

## Definition of Medical Coverage Codes

### **Incident Only: (Reporting Not Required)**

- No investigation or contact to determine claim type and compensability
- No subrogation investigation is required
- No medical treatment required
- No claim is opened or indexed
- No medical payments are made

### **First Aid Claims-Minor Medical:**

#### *First Aid Claim per CA definition.*

*The California Labor Code Section 5401 defines "first aid" as "any one-time treatment, and any follow-up visit for the purpose of observation of minor scratches, cuts, burns, splinters, and so forth, which do not ordinarily require medical care. Such one-time treatment and follow-up visit for the purpose of observation is considered first aid even though provided by a physician or registered professional personnel."*

- No expected indemnity payments for indemnity, legal, or vocational rehab
- Three point contact is not required
- Information initially provided sufficient to determine claim type and compensability
- No subrogation investigation is required
- No lost time even if within waiting period
- Injured worker continues to work full time full duty
- No expected payments for indemnity, legal, or vocational rehab
- No loss notices, captioned reports, client meetings, or authority required
- Payments do not exceed \$200
- Claim remains active for less than two months
- Medical treatment does not involve treatment by a specialist, IME, or require a utilization review.
- Medical treatment does not extend beyond initial treatment and maximum of 5 follow up visits.

### **Workers' Compensation - Medical Only Claims**

- Investigation sufficient to determine claim type and compensability
- Three Point Contact not required
- No subrogation investigation is required
- Lost days do not exceed statutory waiting period
- No expected payments for indemnity, legal, or vocational rehab
- No loss notices, captioned reports, client meetings or settlement authority is required
- Payments do not exceed \$5000
- Claim remains active less than six months

### **Workers' Compensation - Indemnity**

- Compensability investigation is required
- Three Point Contact is required
- Subrogation investigation is required
- Lost time greater than the statutory waiting period