Overview

- Update UW workers compensation claims information
- Focus on returning injured workers to the workplace
- Provide insights into how you can help UW achieve better results

This entire program will be available by June 15th online at our website risk.uw.edu/wc
**Workers’ Comp at UW**

- **RCW 51**: Law outlines benefits for injured workers in Washington.
- **WA state Labor and Industries**: UW is insured through WA’s Department of L&I.
- **UW Claims Services**: L&I’s Claims Managers adjudicate and pay claims.
- **UW’s Claims Services staff**: provide oversight, coordinate return to work at UW.
Workers’ Comp at UW

- Letty Rogers
  Occupational Nurse Case Manager
- Pam Nathan
  Sr. Return to Work Specialist
- Linda Chihara
  Program Coordinator
- Shari Spung
  Director, Claim Services

- claims@uw.edu
- 543-0138
- risk.uw.edu
2017

Claims Data

The University’s claims history and what you can do to help
Where Do Injured Workers Who Have Time Loss Claims Work?

95% of $ Paid on Open and Closed Time Loss Claims in These 5 Divisions

- Harborview: 41%
- UWMC: 30%
- Facilities: 18%
- Student Life: 4%
- School of Medicine: 2%

5% in other divisions
What are Examples of Injuries that Result in Time Loss?

<table>
<thead>
<tr>
<th>Stress on Body 60%</th>
<th>Falls and Slips – 23%</th>
<th>Struck by Objects 5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lifting, carrying</td>
<td>From elevators, ladders, wet surfaces</td>
<td>Motor vehicle</td>
</tr>
<tr>
<td>Continual noise</td>
<td>Stairs, same level different level</td>
<td>Patient, other person, assault</td>
</tr>
<tr>
<td>Pushing/pulling, reaching</td>
<td>Slick surface, objects</td>
<td>Animal/insect</td>
</tr>
<tr>
<td>Twisting, throwing</td>
<td></td>
<td>Struck against moving/still object</td>
</tr>
<tr>
<td>Repetitive motion</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Claim Rate Compared to FTEs

- 13% Decrease since 2012
- 10% Increase since 2012

All UW Claim Rate (Per 100 FTEs)

- 2012: 3.1
- 2016: 2.7

All UW FTE Count

- 2012: 32,229
- 2016: 35,408
Claims Data
HARBORVIEW
2017
Who Loses Time from Work at HMC due to Workplace Injuries?

- Hospital Assistant: 23%
- Custodian: 17%
- Registered Nurse 2: 28%
- Other: 32%

Time Loss Days Based on 3 Years of Closed Time Loss Claims
What are Common Causes of Injuries that Result in Time Loss at HMC?

- Stress of Body, 65%
- Falls, 15%
- Struck by Object, 8%
- Other, 12%

Time Loss Days Based on 3 Years of Closed Time Loss Claims
What's the Claim Rate at HMC?

2% Reduction for HMC Claim Rate since 2012

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>HARBORVIEW</td>
<td>6.3</td>
<td>6.5</td>
<td>6.7</td>
<td>6.0</td>
<td>6.1</td>
</tr>
<tr>
<td>ALL UW</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2012</td>
<td></td>
<td></td>
<td></td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>2013</td>
<td></td>
<td></td>
<td></td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>2014</td>
<td></td>
<td></td>
<td></td>
<td>3.1</td>
<td>2.9</td>
</tr>
<tr>
<td>2015</td>
<td></td>
<td></td>
<td></td>
<td>2.9</td>
<td>2.7</td>
</tr>
<tr>
<td>2016</td>
<td></td>
<td></td>
<td></td>
<td>2.7</td>
<td></td>
</tr>
</tbody>
</table>

Per 100 FTEs
What is HMC’s Claim Frequency Trend?

4% Increase in 5 years

- Total Claims: 295, 310, 328, 307, 301
- Time Loss Claims: 87, 89, 94, 76, 25%
- Medical Only Claims: 208, 221, 234, 219, 231

25% of all claims are time loss for 2016

2012: 208
2013: 221
2014: 234
2015: 219
2016: 231
What is HMC’s Claim Severity Trend in Days Lost?

Time Loss Days Missed

<table>
<thead>
<tr>
<th>Year</th>
<th>Days Missed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>9,639</td>
</tr>
<tr>
<td>2013</td>
<td>9,253</td>
</tr>
<tr>
<td>2014</td>
<td>9,742</td>
</tr>
<tr>
<td>2015</td>
<td>5,107</td>
</tr>
<tr>
<td>2016</td>
<td>5,180*</td>
</tr>
</tbody>
</table>

* Claims still open for 2016

47% Decrease in 4 years
Where are the Most Days Lost At HMC?

Top Ten Departments with Time Loss Days Missed for 2014-16

<table>
<thead>
<tr>
<th>Department</th>
<th>Days Loss</th>
<th>Number of Claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Environmental Services</td>
<td>3,797</td>
<td>52</td>
</tr>
<tr>
<td>General Nursing</td>
<td>2,583</td>
<td>28</td>
</tr>
<tr>
<td>Psychiatry</td>
<td>1,457</td>
<td>16</td>
</tr>
<tr>
<td>Rehab Medicine</td>
<td>1,383</td>
<td>11</td>
</tr>
<tr>
<td>Security/Facility Services</td>
<td>973</td>
<td>19</td>
</tr>
<tr>
<td>Neurology Department</td>
<td>863</td>
<td>8</td>
</tr>
<tr>
<td>Critical Care</td>
<td>794</td>
<td>14</td>
</tr>
<tr>
<td>Regional Epilepsy Center</td>
<td>788</td>
<td>1</td>
</tr>
<tr>
<td>Radiology</td>
<td>662</td>
<td>11</td>
</tr>
<tr>
<td>Surgery</td>
<td>553</td>
<td>15</td>
</tr>
</tbody>
</table>
What is HMC’s Claim Severity Trend in Time Loss $ Paid?

- 2012: $1.1M
- 2013
- 2014
- 2015
- 2016: $542K*

47% Decrease in 4 years

* Claims still open for 2016
What are the Top Diagnoses of HMC Injured Workers with Time Loss?

- Sprain: 67%
- Contusion: 8%
- Fracture: 8%
- Inhalation/Toxic Agent: 3%
- Swelling/Inflammation: 2%
- Dermal Reaction: 2%
- Other: 10%
What Body Parts are Injured with Workers with Loss at HMC?

- Back: 33%
- Other: 20%
- Shoulder: 16%
- Knees: 15%
- Neck: 6%
- Foot: 5%
- Wrist: 5%
How do Hospital Claim Rates Compare?

7% Increase for hospitals Claim Rate since 2012

JUST HOSPITALS

ALL UW

Per 100 FTEs

How do Harborview and UWMC Compare in Time Loss Trends?

**HARBORVIEW**

- 2012: $1,001
- 2013: $955
- 2014: $921
- 2015: $586
- 2016: $541

- 41% Decrease 2012-15

**UWMC**

- 2012: $638
- 2013: $736
- 2014: $485
- 2015: $651
- 2016: $364

- 2% Increase 2012-15

2016 data not yet complete
Who Loses Time from Work at UWMC due to Workplace Injuries?

- Registered Nurse 2: 26%
- Custodian: 18%
- Patient Care Technician: 18%
- Other: 38%

Time Loss Days Based on 3 Years of Closed Time Loss Claims
What are Common Causes of Injuries that Result in Time Loss at UWMC?

- Stress of Body, 63%
- Falls, 27%
- Caught between object(s), 5%
- Other, 5%

Time Loss Days Based on 3 Years of Closed Time Loss Claims
What's the Claim Rate at UWMC?

25% Increase for UWMC Claim Rate since 2012

UWMC

<table>
<thead>
<tr>
<th>Year</th>
<th>Claim Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>4.7</td>
</tr>
<tr>
<td>2013</td>
<td>5.5</td>
</tr>
<tr>
<td>2014</td>
<td>5.7</td>
</tr>
<tr>
<td>2015</td>
<td>5.6</td>
</tr>
<tr>
<td>2016</td>
<td>5.7</td>
</tr>
</tbody>
</table>

ALL UW

<table>
<thead>
<tr>
<th>Year</th>
<th>Claim Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>3.1</td>
</tr>
<tr>
<td>2013</td>
<td>3.1</td>
</tr>
<tr>
<td>2014</td>
<td>3.1</td>
</tr>
<tr>
<td>2015</td>
<td>2.9</td>
</tr>
<tr>
<td>2016</td>
<td>2.7</td>
</tr>
</tbody>
</table>

Per 100 FTEs
What is UWMC’s Claim Frequency Trend?

- **2012**: Total Claims 223, Time Loss Claims 69, Medical Only Claims 154
- **2013**: Total Claims 261, Time Loss Claims 69, Medical Only Claims 192
- **2014**: Total Claims 280, Time Loss Claims 72, Medical Only Claims 208
- **2015**: Total Claims 284, Time Loss Claims 81, Medical Only Claims 203
- **2016**: Total Claims 271, Time Loss Claims 73, Medical Only Claims 198

- **22% Increase in 5 years**
- **27% of all claims are time loss for 2016**
What is UWMC’s Claim Severity Trend in Days Lost?

Time Loss Days Missed

<table>
<thead>
<tr>
<th>Year</th>
<th>Days Missed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>6,089</td>
</tr>
<tr>
<td>2013</td>
<td>5,968</td>
</tr>
<tr>
<td>2014</td>
<td>4,270</td>
</tr>
<tr>
<td>2015</td>
<td>5,623</td>
</tr>
<tr>
<td>2016</td>
<td>2,773*</td>
</tr>
</tbody>
</table>

* Claims still open for 2016
### Where are the Most Days Lost At UWMC?

**Top Ten Departments with Time Loss Days Missed for 2014-16**

<table>
<thead>
<tr>
<th>Department</th>
<th>Days Loss</th>
<th>Number of Claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Environmental Services</td>
<td>3,053</td>
<td>34</td>
</tr>
<tr>
<td>General Nursing</td>
<td>1,462</td>
<td>35</td>
</tr>
<tr>
<td>Operating Room</td>
<td>1,447</td>
<td>17</td>
</tr>
<tr>
<td>Critical Care</td>
<td>1,113</td>
<td>12</td>
</tr>
<tr>
<td>Materials Management</td>
<td>974</td>
<td>14</td>
</tr>
<tr>
<td>Consolidated Laundry</td>
<td>949</td>
<td>20</td>
</tr>
<tr>
<td>Ancillary</td>
<td>685</td>
<td>16</td>
</tr>
<tr>
<td>Laboratory Medicine</td>
<td>627</td>
<td>8</td>
</tr>
<tr>
<td>Post-Anesthesia Care</td>
<td>380</td>
<td>11</td>
</tr>
<tr>
<td>Radiology</td>
<td>306</td>
<td>6</td>
</tr>
</tbody>
</table>
What is UWMC’s Claim Severity Trend in Time Loss $ Paid?

- 2012: $638K
- 2013: Decrease
- 2014: Decrease
- 2015: Decrease
- 2016: $364K*

* Claims still open for 2016
What are the Top Diagnoses of UWMC Injured Workers with Time Loss?

- Sprain: 65%
- Contusion: 13%
- Other: 8%
- Fracture: 7%
- Carpal tunnel: 3%
- Concussion: 2%
- Tendonitis: 1%
- Closed head injury: 1%
- Concussion: 2%
- Carpal tunnel: 3%
- Fracture: 7%
- Other: 8%
- Contusion: 13%
- Sprain: 65%
What Body Parts are Injured with Workers with Loss at UWMC?
How do Hospital Claim Rates Compare?

7% Increase for hospitals Claim Rate since 2012

**ALL UW**

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>3.1</td>
<td>3.1</td>
<td>3.1</td>
<td>2.9</td>
<td>2.7</td>
</tr>
</tbody>
</table>

Per 100 FTEs

**JUST HOSPITALS**

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate</td>
<td>5.5</td>
<td>6.1</td>
<td>6.6</td>
<td>6.1</td>
<td>5.9</td>
</tr>
</tbody>
</table>

7% Increase for hospitals Claim Rate since 2012
How do Harborview and UWMC Compare in Time Loss Trends?

- Harborview:
  - 2012: $1,001
  - 2013: $955
  - 2014: $921
  - 2015: $586
  - 2016: $541
  - **41% Decrease 2012-15**

- UWMC:
  - 2012: $638
  - 2013: $736
  - 2014: $485
  - 2015: $651
  - 2016: $364
  - **2% Increase 2012-15**

2016 data not yet complete
Who Loses Time from Work in Facilities HMC due to Workplace Injuries?

- Custodian: 34%
- Maintenance Mechanic 1: 10%
- Floor Layer: 15%
- Other: 41%

Time Loss Days Based on 3 Years of Closed Time Loss Claims
What are Common Causes of Injuries that Result in Time Loss in Facilities?

- Stress of Body, 68%
- Falls, 26%
- Struck by Object, 3%
- Other, 3%

Time Loss Days Based on 3 Years of Closed Time Loss Claims
What is Facilities’ Claim Frequency Trend?

34% Decrease in 5 years

- 34% of all claims are time loss for 2016

- 2016: 93 Total Claims, 93 Medical Only Claims, 34 Time Loss Claims
- 2015: 90 Total Claims, 59 Medical Only Claims, 23 Time Loss Claims
- 2014: 67 Total Claims, 67 Medical Only Claims, 34 Time Loss Claims
- 2013: 53 Total Claims, 67 Medical Only Claims, 44 Time Loss Claims
- 2012: 50 Total Claims, 53 Medical Only Claims, 97 Time Loss Claims

Total Claims
Time Loss Claims
Medical Only Claims
What is Facilities’ Claim Severity Trend in Days Lost?

Time Loss Days Missed

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Days</td>
<td>5,674</td>
<td>6,535</td>
<td>6,377</td>
<td>1,883</td>
<td>2,047*</td>
</tr>
</tbody>
</table>

* Claims still open for 2016
Where are the Most Days Lost In Facilities?

Top Departments with Time Loss Days Missed for 2014-16

<table>
<thead>
<tr>
<th>Department</th>
<th>Days Loss</th>
<th>Number of Claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintenance/Alterations</td>
<td>6,451</td>
<td>42</td>
</tr>
<tr>
<td>Custodial Services</td>
<td>3,323</td>
<td>39</td>
</tr>
<tr>
<td>Property Transportation Services</td>
<td>206</td>
<td>3</td>
</tr>
<tr>
<td>Grounds/Maintenance</td>
<td>167</td>
<td>2</td>
</tr>
<tr>
<td>Parking Services</td>
<td>93</td>
<td>2</td>
</tr>
<tr>
<td>Campus Operations</td>
<td>60</td>
<td>2</td>
</tr>
<tr>
<td>Administrative Services</td>
<td>7</td>
<td>1</td>
</tr>
</tbody>
</table>
What is Facilities’ Claim Severity Trend in Time Loss $ Paid?

* Claims still open for 2016
What are the Top Diagnoses of Facilities Workers with Time Loss?

- Sprain: 54%
- Contusion: 18%
- Other: 10%
- Tear: 8%
- Fracture: 6%
- Swelling/Inflammation: 2%
- Cellulitis: 1%
- Closed Head Injury: 1%
What Body Parts are Injured with Workers with Loss in Facilities?

- Shoulder: 42%
- Back: 18%
- Hips: 11%
- Knees: 11%
- Hands: 5%
Return to Work

Getting people back to work benefits everyone

2017
Keeping An Employee at Work Benefits Everyone

- Longer absence from work = greater risk of long term disability
  - 4-6 weeks away = 20% chance
  - 6 months away = 50% chance
- Workers who return to work post-injury are healthier than those who have not returned to work
- Not returning to work may cause deconditioning, boredom and depression, loss of confidence and financial loss
- Peer and supervisor support is highest immediately following injury
- Staying at work minimizes productivity loss for all involved
How Can I Help an Injured Worker?

- Complete incident report (OARS) promptly
- Stay in communication with the injured worker, HR, L&I and Risk Services
- Look for light duty opportunities, stay within restrictions
- Welcome back and accommodate where possible
“Stay at Work Reimbursement Program”

- L&I reimburses UW for accommodating medical restrictions
- 50% of wages for up to 66 days actually worked in modified/light duty in a 24 month period, with a cap of $10,000 per claim
  - $2,500 for tools
  - $1,000 for training
  - $400 for clothing
- Claim Services administers the Program and does the work
- Reimbursement goes directly to the department which provides modified/light duty

Is there an Incentive? YES!
“Stay at Work Reimbursement Program”

Total reimbursements received since June 2012: $1.2M

- UWMC: $430,488
- HMC: $558,034
- Other: $104,571
- Facilities: $27,220
- Student Life: $25,059
- Medical School: $69,978
- Others: $104,571
Training Available for Supervisors and Managers

Back On The Job:
A Guide To Promoting Early, Safe Return To Work
Following Occupational Injury In Healthcare Workers

This program can be found at: www.risk.uw.edu/wc
How Can We Avoid and Mitigate Accidents and Injuries?

- Stretching and conditioning
- Rotations, breaks
- Safe lifting, use of equipment and devices
- Evaluation and design of tasks, tools, equipment, materials
- Engagement in Safety Efforts
How Can We Avoid and Mitigate Accidents and Injuries?

- Housekeeping
- Wellness, vision
- Lighting
- Footwear
- Safety inspections
- Limit unusual conditions
- Signage
L&I Premiums

How the UW’s costs are determined

2017
How Do Workers’ Compensation Claims Impact UW?

- What is UW’s Workers Comp Insurance Premium?
- How long will a claim from today impact us?
- But there’s more!

- >$23 million per year
- Three years!
- Productivity loss, costs for temporary help, training
How is UW’s premium calculated?

- Paid by Payroll
- Employees pay about 1/3 of the total premium via payroll deduction
What is UW’s Claims Experience Trend?

Each year L&I Charges based on 3 prior years’ claim costs (payments and reserves)
What are Key Drivers of the L&I Insurance Premium?

<table>
<thead>
<tr>
<th>Year</th>
<th>L&amp;I Premium*</th>
<th>Payroll Hours*</th>
<th>Experience Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>$19M</td>
<td>62M</td>
<td>1.01</td>
</tr>
<tr>
<td>2015</td>
<td>$21M</td>
<td>63.6M</td>
<td>1.06</td>
</tr>
<tr>
<td>2016</td>
<td>$24M</td>
<td>70M</td>
<td>1.01</td>
</tr>
<tr>
<td>2017</td>
<td>$24M</td>
<td>70M</td>
<td>1.01</td>
</tr>
</tbody>
</table>

* - Assuming flat for 2017
Comparisons

2017

How the UW stacks up with others in the state and the country
How does our Experience Factor Compare?

To: Other State Universities

0.76  0.96  1.01  1.12  1.14
To: Other Large State Agencies

How does our Experience Factor Compare?

- WA State Patrol: 0.56
- Corrections: 0.96
- DSHS: 0.99
- UW: 1.01
- Attorney General: 1.06
- L&I: 1.08
What are the National Trends?

- 22% of all claims are Time Loss
- Median time loss is 7 days
- Claims for strains are the highest frequency
- Claims for slips, trips and falls are the highest severity
- Claims for older employees are more expensive
- 5% of claims are responsible for 80% of costs
**Positive** Trends over 10 years - decreases in:

- Claim Frequency (1% per year)
- Claim Severity (2% per year)
- Loss Rates (1% per year)
What are the National Trends?

Challenges with Future Claim Costs:

- Aging Workforce
- Pharmaceutical Costs
- Advancing Medicine
- Obesity Rates
- Medical Inflation
- Increasing Life Expectancies
Takeaways

Key points YOU can put to work
What are My Takeaways?

- Workers’ Compensation is a significant expense to UW – over $23 million/year just in insurance premium

- UW Claim Rates are down, even with steady increases in Payroll Hours
What are My Takeaways?

- There are promising downward trends on both Time Loss Dollars and Time Loss Days, both of which drive Insurance Premiums.

- UW’s Experience Modifier decreased slightly this year.
What are My Takeaways?

- Return to work efforts are strongly encouraged by all at UW
- Focusing on Safety is most important!