

**PLEASE NOTE: EMPLOYERS HAVE A STATUTORY OBLIGATION TO REPORT ALL CLAIMS REGARDLESS OF COST OR SEVERITY.**

**THIS INCLUDES EMPLOYERS WHO OPT TO UTILIZE THE \$1,000 (prior to 9/1/16) and \$3,200 (after 9/1/16) AND UNDER PROVISION.**

**EMPLOYER'S RESPONSIBILITY:**

"Employers shall.....report all injuries to their insurance carrier, or Third Party Administrators (IE: MMMA-Claims Management of MO) within five (5) days of the date of injury or within five (5) days of the date in which the injury was reported to the employer by the employee, whichever is later."

**MMMA – CLAIMS MANAGEMENT OF MISSOURI'S RESPONSIBILITY:**

It is the responsibility of MMMA-Claims Management of MO to file the report of injury with the Division of Workers' Compensation.

**POSSIBLE CONSEQUENCES FOR NOT REPORTING CLAIMS:**

1. **Fines levied by the Division of Workers' Compensation** for late filing or incomplete reporting of the First Report of Injury.
2. **Increased exposures on claims** – Claims that are not reported to MMMA **will extend** the statute of limitations from 2 years of injury or death or last medical payment – to 3 years of injury or death or last medical payment. For example, an employee has a minor finger cut in which the employer does not report to MMMA. Since this claim was not reported to MMMA and/or the State of Missouri; now the employee has 3 years to retain an attorney and/or file a Form 21 to pursue a Permanent Partial Disability (PPD) settlement.
3. **Penalties and fines can be levied by Centers for Medicare & Medicaid Services.** We are currently reporting all claims, as required by the Medicare Secondary Payer (MSP) Section 111-SCHIP Extension Act, on behalf of MMMA Fund Members. If claims are not reported to us in a timely manner, we will not be able to file with Medicare on your behalf.
4. **Increased exposure to your Company and MMMA Fund Members** for claims incurred but not reported (IBNR), which is calculated on the financial statement for MMMA-SIWCF.

Should you have any questions, please contact Kelley Whorl, Director of Claims @ 636-681-5277.