



WEB RESOURCES

Where do I go for help?

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Safety & Health Claims Patient Care Insurance Workers' Rights Licensing & Permits

Verify a Contractor's or Tradesperson's License Find a Form or Publication Pay a Balance Due

Keep Washington Safe and Working


PROVIDERS


BUSINESS


WORKERS

Self-Insurance Main Page

[Home](#) > [Insurance](#) > [SELF-INSURANCE](#) >

About Self-Insurance

 SELF-INSURANCE

About Self-Insurance ^

| [What's New in Self-Insurance](#)

| [How Do I Contact Self-Insurance](#)

| [Oversight](#)

| [Rules](#)

| [Forms & Publications: Self-Insurance](#)

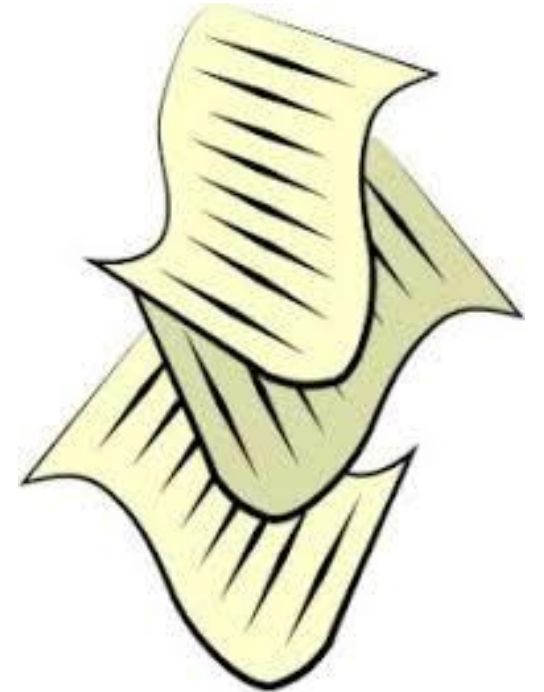
Self-insured employers provide workers' compensation benefits directly to injured workers.

L&I's role in self-insurance:

- Ensures workers' compensation benefits are provided in compliance with all applicable industrial insurance laws and regulations.
- Reviews and monitors the financial strength of self-insured employers so that all workers' compensation obligations can be met.

SI Forms and Publications

- List is sorted alphabetically
- Tabs for party specific forms
- Links for coversheets and checklists
- Contains worker's comp brochures



Self-Insured Employers

- How to get or keep the self-insured employer status.
- Current and past SI assessment rates.
- Self-Insurance Electronic Data Reporting System (SIEDRS) info.

Claims Management

- Claims Adjudication Guidelines (CAG) – to guide management of SI claims.
- Claims Management Tools
 - Benefit Calculations and PPD Award Schedules
- Compliance Penalties
- SIF-2 Order Requests

Claims Adjudication Guidelines

The screenshot displays the 'Claims Adjudication Guidelines' page on the Washington State Department of Labor & Industries website. The page features a dark blue header with the title 'Claims Adjudication Guidelines'. On the left, a navigation sidebar includes a 'SELF-INSURANCE' menu with sub-items: 'About Self-Insurance', 'Look Up Self-Insured Employers / TPAs', and 'Self-Insurance Claims Management'. The 'Self-Insurance Claims Management' section is expanded, showing 'Claims Adjudication Guidelines' as the active page, along with 'Claims Management Tools', 'Self-Insurance Compliance Penalties', and 'Self-Insured Form Request: SIF-2'. The main content area contains an introductory paragraph, a note about updates and contact information, and a list of downloadable chapters.

Claims Adjudication Guidelines

SELF-INSURANCE

- About Self-Insurance
- Look Up Self-Insured Employers / TPAs
- Self-Insurance Claims Management**
 - Claims Adjudication Guidelines**
 - Claims Management Tools
 - Self-Insurance Compliance Penalties
 - Self-Insured Form Request: SIF-2

The Self-Insurance Claims Adjudication Guidelines (CAG) is a claims management resource for new and experienced claim administrators. The CAG provides detailed instructions to support claims administrators in the completion of common tasks as listed below.

Sections are frequently updated to incorporate WAC changes or clarify content. If you have questions please contact SITrainerQuestions@lni.wa.gov.

Download chapters:

- [Introduction](#)
- [Recent Updates](#)
- [Management of Claims](#)
- [Claim Validity](#)
- [Loss of Earning Power](#)
- [Medical Treatment](#)
- [Miscellaneous Claim Issues](#)
- [Pensions and Fatalities](#)
- [Permanent Partial Disabilities](#)
- [Protests and Appeals](#)
- [Reopenings](#)
- [Time-Loss Compensation](#)
- [Vocational Rehabilitation](#)
- [Wages](#)

Claims Adjudication Guidelines



Claim Validity

Self-Insurance Claims Adjudication Guidelines

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RCWs and WACs

The screenshot shows a navigation menu for the SELF-INSURANCE section. At the top, there is a header with a umbrella icon and the text 'SELF-INSURANCE'. Below this is a main menu titled 'About Self-Insurance' with an upward arrow. The menu items are: 'What's New in Self-Insurance', 'How Do I Contact Self-Insurance', 'Oversight', 'Rules' (highlighted with a dark blue background), and 'Forms & Publications: Self-Insurance'.

The Washington state legislature enacts laws that govern the state. Laws are contained in the Revised Code of Washington ([RCW](#)), with each individual law being given its own RCW number.

To learn more about the industrial insurance RCW, see [Title 51 RCW](#).

State agencies codify the RCW laws and adopt rules to implement them within their agency. Those agency-specific rules are in the [Washington Administrative Code](#) (WAC). Each individual rule is given has its own [WAC](#) number.

- Rules & Regulations for Self-Insurance Workers' Compensation ([Chapter 296-15 WAC](#))

To learn more about the industrial insurance rules, please refer to these WACs:

- Industrial insurance ([296-14 WAC](#))
- Workers' compensation Self-Insurance rules and regulations ([296-15 WAC](#))
- Medical aid rules ([296-20 WAC](#))
- Reimbursement policies: psychiatric services, biofeedback, physical medicine ([296-21 WAC](#))

Medical Aid Rules

The screenshot shows a web page with a left-hand navigation menu and a main content area. The navigation menu includes sections for 'SELF-INSURANCE', 'About Self-Insurance', 'Rules', 'Look Up Self-Insured Employers / TPAs', 'Self-Insurance Claims Management', and 'Third-Party'. The 'Rules' section is highlighted with a dark blue background. The main content area contains text explaining that Washington state laws are in the Revised Code of Washington (RCW) and that state agencies codify these into rules in the Washington Administrative Code (WAC). A list of WACs is provided, with 'Medical aid rules (296-20 WAC)' highlighted by a red rectangular box. Other WACs listed include 296-14, 296-15, 296-21, 296-23, 296-23A, and 296-23B. A link for 'Rulemaking Activity' and a link for 'Frequently asked questions on the new Occupational Presumption Law' are also present.

SELF-INSURANCE

About Self-Insurance ^

- What's New in Self-Insurance
- How Do I Contact Self-Insurance
- Oversight
- Rules**
- Forms & Publications: Self-Insurance

Look Up Self-Insured Employers / TPAs v

Self-Insurance Claims Management v

Third-Party v

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- Medical aid rules ([296-20 WAC](#))**
- Reimbursement policies: psychiatric services, biofeedback, physical medicine ([296-21 WAC](#))
- Radiology, radiation therapy, nuclear medicine, pathology, hospital, chiropractic, physical therapy, drugless therapeutics and nursing – drugless therapeutics, etc. ([296-23 WAC](#))
- Hospitals ([296-23A WAC](#))
- Ambulatory surgery center payment ([296-23B WAC](#))

To learn more about updates, see [Rulemaking Activity](#).

[Frequently asked questions on the new Occupational Presumption Law](#)

Medical Aid Rules and Fee Schedules

Home > Patient Care > BILLING & PAYMENTS >

Fee Schedules and Payment Policies (MARFS)

BILLING & PAYMENTS

Billing L&I

Fee Schedules and Payment Policies (MARFS)

- Policy 2022
- Policy 2021
- Policy 2020
- Fee Schedule Lookup

This site contains the policies, payment methods and maximum fees used to pay health care and vocational providers who treat injured workers and crime victims.

Make sure to check the [Updates & Corrections](#) tab for any changes to the Payment Policies or Fee Schedules.

Use the following Fee Schedules and Payment Policies by year:

- [2022 Fee Schedules and Payment Policies](#)
- [2021 Fee Schedules and Payment Policies](#)
- [2020 Fee Schedules and Payment Policies](#)

To look up fees and authorization requirements, use our lookup tools:

- [Fee Schedule Lookup \(2022\)](#)
- [Fee Schedule Lookup \(2021\)](#)
- [Fee Schedule Lookup \(2020\)](#)

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[Fee Schedule Lookup \(2021\)](#)

[Fee Schedule Lookup \(2020\)](#)

MARFS

Home > Patient Care > BILLING & PAYMENTS > Fee Schedules and Payment Policies (MARFS):

Policy 2021

BILLING & PAYMENTS

Billing L&I

- Fee Schedules and Payment Policies (MARFS)
 - Policy 2022
 - Policy 2021**
 - Policy 2020
 - Fee Schedule Lookup
- Explanation of Benefits (EOB) Lookup

FEE SCHEDULES | BILLING & PAYMENT POLICIES | UPDATES & CORRECTIONS | TEMPORARY TELEHEALTH PAYMENT POLICIES

2021 Fee Schedules

Effective July 1, 2021

This site contains the policies, payment methods, billing codes, and maximum fees used to pay health care and vocational providers who treat injured workers.

Make sure to check the **Updates & Corrections** tab for any changes to the Fee schedules. Read about the [highlights of changes in the last year](#). These changes are also included in the payment policies.

Please make sure to review our **Temporary Telehealth Payment Policies** on the tab above.

[2021 Quick Reference Fee Schedule](#)

Professional and Facility Services Fee Schedules (July 2021)

Note: These fee schedules have been enhanced with search features for your

MARFS

**Payment Policies for Healthcare Services
Provided to Injured Workers and Crime Victims**

Chapter 17: Mental Health Services

Effective July 1, 2021



Link: Look for possible **updates and corrections** to these payment policies at:

<https://lni.wa.gov/patient-care/billing-payments/fee-schedules-and-payment-policies/policy-2021>



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Medical Treatment Guidelines

Home > Patient Care > TREATING PATIENTS >

Treatment Guidelines and Resources

TREATING PATIENTS

- Communicable Diseases
- Conditions and Treatments
- Drugs and Prescriptions
- By Specialty
- Helping Workers Get Back to Work

ABOUT | **TREATMENT GUIDELINES** | ADVANCED IMAGING GUIDELINES | PRACTICE RESOURCES FOR ATTENDING PROVIDERS

Treatment Guidelines

- [Ankle and Foot Surgical Guideline](#)
- [Beryllium - Clinical Guideline for the Diagnosis of Beryllium Sensitization and Chronic Beryllium Disease.](#)
- [Carpal Tunnel Syndrome \(CTS\) Guideline](#)
- [Cervical Radiculopathy and Myelopathy](#)
- [Complex Regional Pain Syndrome \(CRPS-2011\)](#)
- [Facet Neurotomy](#)
- [Knee Surgery \(CME\)](#)
- [Low Back Pain, Guideline for Hospitalization for](#)
- [Lumbar Spine Surgery Guideline](#) (Effective Oct. 3, 2021)
- [Prescribing Opioids to Treat Pain in Injured Workers](#)

Medical Treatment Guidelines

The screenshot displays a web page titled "Treatment Guidelines and Resources" under the "TREATING PATIENTS" section. The breadcrumb trail is "Home > Patient Care > TREATING PATIENTS >". The page features a left-hand navigation menu with categories: "Communicable Diseases", "Conditions and Treatments" (highlighted), "Drugs and Prescriptions", "By Specialty", and "Helping Workers Get Back to Work". The main content area has four tabs: "ABOUT" (selected), "TREATMENT GUIDELINES", "ADVANCED IMAGING GUIDELINES", and "PRACTICE RESOURCES FOR ATTENDING PROVIDERS". The "ABOUT" tab contains the following text:

The treatment guidelines are written from a clinical perspective, to guide clinical care. Providers should consult the [Medical Aid Rules and Fee Schedule \(MARFS\)](#) for documentation and coding requirements.

The Treatment Guidelines (also called Medical Treatment Guidelines, Medical Practice Guidelines or Review Criteria) are evidence based and were developed by the Office of the Medical Director in collaboration with practicing physicians and advisors.

Some guidelines are intended to be educational tools for medical providers. Some guidelines and the review criteria are used by L&I in the [Utilization Review](#) program and claim management process to promote best practices and improve the health of injured workers. They are published by L&I, which is solely responsible for coverage decisions that may result from their use.

See [Conditions and Treatments \(Coverage Decisions\)](#) for additional information.

How to use the guidelines

Condition and Treatment Index

The screenshot displays the Washington State Department of Labor & Industries website. The top navigation bar includes the department logo, a search bar labeled 'Search L&I', and links for 'Contact' and 'My L&I: Sign In'. Below this is a secondary navigation menu with categories: 'Safety & Health', 'Claims', 'Patient Care' (highlighted), 'Insurance', 'Workers' Rights', and 'Licensing & Permits'. The breadcrumb trail reads 'Home > Patient Care > TREATING PATIENTS > Conditions and Treatments'. The main content area features a sidebar on the left with a 'TREATING PATIENTS' header and three expandable menu items: 'Communicable Diseases', 'Conditions and Treatments' (selected), and 'Drugs and Prescriptions'. Below these is a 'By Specialty' dropdown. The main content area is titled 'Coverage of Conditions and Treatments (Coverage Decisions)'. It contains the following text: 'Use this lookup tool to determine coverage decisions, or if prior authorization is needed for the treatment or condition. Note: For Self-insured employer claims, you must [contact the employer or their claims administrator](#). List also available in [PDF format](#). See [Treatment Guidelines and Resources](#) for additional information.' At the bottom of the main content area is a search input field with the placeholder text 'Enter a keyword and choose from the list of available conditions or treatments.' and a search button.



CLAIM NOTICE & TIME-LOSS PAYMENTS

Notice of Claim

- Claim notice dates are important when determining reporting requirements and when potential benefits must be paid.
- Claim arrival date and notice of a claim are generally synonymous, and is when the injured worker has made signed application for benefits and the employer has received notice of the elements of a claim.
- Elements of a claim include a description of the accident or exposure, a diagnosis of the medical condition and treatment or treatment records.

Timely Payment of Time-Loss Benefits

- The first payment of time-loss compensation must be mailed within 14 days after notice of a claim, regardless of whether the payment is provisional or not.
- Timeliness is not based on certification receipt but rather on the claim arrival date or the last date worked, whichever is latest. [RCW 51.32.190(3)]
- Reporting and communication of benefits must be made to the worker in accordance with WAC 296-15-425.

Timely Payment of Time-Loss Benefits

- Provisional time-loss continues until the department issues a rejection or allowance order or until the worker returns to work. [RCW 51.32.210]

(NOTE: It is the responsibility of the self-insured employer to obtain medical clarification or documentation if they question claim validity of whether compensation is due or not.)

- Continuing time-loss compensation shall be paid at regular semi-monthly or bi-weekly intervals. [RCW 51.32.190(3)]

Timely Payment of Time-Loss Benefits

- If the self-insurer denies a claim for compensation, they must mail, or give, a written notice of denial to the claimant and the department within 30 days after the self-insurer has notice of the claim. [RCW 51.32.190(1)]
- Within 5 working days after date of first time loss payment, a self-insurer must send a department developed template and SIF-5A to the department. [WAC 296-15-420(1)]

Questions?

sitrainerquestions@lni.wa.gov