Transcript: Unpaid bills solutions for vocational rehabilitation consultants

The following is a summary of Minnesota law. It is intended as a guide and is not a substitute for related Minnesota statutes.

When a rehabilitation provider submits a bill to an insurer for payment, the expectation of the provider is that the bill will be paid. But what options are available when payment is not received?

This video will explore solutions to resolve unpaid bills.

The first question to ask is if the expenses submitted are eligible for payment. The following are some examples of eligible expenses defined in Minnesota statutes 176.102, subdivision 9A. You can find the full statute link in the video description.

Eligible expenses include the cost of a rehabilitation evaluation and preparation of a plan, all rehabilitation services and supplies necessary for implementation of the plan. Any other expenses agreed to be paid. See the statute for more detailed information.

Once you have confirmed the expenses are eligible, the next question is to ask if the bill was submitted properly. The request must be submitted on the vocational rehabilitation invoice form. See Minnesota statutes 176.102 subdivision 9 BNC for more details. The link to the form can be found in the video description.

Expenses must be consistent with the approved rehabilitation plan and the form must be submitted within 45 days of provision of service.

The third question to ask is whether or not the insurer had enough time to review and respond to the bill. The insurer must act within 30 days.

Actions that can be taken include paying the invoice, denying all or part of the invoice, or they may request more information.

If the bill has been submitted properly and the insurer has not responded within 30 days, the rehabilitation provider has some options. The first option is to call the claims adjuster. Ask them to clarify or resolve the situation.

If connecting with the claims adjuster is not bringing resolution, a provider can contact the workers compensation help desk. They can outline your options for the situation and if needed will put you in touch with someone who can assist further.

If a conversation with the claims adjuster does not resolve the situation, consider the following options through the Department of Labor and Industry.

When a rehabilitation provider wishes to formally escalate the matter, the Department of Labor and Industry's Alternative Dispute Resolution or ADR unit can provide several options.

The rehabilitation provider can initiate a dispute in campus to request an administrative conference. Upon receipt of a request for assistance, which is the name of the form, the assigned arbitrator will initiate the dispute certification process, contacting the insurer or their attorney to determine if the matter can be resolved or if a genuine dispute exists that cannot be resolved through initial discussion. If the dispute has not been resolved in the certification process, an administrative conference will be scheduled.

Another option to consider is to inquire about ADR's no cost mediation services and request a mediation between the parties. By bringing the parties together in a collaborative manner instead of going to court, relationships can be preserved, and the parties have greater control over the outcome.

If the bill remains unpaid following any of the dispute resolution services such as the dispute certification process, a conference or a mediation, the provider may contact the assigned arbitrator again for assistance. ADR is available to help facilitate communication at any point in the invoice process.

A provider may request a penalty if they feel the actions of the insurer are not following Minnesota statutes and rules. To request a penalty, complete a penalty request for failure to pay or deny rehabilitation invoice form. If you have any questions about the penalty process, contact the CRT penalty team by email at penalty.crt.dli@state.mn.us or contact the Help Desk. Links to the form can be found in the video description.

Collected penalties are used as an enforcement tool to curb potential future violation behaviors in the insurer or employer entities and are paid to the assigned risk safety account.

A note about interest. In addition to the itemized invoice services, a rehab provider can assess interest if the payment is overdue. Sometimes assessing the interest is enough to prompt payment. While DLI cannot help calculate interest, a calculation resource is located in the details section below the video. It is called information sheet guide for calculating interest for workers compensation benefits.

For questions about this video or any other workers compensation related matter, the workers compensation help desk is available Monday through Friday and can be reached by phone at 651-284-5005 option 3 or toll-free at 1-800-342-5354, option 3. Or you can also email the help desk at helpdesk.dli@state.mn.us.

Thank you for watching and have a wonderful day.