

Northwest Missouri State University Employee Workplace Injury Reporting Guide

Follow the steps below to ensure a quick, accurate submission for review and timely claim resolution.

For life-threatening injuries, visit the nearest hospital emergency room or call 911.

Steps for Reporting an Injury

1. **Inform your supervisor.**
2. **Call the nurse triage line at 800-624-2354.**
3. **Report your injury through the portal.**
Visit <https://genserv.oea.mo.gov/risk-management/workers-compensation-caro> and click **Go to the Workplace Injury Portal**.
4. **Input injured worker information.**
 - **Employee Type:** University Employee
 - **First Name**
 - **Last Name**
 - **Injured Worker Work Location:** NORTHWEST
MO STATE UNIV (3574-105)
 - **Social Security Number**
 - **Home Address**
 - **Phone Number**
 - **Email**
 - **Birth Date**
 - **Marital Status**
 - **Gender**
 - **Supervisor Name**
5. **Complete Questionnaire & Input Incident Details**
Complete the questionnaire on the screen. Describe with as much detail as possible.
 - **Date Reported to Employer**
 - **Date of Injury**
 - **Time of Injury**
 - **Time Began Work**
 - **Event Description**
 - **Activity During Accident**
 - **Injury Tab**

What to Expect After Reporting

1. **Submission Confirmation**
You will receive an email confirming that your incident has been successfully submitted and is under initial review.
2. **Notice of Claim Status**
If approved, you will receive a second email. This email will include additional instructions with your Claim Adjuster's contact information.
 - Complete and submit the **Medical Authorization Release Form** to Human Resources.
 - Visit <https://genserv.oea.mo.gov/risk-management/workers-compensation-caro> to access any other requested forms from CARO.
3. **Coordination of Care**
Your Claim Adjuster may call you directly to begin coordinating your care and answer any immediate questions.
4. **Temporary Modified Duty**
Contact Human Resources to discuss temporary modified duties if needed.
5. **Provide work slips/doctor's notes to Human Resources following all medical visits.**

Questions? Contact:

Human Resources at 660-562-1123
CARO at 573-751-2837



Workers' Compensation FAQs

What is Workers' Compensation?

Benefits payable to an employee by his or her employer in the case of injury, disability or death as a result of occupational hazards.

Who is Covered?

All employees, full or part-time.

What is Covered?

Injury by accident arising out of and in the course of employment if the accident was the prevailing factor in causing the medical condition and disability.

What About Occupational Diseases?

- It must arise out of an in the course of employment.
- It cannot be an "ordinary disease of life", unless it follows as an incident of an occupational disease.
- The occupational exposure was the prevailing factor in causing the medical condition and disability.

What Are the Benefits?

- Medical care to cure and relieve the effects of the injury. This includes doctor's fees, hospital costs, lab tests, x-rays, pharmacy charges, prosthetic devices, etc.
- Payments based on lost wages. These payments are for "temporary disability", or inability to work, authorized by a physician.
- Permanent disability payments may also be made if there is a permanent disability as a result of the injury, for example the loss of an eye or the amputation of a finger or limb.
- Rehabilitation services. Often this is physical therapy, but should an injury keep you from returning to your usual job, you may qualify for retraining and vocational rehabilitation.

How Much Are the Payments?

Two-thirds of your weekly wage up to a maximum set by law. Payments will not be made the first three days (the waiting period) during which the employer is open and operating for business unless the disability exceeds 14 days.

Early Return to Work

The State of Missouri is committed to returning employees injured on the job to temporary modified duty during recovery when feasible. Consult with your human resource officer or the Central Accident Reporting Office (CARO) regarding the State's Early Return to Work Program.

Questions or Concerns?

Most injuries are handled routinely. However, if you think you have not received all the benefits due you, contact your employer or the CARO team. Most questions can be resolved with a single telephone call.

If questions or concerns cannot be resolved by CARO, you may wish to obtain advise from the Missouri Division of Workers' Compensation. If the problem cannot be resolved, you may wish to file a "formal" claim with the division. You may desire to obtain an attorney, however, contacting CARO or the division may resolve your claim. If not, your claim may be heard by an administrative law judge.

How to Get Benefits

Report all injuries immediately to your employer. Document the time, place, names of witnesses and nature of the injury in a written report.

If medical treatment is required, you or your employer should contact 1-800-624-2354, 24 hours a day for the name of an authorized medical care provider in your area, prior

to seeking treatment. A pharmacy card may be issued if medications are necessary as prescribed by the authorized treating physician. The State of Missouri will not pay for medical treatment you receive if you do not utilize authorized medical providers. However, you may seek your own medical care with the provider of your choice at your own expense.

Unless it is an emergency, do not seek aid without informing your employer and going to authorized medical providers.

If it is an emergency, seek initial treatment at the nearest hospital emergency room or medical clinic. Then notify your employer as soon as possible.

Notify the hospital or clinic that your injury is a workers' compensation injury and give the name, address and telephone number of your employer.

Surgeries and the purchase or rental of medical equipment should be preapproved by CARO.

Mileage may be submitted to CARO for treatment outside the local or metropolitan area from the employee's principal place of employment. Workers' compensation benefits may be reduced for injuries sustained in conjunction with the use of alcohol or controlled, nonprescribed drugs. Benefits may be forfeited if shown that the use of alcohol or controlled, nonprescribed drugs was the proximate cause of the injury. Prompt report is the key! Avoid unnecessary delays or denials by notifying your employer immediately of an injury.

Fraudulent action on the part of an employee, employer, or any other person is unlawful and subject to a Class D felony and a fine up to \$10,000.



STATE OF MISSOURI
 OFFICE OF ADMINISTRATION
 RISK MANAGEMENT SECTION
**AUTHORIZATION TO RELEASE MEDICAL RECORDS -
 WORKERS' COMPENSATION**

**CENTRAL ACCIDENT REPORTING OFFICE
 (CARO)
 P.O. BOX 809
 JEFFERSON CITY, MO 65102
 573-751-2837
 TOLL FREE 1-888-622-7694**

To Whom It May Concern:

I, the undersigned, _____, PRINT OR TYPE NAME,
 _____, DATE OF BIRTH, do hereby request and authorize any medical health care provider, upon presentation of this authorization, to disclose to the State of Missouri, Central Accident Reporting Office, or its representative, including the Attorney General of Missouri and his Assistants, any material or information concerning _____ PRINT OR TYPE NAME with respect to illness or injury, medical history, consultation, treatment including but not limited to x-rays, medical histories, nurses' notes, prescriptions and copies of all hospital or medical records. A photostatic copy of this authorization shall be considered as effective and valid as the original.

This is not a release of any claim I may have.

SIGNED		DATE
STREET ADDRESS		TELEPHONE
CITY	STATE	ZIP CODE