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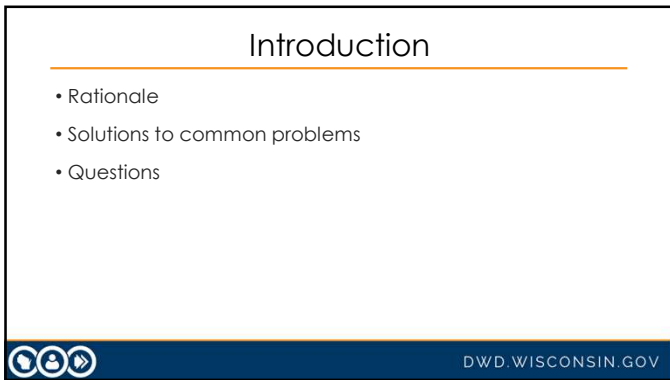
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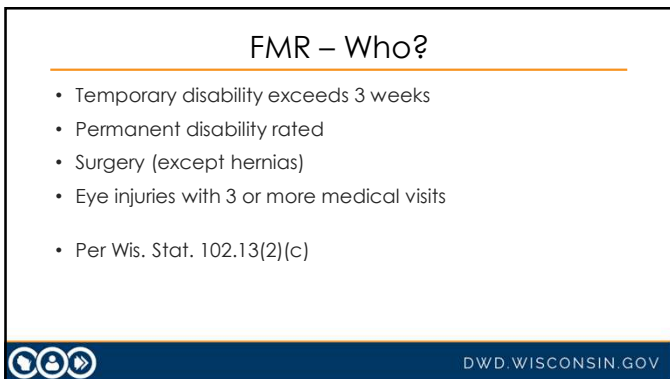
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### FMR – Why?

Rating = Compensation for disability related to injury

- State requirement
- In setting of Independent Medical Examination (IME)
  - Average ratings
  - Helps with dispute resolution
- Verification of benefits owed by statute (if any)



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### FMR – When?

- End of healing (EOH)
- Maximum Medical Improvement (MMI)
- Dies before EOH



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### FMR – What? (Necessary Elements)

- Diagnosis
- Date of injury
- Percentage rated for disability described
- End of healing and discharged
- Restrictions
- Signed and dated by MD, DO, DC, or PsyD



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### FMR – Necessary Details

- For surgery
  - Send operative report
  - Pay what you know
- For fingers
  - Range of motion\*
  - CD/DVD or USB stick of x-rays if amputation greater than 3/4 of the distal phalanx
    - Hand dominance required
- No AMA Guidelines for scheduled injuries



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### Commonly Encountered Problems

- Opinion of unauthorized clinician
- Disability described but not rated, or rating does not meet statutory requirements
- FMR missing one or more required elements
- Additional required documentation
- Doctor unresponsive to FMR request or unavailable
- Patient does not return to doctor for assessment



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### Unauthorized Clinician

- Signed by nurse practitioner (NP), physician assistant-certified (PA-C), dentist, counselor
- Acceptable if MD, DO, DC, or PsyD co-signs



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### Disability Described but not Rated

- Surgery with statutory minimum rating
- Decreased range of motion
- Permanent restrictions
- Other elements of disability: **If present, shall result in a higher estimate!**
  - Pain
  - Weakness
  - Activity limitation
  - Altered sensation
  - Unstable grafts



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### FMR Missing Required Elements

- Check box form missing one or more required elements
- End of healing box was not checked
- Disability was not assigned to a body part
- Extent of amputation
- Rating of scheduled disability uses AMA Guides to Impairment



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### Additional Required Documentation

- Operative reports for stat min surgeries
- TTD payment when no lost time beyond 3-day waiting period
- X-rays for significant finger amputations
- IME sent without final medical report
- IME sent without position letter (unless paying average)



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14

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### Doctor Unresponsive or Unavailable

- No response to 3 or more timely requests for FMR
- Doctor refuses to complete FMR
  - "I don't do disability ratings"
  - Injured worker did not return
  - Injured worker still treating
- Doctor moved or no longer practicing
  - Deferred opinion



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### Common Procurement Problems

- Employee does not attend final evaluation
- Denial letter following IME



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### Getting Help: Forms GL-15 and GL-10

- GL-15
  - Sent when the insurer provides DWD with three or more written attempts to the treating provider to get a final medical after EOH is reached with them. **We require treating provider's name and address to send this form.**
- GL-10
  - Sent when the provider doesn't respond to DWD or when claimant is lost to follow-up
- 60-day internal follow-up for both forms



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17

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### Additional Tips

- Use the Pending Reports System to update the medical report expected due by date
  - Do not tell us via WKC-13 notes
- Review the medical sent for the necessary elements needed to close a claim - a WKC-16 may not be required
- Timely issue PPD payments to avoid surcharges and/or a delay audit
- If you are not sure about how to handle a particular claim, give us a call!



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**WI DWD Worker's Compensation Division**  
**(608) 266-1340**  
<https://dwd.wisconsin.gov/wc/>

**Phil Roberts, DRS**  
(608) 264-8783  
[Philip.Roberts@dwd.wisconsin.gov](mailto:Philip.Roberts@dwd.wisconsin.gov)

**Frank Salvi, DRS**  
(608) 267-4327  
[Frank.Salvi@dwd.wisconsin.gov](mailto:Frank.Salvi@dwd.wisconsin.gov)

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