I. General Statement

Workers’ compensation benefits are provided to employees of the Office of Administration for injuries or illnesses arising out of and in the course of employment in accordance with the Missouri Workers’ Compensation Law (Chapter 287, RSMo). This policy briefly describes workers’ compensation policies, benefits and the reporting procedures to be followed when a work related injury or illness occurs. Benefits are administered by the Central Accident Reporting Office (CARO), Risk Management Section, Division of General Services (573-751-2837 or toll free at 1-888-622-7694 and for the hearing impaired 1-800-735-2966).

II. Guidelines

A. Compensation may be provided for lost wages (temporary total disability) when an employee is unable to work and is authorized to be off work by the treating physician. Temporary total disability provides for two-thirds of the employee’s average weekly earnings up to a maximum determined by law. No compensation is paid for the first three work days (waiting period) of disability unless the disability extends beyond fourteen days. Weekends and holidays are included in the fourteen day period. Payments continue approximately every two weeks until the employee is deemed able to return to work by the physician.

B. Time lost for scheduled visits to a health care provider authorized by CARO due to a work related injury after returning to work will be considered administrative leave. The employee will be granted leave of absence with pay for a reasonable amount of time missed during regular working hours. The employee should report back to work after the medical treatment, if time permits. Management may require a statement verified in writing by a physician for any period of absence requested as administrative leave under this section.

C. An employee who attends a Workers’ Compensation Hearing during a day in which he/she is scheduled to work will receive a leave of absence with pay for time absent from work. The employee should report back to work after the hearing, if time permits.

D. Employees who are incapacitated from performing their job due to injury or illness covered by Missouri’s Workers’ Compensation Laws shall be permitted to use accrued sick leave only to the extent necessary to make up the difference between disability benefits paid under workers’ compensation and their salary at the time of injury.
E. Additional benefits may be provided for injuries or illnesses resulting in permanent disability.

F. Injuries that arise out of and in the course of employment while traveling on the job may also be covered by workers’ compensation. These injuries should be reported immediately to the supervisor. The supervisor must obtain a copy of the police report as soon as possible and forward it to CARO for possible third-party recovery.

G. Employees on assignment outside the state of Missouri should report the injury to their supervisor and go to the nearest emergency room for treatment. The employee should then contact CARO for follow-up care in Missouri.

H. Employees who reside outside the state of Missouri may advise CARO of their preference of the location of medical treatment at a location within one hundred miles of the injured employee’s residence, place of injury or place of hire. The choice of the provider, however, shall be made by CARO.

I. Authorized health care providers should not submit charges direct to injured employees. Employees receiving bills should forward all charges due to the work-related injury or illness to the Division of General Services, Central Accident Reporting Office, P.O. Box 809, Jefferson City, Missouri 65102.

J. In-patient hospital admissions must be pre-certified within fourteen days prior to admission in non-emergency situations and within forty-eight hours in emergency or urgent situations, when possible. Most physicians and hospitals are aware of precertification requirements. Any questions concerning precertification should be directed to CARO.

K. All surgeries must be preapproved by CARO, except in the case of an emergency.

L. The purchase or rental of durable medical equipment must be preapproved by CARO.

M. Supervisors must report all lost time due to work-related injuries or illnesses immediately to Office of Administration (OA) Human Resources.

N. Workers’ compensation benefits may be reduced or forfeited for injuries sustained in conjunction with the use of alcohol or nonprescribed controlled drugs, failure to use a provided safety device or obey any reasonable work safety rule.
O. In an effort to maintain the department’s skilled workforce and reduce workers’ compensation costs, the Office of Administration established an Early Return to Work program to enhance the recovery of employees who are injured or develop an illness in the course and scope of state employment. The details of this program are provided in OA Policy B-20b. Employees will be placed in temporary modified duty assignments, when feasible, during the course of their recovery to perform duties consistent with the temporary limitations.

II. Reporting Procedures

A. All employees must report all injuries and illness immediately to their supervisor by advising the supervisor personally and completing an injury report. This report should be returned to the supervisor for processing within twenty-four hours of the occurrence or as soon as possible. No employee should be denied the opportunity to report a work-related injury or illness.

An employee may lose the right to receive compensation if the injury or illness is not reported within thirty days or in the case of occupational illness or disease, within thirty days of the time the employee is reasonably aware of work relatedness of the injury or illness. Employees who fail to notify their supervisor within thirty days may jeopardize their ability to receive compensation, and any other benefits under the Missouri Workers’ Compensation Law.

B. Injured employees requiring prompt medical care should contact 1-800-624-2354 to obtain a referral to an authorized medical provider. The employee should inform the medical provider that the employee wishes the charges to be submitted for consideration under workers’ compensation. Follow-up care will be at the referral of the authorized physician, if not otherwise designated by CARO. Employees selecting their own medical care provider or physician may do so at their own expense. Questions should be directed to CARO at (573) 751-2837.

C. Supervisors and employees shall submit all injury and investigation reports to OA Human Resources.

Fraudulent action on the part of an employer, employee, or any other person is unlawful and subject to punishment as provided by §287.128, RSMo.