

## Customer Workers Compensation Jurisdictional Resource - Mississippi

| Issue                            | Mandatory  | What & How  | Impact   | State<br>Forms  |
|----------------------------------|--|---|--|---|
| Timely<br>Reporting<br>of Claims | Yes, employee must<br>give 30 days written<br>by filing a <u>Mississippi</u><br>Form B-3 -<br>Employer's First<br>Report of Injury or<br><u>Occupational Disease</u><br>or verbal notice of<br>injury to the<br>employer. <u>MCA</u><br><u>Section 71-3-35 of</u><br><u>the Mississippi Code</u> | Telephonically:<br>Commercial Accounts:<br>800.238.6225<br>National Accounts:<br>800.832.7839<br>Construction Accounts:<br>877.828.4132<br>Online:<br>www.travelers.com | The sooner the claim<br>is reported, the more<br>accurate the<br>information provided<br>during the<br>investigation will be.<br>This also insures<br>faster communication<br>between the Carrier,<br>injured worker, and<br>medical providers.<br>Mississippi Statute of<br>limitations is 2 years. | <u>Mississippi</u><br><u>Form B-3 -</u><br><u>Employer's</u><br><u>First Report of</u><br><u>Injury or</u><br><u>Occupational</u><br><u>Disease</u> |
| Drug Free<br>Workplace           | Drug testing is not<br>mandatory but can<br>support the defense.<br><u>MCA Section 71-3-7</u><br>of the Mississippi<br><u>Code</u>   | Post accident drug testing<br>requires the employer to<br>prove intoxication was the<br>proximate cause of the<br>accident in order to assert<br>a defense.             | The employer must<br>prove that the<br>intoxication was the<br>proximate cause of<br>injury in order to<br>assert the defense.<br>Mississippi Statute of<br>limitations is 2 years.  | N/ A  |
| Managed<br>Care Law              | There is no<br>requirement for<br>managed care in<br>Mississisppi.<br>Employer/Insurer<br>may use the services<br>of a nurse case<br>manger (with the<br>agreement of<br>Claimant).  | MS Certification is<br>required for formal<br>medical case<br>management.   | Permits greater<br>control over medical<br>care cost inflation<br>and utilization of<br>medical resources<br>while maximizing<br>outcomes.   | N/ A  |

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| Timely<br>Reporting<br>of Out of<br>Work<br>Status            | Yes, requires filing of<br><u>Mississippi Form MS</u><br><u>B-18 - Notice of First</u><br><u>Payment</u> to advice of<br>initial payment of<br>temporary total<br>benefits after initial 5<br>day waiting period<br>has expired.<br><u>MCA section 71-3-11</u><br><u>of the Mississippi</u><br>Code | If employee is out of<br>work, this information<br>should be communicated<br>to insurer as soon as<br>possible.   | Permits timely<br>payment of benefits<br>where appropriate.   | <u>Mississippi</u><br><u>Form MS B-18</u><br><u>- Notice of</u><br><u>First Payment</u> |
| Timely<br>Reporting<br>of<br>Employee<br>Returning<br>to Work | Yes, requires filing of<br><u>Mississippi Form B-31</u><br><u>- Report of Payment</u><br><u>and Settlement</u><br><u>Receipt</u> to indicate<br>final payment of<br>benefits upon return<br>to work.<br><u>MCA Section 71-3-17</u><br><u>of the Mississippi</u><br><u>Code.</u>                     | Employer should notify<br>insurer as soon as<br>possible so that<br>temporary-total benefits<br>may be terminated at the<br>appropriate time.<br><u>Mississippi Form B-31 -</u><br><u>Report of Payment and<br/>Settlement Receipt to be<br/>filed electronically or in<br/>written form within 30<br/>days of final payment.</u> | Timely reporting<br>prevents<br>overpayment of<br>benefits.   | Mississippi<br>Form B-31 -<br>Report of<br>Payment and<br>Settlement<br>Receipt         |
| Bona Fide<br>Job Offers                                       | Voluntary but<br>employers are<br>encouraged to<br>facilitate return to<br>work for injured<br>employees.   | If the employer has light<br>duty, a written offer<br>should be made as soon<br>as possible in order to<br>suspend any temporary<br>total disability claim.   | Mitigates the<br>employer's exposure<br>for payment of<br>indemnity benefits if<br>they are able to<br>accommodate an<br>injured worker's light<br>duty restrictions. | N/ A  |
| Wage<br>Statements  | Filing mandatory only<br>in disputed cases.<br>Wages are calculated<br>covering 52 weeks<br>prior to injury or<br>wages of similar<br>employee.   | Travelers sends wage<br>information request to the<br>employer on all lost time<br>claims. Best practice to<br>complete upon first<br>payment of temporary<br>total benefits or within 14<br>days of disability.  | There are penalties<br>for under payment or<br>late payment of<br>benefits only on<br>disputed cases<br>reviewed by the<br>Mississippi<br>Commission.                 | N/ A  |

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| Posting of<br>Notices | Yes, <u>Mississippi Notice</u><br>of <u>Coverage</u> must be<br>posted in the<br>workplace where each<br>employee is likely to<br>see the notice on a<br>regular basis. See<br><u>MCA Section 71-3-35</u><br>of the <u>Mississippi</u><br><u>Code</u> | Failure to post or to<br>provide <u>Mississippi Notice</u><br><u>of Coverage</u> as required<br>in this rule, will not bar<br>employee from receiving<br>benefits and subject to<br>penalty | Avoids administrative<br>penalties, and<br>employees are more<br>likely to report claims<br>quickly. This enables<br>the investigation to<br>begin sooner,<br>thereby increasing<br>the chances for a<br>better outcome. | <u>Mississippi</u><br><u>Notice of</u><br><u>Coverage</u> |

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