



WORKERS' COMPENSATION MANAGEMENT BUREAU

MONTANA DEPARTMENT OF ADMINISTRATION

March 4, 2024

March 2024 Safety Tip

WCMB and Montana State Fund (MSF) Roles

Have you ever wondered what the difference is between WCMB and MSF? Have you ever been confused about who to contact when you have workers' compensation questions? Below we give you some insight into who is responsible for what and who to call with what sort of questions.



Workers' Compensation Management Bureau (WCMB)

The Department of Administration, WCMB, has a statutory responsibility to manage workers' compensation insurance coverage for all state agencies. Under statute, the State of Montana is required to purchase workers' compensation coverage from the Montana State Fund under one or more policies – MSF currently issues individual policies to each state agency. WCMB works closely with MSF to ensure service expectations are met for the State of Montana and all state agencies, this includes oversight of the activities of MSF safety management consultants, claims examiners, and underwriters.

The WCMB's goal is to improve employee safety and health in collaboration with State agencies through: ensuring compliance with all federal, state, and local regulation; maintaining open communication with agency representatives; developing training and education programs; providing workers compensation and safety program guidance and support; conducting policy review meetings; organizing and leading quarterly State Safety Group Meetings; distributing quarterly performance metric reports; and supporting agencies and MSF.

Reasons you may interact with WCMB:

- Questions on Return-to-Work program or temporary job reassignment due to a workplace injury or illness
- OSHA 300 log questions
- Workers' compensation premium related questions
- Dividend or retention plan questions
- Annual June renewal meetings

Montana State Fund (MSF)

MSF is the policy issuer for worker's compensation insurance for all State of Montana agencies. State agencies typically work with MSF Safety Management Consultants, Claims Examiners, and Underwriters. Below is a high level overview of each position and the types of interaction agencies would have with each:

Safety Management Consultants (SMC)

SMC's work with agencies as a partner and consultant focused on loss prevention in reducing the likelihood of an incident from occurring and reduction on the impact an incident may have. The SMC's primary emphasis is on mitigating agencies' exposures to major loss sources with the goal of preventing injuries, diseases, and fatalities for state workers.

Reasons you may interact with a SMC:

- Partner on safety for your agency
- Consult on Safety or Return-to-Work Programs
- Hazard assessment walk-through
- Safety training for managers, employees, or safety committees
- Safety topic resources
- Establishing an ergonomic assessment in-house team
- Attend a WorkSafe Champions class

Claim Examiners (CE)

Responsible for investigation, customer service and ongoing management of claims. This includes notifying applicable parties of liability determination, paying, and authorizing appropriate medical or wage loss benefits, and setting and managing claim reserves for the appropriate exposure and duration of the claim. The CE works with applicable parties to determine compensability and eligibility for benefits. The CE must follow MT Workers' Compensation statutes and pertinent case law when making determinations.

Reasons you may interact with a CE:

- Time sensitive claim related questions or concerns
- Medical Status Form clarification or concern that impacts work status
- Claim review meetings with state agencies and WCMB

Underwriters

Responsible for ensuring the premium charged to agencies is appropriate to cover their expected losses. Underwriters are responsible for providing agency policy renewals by analyzing loss data, reviewing past and future safety efforts, analyzing audit results, and reviewing business operations/expansions to determine the appropriate premium for the future policy year.

Reasons you may interact with an underwriter:

- Policy endorsement questions
- Mid-Year Stewardship Meetings with state agencies and WCMB

For more details review the [WCMB and MSF Roles document](#).

If you still have questions, WCMB is here to help at WCMB@mt.gov.

WORKERS' COMPENSATION MANAGEMENT BUREAU

MONTANA DEPARTMENT OF ADMINISTRATION

(800) 287-8266 | TTY (406) 444-1421 | WCMB@mt.gov

100 N. Park Ave. Suite 320 | PO Box 200130 | Helena, MT 59620-0130

Non-Discrimination Notice: The State of Montana Benefit Plan complies with applicable Federal civil rights laws, state and local laws, rules, policies and executive orders and does not discriminate on the basis of race, color, sex, pregnancy, childbirth or medical conditions related to pregnancy or childbirth, political or religious affiliation or ideas, culture, creed, social origin or condition, genetic information, sexual orientation, gender identity or expression, national origin, ancestry, age, disability, military service or veteran status or marital status. 45 C.F.R. § 92.8(b)(1) and (d)(1)

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-270-3877 (TTY: 711).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-270-3877 (TTY: 711).

This service is provided to you at no charge by [State of Montana Health Care & Benefits Division](#).