

Coverage When Working Out-of-State or Out-of Country

If treatment is needed for a work-related injury or illness be sure to let the treating doctor know that your injury or illness is work-related and you would like to be treated under your workers' compensation insurance.

If possible, have the doctor contact the Washington State Department of Labor and Industries (L&I) at 800-848-0811 for coverage information. It is best if the doctor will agree to work with L&I and bill them directly for your treatment.

If the doctor's office will not accept use of your L&I coverage please consider the following-

- Even if they will not accept your L&I insurance an attempt should be made to get the doctor to complete the L&I report of accident. Again, they can contact L&I at 800-848-0811 to obtain the form. Or, you can contact the WWU workers' compensation claims manager to assist in getting the form to them.
- If the above is not possible every attempt must be made to obtain documentation of the reason for treatment and the treatment provided. L&I must have some means of documenting that the injury and the need for treatment are work-related in order to establish a claim. This may consist of the doctor's report, chart notes, or other similar documentation. L&I must have sufficient information to establish a claim before any reimbursement can occur.
- Payment must be made out-of-pocket by the employee. L&I cannot reimburse other insurance agencies for any payments they may make.
- **Keep all receipts!** You must be able to document payments made to the doctor and any payments made for medications or medical equipment such as crutches.
- Be sure to see an L&I approved provider as soon as you return to Washington State. If a claim can be established treatment from that point, at least, would be covered directly by L&I.

Each situation will be different. Be sure to contact the WWU workers' compensation claims manager as soon as possible following an injury or onset of illness. Assistance will be provided to address the situation.

Contact information as of August 11, 2010

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