

## Temporary Caregiver Insurance (TCI)

Enacted in 2014, TCI provides up to four weeks of wage replacement benefits to workers who need to take time out of work to care for a **seriously ill** child, spouse, domestic partner, parent, parent-in-law or grandparent, or to bond with a newborn, adopted, or foster child during the first 12 months of parenting. Proof of parent-child relationship is required.

Applicants are responsible for obtaining the required medical documentation from the Qualified Healthcare Provider (QHP) of the seriously ill family member/care recipient. This includes obtaining the care recipient's signature on any QHP- required release-of-information forms. Eligibility requirements are the same as for TDI.



### Preventing Fraud

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 QHP to determine continued disability and eligibility. The Claims Management Unit refers claims to the TDI Medical Consultant as needed. 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 Workers' Compensation Court, insurance carriers and the Unemployment Insurance Unit to determine overpayments and/or fraud. The UI/TDI Fraud Unit and the RI Dept. of Health work together to detect any potential misuse of program funds.

If you suspect that someone is receiving TDI benefits and should not be, please contact the UI/TDI Fraud Unit at (401) 462-1522. Your call will be anonymous.

## Did you know...

Rhode Island was the first state to establish a TDI program in 1942, providing income support to individuals out of work because of a non-work related illness or injury. California, Hawaii, New Jersey, New York, and the Commonwealth of Puerto Rico also 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 seven consecutive days. An individual must also meet certain earnings requirements to be eligible for TDI.

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. All information regarding a TDI/TCI claim is confidential. A person collecting TDI/TCI is **not** eligible to receive Unemployment Insurance or Workers' Compensation benefits for the same weeks that TDI/TCI is paid.

TDI/TCI is a division of the RI Department of Labor and Training. Both programs are financed entirely by deductions from Rhode Island workers' wages.

### Partial Return to Work

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

The patient must be totally unable to work for at least 7 consecutive days before being eligible to receive partial benefits. Once the patient is able to return to work part-time and the employer has work available for them, the patient may be eligible to collect partial TDI payments to transition to full-time employment.

# TDI / TCI

Temporary Disability Insurance  
Temporary Caregiver Insurance



What  
Qualified Health  
Care Providers  
Need to Know



RI Department of Labor and Training  
Income Support Division  
Temporary Disability Insurance

## Your Role and Responsibilities

### What is a Qualified Healthcare Provider (QHP)?

According to RI legislation, a QHP is an individual licensed in the United States of America to practice medicine, surgery, dentistry, optometry, osteopathy, podiatry, chiropractic and psychology. This includes licensed clinical social workers, licensed independent clinical social workers, licensed midwives, nurse practitioners, physician assistants and psychiatric clinical nurse specialists who can certify as to the inability of individuals to perform their regular or customary work, due to a non-work related illness or injury.

### What are my responsibilities as a QHP?

QHPs are responsible for providing TDI/TCI medical certifications to determine if individuals are unable to work due to a non-work related illness or injury (the ICD-10 code is required). The QHP also certifies how many weeks duration the individual may be unable to work. Lastly, QHPs provide patient medical reports when requested by TDI.

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

When a disability duration exceeds medical duration guidelines, the claim is referred to the CMU for further review. A Registered Nurse in the unit will make an additional review of the claim and if necessary, will contact the QHP and/or the TDI customer for more information.

## How can I become an Impartial Qualified Healthcare Provider for TDI?

TDI is seeking to increase the number of impartial qualified healthcare providers in order to better serve its customers. If you are interested in becoming an impartial examiner please contact TDI at (401) 462-8447 or email [DLT.TDI@dlt.ri.gov](mailto:DLT.TDI@dlt.ri.gov).

TDI maintains a database of impartial qualified healthcare providers for all medical specialties, serving the entire state.

## Claims Management Unit (CMU)

The Claims Management Unit reviews TDI claims that extend beyond medical duration guidelines and educates claimants, employers and Qualified Health Providers on how the TDI/TCI programs operate.

TDI uses an Online Medical Disability Guideline software to establish unified medical certification guidelines. The CMU consists of three Registered nurses and a consultant physician who review and manage questionable TDI claims utilizing the online software and case conference. As the QHP, you may be contacted to provide more information on a patient when the duration for an illness/injury far exceeds the guidelines or insufficient medical objective findings are provided.

For more information regarding the Claims Management Unit and the Online Medical Disability Guidelines, please call (401) 462-8447 or e-mail [DLT.TDI@dlt.ri.gov](mailto:DLT.TDI@dlt.ri.gov).



## Helpful Tips for Filing the Medical Certification Form



### The ICD-10 Code is Required.



If the QHP's medical certification extends beyond the online Medical Disability 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 weeks of delivery. Post delivery complications must also be clearly indicated to qualify for further benefits.



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 TEMPORARY CAREGIVER INSURANCE

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