

New TDI Information

TDI and Partial Return to Work

Effective January 1, 2006 TDI allows people collecting TDI to return to work on a partial basis without terminating their TDI benefits entirely. An individual who earns less than the weekly benefit rate would be entitled to a partial payment.

Your patient must be totally unable to work for at least 7 consecutive days before being eligible to receive partial benefits. If your patient is able to return to work part-time and the employer has work available for them, your patient may be eligible to collect partial TDI payments. The TDI-3 "Statement of Attending Qualified Healthcare Provider (QHP)" medical certification now has questions concerning partial return to work.

TDI Procedures for Preventing Fraud and the Misuse of Benefits

TDI is very proactive with respect to fraud and the misuse of benefits. By law, TDI can require individuals to be examined by an impartial Qualified Healthcare Provider in order to determine continued disability and eligibility for benefits. The Medical Review Unit refers claims to the TDI Medical Consultant for further review and recommendation as needed. Medical duration guidelines are used by the Medical Review Unit to determine disability durations. TDI has an internal program to determine if someone has received TDI benefits during a period when he or she was working. TDI works closely with the Workers' Compensation Court, insurance carriers and the Unemployment Insurance Division to determine overpayments and/or fraud.

Did you know.....

Rhode Island was the first state to establish a Temporary Disability Insurance (TDI) program. It did so in 1942. TDI provides income support to individuals who are out of work because of a non-work related illness or injury. In addition to Rhode Island, only California, Hawaii, New Jersey, New York and the Commonwealth of Puerto Rico have TDI programs.

To be medically eligible for TDI benefits, a Qualified Healthcare Provider (QHP) must certify that an individual is unable to work for at least 7 consecutive days. Most individuals who work in Rhode Island, regardless of place of residence, are covered by TDI. (Exceptions include federal, state and some municipal employees as well as partners and non-incorporated self employed workers.)

To be eligible, an individual must meet certain earnings requirements and be medically certified by a qualified healthcare provider as unable to work. All information regarding a TDI claim is confidential. A person collecting TDI is NOT eligible to receive Unemployment Insurance or Workers' Compensation benefits for the same weeks that TDI is paid.

TDI is a division of the Rhode Island Department of Labor and Training. The program is financed entirely by deductions from Rhode Island workers' wages.

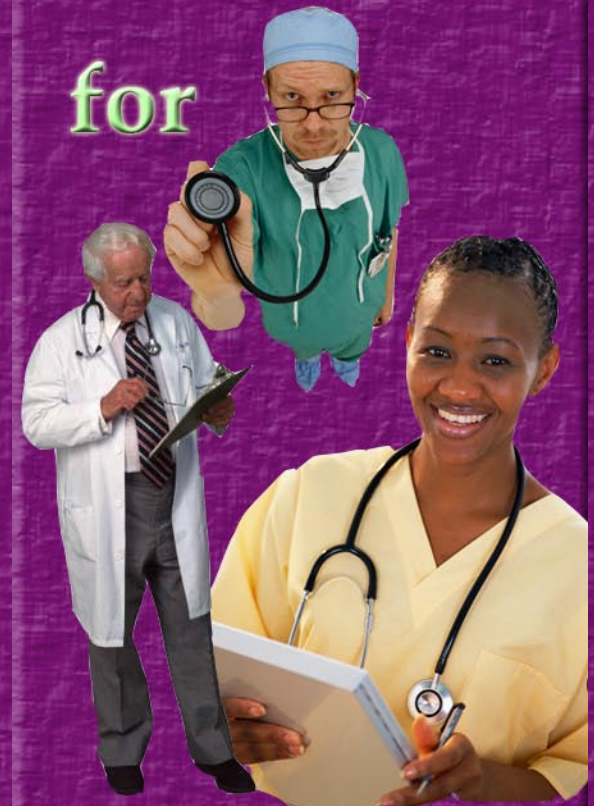


www.dlt.ri.us/tdi

TDI

Temporary Disability Insurance

for



QHPs

Qualified Healthcare Providers

Introducing TDI's new Claims Management Unit

TDI is pleased to announce its new **Claims Management Unit (CMU)**. The purpose of the Claims Management Unit is to review claims that extend beyond medical duration guidelines, and to educate claimants, employers and Qualified Health Providers on how the TDI Program operates.

TDI has purchased the Reed Group's Medical Disability Advisor (MDA) software to establish unified medical certification guidelines. The CMU consists of two Registered Nurses who will review and manage difficult TDI claims utilizing the MDA software. You may be contacted to provide more detailed information on a patient when the duration for an illness or injury far exceeds the MDA guidelines.

During a TDI pilot study conducted in March of 2005, a majority of QHPs supported the idea of a TDI claims management system and welcomed the use of medical duration guidelines as a standard.

For more information regarding the Claims Management Unit and the MDA guidelines, please call us at (401) 462-8446 or e-mail tdi@dlt.state.ri.us.



To Become a TDI Impartial Qualified Healthcare Provider for TDI....

TDI is constantly seeking to increase the number of impartial qualified healthcare providers in order to better service its customers. If you are interested in becoming an impartial examiner you may contact TDI at (401) 462-8381 or e-mail tdi@dlt.state.ri.us. TDI maintains a database of impartial qualified healthcare providers for all medical specialties, serving the entire state.

Your Role and Responsibilities

What is a Qualified Healthcare

Provider (QHP)? As a result of legislation enacted on July 7, 2004, Midwives, Nurse Practitioners, Physician Assistants, Physicians and Psychiatric Clinical Nurse Specialists are Qualified Healthcare Providers. Midwives, Nurse Practitioners, Physician Assistants, Physicians and Psychiatric Clinical Nurse Specialists can certify as to the inability of individuals to perform their regular or customary work, due to sickness.

What Are My Responsibilities as a

QHP? QHPs are asked to provide TDI medical certifications to determine if individuals are unable to work due to a non-work related illness or injury (the ICD-9 code is required). If the individual is unable to work, the QHP certifies how many weeks duration the individual is unable to work. They also provide patient medical reports when requested by TDI.

What Happens When a Disability Duration Exceeds the Medical Duration

Advisor? When a disability duration exceeds the medical duration guidelines the claim is referred to the Claims Management Unit for further review. A Registered Nurse in the Unit will make an additional review of the claim and if necessary, will contact the Qualified Healthcare Provider and/or the TDI customer for additional information.

Helpful Tips Concerning the TDI Medical Certification Form (TDI -3 Statement of Qualified Healthcare Provider)



ICD-9 Code is **Required**.



If the QHP's medical certification extends beyond the Medical Disability Advisor (MDA) guidelines, the TDI customer may be required to schedule an appointment with an impartial medical examiner. As an example, TDI encourages consultation by a qualified mental health specialist for certifications beyond 6 weeks related to behavioral health disorders (stress anxiety/depression etc.).



If an individual has complications prior to delivery, the complications must be clearly stated on the Medical Certification form or the claim will be paid only from the week of delivery. Post delivery complications must also be clearly indicated to qualify for further benefits.



You may mail or fax the certification back to TDI. Please choose only one method to avoid duplication.



The form **MUST** be signed by a licensed, Qualified Healthcare Provider.



TEMPORARY DISABILITY INSURANCE

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