

Introduction

- An understanding of DWC's final medical report (FMR) requirement
- Proactive measures for timely claim closure
- Solutions to common problems procuring reports
- Guidance on some uncommon situations
- Questions



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FMR - Who?

- Temporary disability exceeds 3 weeks
- Permanent partial disability indicated
- Surgery
 - Hemias are exempt, including when TD exceeds 3 weeks
 - Minor surgeries included; e.g., sutures, abscess drainage, etc.
- Eye injuries with 3 or more medical visits
- Traumatic hearing loss or tinnitus
 - Occupational hearing loss only claims are exempt



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FMR - Where?

- Documentation must be submitted in the following formats:
 - Online Upload documents directly via the Insurer Portal and track completion of its review (preferred method)

 Fax Acceptable for most correspondence

 - Mail X-rays required to be submitted via mail; all correspondence acceptable
 - E-mail Not acceptable unless explicitly requested; attachments sent to general mailboxes are deleted per DWD security protocol



FMR - When?

- An FMR must be submitted after one of the following conditions is met:
 - End of healing/maximum medical improvement (EOH/MMI)
 - Deceased before EOH
 - Injured worker is inadvertently unavailable before final visit to their provider (e.g., relocation outside the US, lengthy incarceration, etc.)



FMR - Why?

- Wisconsin law may require a final medical report from a treating practitioner. Wis. Stat. 102.13(2)(c)
 - Helps verify the proper amount of indemnity due
 - Not limited to form WKC-16
- IMEs, by statute, **cannot** be considered an FMR
 - No FMR necessary if an IME denies benefits in a manner that exempts the claim from FMR requirement
 - In extremely rare instances, DWC guidance may involve an IME to substantiate a PPD rating



FMR - What?

- A report must contain the following to be considered final:
 - PPD ratings according to Wis. Admin. Code DWD 80.32 for all injured parts of body, diagnoses, and sequelae
 - Office/clinic notes (if referenced by provider)
 - Operative notes for stat min surgeries

 - Anesthesia notes alone are not acceptable
 End of healing and discharged from active treatment
 Signed and dated by MD, DPM, DO, DC, PsyD, or PhD
- A WKC-16 is not necessary if a report contains all the above



FMR - Fingers

- Injuries involving fingers need more attention than other joints. When adjusting the claim, please take the following into consideration to avoid follow-up correspondence from DWC:
 - If amputation occurs beyond two-thirds of the distaljoint, hand dominance and x-rays must be submitted
 - When range of motion is lost, a statutory minimum applies; verify the measurements are within the report



WKC-16 · Ensure diagnosis and permanent disability fields are fully completed (amputation: only if present) **©**

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Incomplete Reports

- If you received a letter stating your report is not final, it is due to one of the following:
 - A missing operative note (the most common letter)

 - Submitted only an IME or considered it as an FMR
 The report was signed by a PA-C, APRN, or DDS
 The report lacked enough information to be final
 - AMA Guidelines were used to rate scheduled injuries
- Taking a few minutes to verify the integrity of submitted reports will eliminate weeks of turnaround



Getting Help With Unresponsive Parties

- When a treating provider is unresponsive to requests for an FMR, **upon request** DWC will assist using the following form processes:
 - Form GL15 Letter sent to the provider with WKC-16 attached
 - Three attempts to obtain an FMR must be submitted with your request Name of provider (not clinic) and address/fax necessary

 - Form GL10 Letter sent to the injured worker to be evaluated
 A GL15 must be sent before a GL10 is sent unless the provider indicates the patient was lost to follow-up
- We allow a 60-day follow-up period for both forms



Getting Help With Providers

- DWC will sometimes intervene with providers upon request. Issues that we will address can be, but are not limited to:
 - Providers refusing to rate injuries
 - If they defer to another provider, you must contact the subsequent provider before requesting our help.

 The treating provider retired or is no longer practitiong.

 Ask to have another provider at the same clinic complete an FMR.

 Providers not understanding WI ratings guidelines/law.

 A demand of pre-payment for an FMR.

 - A demand for more than \$100 for an FMR
- **©**

Getting Help With Injured Workers

- DWC will also assist with issues regarding an injured worker. Some common issues and remedies include:
 - A worker skipping their final visit on a denied daim. Inform the worker that the final visit and associated costs are covered
 - A worker refusing to attend an IME. Contact us to speak to an ALJ, who will determine if your request for examination is proper and provide assistance thereafter
 - A worker has been rendered indefinitely unavailable
 - Corrections physician cannot complete FMR for incarcerated worker



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Issues Postponing FMRs

- In rare instances, an injured worker may be unavailable for an extended but definite period. DWC will not reach out under those circumstances, which may include:
 - Treatment for another nonrelated work injury
 - Cessation, weight loss, or rehabilitation programs, etc.
 - Short periods of incarceration
 - · Seasonal workers traveling abroad
- Upon request, DWC will extend expected report due dates to avoid surcharge as long as necessary, but we will not close a claim for these issues



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Additional Tips

- Use the Insurer Portal as often as possible to update DWC of an expected FMR date
 - If you are unable to do it yourself, send an email via the Portal; do not write a note when submitting a WKC-13
- If you send letters to the injured worker, consider a cc to DWC to avoid future requests, especially investigatory
- Avoid delay inquiries by timely reporting WKC-13s after first payment of all periods of TTD or PPD (within 30 days)
- Do not assume the answer to difficult situations: contact us for guidance, and we will assist as best we can



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