obtain the medication prescribed by the physician without an out-of-pocket expense. A new Mitchell ScriptAdvisor prescription-drug ID card will be sent to the injured worker when the claim is accepted and they should begin using the Mitchell ScriptAdvisor card at any Mitchell Workers’ Compensation participating pharmacy.
- **Covered Employee Notification of Rights Materials (MPN)**
 - » This informs the injured worker how to access medical care as well as their rights and responsibilities in accordance with the new laws (SB863).
 - » If the injured worker required emergency treatment and/or is not available in person, mail the WC Claim Form (DWC-1), Mitchell First Fill Form and Covered Employee Notification of Rights Materials (MPN) via certified mail to the injured worker’s home.

Step 2 | Locate an MPN Provider nearest you.

PacificComp utilizes a Medical Provider Network (MPN) to reduce workers' compensation costs and maintain lifetime medical control. If you have not already selected an industrial clinic you can locate one as follows:

- Visit copperpoint.com
- Within the Claims menu, locate **"Find A Medical Provider"**
- Select **"PacificComp"** as the Insurance Company and **"California"** as the state
- The MPN Network link and additional resource information can be found on this page
- Follow the instructions to perform a search through the MPN

Medical Assistant Access Toll Free Number 1.866.378.8500, and are available Monday through Saturday 7 a.m. - 8 p.m.

Step 3 | Complete the Employers Report of Occupational Injury (Form 5020) within 24 hours of the injury (even if you do not have all the details of the claim) via one of the following methods:

1. **Email** your completed Form 5020 to reportclaim@copperpoint.com.
2. **Call** us at 602.631.2300 or 800.231.1363.
3. **Fax** your completed Form 5020 to 602.631.2888
4. **Mail** to: CopperPoint Insurance Companies, PO Box 36070, Phoenix, AZ 85067-6070 **or** PO Box 33069, Phoenix, AZ 85067-3069

Industry studies show that reporting claims within 24 hours substantially reduces claims costs. The sooner we set up the claim, the quicker we can call the employee to answer their questions about their medical treatment and lost-time disability benefits (if applicable).

Step 4 | Have the injured worker's supervisor complete the Accident Investigation Report.

Step 5 | Send a copy of the completed WC Claim Form (DWC-1) and Accident Investigation Report to PacificComp within 5 days.

Step 6 | Evaluate the root cause of the injury to determine if any change in process is required.

Please contact your Loss Control representative for further information and/or questions.

Step 7 | Be prepared to speak with our service partners.

We have partnered with several specialized experts to assist with various aspects of the claim in an effort to better manage outcomes and mitigate costs. If you have any questions or concerns about the individuals that are contacting you, please immediately call the Claims Examiner who will be happy to confirm the assignment and clarify their role. The following roles are defined so that you can learn about the extended team that may become involved with the claim.



Nurse Case Managers – Telephonic and field case managers may be utilized to address medical and disability matters. They will work with the physician to facilitate necessary medical care and ensure that it remains within appropriate treatment guidelines. They also assist with coordination of return to work matters including job descriptions and modified alternate work placement.



Investigation Firms – A licensed investigator may be engaged to investigate facts surrounding an injury and indicators of potential fraud or third party liability, as applicable.



Subrogation Specialist – A subrogation specialist may be assigned to evaluate third-party liability and pursue subrogation recovery as appropriate.