

Workers Compensation Educational Conference

Small Business Ombudsman

May 15, 2008

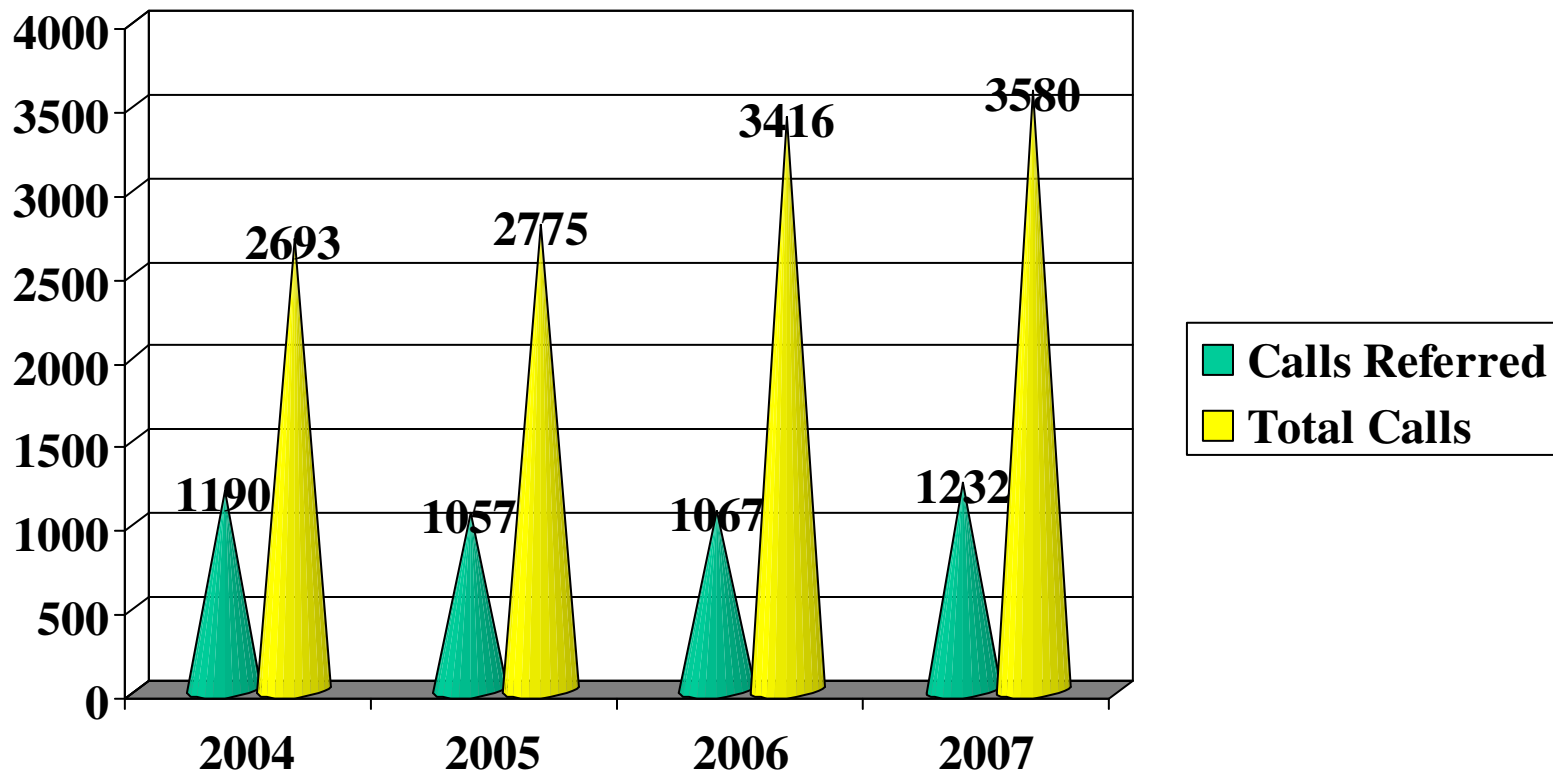
Definition of an Ombudsman



Agenda

- Activity Report
- Common Inquiries
- Guidance
- What Else Do We Do?
- Questions

How Many Calls Do We Get?



Common Inquiries

- My Bill is too high and I can't afford it!
- Do I need WC coverage for my spouse?
- Where do I get workers compensation coverage?
- I got turned down for coverage, now what do I do?
- What do I do if I disagree with the insurer's audit?
- What is an "if any" policy?
- I'm thinking about starting a new business can you help?

Guidance

- 24 Hour Response time
- No nonsense case evaluation
- Facilitate Communication between You and your Carrier
- Technical assistance and informal mediation
- Premium Audit Hearing ORAC or both?

What Else Do We Do?

- We offer educational resources to educate groups on workers compensation issues
- Provide input on WC legislation impacting businesses
- Make Recommendations to improve WC system
- Participate in WCD projects: Assigned Risk Study & Guaranty Contract Study
- Author written articles on WC topics

Types of Policies That You May Not Know About

- “If Any” Policy
- Personal Election Policy
- Working Animal Policy
- Preferred Worker Policy

SBO Information

- **David Waki**
- **503-947-7879**
- **David.Waki@state.or.us**
- **Jan Bissell**
- **503-947-7880**
- **jan.l.bissell@state.or.us**

DCBS/SBO
PO Box 14480
Salem, OR 97309-0405

Workers' Compensation
Educational Conference
2008

**Meet the Ombudsman
for Injured Workers**

Jennifer Flood

Ombudsman for Injured Workers
Department of Consumer & Business Services

Why an Ombudsman?

- Office was created in 1987 as one of the reforms to the Oregon workers' compensation system.
- Serves as an advocate for injured workers – helping them understand their rights & responsibilities, investigating complaints and taking action to help resolve those complaints.

Office of the Ombudsman for Injured Workers

- Ombudsman – Jennifer Flood
- Chief Asst. Ombudsman – Edith Hayden
- Five Assistant Ombudsmen – three are bilingual
- Administrative Support Specialist

How many inquiries?

- Annually receive close to 12,000 inquiries!
- 99% are responded to within 48 hours
- 93% are completed within 48 hours
- 85% are completed the same day!
- 25% are non-english inquiries (99% Spanish)
- Contact by phone, email, letter, or in person

Common questions...

- Medical benefits & services – prescriptions, who can treat, who will pay?
- Time loss benefits – how much and when to expect payment?
- Litigation process – rights, responsibilities, length of time, who will pay?
- Claim denial / acceptance – the ‘interim process’, accepted conditions, denial rights.

Other activities...

- Provide contact information for other resources that may be available to workers and their families.
- Mobile Office Tour across Oregon
- Training regarding services and the workers' compensation system
- Participation in advisory committees and focus groups.

Office of the Ombudsman for Injured Workers

- Monday – Friday 8am - 5pm
- Phone number: 503-378-3351 or toll free 1-800-927-1271
- E-mail questions to:
oiw.questions@state.or.us

Questions?