Workers' Compensation
-Overview and Challenges-

DEPARTMENT OF FINANCIAL SERVICES

Florida Division of Risk Management

- Bureau of State Employee Workers' Compensation Claims
- Bureau of State Liability and Property Claims
- Bureau of Risk Financing and Loss Prevention

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Workers' Compensation 101

- Workers' Compensation is a system designed to compensate employees who have been injured on the job
- Chapter 440, Florida Statutes

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Reporting the Injury

Employees should report injuries or illness to their supervisor and to the Workers' Compensation Coordinator as soon as possible, but no later than 30 days from the occurrence

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440.185 Notice of Injury or Death; reports; penalties for violations. –

- (1) An employee who suffers an injury arising out of and in the course of employment shall advise his or her employer of the injury within 30 days after the date of or initial manifestation of the injury. Failure to so advise the employer shall bar a petition under this chapter unless:
- (a) The employer or the employer's agent had actual knowledge of the injury;
- (b) The cause of the injury could not be identified without a medical opinion and the employee advised the employer within 30 days after obtaining a medical opinion indicating that the injury arose out of and in the course of employment;
- (c) The employer did not put its employees on notice of the requirements of this section by posting notice pursuant to s. <u>440.055</u>; or
- (d) Exceptional circumstances, outside the scope of paragraph (a) or paragraph (b) justify such failure.

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AmeriSys
P.O. Box 160729
Altamonte Springs, FL 32716
1-800-455-2079

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State Employee Workers' Compensation is a plan provided by the State of Florida

- Medically necessary treatment
- Partial wage replacement

"Arising out of the course and scope of employment."

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Medically Necessary Treatment

- Medical Treatment
- Diagnostic Testing
- Physical Therapy
- Durable Medical Equipment
 - Prescriptions
 - Attendant Care
 - Mileage

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Indemnity Benefits

• Temporary Total Disability (TTD)

• Temporary Partial Disability (TPD)

• Permanent Partial Disability (PPD)

• Permanent Total Disability (PTD)

Course and Scope of Employment Challenges CFO JIMMY PATRONIS

Idiopathic Accident Cases
Going and Coming
Employer's Premises
Travel
Special Errands
Special Hazard
Personal Comfort
Personal Errand
Recreational and Social Activities
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What and When to Report

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What if
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Kelly Fitton, Esq.
Chief, Bureau of State Employee Workers'
Compensation Claims
Kelly.Fitton@myfloridacfo.com
850-413-4800



Kelly Muga Fitton is the Chief of the Bureau of State Employee Workers' Compensation Claims, within the Division of Risk Management. She is an attorney, having graduated from St. Thomas University School of Law in Miami Gardens, FL, and a graduate of Mercer University in Macon, GA. Kelly has been in the workers' compensation field for 15 years.