

compUpdate

New First Report of Injury form OCR-friendly

The State Insurance Fund has a new form for reporting injuries – the First Report of Injury or Illness. The form meets the requirements of the Industrial Commission's latest claim form, but has been specifically modified for optical reading.

It is important that you submit this form and no other form when reporting work-related injuries.

The new form has been sent to policyholders who filed two or more claims within the past 12 months, and our field service representatives are delivering forms during policyholder visits. If you need a new form to file a claim, call 1-800-334-2370 or 208-332-2100.

Effective immediately, please:

- Destroy all prior copies of injury forms you have. Some may be labeled Notice of Injury and Claim for Benefits.
- When an injury occurs, complete a new form. Send the original form to the State Insurance Fund. Please do not send a photocopy or the yellow copy. The Fund will transmit a copy to the Industrial Commission. *You do not need to send a form to the Industrial Commission.*
- Keep the yellow copy of the First Report of Injury for your records.

The new form is part of the implementation of our new imaging system, which will include the ability to scan documents for immediate access of information. The

system will also optically read certain documents, resulting in quicker data entry processing.

In order to optimize the use of this system, a new First

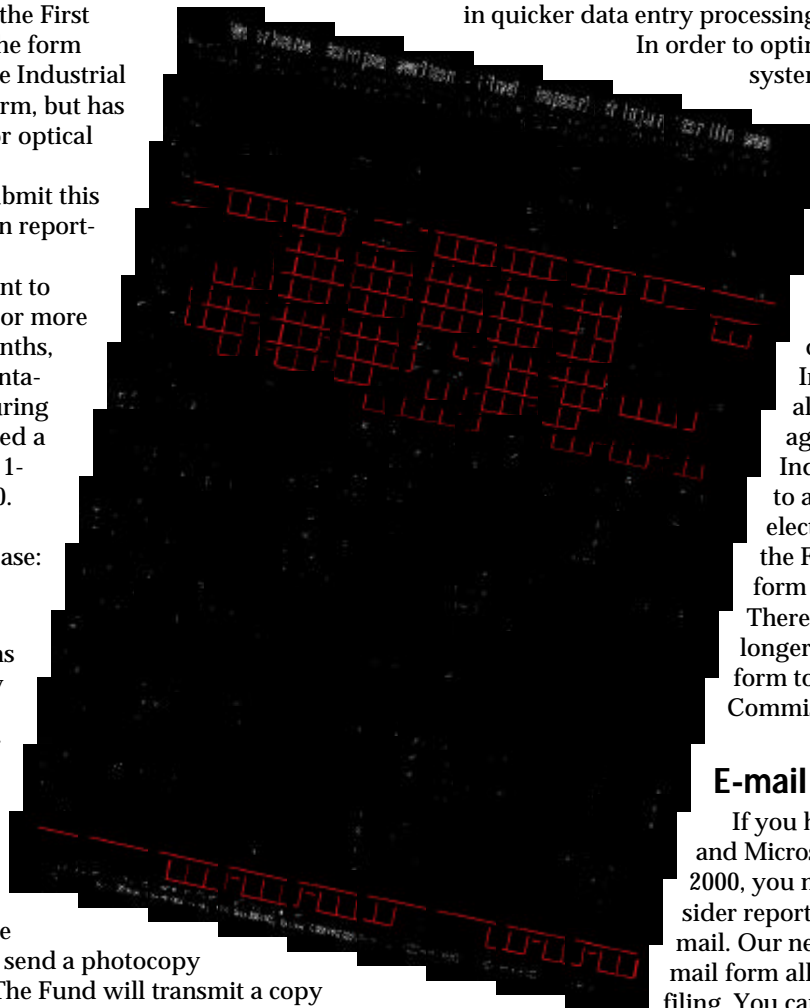
Report of Injury form had to be designed. This form allows information to be scanned into the system and electronically processed. The State Insurance Fund has also entered into an agreement with the Industrial Commission to allow the Fund to electronically transmit the First Report of Injury form to the commission. Therefore, you will no longer need to submit this form to the Industrial Commission.

E-mail filing available

If you have Internet access and Microsoft Word 97 or 2000, you may want to consider reporting injuries via e-mail. Our newly designed e-mail form allows "paperless" filing. You can save the form on

your computer as a template, complete the form on your computer screen, and e-mail it to the Fund as an attachment.

To get a copy of the form, just visit our Web site at <http://www2.state.id.us/isif/howtofile.htm>.





Tip: Use our coupons, envelopes

To ensure your premium payment is processed as promptly as possible, we urge you to use the courtesy coupon and bar-coded envelope provided with your statement.

Using the coupon and envelope you receive with the statement means your payment will be sent to the correct address. Some policyholders have experienced delays in having their payments credited because they used an old coupon or an old envelope. The problem with using an old coupon or envelope is that they contain an old address we no longer use.

The coupon also contains policy information that is read by the cash receipt processing system. If the coupon is not included with the payment, the payment must be processed manually, and that involves a delay of at least an additional day.

Some policyholders who use their own check-writing systems also have experienced problems because they have not updated their software with our current address for payments. The correct address is:

**PO BOX 990002
BOISE ID 83799-0002**

Changing physicians

Sometimes an injured worker wants to change his or her treating physician. If one of your employees wants to, here are some things you should know.

First, according to Idaho's workers compensation law, an attending physician can arrange for consultation, referral or specialized care without permission of the employer or surety. In other words, the treating doctor can grant a change of physician with a referral to another doctor.

Sometimes, though, an injured worker may not want to discuss a referral with his or her treating physician. The worker can pursue a change without a doctor's referral or the permission of the employer or surety by petitioning the Industrial Commission. However, the injured worker may not need to go that far to change doctors.

If an employee tells you that he or she wants to change attending physicians, we suggest you encourage the employee to contact his or her claims examiner, who may authorize that change or request additional information. If the claims examiner considers the request questionable or unreasonable, the examiner may deny the request. The injured worker still has the option of petitioning the Industrial Commission.

In some instances, injured workers have petitioned the commission without discussing the desire to change physicians with the employer or the Fund. Also, in some cases, injured workers have sent the petition forms to their employers, and the Fund has not received a copy and is unaware of the requests. If you receive such a form, contact the examiner handling the claim. The Fund needs to evaluate the request to see if it agrees or disagrees.

Once the petition is served, the employer or surety has only 14 days to either accept or deny the request. If the request is denied, then a hearing is scheduled. If the employer or surety fails to respond in 14 days, then the Industrial Commission can grant the petition.



You can request certificate 24/7

You can request a certificate of insurance 24 hours a day seven days a week by calling 332-2375 and leaving your request on the recorder.

If you order certificates frequently, and you do not need to hear the recorded instructions, you can bypass them by pressing "1" anytime during the recording. Certificate requests received before 4:30 p.m. are processed the same business day.

If you need to discuss your certificate request with an Underwriting representative, or if you just prefer to talk to a human being, you can reach the certificate desk directly by calling 332-2140 during our regular business hours.

If you are out of the Boise calling area, you can call 1-888-253-0149 (toll-free) to request a certificate of insurance. Your call will be answered and routed by an automated attendant. You can reach the certificate recording line or a "live body" by following the instructions given by the automated attendant.

Does the need justify the speed?

Think about it! Minimal gains and **BIG** potential losses

“gains” FROM SPEEDING

Many of the driving trips you'll take are 25 miles or less. You might think speeding will save you some time, but . . . is it worth it? Let's take a look.

OK, you went 45 instead of the posted 35 miles per hour to the store and back. What did you save? Approximately 2 minutes. Is the **LITTLE TIME SAVED** worth the **BIG RISK TAKEN**?

Time saved per trip at different speeds

Consider the table below

Trip miles	35 mph vs. 45 mph	45 mph vs. 55 mph	55 mph vs. 65 mph
2	46 sec		
5	1 min 54 sec	1 min 13 sec	
10		2 min 26 sec	1 min 41 sec
25			4 min 12 sec

(Assumes a constant speed. Actual time could vary because of necessary stopping and slowing.)

“losses” FROM SPEEDING

Risking lives

Are the few seconds you save by speeding worth risking your life or the life of a co-worker, friend or loved one? When speeding you increase your risk to not only yourself, but others. In a traffic crash, if you are speeding, you and your passengers are **TWICE** as likely to be killed or critically injured. Traffic crashes are the leading cause of death for persons between the ages of 5 and 27 years old.

mph	0	Reaction distance*	Total stopping distance (in feet)
20	0	44	69
30	0	66	123
40	0	88	189
50	0	110	268
60	0	132	359
70	0	154	464

* Reaction distance - how far you will continue to travel before you hit the brakes.

Plan ahead and allow for an extra few minutes on your trip. It's worth the time.

Information provided by the Office of Highway Safety, Idaho Transportation Department.

State Insurance Fund
1215 West State Street
P.O. Box 83720
Boise, ID 83720-0044
(208) 332-2100
(800) 334-2370

Coeur d'Alene
 Harbor Center
 1000 W. Hubbard St., Suite 100
 Coeur d'Alene, ID 83814-2276
 208/769-1513

Lewiston
 1118 F Street
 Lewiston, ID 83501-1986
 208/799-5050

Pocatello
 353 N. 4th Ave., Suite 280
 Pocatello, ID 83201-6392
 208/236-6412

Twin Falls
 621 N. College Road
 Twin Falls, ID 83301-3628
 208/736-3064

Idaho Falls
 525 Park Avenue, Suite 2C
 Idaho Falls, ID 83402-3515
 208/525-7287

Boise Home Office
 1215 West State Street
 P.O. Box 83720
 Boise, ID 83720-0044
 208/332-2100

E-mail addresses:

Underwriting: Underwritng@isif.state.id.us
Audit: Audit@isif.state.id.us
Claims: Claims@isif.state.id.us
Risk Management: RiskManage@isif.state.id.us
Management Services: ManagementServices@isif.state.id.us
Manager's Office: Administration@isif.state.id.us

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www2.state.id.us/isif/ ANTI-FRAUD HOTLINE 1-800-448-ISIF (4743)

How to reach the State Insurance Fund

My SIF contact: _____

332-2100
 in Boise calling area

(208) 332-2100
 outside Boise calling area

(800)-334-2370
 toll-free outside Boise area

Certificate of Insurance requests

332-2375
 to leave recorded request 24 hours a day


332-2140
 to speak with Fund staff during business hours

1-888-253-0149
 toll-free outside Boise area

Fund fax numbers

Underwriting (208) 334-3254
 Audit (208) 334-3254
 Risk Management (208) 334-3696
 Claims (208) 334-3253

Dial directly



The quickest and easiest way to speak with a Fund employee is to dial their number directly. Almost every employee at the Fund has a direct dial number, and if you are dealing with the same employee on a regular basis, you need to keep their number handy.

By dialing direct, you can avoid waiting for the receptionists to answer and transfer your call. If the employee you are calling is unavailable, you can leave a message or transfer to another party.

The employee's direct number is listed on all correspondence they send you—including payroll reports and invoices. Please look for this number and use it if you have any questions about the correspondence.

Also, employees direct numbers can be accessed through our home page <http://www2.state.id.us/search/phoneqry.htm>. You can enter *either* the first or last name of the employee and select "Insurance Fund, State" as the agency.