



citycounty insurance services  
www.cisoregon.org



## Comprehensive coverage for injured workers

CIS24 is a program that offers special handling for medical claims associated with your workplace injury. CIS24 works to make sure you receive prompt, appropriate treatment, and that your medical bills for covered treatment are paid timely. Injured workers whose employers have both workers' compensation and medical coverage through CIS (Citycounty Insurance Services) automatically are enrolled in CIS24.

### Here is how it works:

The CIS 24 process starts when CIS is notified of an on-the-job injury. CIS will pay injury-related medical expenses under the State of Oregon's Workers' Comp fee schedules during the time that the claim is being investigated, up to 60 days from the date your employer knew about your injury... no matter what the final outcome.

Sometimes, medical providers don't want to treat an injured worker until they know whether they will be paid by workers' compensation or by the medical plan. By paying medical bills while the claim is being evaluated, CIS24 removes that barrier to treatment. Prompt, appropriate treatment makes it more likely that you will recover quickly and get back to work.

### Here are some common questions about CIS24:

#### Do I have to do anything special?

No. The CIS24 process happens behind the scenes as CIS and Regence BlueCross BlueShield (BCBS) work together to pay your covered medical bills. We communicate with your provider(s) about payment of your claims. Rather than worrying about medical bills, you can focus on getting well.

#### What happens if my claim is accepted as workers' comp?

If the claim is **accepted** as workers' comp, CIS will continue to pay for treatment of those conditions under the workers' comp fee schedules. If the claim is only **partially accepted**, CIS will continue to pay for treatment associated with the accepted condition(s), while coordinating with Regence BCBS on payment for the non-compensable conditions.

#### What if my claim is denied?

If the claim is determined not to be covered by workers' comp, CIS will communicate that information to you and to Regence BCBS. Regence will then automatically process your medical bills based on the design of your medical plan, and pay providers based on their agreement with Regence. You do not need to take any additional action.

*PLEASE NOTE: If your workers' comp claim is fully or partially denied, you may be responsible for copayments or coinsurance for services covered by the medical plan. Some services, such as massage or acupuncture, may not be covered by your medical plan; if that is the case, you will be responsible for the full cost. Go to [www.myregence.com](http://www.myregence.com) to get information about what is covered under your medical plan.*

#### What if I have questions?

Contact the CIS workers' compensation examiner assigned to your claim.