

Basic Adjusters' Training Pre-test Answer Key

Section 1

1. The waiting period is counted in three consecutive calendar days. **True** False
2. The boxes containing lost-time information on the NOPLD do not need to be completed in cases where liability is denied. True **False**
3. All injuries must be reported to the Department of Labor and Industry. True **False**
4. Payment or denial is due within 10 days from the first day of lost time. True **False**
5. There are situations where it is appropriate to accept liability for payment of medical expenses, but deny liability for payment of wage loss benefits. **True** False

Section 2

6. The compensation rate for temporary total disability is generally what fraction of the employee's average weekly wage?
a) 3/4 **b) 2/3** c) 1/3 d) 1/5
7. The waiting period is compensable if the employee loses time on or after the ____ calendar day from the first day of lost time?
a) 5th b) 9th **c) 10th** d) 14th
8. As of Oct. 1, 2008, what is the maximum amount of weeks an injured employee can receive temporary total disability (TTD) benefits?
a) 52 b) 100 **c) 130** d) 225
9. What form is filed to show a proposed discontinuance or reduction in the employee's temporary total disability wage loss benefits?
a) NOPLD **b) NOID** c) NOBR d) ISR
10. If an employee's current earnings fluctuate, temporary partial benefits are due within ____ days of when the employee or employer sends wage verification.
a) 3 b) 7 **c) 10** d) 14

11. Statutory permanent total disability (PTD) includes:
- a) **loss of vision in both eyes**
 - b) loss of one arm at the shoulder
 - c) loss of one leg at the hip
 - d) partial loss of mental faculties
 - e) none of the above
12. The statutory formula for combining multiple PPD ratings is:
- a) $A - B (1 + A)$
 - b) $A - B (1 - A)$
 - c) **$A + B (1 - A)$**
13. PPD can be paid concurrently with:
- a) TTD
 - b) TPD
 - c) PTD
 - d) a and b
 - e) **b and c**
14. If an employee was injured on October 4, 2001, and received a 21 percent PPD rating, the amount owed is:
- a) \$ 15,750.00
 - b) **\$ 19,950.00**
 - c) \$ 95,000.00
15. An employee who receives two PPD ratings from combinable categories in the schedule (10 percent and 3 percent) the percentage is:
- a) 6.3 percent
 - b) 7 percent
 - c) **12.7 percent**
 - d) 13 percent

Section 3

16. Health care providers are required to provide prior notification of treatment that departs from a parameter. **True** False
17. Medical data related to a current claim for compensation may not be released to the employer or insurer without written authorization from the employee. True **False**
18. A health care provider must be reimbursed for providing information on the *Report of Work Ability* (RWA) form. True **False**

19. An insurer is not generally liable for charges from a health care provider for services and that do not comply with treatment parameter rules. **True** False
20. The maximum amount of reimbursement for health care services is determined by the fee schedule in effect on the injured worker's date of injury. True **False**

Section 4

21. When is an insurer required to file a *Disability Status Report* form with the department?
- a) Within 14 days of knowledge that the employee's disability is likely to exceed 13 weeks.
 - b) When the employee did not return to work after the injury and remains off work at 90 days after the date of injury.
 - c) Within 14 days after receiving a request for a rehabilitation consultation.
 - d) All of the above.**
22. When does an employee's "automatic" right to choose the QRC end?
- a) Sixty days after the first in-person meeting with the QRC.
 - b) When all parties sign the rehabilitation plan.
 - c) Sixty days after the rehabilitation plan is filed with the department.**
 - d) The employee has the right to choose the QRC at any time without restriction.
23. For dates of injury on or after October 1, 2008, a request for retraining must be filed with the department before:
- a) 104 weeks have elapsed from the date of injury.
 - b) 208 weeks have elapsed from the date of injury.
 - c) 104 weeks of temporary total benefits have been paid.
 - d) 208 weeks of temporary total and/or temporary partial benefits have been paid.**
24. An insurer who questions the employee's entitlement to ongoing rehabilitation benefits should:
- a) File a Rehabilitation Request form to have the rehabilitation plan terminated.**
 - b) File a *Notice of Intention to Discontinue Benefits* (NOID) form.
 - c) Instruct the QRC to close the rehabilitation plan.
 - d) File an R-8 *Notice of Rehabilitation Plan Closure* form with the department.

25. Under what circumstances may a rehabilitation vendor provide job placement assistance to an injured worker when there is no assigned QRC?
- a) Only if the employee has missed less than 90 days of work due to the work injury.
 - b) For no more than 60 days.
 - c) Registered rehabilitation vendors are not allowed to provide job placement services to injured workers unless there is a rehabilitation plan developed by a QRC.**
 - d) Only for follow-up services.

Section 5

26. If you receive a penalty and have no factual basis to object to the penalty, payment is due within ____ days.
- a) 10
 - b) 30**
 - c) 45
27. If you object to the penalty, the *Objection to Penalty Assessment* form must be filed within ____ days.
- a) 10
 - b) 30**
 - c) 45
28. Penalties for late filing of a *First Report of Injury* form can be assessed against:
- a) an employer
 - b) a self-insured employer
 - c) an insurance company
 - d) all of the above**
29. The penalty for the sixth violation for nonresponse to a department request is:
- a) \$ 1,000.00
 - b) \$ 2,000.00
 - c) \$ 3,000.00**
30. The penalty for filing a nonspecific denial of liability is ____ per violation.
- a) \$ 100.00
 - b) \$ 300.00
 - c) \$ 500.00**
 - d) \$ 1,000.00

Section 6

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| 31. Minnesota Statutes §176.261 <i>requires</i> the department to make efforts to resolve disputes in workers' compensation claims. | True | False |
| 32. Mediation is voluntary and may be terminated by any party or the mediator. | True | False |
| 33. Any party who disagrees with a decision of the department in a workers' compensation matter can request a formal hearing at the Office of Administrative Hearings any time after the decision is issued. | True | False |
| 34. Workers' compensation disputes are adversarial and must be litigated to be resolved. | True | False |
| 35. Mediations, nonconference decisions, administrative conferences, certification of disputes and the "Hotline" information line are all methods of ADR available at the department. | True | False |