

# *State of New Hampshire Workers Compensation Implementation*

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Sr. Claims Adjuster  
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Cross Insurance TPA Inc.

## Cross Insurance

- Founded in 1954 in Bangor Maine by Woodrow Cross
- Family owned and operated
- 41 locations in 7 states
- 6 locations and 175 employees in New Hampshire

## Cross Insurance TPA

- Began in 1984 in Maine servicing Single Employer Self Insured entities
  - Now services 7 Self Insured Groups
- State of New Hampshire claims will be serviced from our Manchester, NH office

3

## How to report a claim

Report all workers' compensation claims with ***date of injury of July 1, 2015 and after*** to Cross using the Employer's First Report of Injury form.

Three options:

- Email to [firstreports@crossagency.com](mailto:firstreports@crossagency.com)
- Fax to 207-688-1208
- Online reporting coming in the fall

4

**New Hampshire Employer's First Report of Injury WEB-BWC – NHDOLE –**

Submission Date: \_\_\_\_\_

EMPLOYEE INFORMATION						
Employee Name (First & Last)	SSN	Job Title	Injury Date			
Employee ID	Date of Birth	Age	Occupation of this Injury			
Employee Address	Telephone	Wages per Hour	Days per Week	Days per Year	Average Weekly Wage	

INJURY INFORMATION		
Injury Date / Time	Date Employee Notified of Injury	Location, code & 5-digit name where accident occurred
Employee Injured		
Case Type	Type of Injury	
Accident Description		
Body Part Injured	Cause of Injury	
Nature of Injury	Where Injured	Where Present
Has Injured Employee to work?	If so, when?	If not, why?
Initial Treatment		
Medical Treatment Consists		
Name of Treating Physician	Name of Treating Facility	Has it been billed to the insurer?

EMPLOYER INFORMATION		
Employer Name	Employer ID #	Industry Code
Employer Contact Name	Contact Phone Number	Employer Business Address
Managed Care Provider		
Insured Recipient's Case No.	CROSSING/INSURANCE/INJURY NUMBER	

INSURER INFORMATION			
Insurance Carrier	Insurer Type	Policy Number	Telephone Number

SUBMITTER INFORMATION		
Submitter Name	Submitter	Telephone Number

5

- ## What Happens Once Cross Gets The First Report
- The claim is set up in our proprietary claims system A.C.T.S which is paperless
  - Claim is electronically transferred to the adjuster: Jean Errico
  - First report emailed to Managed Care Provider, Tandem Injury Management
  - An introduction letter is mailed to the injured worker with claims information and Managed Care Program card and details
  - Claims Adjuster begins investigation by contacting appropriate agency person, the injured worker, witnesses, and medical provider
  - First Report of a Injury is reported to the Department of Labor
- 6

## Reporting Claims to the Department of Labor via Electronic Data Interface or “EDI”

- All claims must be reported to DOL electronically within 5 calendar days of notice of a work related injury
- Cross takes care of EDI
- The earlier a claim is reported the better
- Complete information on the first report is very important and will save time
- Fines can be assessed if reports are late

7

## Prescription Drug Program: Integrated Prescription Solutions

- Provides pharmacy benefit manager services
- Benefits
  - Direct bill to Cross Insurance so the employee does not incur out-of-pocket costs
  - Customized Eligibility & Formulary management
  - 90 day retail refill and mail order service available
- Real-time reports available 24/7 via IPS web portal
- 65,000 + participating pharmacies (retail and independent)
- Generic Efficiency rate of 95%

8

## Integrated Prescription Solutions, continued

- Administers “First fill” Temporary Prescription Cards
- Process:
  - HR representatives will be given a stock of First Fill cards with additional details
  - When a claim occurs, contact IPS Customer Service at 866-846-9279 to activate the card and obtain the ID card #
  - Provide the completed card to the injured worker
  - Employee will receive a permanent card within 8-10 days
  - Enables employee to avoid out-of-pocket expense!

9

## Questions

- Cross Insurance TPA, Inc

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10