

# Workers' Compensation Administration

ONE TEAM | ONE GOAL

A Better New Mexico for Workers and Employers

HTTPS://WORKERSCOMP.NM.GOV

#### 'INJURY ON THE JOB'







WWW.BITSTRIPS.COM



## WHAT IS WORKERS' COMPENSATION?

Workers' compensation is an insurance that provides a solution for what to do when a worker is hurt or becomes ill on the job.

Paid for by employer (not worker)

#### WHEN DO WORKERS' COMP LAWS APPLY?

When there are three or more employees in a business

 Covers full-time workers, part-time workers, temporary and seasonal workers

Are there exceptions?

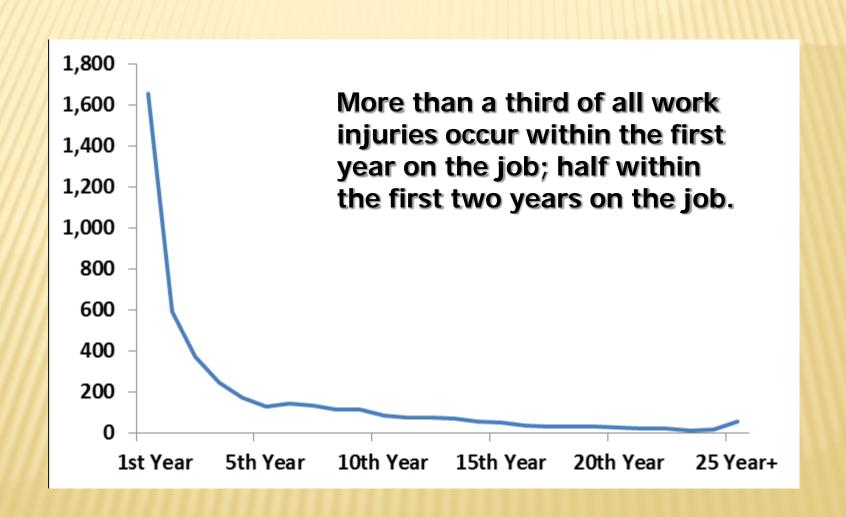
Yes. "Domestic Servants" or work done in the home; and real estate sales men/women are not covered

#### BENEFITS OF WORKERS' COMP?

#### Benefits to worker:

- Quick benefits
- Wage replacement
- "Reasonable and necessary" medical care
- Return to work

#### **EXPERIENCE MATTERS**



## HIGH INJURY INDUSTRIES







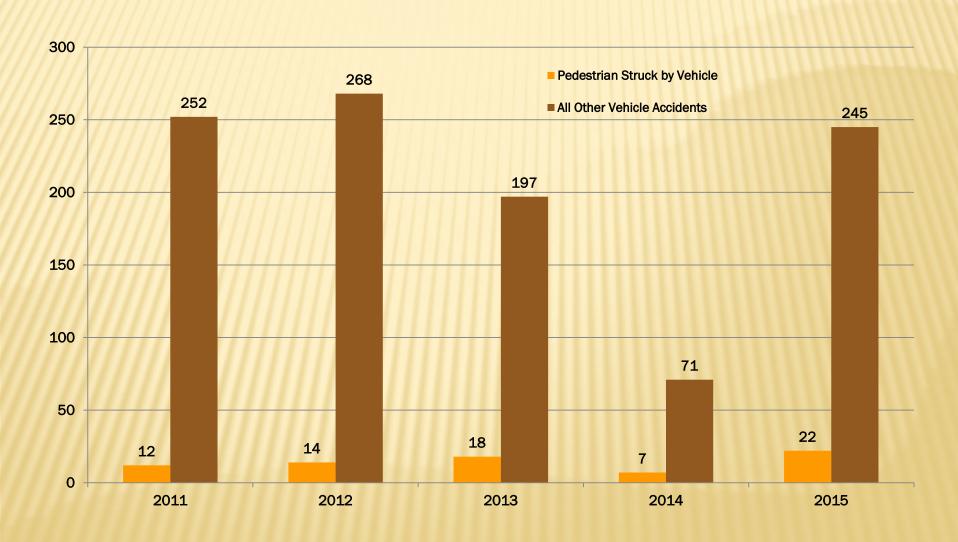


## VEHICLE ACCIDENT INJURES

Vehicle accidents account for a large number of on-the-job injuries



## VEHICLE ACCIDENT INJURES



#### EMPLOYER RESPONSIBILITIES

- Post the WCA poster and "Notice of Accident" forms in a highly visible place
- Provide Insurer information
- Notify workers if they will select doctor, or if employer will choose

State of New Mexico Workers' Compensation Administration

#### WORKERS' COMPENSATION ACT

#### If You Are Injured At Work Si Se Lastima En El Trabajo

- Notice -- In most cases you must tell your employer about the accident within 15 days, using the Notice of Accident Form.
- 2) You have the right to information and assistance from an information specialist known as an "Ombudsman" at the Workers' Compensation Administration.
- 3) Claims information -- Contact your employer's Claims Representative.
- 1) Aviso. -- En la mayoría de los casos usted debe de avisarle a su empleador del accidente dentro de los primeros 15 días usando las formas de Aviso de Accidente.
- 2) Usted tiene el derecho a información y ayuda contactándose con un especialista en información conocido como "Ombudsman" en la Administración para la Compensación a los Trabajadores.
- Información acerca de Reclamaciones. -Contáctese con el representante de reclamaciones de su compañía.

Name:	
Phone #:	
Address:	

#### YOUR RIGHTS

If you are injured in a work-related accident:

Your employer / insurer must pay all reasonable and necessary medical costs.

You may or may not have the right to choose your health care provider. If your employer / insurer has not given you written instructions about who chooses first, call an ombudsman. In an emergency, get emergency medical care first.

If you are off work for more than seven days, your employer / insurer must pay wage benefits to partially offset your lost wages.

If you suffer "permanent impairment," you may have the right to receive partial wage benefits for a longer period of time.

 Ombudsmen are located at the following offices:

 Albuquerque:
 Farmington:
 Hobbs:

 1-866-967-5667
 1-800-568-7310
 1-800-9

 1-505-599-9746
 1-575-3
 1-575-3

#### SUS DERECHOS

Si se lastima en el trabajo

Su empleador / asegurador debe de pagar por los gastos médicos necesarios y razonables.

Es posible que usted tenga, o no tenga, el derecho de escoger el proveedor de servicios para la salud. Si su empleador / asegurador no le ha dado instrucciones por escrito de quien es él que selecciona primero, pregúntele ol lame a un ombudsman. En una emergencia, obtenga asistencia médica de emergencia primero.

Si usted está fuera del trabajo por más de siete días, su empleador / asegurador debe de hacerle un pago compensatorio de prestaciones para compensar parcialmente la pérdida de su salario.

Si usted sufre "daño permanente," usted puede tener el derecho a recibir prestaciones parciales de salario por un periodo de tiempo más largo.

ces: Las Vegas: Roswell:

f	You	Need	HFI P	Call:	
	100	14000		Cuii.	
		Ask for an Or	nbudsman		

Si Usted Necesita Ayuda Llame Al:

1 - 8 6 6 - W O R K O M P (1-866-967-5667)

Visit our website at: https://workerscomp.nm.gov

USE A NOTICE OF ACCIDENT FORM TO REPORT YOUR ACCIDENT TO YOUR SUPERVISOR

EMPLOYER: You are required by law to post this poster where your employees can read it and to post lotice of Accident forms with it. This poster without Notice of Accident forms does not comply with law. You have other rights and duties under the law.

2410 Centre Avenue, Albuquerque, New Mexico 87106 PO Box 27198, Albuquerque, New Mexico 87125,7198 POST FORMS HERE

This poster published 7/1

## NOTICE OF ACCIDENT OR OCCUPATIONAL DISEASE DISABLEMENT NOTIFICACIÓN DE ACCIDENTE O ENFERMEDAD DE OFICIO

In accordance with New Mexico law, Section 52-1-29, Section 52-3-19 and Section 52-1-49, NMSA 1978; NMAC 11.4.4.11

Conforme a la Ley de la Compensación de los Trabajadores, Sección 52-1-29, Sección 52-3-19 y Sección 52-1-49, NMSA 1978; NMAC 11.4.4.11

Confor	me a la Ley de la Compensación de k	os Trabajadores, Sección 52-1-29 Sección 52-3-19	y Sección 52-1-49, NMSA 1978; NMAC 11.4.4.11
l			-job accident or was disabled
Yo, (name o	f employee/nombre del empleado)	me lastimé en un acciden	nte en el trabajo o fui incapacitado
	ional disease at approximately		<del>_</del>
	,	ne/a la(s) hora(s)) el (date/fecha) del 20	<u> </u>
	ocial security number:		cur?
	guro social del empleado:	¿Dónde ocurrió el acciden	te?
What happene ¿Qué ocurrió?	ed?		
	ted by Employer:		health care provider. YesNo
	r el empleador: or has right to change bealth care pr	<i>Trabajador elegirá prove</i> ovider after 60 days. If No, Worker has the right t	edar de atención médica.
	ativo, el empleador tiene derecho a		abajador tiene derecho a cambiar de proveedor
	atención médica después de 60 d		
	WORKER'S INITIA	ALS INICIALES DEL TRABAJADOR	
Signed:		Signed/Notice Received:	
Firma:	(employee/ <i>empleado</i> )		yer or representative/empleador o representante)
Date/Fecha: _		Date/Fecha:	
		OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OF IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIV PREVIOUS NOA FORMS ARE STILL VALID FOR US	IL FINES AND CRIMINAL PENALTIES.
Form NOA-1	(9/17) Employer/em		EE BACK OF THIS FORM
			AL REVERSO DE ESTA FORMA-
Workers and		nergency medical facility.  Out workers' compensation may contact are ce for information and assistance. The off	
	m., except holidays.		, , ,
Trabajador			
	encias médicas vaya a cualquie	er clinica / hospital.	
	,	the transference of substitute of Association	
		s acerca de la compensación de los traba	
		de la Administración de la Compensación	
		esde las ocho de la mañana hasta las cind	co de la tarde de lunes a viernes, con
a excepción	de dias festivos.	atewide Helpline Linea de Asisto	aucia
	1-866-	-WORKOMP / 1-866-96	57-5667
		ree llamada sin costo de larga di	
		exico Workers' Compensation Admir	
		PO Box 27198, Albuquerque, NM 87	
	05) 841-6000 - 1 (800) 255-7965 5) 599-9746 - 1 (800) 568-7310	Las Cruces: (575) 524-6246 - 1 (800) 870	
	7-3425 - 1 (800) 934-2450	Las Vegas: (505) 454-9251 - 1 (800) 281- Roswell: (575) 623-3997 - 1(866) 311-858	7
			https://workerscomp.nm.gov

#### **EMPLOYER RESPONSIBILITIES**

- Sign the Notice of Accident form
- Provide worker with a copy of Notice of Accident form

#### Note:

 Employer is not allowed to administer claims or pay any benefits.

## WORKER RESPONSIBILITIES

- Read the WCA poster.
- Note the employer's insurance information.
- Know where the Notice of Accident forms can be found.
- Determine if the employer has designated a health care provider to treat work-related injuries, or will allow the worker to make the first selection.

### **WORKER RESPONSIBILITIES**

- Seek emergency treatment if necessary.
- Notify employer within 15 days of accident or injury
- Complete Notice of Accident form & submit to employer
- Keep employer informed
- Communicate with employer, adjuster,
   & health care provider

#### **WORKERS' COMPENSATION BENEFITS**

#### Medical:

- Reasonable and necessary
- Related to Accident

Indemnity – pay for time lost from work Additional Benefits:

- Mileage reimbursement for medical care
- Meals/lodging for medical care
- Death benefits for dependents
- Funeral expenses (maximum \$7,500)

#### **IMPORTANT NOTES**

- Employer <u>may not</u> retaliate against or terminate worker for filing workers' comp claim.
- Employer <u>does not</u> have to hold or create a position for injured worker.
- Employer <u>may</u> replace injured worker if necessary.
- Worker must notify employer when released to work.
- If Employer is hiring, (pre-injury job or modified work), the employer shall offer to rehire worker who has stopped working due to a W/C injury.
- Worker must apply for available position.

#### UNINSURED EMPLOYERS' FUND (UEF)

- Created by NM Legislature in 2003: Only available when Employer is required to have insurance and does not.
- If a worker is injured at work and the employer is illegally uninsured, the UEF will pay the worker's benefits and then go after the employer for the full cost paid in benefits to the injured worker, plus penalty and interest.
- Penalty required by law: 15% to 50% of benefits paid to worker.

#### **CONTACT INFORMATION**

> Albuquerque: 505-841-6000 or toll free at

1-800-255-7965

Ombudsman: 1-866-967-5667 (service available in all of our field offices)

#### Six Field Offices

Hobbs: (575) 396-3437 Farmington: (505) 599-9746

Santa Fe: (505) 476-7381 Las Vegas: (505) 454-9251

Roswell: (575) 623-3997 Las Cruces: (575) 524-6246



#### THANK YOU FOR COMING!

#### Please turn in your evaluation forms

