



The Anatomy of a California Workers' Compensation Claim: From Injury to Resolution

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CLAIM LIFECYCLE OVERVIEW

Overview of a Workers' Compensation Claim Lifecycle

- Injury → Reported to employer
- Claim setup and investigation
- Medical treatment begins
- Accept / deny decision
- Disputes and litigation (if applicable)Resolution (Stips or C&R)



INJURY & FIRST REPORT

Injury Occurs and Is Reported

- Injury occurs (specific or cumulative trauma)
- Employee reports to employer
- Employer documents incident details
- First report narrative is created



CLAIM SETUP & EARLY INVESTIGATION

Claim Setup and Initial Investigation (0–72 Hours)

- **DWC-1 claim form issued within 1 working day**
- **Claim file created and adjuster assigned**
- **Early investigation begins (3-point contact)**
- **Basic facts and documentation gathered**



MEDICAL TREATMENT PATHWAY (MPN)

Medical Treatment Pathway (MPN + Treating Physician)

- **Treatment directed through Medical Provider Network (MPN)**
- **Primary Treating Physician (PTP) manages care**
- **Work status issued (full duty / modified / TTD)**
- **Referrals to specialists**



BENEFITS + UR / IMR

Treatment Control and Benefit Delivery

- **Medical treatment subject to Utilization Review (UR)**
- **MTUS / ACOEM guidelines applied**
- **Temporary Disability (TD) may begin**
- **Disputes go to Independent Medical Review (IMR)**



INVESTIGATION OUTCOME

Accept / Deny Decision (Up to 90 Days)

- **Claim investigated within statutory timeframe**
- **Outcome:**
 - Accepted claim
 - Delayed claim
 - Denied claim



LITIGATION & WCAB

Litigation and WCAB Process

- **Attorneys assigned (applicant + defense)**
- **Case filed with WCAB**
- **Hearings begin**
- **Issues formally defined**



DISCOVERY + MEDICAL-LEGAL (QME)

Discovery and Medical-Legal Evaluation

- Records collection and subpoenas
- Depositions
- QME or AME evaluation
- Medical opinions issued



RESOLUTION (STIPS vs C&R)

Settlement Pathways

- Stipulations with Request for Award (ongoing care)
- Compromise & Release (full settlement)
- Settlement includes PD value and future medical



SYSTEM TOUCHPOINTS

Where System Components Impact Outcomes

- **Early reporting** → impacts causation and disputes
- **MPN** → impacts access and recovery timelines
- **UR / IMR** → impacts treatment approval and delays
- **Litigation** → increases cost and duration
- **Settlement** → driven by future medical exposure

Thank you

Get in touch to let us know how we can help.

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