

## Timely First Payment of Temporary Disability

Under ORS 656.262(4)(a) and OAR 436-060-0150(5), if a medical provider authorizes time loss within 14 days of the employer's knowledge date, time loss is due no later than day 14. However, payment is not due if the insurer has requested verification and has not received it. See ORS 656.262(4)(d) and OAR 436-060-0020(3).

If the medical provider's authorization for time loss is more than 14 days after the employer's knowledge date, the first payment is due no later than the 14<sup>th</sup> day after the date of authorization.

### Examples for completing the Form 1502

- Insurer DID NOT request verification and later received time loss authorization for any time during the first 14 days. Payment was made after the 14th day - were you timely? **NO**.
- Insurer REQUESTED VERIFICATION within the first 14 days and RECEIVED verification within the first 14 days. Payment was made no later than 14th day – were you timely? **YES**.
- Insurer REQUESTED VERIFICATION within the first 14 days and did not receive verbal or written verification during the first 14 days. Payment was made 14 days from receipt of verification – were you timely? **YES**.
- Insurer REQUESTED VERIFICATION after the first 14 days and time loss was authorized within the first 14 days. Payment was made later than 14th day – were you timely? **NO**.

*Best practice: If you're aware that the worker has missed any time during the first 14 days but you have not received medical authorization – **CONTACT the doctor for verification before day 14**. If you receive verification by day 14 – make the payment by day 14.*

Please contact the Audit Unit if you have any questions or concerns regarding timely first payment of disability.

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