


Customer Workers Compensation Jurisdictional Resource - Colorado

Issue	Mandatory	What & How	Impact	State Forms
Timely Reporting of Claims	<p>Yes</p> <p>The employee has 4 days to report the injury to the employer.</p> <p>The employer has 10 days from the date of occupational disease, PPD, lost time greater than 3 working days to report the claim to the Division.</p>	<p>Employee is to report the loss in writing. Any other person that has knowledge or notice of the injury must report the said injury to the person in charge.</p> <p>First reports of injuries are to be reported electronically.</p>	<p>The employee, employer could be fined one day of compensation for each day late in reporting.</p>	<p>Colorado Form WC15 - Workers' Claim for Compensation</p>
Drug Free Workplace	<p>No</p> <p>Drug testing is not mandatory but could be useful in defending a claim.</p>	<p>The employer can request a drug test be completed at the first office visit.</p>	<p>If the drug testing is positive we can deny the claim if it is the sole proximate cause of the injury.</p>	<p>N/A</p>
Managed Care Law	<p>No</p> <p>But an administrator can establish a contract with an organization for managed care or with providers of health care services.</p>	<p>We are part of the First Health Network and the injured worker must treat within the network. The employer is to provide the names of at least 2 providers to the injured worker to treat with. The injured worker picks one. The injured can request a change of physician within the first 90 days to one of the other doctors on the list.</p>	<p>The injured worker stays within the network and continues to treat with a network physician for the continued discount. If the employer does not provide a list of providers the injured worker can treat with a physician of his choice, at that time we loose control of the claim.</p>	<p>Colorado Form WC3 - Notice of One-Time Change of Physician & Authorization</p>

Timely Reporting of Employee Returning to Work	Optional	Work status reports provided via email, phone, or fax will ensure the information gets to Travelers in a timely manner and that the worker is paid appropriately.	Any delay on the part of the employer in providing an updated work status may result in an overpayment of benefits to the injured worker	N/A
Timely Reporting of Out of Work Status	Yes Reporting of off work status is mandatory and required within 20 days of lost time.	Work status provided via email, phone, or fax will ensure the information gets to Travelers in a timely manner.	Any delay on the part of the employer in providing an updated work status will result in overpayments or underpayments of benefits to the injured worker.	Colorado Form WC2 - General Admission of Liability
Timely Reporting of Employee Returning to Work	Yes Admission must be filed with supporting documentation immediately upon termination or reduction of benefits (working part time or not earning full wages).	Work status provided via email or fax will ensure the information gets to Travelers in a timely manner. We must have written documentation to support RTW status. An email or doctors note indicating full duty.	Any delay on the part of the employer in providing an updated work status will result in overpayments or underpayments of benefits to the injured worker as we are unable to unilaterally terminate benefits.	Colorado Form WC2 - General Admission of Liability Colorado Form WC 12 - Supplemental Report of Return to Work

Bona Fide Job Offers	<p style="text-align: center;">Yes</p> <p>Employers are required to make a light duty job offer to the injured worker in writing.</p>	<p>Job offers should be made in writing, mailed, and include the net wage, the hours, description of the physical requirements, description of the duties the injured worker will be expected to perform, and location. Copy of the letter must be sent to the injured worker at the same time the letter is sent to the doctor. Both letters must be sent in the same manner (mail, fax or hand delivered).</p>	<p>If litigation is involved and the offer is not made in writing it becomes more difficult to prove an offer was made in a legal proceeding. As a result, we could end up paying disability benefits until requirements are met.</p>	N/A
Wage Statements	<p style="text-align: center;">Yes</p> <p>A wage statement must be completed in order to properly establish average weekly wage.</p>	<p>If the wages are estimated high we are unable to reduce without filing a motion. We can never reduce benefits; however we can increase. If we estimate too high we must pay at that rate until such time our motion is approved.</p>	<p>Then we are only allowed to take credit from the date of the filing; not the date benefits started. Overpayments are only allowed at the end of the claim against any permanency the injured worker may be awarded.</p>	N/A
Posting of Notices	<p style="text-align: center;">Yes</p> <p>Notice to workers indicating that they have 4 days to report the claim must be posted. The Posting also must indicate that if the injury results from alcohol or controlled substances that their benefits may be reduced.</p>	<p>Every employer shall display at all times in a prominent place on the workplace premises a printed card with a minimum height of fourteen inches and a width of eleven inches with each letter to be a minimum of one-half inch in height, which shall read as follows: WARNING IF YOU ARE INJURED ON THE JOB, WRITTEN NOTICE OF YOUR</p>	<p>Failure to post notices can subject employers to penalties.</p>	N/A



		INJURY MUST BE GIVEN TO YOUR EMPLOYER WITHIN FOUR WORKING DAYS AFTER THE ACCIDENT, PURSUANT TO SECTION 8-43 102(1) AND (1.5), COLORADO REVISED STATUTES. IF THE INJURY RESULTS FROM YOUR USE OF ALCOHOL OR CONTROLLED SUBSTANCES, YOUR WORKERS' COMPENSATION DISABILITY BENEFITS MAY BE REDUCED BY ONE-HALF IN ACCORDANCE WITH SECTION 8-42-112.5, COLORADO REVISED STATUTES.		
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The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

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