

# WORKERS COMPENSATION

## PROBLEMS WITH NEW TPA

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If you have had the misfortune of being hurt on the job in the last several years, a number of companies have been hired by the transit authority to process your workers' compensation claim. You may recall "Crawford Company"; "Corvell"; "Cambridge Solutions", and most recently a company called "Xchanging" whose main office is in Florida. Since early this year Xchanging has been the third party insurance agency for workers compensation claims in Maryland, Virginia and D.C. involving Metro employees who have been hurt on the job. The office that processes these claims is located in Towson, Maryland. Their performance, since the beginning of this year, in handling these claims has been less than acceptable. If you have been hurt during this year, you know what I am talking about.



Here is my advice to minimize the problems that are occurring:

- Report your injury to your division supervisor as quickly as you can after the injury.
- Fill out an on-duty report right away so there will be a record of your injury. Technically, you have 30 days to do it. My advice is to complete the report as soon as you can and make sure you get a copy of it.
- Seek medical attention right away and tell the doctor how you got hurt on the job.
- Your doctor should submit a medical report of your injury directly to Xchanging, P.O. Box 42826, Towson, Maryland 21284. Their telephone number is 1-866-976-2015.
- Keep all of your appointments with your treating physicians and make sure the doctor is following up with disability statements. Ask your doctor to give you a copy of any subsequent slips that will follow. Metro is required to give wage information for you, which will serve as the basis for your weekly workers compensation payment.
- Please keep in mind that if you are injured in D.C., you have an absolute right to select your own treating physician.

If you follow the suggestions I have made, hopefully, you will have less hassle in obtaining workers compensation benefits. Unfortunately, many adjusters hired by Xchanging to process workers compensation claim are not yet up to the task. They are denying claims unnecessarily. This has caused a great number of problems for employees who have been hurt have no money coming in.

Our job is to expedite the process and get you workers compensation benefits as quickly as possible. If Xchanging balks and refuses to pay, we immediately request a hearing before the appropriate Workers Compensation Commission. Remember that Metro always has a lawyer from the General Counsel's office present at these hearings. You should have a competent lawyer representing you. That is what we are here for. Please call me for free advice at the number listed above or on my direct line at 202-822-1861. I will be happy to answer any questions you may have concerning your workers compensation claim.