

Your Role and Responsibilities

What is a Qualified Healthcare Provider (QHP)?

A QHP, licensed in the USA, encompasses various healthcare professionals who can certify individuals' inability to work due to non-work-related illness or injury, including those in medicine, surgery, dentistry, optometry, osteopathy, podiatry, chiropractic, psychology, and related fields like clinical social work, certified nurse-midwife, Nurse Practitioners, and psychiatric care.

What are my responsibilities as a QHP?

QHPs must provide TDI/TCI medical certifications, including the ICD-10 code, to assess if individuals are unable to work due to non-work-related illness or injury. Specify the duration of incapacity in weeks and submit patient medical reports to TDI when requested.

What happens when a disability duration exceeds the Medical Duration Guidelines?

If the disability duration goes beyond medical guidelines, the claim is sent to the CMU for further review. A Registered Nurse in the unit will conduct an additional review and may contact the QHP and/or the TDI customer for more information if needed.

How Can I Become an Impartial Qualified Healthcare Provider for TDI?

TDI aims to expand its pool of impartial qualified healthcare providers to enhance customer service. If you're interested in becoming an impartial examiner, please contact TDI at **(401) 462-8447** or email DLT.TDI@dlt.ri.gov.

We maintain a comprehensive database of impartial qualified healthcare providers across all medical specialties statewide.

Impartial Medical Examiners will be paid according to the following fee schedule:

- Doctor of Medicine (MDs) - \$500
- Non-MDs - \$300 (ex. Chiropractors, Advanced Practice Registered Nurse (APRN), Physician Assistant (PA), Social Worker, Nurse-Midwife, etc.)

Application materials are on our website at: bit.ly/QHPApply.

Claims Management Unit (CMU)

The Claims Management Unit oversees TDI claims surpassing medical duration guidelines and offers guidance to claimants, employers, and Qualified Health Providers on program operations.

Using Online Medical Disability Guidelines software, the CMU, staffed by Registered Nurses and a consultant physician, assesses questionable claims through case conferences. QHPs may be contacted if an illness/injury duration exceeds guidelines or lacks sufficient medical findings. For further details on the CMU and Online Medical Disability Guidelines, contact **(401) 462-8447** or email DLT.TDI@dlt.ri.gov.

Preventing Fraud

TDI actively fights fraud and benefit misuse. Individuals may be required to undergo examination by a Qualified Healthcare Provider (QHP) to verify continued disability and eligibility. Cases are referred to the TDI Medical Consultant when necessary.

TDI works internally and collaboratively with other agencies, including the Workers' Compensation Court and the Unemployment Insurance Unit, to detect overpayments or fraudulent activities.

Suspected fraudulent activities can be reported anonymously to the UI/TDI Fraud Unit at **(401) 462-1522**.



DLT is an Equal Opportunity Employer/Program. Auxiliary aids and services are available upon request to individuals with disabilities.

Helpful Tips for Filing the Medical Certification Form

- ◆ **The ICD-10 Code is Required.**
- ◆ If QHP certification exceeds online Medical Disability Guidelines, TDI may require an appointment with an impartial medical examiner.
- ◆ Consider consulting a qualified mental health specialist for certifications exceeding 6 weeks related to behavioral health disorders.
- ◆ Clearly state complications before and after delivery on the Medical Certification form for full benefit eligibility.
- ◆ Submit certification to TDI via mail or fax, choosing only one method to prevent duplication.
- ◆ The form must be signed by a licensed, Qualified Healthcare Provider.

Temporary Caregiver Insurance

Enacted in 2014, Temporary Caregiver Insurance (TCI) provides up to six weeks of wage replacement benefits for workers caring for a seriously ill family member or bonding with a new child. Covered family members include children, spouses, parents, parents-in-law, and grandparents, as well as newborns, adopted, or foster children within the first 12 months.

Applicants must obtain medical documentation for TCI caregiving claims and Proof of parenting document (ex. Birth certificate) for bonding claims.



Did You Know...

Rhode Island established the Temporary Disability Insurance (TDI) program in 1942, providing income support for individuals unable to work due to non-work-related illnesses or injuries. TDI was the first of its kind in the United States. It protects workers against wage loss resulting from a non-work related illness or injury, and is funded exclusively by Rhode Island workers.

To qualify for TDI benefits, a qualified healthcare provider (QHP) must certify that an individual cannot work for at least seven consecutive days, and throughout the entire length of certification, meeting certain earning requirements.

While most Rhode Island workers are covered, exceptions include certain employees and self-employed workers.

TDI/TCI claims are confidential, and recipients cannot receive Unemployment Insurance or Workers' Compensation benefits simultaneously.



Partial Return to Work

Since 2006, state legislation has allowed individuals receiving Temporary Disability Insurance (TDI) to return to work on a partial basis without losing their benefits. If an individual earns less than the weekly benefit rate, they may be eligible for partial payments.

To qualify for partial benefits, the individual must be unable to work for at least 7 consecutive days initially. Once they are able to return to work part-time and their employer has suitable work available, they may be eligible to receive partial TDI payments as they transition back to full-time employment.



Contact Us

Phone for QHP Offices Only (401) 462-8447

Phone for TDI/TCI customers: (401) 462-8420

Fax: (401) 462-8466 | TTY via RI Relay: 711

Monday: 8am - 3:30pm

Tuesday: 8am - 3:30pm

Wednesday: **Closed**

Thursday: 8am - 3:30pm

Friday: 9am - 3:30pm

Mail: PO Box 20100, Cranston, RI 02920

Email: DLT.TDI@DLT.RI.GOV

Web: www.DLT.RI.GOV/TDI

The DLT is an Equal Opportunity Employer/Program. Auxiliary aids and services are available upon request to individuals with disabilities. TTY users, please call the Rhode Island Relay Service at 711.

TDI & TCI

Temporary Disability Insurance and Temporary Caregiver Insurance



Department of
Labor and Training
INCOME SUPPORT

What Qualified Healthcare Providers Need to Know

This pamphlet is for general information only, and does not have the force and effect of the law, rule or regulation.