H. B. 2209 1 2 3 (By Delegate Walters) [Introduced January 12, 2011; referred to the 4 Committee on the Judiciary.] 5 6 7 8 9 10 A BILL to amend and reenact §23-5-1 of the Code of West Virginia, 11 1931, as amended, relating to improving claimants' access to 12 workers' compensation adjusters by requiring that all workers' compensation adjusters employed by a private insurance carrier 13 shall be located within the geographic borders of West 14 15 Virginia. 16 Be it enacted by the Legislature of West Virginia: 17 That \$23-5-1 of the Code of West Virginia, 1931, as amended, 18 be amended and reenacted to read as follows: 19 ARTICLE 5. REVIEW. 20 **§23-5-1**. Notice by commission or self-insured employer 21 decision; procedures on claims; objections 22 hearing. 23 (a) The Insurance Commissioner, private carriers and self-24 insured employers may determine all questions within 25 jurisdiction. All adjusters employed by a private insurance 26 carrier shall be located within the geographic borders of West

1 Virginia. In matters arising under subsection (c), section eight, 2 article two-c of this chapter, and under articles three and four of 3 this chapter, the Insurance Commissioner, private carriers and 4 self-insured employers shall promptly review and investigate all The parties to a claim are the claimant and, if 5 claims. 6 applicable, the claimant's dependants, and the employer, and with 7 respect to claims involving funds created in article two-c of this 8 chapter for which he or she has been designated the administrator, 9 the Insurance Commissioner. In claims in which the employer had 10 coverage on the date of the injury or last exposure, the employer's 11 carrier has sole authority to act on the employer's behalf in all 12 aspects related to litigation of the claim. With regard to any 13 issue which is ready for a decision, the Insurance Commissioner, 14 private carrier or self-insured employer, whichever is applicable, 15 shall promptly send the decision to all parties, including the 16 basis of its decision. As soon as practicable after receipt of any 17 occupational pneumoconiosis or occupational disease claim or any 18 injury claim in which temporary total benefits are being claimed, 19 the Insurance Commissioner, private carrier or self-insured 20 employer, whichever is applicable, shall send the claimant a 21 brochure approved by the Insurance Commissioner setting forth the 22 claims process.

(b) (1) Except with regard to interlocutory matters, upon 24 making any decision, upon making or refusing to make any award or 25 upon making any modification or change with respect to former 26 findings or orders, as provided by section sixteen, article four of

2 insured employer, whichever is applicable, shall give notice, in 3 writing, to the parties to the claim of its action. The notice 4 shall state the time allowed for filing a protest to the finding. 5 The action of the Insurance Commissioner, private carrier or self-6 insured employer, whichever is applicable, is final unless the 7 decision is protested within sixty days after the receipt of such 8 decision unless a protest is filed within the sixty-day period, the 9 finding or action is final. This time limitation is a condition of litigate the finding or action right to 11 jurisdictional. Any protest shall be filed with the office of 12 judges with a copy served upon the parties to the claim, and other 13 parties in accordance with the procedures set forth in sections 14 eight and nine of this article. An employer may protest decisions 15 incorporating findings made by the Occupational Pneumoconiosis 16 Board, decisions made by the Insurance Commissioner acting as 17 administrator of claims involving funds created in article two-c of 18 this chapter or decisions entered pursuant to subdivision (1), 19 subsection (c), section seven-a, article four of this chapter. 20 (2) (A) With respect to every application for benefits filed 21 on or after July 1, 2008, in which a decision to deny benefits is 22 protested and the matter involves an issue as to whether the 23 application was properly filed as a new claim or a reopening of a 24 previous claim, the party that denied the application shall begin 25 to make conditional payment of benefits and must promptly give 26 notice to the office of judges that another identifiable person may

1 this chapter, the Insurance Commissioner, private carrier or self-

- 1 be liable. The office of judges shall promptly order the
- 2 appropriate persons be joined as parties to the proceeding:
- 3 Provided, That at any time during a proceeding in which conditional
- 4 payments are being made in accordance with the provisions of this
- 5 subsection, the office of judges may, pending final determination
- 6 of the person properly liable for payment of the claim, order that
- 7 such conditional payments of benefits be paid by another party.
- 8 (B) Any conditional payment made pursuant to paragraph (A) of
- 9 this subdivision shall not be deemed an admission or conclusive
- 10 finding of liability of the person making such payments. When the
- 11 administrative law judge has made a determination as to the party
- 12 properly liable for payment of the claim, he or she shall direct
- 13 any monetary adjustment or reimbursement between or among the
- 14 Insurance Commissioner, private carriers and self-insured employers
- 15 as is necessary.
- 16 (c) The office of judges may direct that:
- 17 (1) An application for benefits be designated as a petition to
- 18 reopen, effective as of the original date of filing;
- 19 (2) A petition to reopen be designated as an application for
- 20 benefits, effective as of the original date of filing; or
- 21 (3) An application for benefits or petition to reopen filed
- 22 with the Insurance Commissioner, private carrier or self-insured
- 23 employer be designated as an application or petition to reopen
- 24 filed with another private carrier, self-insured employer or
- 25 Insurance Commissioner, effective as of the original date of
- 26 filing.

- (d) Where an employer protests a written decision entered pursuant to a finding of the Occupational Pneumoconiosis Board, a decision on a claim made by the Insurance Commissioner acting as the administrator of a fund created in article two-c of this chapter, or decisions entered pursuant to subdivision (1), subsection (c), section seven-a, article four of this chapter, and the employer does not prevail in its protest, and in the event the claimant is required to attend a hearing by subpoena or agreement of counsel or at the express direction of the office of judges, then the claimant, in addition to reasonable traveling and other expenses, shall be reimbursed for loss of wages incurred by the claimant in attending the hearing.
- (e) The Insurance Commissioner, private carrier or selfinsured employer, whichever is applicable, may amend, correct or
 set aside any order or decision on any issue entered by it which,
 at the time of issuance or any time after that, is discovered to be
 defective or clearly erroneous or the result of mistake, clerical
 error or fraud, or with respect to any order or decision denying
 benefits, otherwise not supported by the evidence, but any protest
 filed prior to entry of the amended decision is a protest from the
 amended decision unless and until the administrative law judge
 before whom the matter is pending enters an order dismissing the
 protest as moot in light of the amendment. Jurisdiction to issue
 an amended decision pursuant to this subsection continues until the
 expiration of two years from the date of a decision to which the
 amendment is made unless the decision is sooner affected by an

- 1 action of an administrative law judge or other judicial officer or
- 2 body: Provided, That corrective actions in the case of fraud may
- 3 be taken at any time.

NOTE: The purpose of this bill is to improve claimants' access to workers' compensation adjusters by requiring that all workers' compensation adjusters employed by a private insurance carrier be located within the geographic borders of West Virginia.

Strike-throughs indicate language that would be stricken from the present law, and underscoring indicates new language that would be added.