



Public Risk Innovation, Solutions, and Management: PRISM Excess Reporting, Reimbursement & Settlement Authority Guidelines

Initial Excess Reports:

- Initial reports must be on the PRISM First Report form
- Initial reports shall be sent directly to wcclaims@prismrisk.gov
- Please note the claimant name, member name and first report in the subject line.
 - For example: Sidney Bristow – Awesome Employer – First Report
- Reserves and paid to date information must reflect the various reserve categories specified in the Excess First Report Form (Medical, TD, TD-Salary Continuation, 4850-TD, 4850 Differential, PD, Death Benefits, VR/SJDB, Expense)
- Reports must be submitted in a Word or PDF format as an attachment via email or sharefile. Links to documents that open in an internet browser and not as a separate document will not be accepted.

Excess Status Reports:

- Status reports should be sent directly to wcclaims@prismrisk.gov
 - Status reports should be on the PRISM status report form
 - Status reports can be in another format that includes the required information (e.g. TPA's status report format may be used in substitution of the form), if pre-approved by PRISM.
- Please note the claimant name and excess status report in the subject line.
 - For example: Jack Bauer – Amazing Employer – Status Report
- Note that status reports are due quarterly on all Indemnity claims. Status reports are due semi-annually on Future Medical claims; however, a status report may be due quarterly if requested by PRISM or one of our excess partners. The PRISM Specialist will advise you if a status report is needed sooner than the 180 day time frame.
- Reserves and paid to date information must reflect the various reserve categories specified in the Excess Status Report Form (Medical, TD, TD-Salary Continuation, 4850-TD, 4850 Differential, PD, Death Benefits, VR/SJDB, Expense)
- Reports must be submitted in a Word or PDF format as an attachment via email or sharefile. Links to documents that open in an internet browser and not a separate document will not be accepted.

Excess Reimbursements:

- Reimbursement requests should be sent directly to wcclaims@prismrisk.gov
- Please note the claimant name and reimbursement request in the subject line.
 - For example: Jane Austin – Fantastic Employer - Reimbursement Request
- Reimbursement requests must include a complete payment listing, broken down by reserve type specified in the Excess Reimbursement Form (e.g. TD, 4850, Death benefits, PD, medical, expense, etc.)
- The following benefits are not reimbursable:
 - Penalties
 - LC132a and S&W defense costs or settlements
 - LC4850 differential (the TD portion is, but not the differential amount)
 - Coverage Counsel or Consultant fees
 - Benefits exceeding those provided for in the WC Act and/or Memorandum of Coverage
- Reimbursement checks for EWC only members are sent directly to the Member, with a copy to the TPA so that the reimbursement can be noted within the payment details.
- Reimbursement information for PWC members are sent via email to the TPA so that the reimbursement can be noted within the payment details.
- Reports must be submitted in a Word or PDF format as an attachment via email or sharefile. Links to documents that open in an internet browser and not a separate document will not be accepted.



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Settlement Authority:

- Settlement Authority Required When:
 - PWC Program: Authority must be obtained from PRISM and the Member at all times.
 - EWC Program: Authority must be obtained from PRISM *if* the settlement amount will exceed the SIR or if paid to dates are already beyond the retention level.
 - Note that Member authority is always required, even if within the excess layer.
- For both PWC and EWC members, if the paid to date totals are in excess of \$300,000 over the SIR, or if the settlement amount will exceed this amount, approval from the PRISM Claims Review Committee will be needed. Please allow additional time for this process.
- Reserves and paid to date information must reflect the various reserve categories as specified in the Settlement Authority Request Form (Medical, TD, TD-Salary Continuation, 4850-TD, 4850 Differential, PD, Death Benefits, VR/SJDB, Expense)
- Settlement Authority Requests must be submitted in a Word or PDF format as an attachment via email or sharefile. Links to documents that open in an internet browser and not a separate document will not be accepted.
- Settlement Authority Requests should be sent directly to the designated PRISM Specialist.

You can locate all of these forms on the PRISM website (www.prismrisk.gov), under Resources, PRISM Documents, Claims (Forms, Procedures, Standards).