



Understanding the West Virginia Workers' Compensation Claims Process

How do I file my Claim?

Your claim can be filed by completion of forms OIC-WC-1 (Employee's and Physician's Report of Occupational Injury or Disease) and OIC-WC-2 (Employer's Report of Occupational Injury or Disease). The forms can be obtained from your employer or from the website for the West Virginia Offices of the Insurance Commissioner (www.wvinsurance.gov). Forms can be submitted to the address listed below:

**Companion Group
c/o
AmeriHealth Casualty Services
P.O. Box 3460
Pittsburgh, PA 15230
Phone: 1-800-297-2726
Fax: 1-800-381-5561**

Who do I contact for information about my claim?

If you have any questions regarding your claim, or if you have not heard from AmeriHealth Casualty Services within 14 days of filing your claim, you should contact them directly at the phone number listed above.

How does the claims process work?

When AmeriHealth Casualty Services receives your claim, it will receive a claim number and will be assigned to a claims adjuster. The claim number will identify your claim, and your claims adjuster will work with you to ensure that you receive the proper medical care and benefits, and to assist you with an appropriate return to work.

Once AmeriHealth Casualty Services has received your claim application, your claim will be reviewed, and you will receive a decision advising you whether your claim has been approved or denied, and what medical conditions are covered by your claim. If you disagree with the decision, you have a right to protest the denial by filing a written protest with the Workers' Compensation Office of Judges within 60 days from the day you receive the decision. Protests must be in writing, and must include a copy of the decision being protested. Copies of your protest must also be sent to your employer.

Your protest must be sent to:

**Office of Judges
P.O. Box 2233
Charleston, WV 25328-2233**

Under West Virginia law, by filing a workers' compensation claim you irrevocably agree that any physician may discuss, orally or in writing, your medical history and course of treatment with your employer and with AmeriHealth Casualty Services. This information can include both information regarding your occupational injury or disease, as well as information regarding any prior injury or disease of the portion of your body which is the subject of your workers' compensation claim.

What if I miss work because of my injury?

If you are unable to return to work for four or more consecutive days, you may be eligible for temporary total disability benefits. In order to receive these benefits, your treating physician must certify on the proper forms that you are unable to return to work.

Depending on the nature of your injury, you may also be referred by AmeriHealth Casualty Services for a medical examination, which AmeriHealth Casualty Services will pay for, to evaluate your medical condition and the progress of your recovery. You may also be referred to a case management professional, who will assist you with your efforts to return to work.

You may also be able to return to work during your recovery period. Your claims adjuster may consult with your physician and your employer to determine whether your job duties can be modified to accommodate your injury during your recovery period.

How do I Choose a Physician?

If your illness or injury is an emergency, you should seek medical treatment at the nearest medical facility that can treat your illness or injury.

For treatment that is not emergency treatment, you may select the physician of your choice or choose a physician that is part of The First Health Network of Coventry Workers' Comp Services. The network of physicians can be found by going to their website at www.coventrywcs.com or calling 1-800-342-5888.

How Can I Change My Physician?

To change your treating physician, you must obtain prior authorization from your claims adjuster.

How do I get Medications?

Prior authorization is not required for most medications if they are prescribed within the first two weeks after the date on which you were injured. Certain narcotic medications require prior authorization by your claims adjuster after this initial two-week period, and all medications require prior authorization by your claims adjuster after twelve weeks from your date of injury.

If your physician prescribes a brand-name medication, and a generic brand of that medication is available, your pharmacist will fill your prescription with the generic brand. If a generic brand of the prescribed medication is available, and you choose to be provided with a brand-name medication,

you must personally pay the difference between the cost of the generic brand and the brand-name medication.

If you have any questions regarding medications, you should contact your AmeriHealth Casualty Services claims adjuster at 1-800-297-2726.