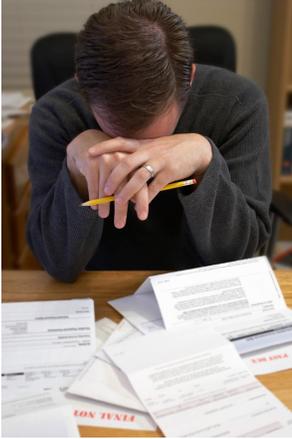

Chapter 10. For More Information and Help



For tips on how to keep your claim on track, see p. 9.

Your Employer

Your employer is required to post information and give you written materials that explain workers' compensation. If you have questions, you can contact your supervisor, someone else in management, or your employer's personnel or benefits department.

The Claims Administrator

This person handles workers' compensation claims for your employer. Most claims administrators work for insurance companies or other organizations that handle claims for employers. Some claims administrators work directly for large employers that handle their own claims. This person may also be called a claims examiner or claims adjuster. The claims administrator is required to send you written information about your claim and may answer questions. If you can't reach the claims administrator, ask to speak with his or her supervisor.

Division of Workers' Compensation

DWC administers workers' compensation laws and provides information and help to injured workers. Check the Government Pages at the front of the white pages of a phone book. Look under: State Government Offices/Industrial Relations. See also the DWC website: www.dwc.ca.gov.

Information & Assistance. I&A officers answer questions and help injured workers resolve problems with their claims. Their services are free. For more information, see "Questions and Answers About Information & Assistance Services" on p. 48.

Medical Unit. This unit oversees medical provider networks (MPNs), independent medical review when an injured worker disagrees with MPN doctors, health care organizations (HCOs), qualified medical evaluators (QMEs), utilization review (UR) plans, and independent medical review (IMR) when an injured worker disagrees with a decision to deny treatment recommended by a treating physician. For information or to report a problem, call toll-free: 1-800-794-6900 or 1-800-999-1041. See also the Medical Unit website: www.dir.ca.gov/dwc/MedicalUnit/imchp.html.

Workers' Compensation Appeals Board. This is where workers' compensation judges hear cases and decide on problems and disputes. If a problem can't be resolved through discussions with the claims administrator, an I&A officer can help you request a hearing before a workers' compensation judge, or an attorney can request a hearing and represent you before the judge. If you disagree with a decision of a workers' compensation judge, you can request reconsideration of the judge's decision by a seven-member Appeals Board.

Commission on Health and Safety and Workers' Compensation (CHSWC)

CHSWC conducts ongoing studies and makes recommendations to improve the workers' compensation system and the state's activities to prevent job injuries. Studies, reports, and issues papers are posted online at the CHSWC website: www.dir.ca.gov/chswc/.

Applicants' Attorneys

These are lawyers who represent injured workers in their workers' compensation cases. For more information, see "Questions & Answers About Attorneys" on p. 50.

Your Primary Treating Physician

You can ask your treating doctor about the kind of medical care you need, the kind of work you can do while recovering, and whether you'll have a permanent disability. You can also ask your primary treating physician and any specialists you see for copies of all medical reports that he or she sends to the claims administrator.

Labor Organizations

Your union may help resolve problems with your workers' compensation claim, tell you about other benefits, negotiate changes needed in your job, protect you from discrimination, and refer you to legal services. You can also seek help from a central labor council or building trades council in your area.

Occupational Health Clinics

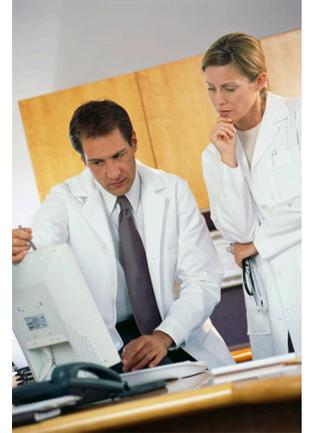
Doctors at occupational health clinics specialize in work-related injuries and illnesses. For information about occupational health clinics, call the Association of Occupational and Environmental Clinics (AOEC) at 1-888-347-2632, or ask your personal physician or health plan. See also the AOEC website: www.aoec.org.

Health & Safety Agencies & Organizations

For help with health or safety hazards at work:

California Division of Occupational Safety and Health (Cal/OSHA). Check the Government Pages at the front of the white pages of a phone book. Look up: State Government Offices/Industrial Relations/Occupational Safety & Health. Cal/OSHA takes worker complaints, inspects workplaces, and enforces health and safety laws. See also the Cal/OSHA website: www.dir.ca.gov/dosh/.

Labor Occupational Health Program (LOHP), University of California at Berkeley (phone: 1-510-642-5507; website: www.lohp.org). Offers information, training, and help on health and safety matters, including workers' compensation. Serves workers, unions, and others in California and nationwide.





Labor Occupational Safety and Health Program (LOSH), University of California at Los Angeles (phone: 1-310-794-5964; website: www.losh.ucla.edu). Offers information, training, and help on health and safety matters, including workers' compensation. Serves workers, unions, and others in California and nationwide.

Other State and Federal Agencies—Financial Assistance

California Employment Development Department (EDD) (phone: 1-800-480-3287; 1-800-333-4606). For a local office, check the Government Pages at the front of the white pages of a phone book. Look under: State Government Offices. EDD gives information on State Disability Insurance (SDI) and unemployment insurance (UI) benefits. See also the EDD website: www.edd.ca.gov.

US Social Security Administration (SSA) (phone: 1-800-772-1213). For a local office, check the Government Pages at the front of the white pages of a phone book. Look under: United States Government Offices. SSA gives information on Social Security disability benefits and other benefits. See also the SSA website: www.ssa.gov.

Other State and Federal Agencies—Discrimination Complaints

Workers' compensation law. If you face discrimination for filing a workers' compensation claim or for having a job injury, you can contact an Information & Assistance officer, an applicants' attorney, or your union (if you have one).

Disability rights laws. If you face discrimination because of a permanent disability or other medical condition, you can contact an attorney who specializes in employment law. You can get names of attorneys from a local bar association, a county legal aid society, your union (if you have one), or other injured workers. You can also contact the State Bar of California about lawyer referral services (phone toll-free: 1-866-442-2529; website: www.calbar.ca.gov), or check the yellow pages of a phone book and look under: *Attorney Referral Service*. You can also ask for help from these agencies:

- **US Equal Employment Opportunity Commission (EEOC)** (phone: 1-800-669-4000). For a local office, check the Government Pages at the front of the white pages of a phone book. Look under: United States Government Offices/Discrimination. See also the EEOC website: www.eeoc.gov.
- **California Department of Fair Employment and Housing** (phone: 1-800-884-1684). For a local office, check the Government Pages at the front of the white pages of a phone book. Look under: State Government Offices. See also the DFEH website: www.dfeh.ca.gov.

Books and Other Materials



Schedule for Rating Permanent Disabilities. This state publication is used to rate permanent disabilities. There are three schedules, depending on your date of injury and the particular stage of your claim. To see the schedule that applies to you, contact an Information & Assistance officer (see pp. 48–49), or go to the Division of Workers’ Compensation website: <http://www.dir.ca.gov/dwc/dwcrep.htm>.

If Your Employer Is Illegally Uninsured: How to Apply for Workers’ Compensation Benefits (2011) and **Si su Empleador se Encuentra Ilegalmente Sin Seguro: Cómo Solicitar los Beneficios de Compensación del Trabajador (2011)**, prepared by UC Berkeley’s Institute for Research on Labor and Employment. A booklet in English and Spanish for workers in California whose employers are illegally uninsured for workers’ compensation. This booklet discusses 10 basic steps to apply for benefits from the state Uninsured Employers Benefits Trust Fund if the employer does not pay those benefits. For a free copy, contact the Commission on Health and Safety and Workers’ Compensation (phone: 1-510-622-3959; website: www.dir.ca.gov/chswc/).

California Workers’ Comp: How to Take Charge When You’re Injured on the Job, 10th Edition (May 2014), by Christopher A. Ball. A detailed guide for workers, available in bookstores or from Nolo Press (website: www.nolo.com).

California Workers’ Compensation Practice, 5th Edition (updated July 2015), Continuing Education of the Bar, California. A comprehensive reference for attorneys, available in law libraries (website: www.ceb.com).

Helping Injured Employees Return to Work: Practical Guidance Under Workers’ Compensation and Disability Rights Laws in California (February 2010), prepared by UC Berkeley’s Institute for Research on Labor and Employment. For small employers, this handbook describes how to establish and implement an effective return-to-work program, coordinate return-to-work with workers’ compensation benefits, and ultimately strengthen the work environment and overall health of a company or organization. For employees, it describes everyone’s roles and responsibilities and what can be expected in the process. For a free copy, contact the Commission on Health and Safety and Workers’ Compensation (phone: 1-510-622-3959; website: www.dir.ca.gov/chswc/).

How to Create a Workers’ Compensation Carve-Out in California: Practical Advice for Unions and Employers (2006). A booklet for labor unions and employers that would like to “carve out” an alternative system for delivering benefits to injured workers and resolving problems and disputes, prepared by UC Berkeley’s Institute of Industrial Relations and Labor Occupational Health Program. For a free copy, contact the Commission on Health and Safety and Workers’ Compensation (phone: 1-510-622-3959; website: www.dir.ca.gov/chswc/).

Navigating the California Workers’ Compensation System (1996). A report of injured workers’ experiences, prepared by UC Berkeley’s Labor Occupational Health Program. For a free copy, contact the Commission on Health and Safety and Workers’ Compensation (phone: 1-510-622-3959; website: www.dir.ca.gov/chswc/).