

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 a work-related injury or onset of illness. Assistance will be provided to address the situation.

Contact information as of 9/19/2018

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