

WORKERS' COMP BILLING GUIDE

State-by-State Occupational Insurance Rules & Paper Forms

WORKERS' COMPENSATION FUNDAMENTALS

Workers' Compensation is a specialized insurance system designed for employees who are injured or become ill as a direct result of their job. It is entirely separate from traditional group health insurance plans.

CORE RULES FOR CLAIMS HANDLING

- **First Report of Injury (FROI):** This mandatory form must be completed by the employer and the treating medical provider immediately following an injury. It establishes the legal framework for the claim.
- **Mandatory Billing Fields:** Every workers' comp claim must explicitly include: the exact claim tracking number, the confirmed date of injury, the employer's legal business name, and the assigned case adjuster's direct details. These go on the paper CMS-1500 form or equivalent state portals.
- **The Balance Billing Ban:** It is illegal to bill an injured worker for any remaining differences between your provider charges and the state-regulated workers' comp fee schedule allowance. All contractual adjustments must be written off entirely.