



WCMB AND MONTANA STATE FUND ROLES

Workers' Compensation Management Bureau (WCMB)

The Department of Administration, Workers' Compensation Management Bureau (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 – Montana State Fund currently issues individual policies to each state agency. WCMB works closely with Montana State Fund to ensure service expectations are met for the State of Montana and all state agencies, this includes oversight of the activities of Montana State Fund safety management consultants, claims examiners, and underwriters.

In addition to the oversight of the State's workers' compensation insurance coverage, the WCMB establishes guidance and provides support to all state agency workers' compensation and safety programs; and promotes effective program management utilizing workers' compensation program goals, objectives, strategies, and performance measures.

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 Montana State Fund.

Reasons you may interact with Workers' Compensation Management Bureau:

- Contact when return to work or temporary reassignment question arise due to a workplace injury or illness
- Contact for OSHA 300 log questions or for assistance
- Contact for workers' compensation premium related questions
- Contact for dividend or retention plan questions
- WCMB schedules the annual renewal meetings that occur in June with each State agency

Montana State Fund Safety Management Consultants (SMC's)

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. This, in turn, translates into better control of workers compensation insurance costs. Accomplishing this involves a wide range of safety and risk management techniques, building relationships with members of agency leadership, and providing recommendations based on claim trends or recognized areas of improvement to shore up potential safety program shortfalls.

SMC's can be used across the state to serve as a professional consultant available to agency contacts, perform safety visit requests, help strengthen overall safety culture and deliver trainings surrounding safety or risk management topics. The more common requests include consultative input on a variety of safety and risk management topics such as Return to Work, walkarounds of facilities, job observations, providing professional expertise on safety committees, conducting ergonomic assessments, performing trainings, and developing internal programs.

Reasons you may interact with your SMC:

- Your SMC may proactively contact you to partner on safety for your agency
- You may develop a need for consultation or advice on a safety or return to work matter
- Hazard assessment walk-throughs of locations or operations
- Safety training for managers or employees
- Safety committee training or facilitations
- You need resources or research on a safety topic
- You wish to establish an ergonomic assessment in-house team
- You wish to attend the state agency WorkSafe Champions class

Montana State Fund Claim Examiners (CE's)

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. Medical documentation and physician opinion are major influences in claim compensability. Communication with medical providers is legally limited to written means to protect the patient/provider relationship. Throughout the life of a claim, the CE may work with the employee, employer, vocational rehab specialists, medical provider (written means), and any other applicable party to move the claim successfully towards resolution. Depending on claim circumstances, resolution might include closure, settlement, or ongoing management through 5-year statutory closure, retirement, or lifetime.

CE's will make every effort to support the cooperative arrangement around claims information and management. Consistent with MT law and court decisions, CEs will communicate 1) the status of claims; (2) work restrictions; (3) significant reserve changes; and (4) return to work opportunities. Requests for specific action or requests for inappropriate information cannot be acted upon. Statements such as, "please remove the indemnity reserves" and "please close out the indemnity reserve and decrease medical reserves to reflect exposure for any unpaid bills" are obvious attempts to direct the adjustment and payment of claims. In addition, attempts to direct settlement, settlement considerations or settlement value constitute inappropriate interference in claims management.

Reasons you may interact with your CE:

- When you have time sensitive claim related questions or concerns
- Medical Status Form clarifications or concerns that impact work status
- CE's are responsible for scheduling claims review meetings with agencies and WCMB

Montana State Fund 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. Underwriters also engage with the agency's CE, SMC, and customer service specialist (CSS) to keep apprised of any noteworthy activity on the policy and assist in providing information, analysis, and relationship building wherever is needed.

Reasons you may interact with your Underwriter:

- Contact for policy endorsement questions
- Underwriters schedule Mid-Year Stewardship Meetings on a preestablished schedule created in conjunction with the WCMB