

FEDERAL, TRIBAL, AND OTHER INSURERS

FILING CLAIMS & BILLING INSURER CORRECTLY

Workers' compensation procedures and forms differ between insurers and legal jurisdictions. Filing claims with the correct insurer is necessary. However, identifying the agency or program that provides insurance coverage can be difficult. On some worksites, for employees working alongside each other, a federal program may cover one employee, while Labor & Industries' (L&I) Insurance Services division who operates the state funded Workers' Compensation (WC) Insurance Program or a Self-Insured Employer in Washington State may cover the other employee.

L&I provides guidance to help providers and patients file claims with the correct insurer timely. For current information, visit the appropriate agency's website.

FEDERAL CLAIMS

THE BASICS

[U.S. Department of Labor's Office of Workers' Compensation Programs](#)

The U.S. Department of Labor's Office of Workers' Compensation Programs office (OWCP) administers workers' compensation for multiple groups of workers.

Dedicated provider pages:

- [Medical Bill Processing Portal](#) and [OWCP Fee Schedules Overview](#)
 - Providers must first read and accept the [license use agreement](#) before downloading the fee schedule
- [Federal Employees' Compensation Program](#)
- [Longshore Program](#)
- [Black Lung Program](#)
- [Nuclear Weapons / Energy Workers Program](#)

RETURN TO WORK RESOURCES

Work with the federal worker's supervisor is best to determine possible return to work options.

TRIBAL

Washington has [29 recognized tribes](#). L&I's Tribal Liaison and committee members work together to build stronger connections and [Collaboration with Tribes](#), showing respect and inclusion for our diverse community.

Email: TribalLiaison@Lni.wa.gov

Phone: 360-902-5411

CRIME VICTIMS

L&I's workers' compensation includes a [Crime Victims Program and Provider Resources](#). Providers [Treating Crime Victims](#) may find the [Helping Providers Understand the Crime Victims Program](#) brochure helpful.

Health care providers who choose to treat crime victims, [Bill L&I](#) to [Submit Bills and Reports](#) in a similar manner to [Filing Claims](#) for workers covered by the state funded WC Insurance Program. Providers enroll to treat both injured workers and crime victims at the same time using one registration form.

- Providers may choose not to treat crime victims.
- Reimbursement rates for crime victims differ from injured workers.
 - Payment [Fee Schedules](#) differ for both Clinical/Medical and Mental Health Providers.
- Some changes require [submitting forms directly to Office of Financial Management \(OFM\)](#) – please contact the Crime Victims experts with any questions
- Claim numbers begin with V
- Crime Victims' providers are exempt from the medical provider network

Contact Crime Victims

Email: CrimeVictimsProgramM@Lni.wa.gov

Toll-Free: 1-800-762-3716

Phone: 360-902-5355

Fax: 360-902-5333

Mailing Address

Washington State Department of Labor & Industries

Crime Victims Compensation Program

PO Box 44520

Olympia, WA 98504-4520

OTHER

- Funding for railroad workers may be through the State or Self-Insured Employer. Contact the employer to learn the best way to file a claim to obtain care.
- Self-employed sole proprietors may choose funding through L&I or pay medical bills directly, depending on the situation.
- For examples, see the Table Resource below.

DISCLAIMER

L&I provides guidance to help providers and patients file claims correctly and timely. Changes may occur at any time to regulations, instructions, and information on procedures and timing for filing claims, forms, benefits, and coverage limitations. For definitive information, go directly to the appropriate agency's website.

TABLE RESOURCE

Worker Type	Funding / Jurisdiction	Initiating a Claim
Coal	Federal	Black Lung Program
Railroad	Contact employer	Federal Employers Liability Act
Federal employees	Federal	Federal Employees' Compensation Program
Nuclear / Energy employees or contractors		
Identify funding source 1) ask the worker or employer, 2) check self-insured employer list, or 3) call L&I's Self-Insurance Section 360-902-6901	Federal	Nuclear Weapons / Energy Workers Program
	State funded WC	State funded WC Report of Accident
	Self-Insured Employer*	Self-Insured Employer, Provider's Initial Report
Self-employed sole proprietors		
Identify funding source 1) ask the worker	Private insurance	
	State funded WC	State funded WC Report of Accident
Domestic Servants		
Sole proprietor		
With only 1 employee working greater than 40 hours per week, industrial insurance is not mandatory	Private insurer, unless State fund WC elected	
	State funded WC	State funded WC Report of Accident
With at least 2 employee working greater than 40 hours per week, industrial insurance is mandatory for all employees	State funded WC	State funded WC Report of Accident
	Self-Insured Employer*	Self-Insured Employer, Provider's Initial Report
Worker employed by firm		
Identify funding source 1) ask the worker or employer, 2) check self-insured employer list, or 3) call L&I's Self-Insurance Section 360-902-6901	State funded WC	State funded WC Report of Accident
	Self-Insured Employer*	Self-Insured Employer, Provider's Initial Report
Maritime		
At sea or in port	Federal	Longshore Program
On land	State funded WC	State funded WC Report of Accident
Within 200 miles of continental US Borders		
Identify funding source 1) ask the worker or employer, 2) check self-insured employer list, or 3) call L&I's Self-Insurance Section 360-902-6901	Federal	Longshore Program
	State funded WC	State funded WC Report of Accident
	Self-Insured Employer*	Self-Insured Employer, Provider's Initial Report
Sole proprietor for commercial ship		
Identify funding source 1) ask the worker or employer, 2) check self-insured employer list, or 3) call L&I's Self-Insurance Section 360-902-6901	Federal	Longshore Program
	State funded WC	State funded WC Report of Accident
	Self-Insured Employer*	Self-Insured Employer, Provider's Initial Report
Department of Corrections		
Identify funding source 1) ask the worker or employer, 2) check self-insured employer list, or 3) call L&I's Self-Insurance Section 360-902-6901	State funded WC	State funded WC Report of Accident
	Self-Insured Employer*	Self-Insured Employer, Provider's Initial Report
Military		
On base maintenance, defense based, or contractors		
Identify funding source 1) ask the worker or employer, 2) check self-insured employer list, or 3) call L&I's Self-Insurance Section 360-902-6901	State funded WC	State funded WC Report of Accident
	Self-Insured Employer*	Self-Insured Employer, Provider's Initial Report
Military, in war zone	Federal	Federal Employees' Compensation Program
Tribal		
Tribal, whether on tribal land or not	Coverage differs by Tribe	

*All Self-Insured Employers must qualify