



The \$15,000 Medical Only Program

Employers who choose to participate in the \$15K Program pay up to \$15,000 in medical and pharmacy bills. They inherently approve the treatment in the normal course of the injury. They cannot authorize or deny treatment, or additional conditions. That means they cannot process a Physician's Request for Medical Service or Recommendation for Additional Conditions for Industrial Injury or Occupational Disease (C-9). In addition, their managed care organizations (MCOs) cannot authorize treatment or pay medical bills.

If you want to enroll in the \$15K Program, please contact your claims manager at Compensation Solutions Inc (CSI). Once you enroll, you are responsible for the bills in all medical-only claims (claims with seven or fewer lost days from work) with injury dates after the enrollment effective date.

Why Participate in the 15K Program?

- Allows employers option to control costs and future premiums
 - Eliminate Medical Reserves*
 - Pay in Lieu of BWC
 - Costs paid by employer are not charged in future BWC rate calculations
 - Employer can opt out at any dollar amount
 - Employer can opt out on a claim basis

Who Administers this Program for the Employer?

- **Medical Payment Solutions LLC, a division of CSI, can administer and provide the following service:**
 - **Bill review** - Ensure payment for the correct service and current allowances
 - **Re-price to BWC URC Fee Schedule** – Average of 30% - 60% less than billed rate
 - **Payment of bills** – Payment to Providers within the BWC timeframe
 - **Management of Program/Claim** – Review C-9s, treatment to advise client on options
 - **Records Management** – House electronic record of bills and payments.
 - **Reports** – Provide Bi-weekly reports of activity and savings
 - **CMS Reporting****

**Starting in July 2010, all medical-only claims will be eligible for a reserve. This will impact the rate-making process for private employers' July 1, 2011, policy year (as of Dec. 31, 2010)*

*** Report some claims to Medicare beginning July 2010. You can learn more about this through the [Centers for Medicare and Medicaid Services](#) Web site. REMINDER: This is a federal requirement and must keep a record of all work-related injuries, including:*

- *Injured worker's name, address and Social Security number;*
- *Date and time of injury;*
- *Type of injury;*
- *Part of the body injured;*
- *A brief description of the accident that led to the injury;*
- *Copies of all bills with proof and date of payment under this program;*
- *Proof of payments made within 30 days of request from BWC;*
- *Documentation for excluding any wages paid to the employee while off work in the \$15,000 limit;*
- *Documentation showing no denial of any bills. If you participate in the program, you inherently approve the first \$15,000 of medical and pharmacy costs.*

You must maintain these records for six years from the last date of bill payment.