

**School:** Claims – WRPA  
**Course:** Coverage and Compensability Foundations  
**Faculty:** Beth Goede, Director of Strategy and Optimization, The Hartford

### **Summary**

The course "Coverage and Compensability Foundations," taught by Beth Goede of The Hartford, provides a detailed overview of the essential elements of coverage and compensability within the workers' compensation system. Goede, with over 20 years of experience in the insurance industry, emphasizes the importance of understanding and applying the principles of Whole Person Recovery in the claims handling process.

*Whole Person Recovery and Its Importance:* Goede begins by highlighting her background and the significance of treating each individual uniquely, based on their specific circumstances. She introduces the concept of Whole Person Recovery, which involves understanding the bio-psychosocial aspects of each individual and addressing their needs empathetically and transparently. Whole Person Recovery aims to drive the best outcomes, especially when dealing with complex coverage and compensability issues. This approach emphasizes the importance of advocacy, active listening, and clear communication to reduce anxiety and stress for injured workers and employers.

*Overview of Workers' Compensation System:* The course delves into the purpose of workers' compensation, which is to ensure that injured workers receive appropriate medical care and rehabilitation to return to their pre-injury status. Goede explains the different types of entities that can administer workers' compensation benefits, including private insurance carriers, self-insured employers, state funds, monopolistic states, captives, and third-party administrators. Each of these entities has specific roles and responsibilities in managing workers' compensation claims, from evaluating risks and underwriting policies to paying benefits and litigating claims.

*Parts of a Workers' Compensation Policy:* Understanding the structure of a workers' compensation policy is crucial. Goede outlines the various parts of the policy, including:

- Part One: Insurer obligations
- Part Two: Employer's liability
- Part Three: Other states' coverage (3A and 3C states)
- Part Five: Premium information
- Part Six: Policy conditions

*Investigating Coverage and Compensability:* Coverage and compensability are the first adjudication decisions made at the outset of a claim. Coverage involves determining if the policy covers the injured worker and if the employer paid the necessary premium.

Compensability assesses whether the injury arose out of and occurred in the course and scope of employment. Goede explains the importance of thorough investigations to gather facts from the injured worker, employer, and medical providers. This process involves understanding medical causation and ensuring that medical evidence supports the injury's relationship to the work duties.

*Legal and Statutory Considerations:* Goede emphasizes the importance of consulting state and federal regulations, statutes, and case law, as workers' compensation systems vary significantly between states. She stresses the need for adjusters to familiarize themselves with the specific requirements and definitions in their jurisdiction to make informed coverage and compensability decisions.

*Communication and Empathy:* Effective communication is vital in managing workers' compensation claims. Goede advises breaking down complex insurance terminology into layman's terms to help injured workers and employers understand the process. Proactive and transparent communication helps build rapport, reduces anxiety, and facilitates smoother claims administration. By treating all parties with dignity and respect, adjusters can improve the overall claims experience and outcomes.

*Conclusion:* In conclusion, the "Coverage and Compensability Foundations" course provides a comprehensive guide to understanding and applying the principles of coverage and compensability in workers' compensation. Goede's emphasis on Whole Person Recovery, thorough investigations, and effective communication highlights the importance of empathy and transparency in achieving the best outcomes for all stakeholders involved. This course is part of the Workers' Recovery Professional Associate (WRPA) curriculum, designed to equip professionals with the skills and knowledge necessary to navigate the complexities of workers' compensation claims.

### **Learning Objectives**

1. Understand the fundamentals of coverage and compensability in the workers' compensation system.
2. Identify the different types of entities that can provide workers' compensation coverage and their roles.
3. Explore the principles of Whole Person Recovery and its application in claims handling.
4. Recognize the importance of clear communication and empathy in managing workers' compensation claims.
5. Learn how to conduct thorough investigations to determine compensability and coverage decisions.

### **Primary Takeaways**

1. Coverage and compensability are critical first decisions in the workers' compensation claim process.
2. Whole Person Recovery techniques, including empathy and clear communication, are essential for effective claims management.
3. Understanding the differences between various entities like carriers, self-insured employers, and monopolistic states is vital for handling claims.
4. Statutes and case law significantly impact coverage and compensability decisions, varying widely between states.
5. Thorough investigations and clear explanations of insurance terms are necessary to alleviate anxiety for injured workers and employers.

### **Course Outline**

- 1) Introduction
  - a) Welcome and introduction by Beth Goede
  - b) Importance of understanding coverage and compensability
- 2) Whole Person Recovery
  - a) Principles of Whole Person Recovery
    - i) Advocacy, empathy, and active listening
    - ii) Efficient, effective, and expert adjudication
  - b) Importance in workers' compensation
- 3) Overview of Workers' Compensation System
  - a) Purpose of workers' compensation
    - i) Ensuring appropriate medical care and rehabilitation
    - ii) Providing income benefits
  - b) Types of insurers
    - i) Private insurance carriers
    - ii) Self-insured employers
    - iii) State funds and monopolistic states
    - iv) Captives
    - v) Federal employees
- 4) Parts of a Workers' Compensation Policy
  - a) Insurer obligations and employer's liability
  - b) Other states' coverage (Three A and Three C states)
  - c) Endorsements
    - i) Adding, removing, or modifying contractual terms
    - ii) Common endorsements (e.g., for volunteers, terrorism)

- 5) Coverage Investigations
  - a) Understanding policy declarations
  - b) Ensuring premium payment and coverage intent
  - c) Evaluating endorsements and their impact
  
- 6) Compensability Investigations
  - a) Definition and importance of compensability
    - i) Arising out of employment (AOE)
    - ii) Course and scope of employment (COE)
  - b) Conducting thorough investigations
    - i) Gathering facts from injured worker, employer, and witnesses
    - ii) Securing medical evidence and diagnosis
  - c) Medical causation and prima facie medical evidence
  
- 7) Legal and Statutory Considerations
  - a) Importance of consulting state and federal regulations
  - b) Variations in statutes and case law across states
  - c) Understanding employee definitions and employment relationships
  
- 8) Communication and Empathy
  - a) Simplifying complex insurance terminology
  - b) Setting expectations for injured workers and employers
  - c) Building rapport and minimizing anxiety
  
- 9) Conclusion
  - a) Recap of key points
  - b) Encouragement to explore further courses on coverage and compensability
  - c) Importance of ongoing education and application of Whole Person Recovery principles

NOTE: Artificial Intelligence was used in the creation of this document.