

Workers' Compensation

Claims and Trend Information

2023

Presented by
Claim Services,
Compliance & Risk Services



Workers' Comp at UW

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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



Workers' Compensation

- Law outlines benefits for injured workers in Washington
- UW is insured through WA's Department of Labor and Industries
- L&I's Claim Managers adjudicate and pay claims
- UW's Claim Services staff provide oversight, coordinate return to work at UW



Claims Data

2023

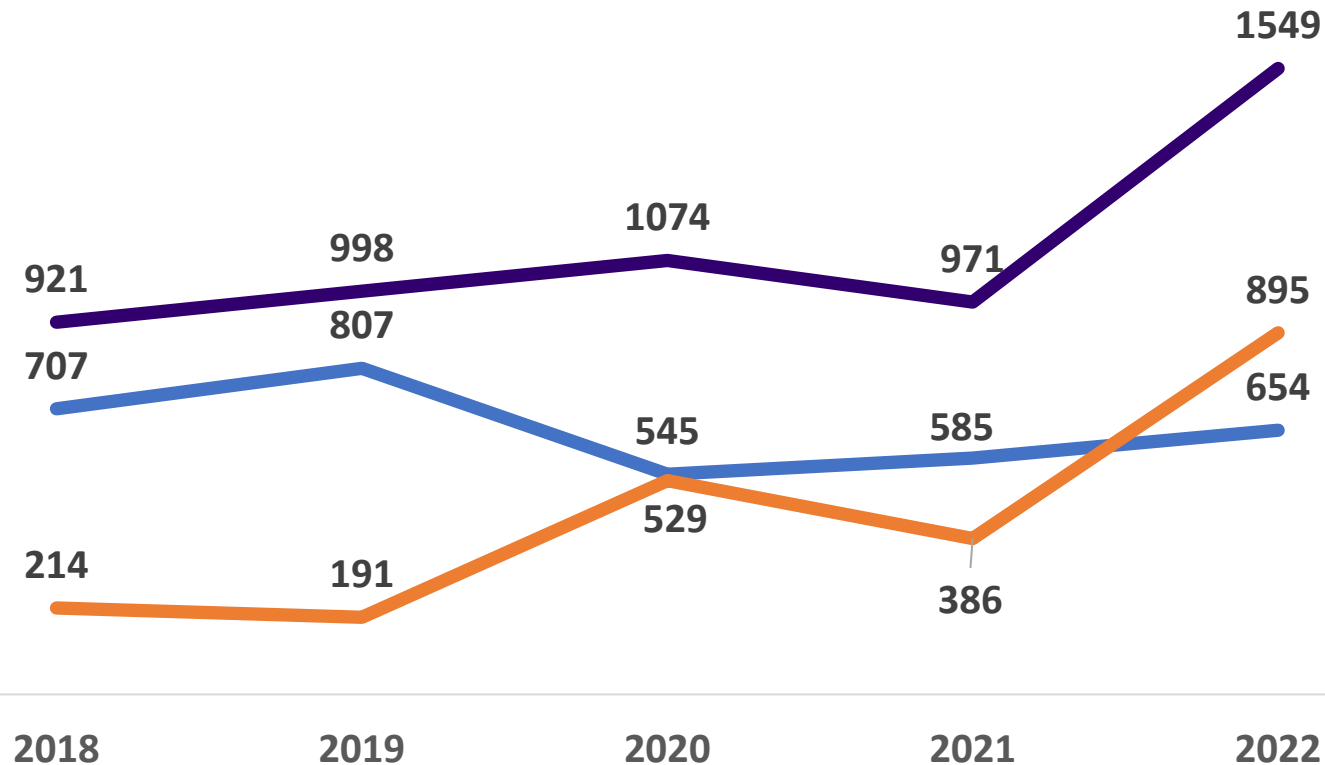
The University's
claims history



What is UW 's Claim Frequency Trend?

58%

of all 2022
claims are time
loss



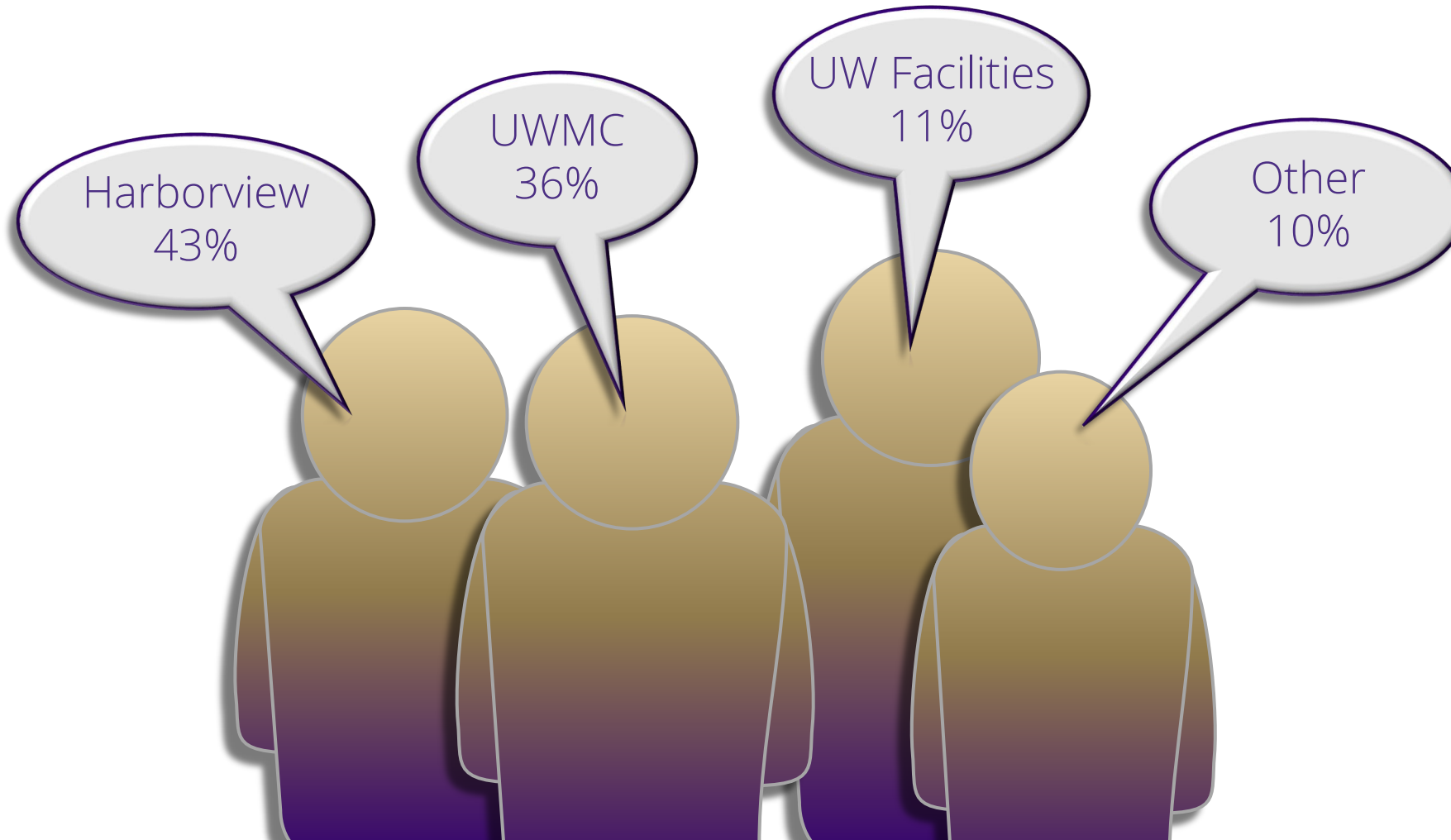
Total Claims

Medical Claims

Time Loss Claims



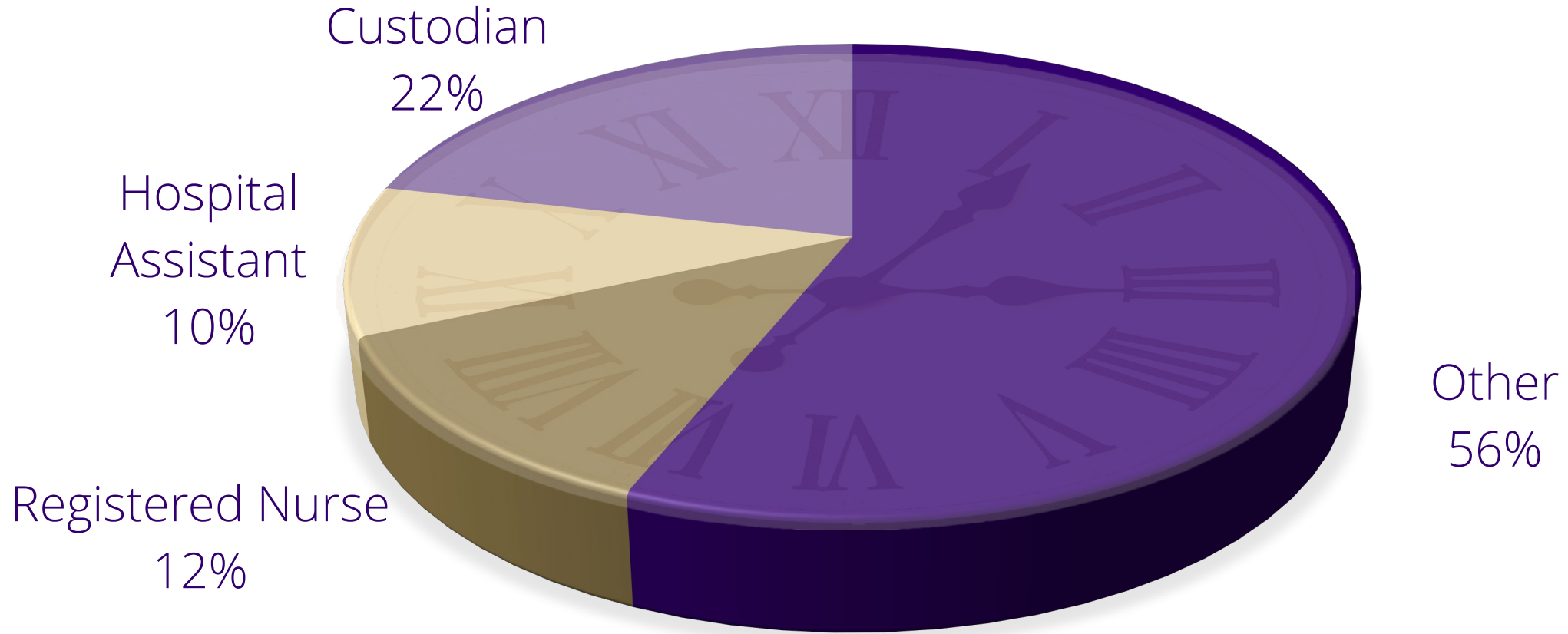
88% of \$ Paid on Open and Closed Time
Loss Claims in These 3 Divisions

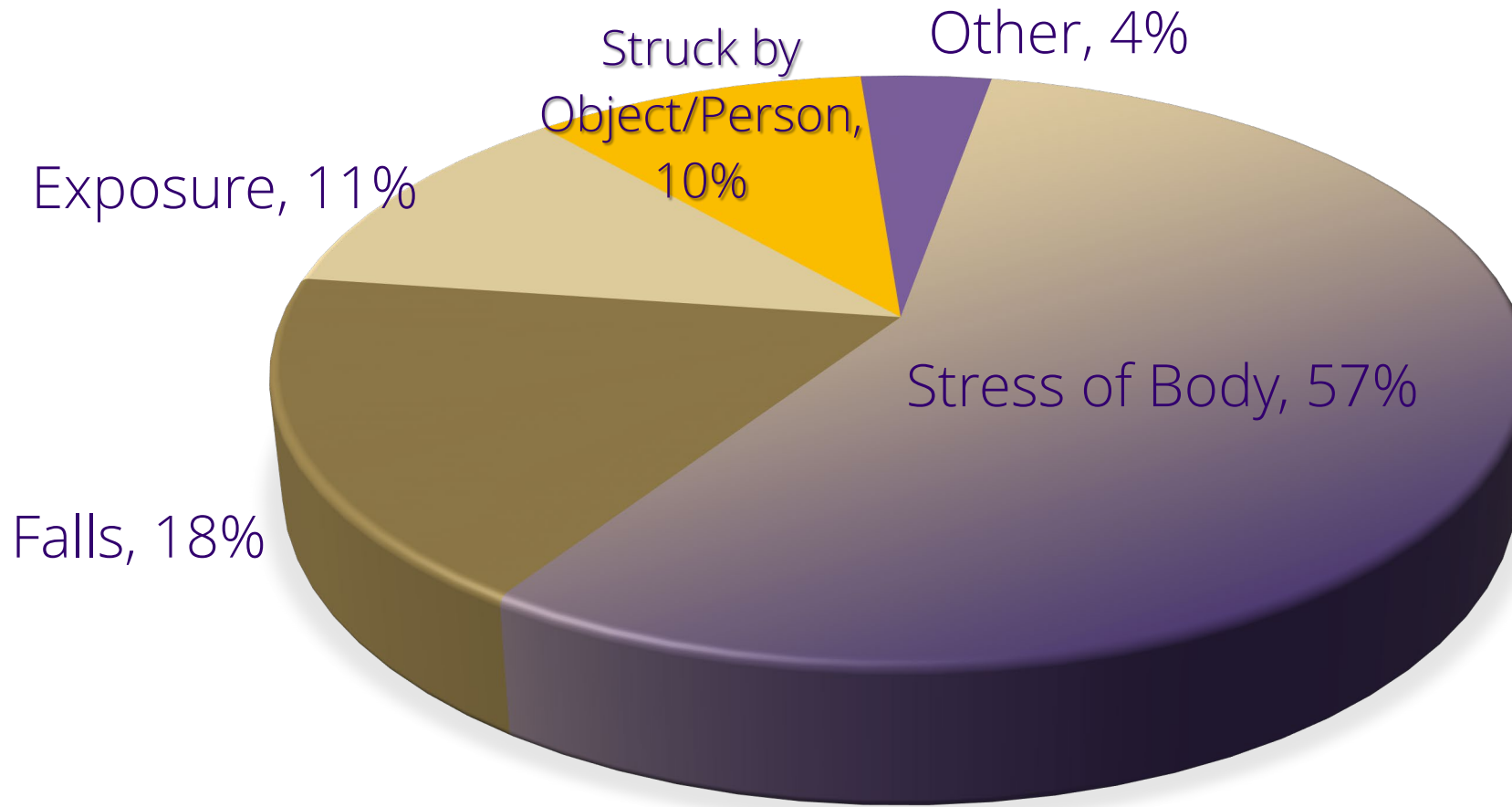


Where are the Most Time Loss \$ Paid?



Who Loses Time from Work at UW due to Workplace Injuries?





Stress of Body:

- Lifting
- Pushing/pulling
- Repetitive motion
- Reaching
- Walking/Stepping
- Throwing
- Holding

What are Common Causes of Injuries that Result in Most Time Loss Days at UW ?



What is UW's Claim Severity Trend in Days Lost?



* 86 - 2022 TL claims are still open

Time Loss Days Missed



What is UW's Claim Severity Trend in Time Loss \$ Paid?



* 86 - 2022 TL claims are still open

Time Loss Dollars Paid



Keeping An Employee at Work Benefits Everyone

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

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



How Can We Help an Injured Worker?

Complete incident report (OARS/PSN)
promptly

Stay in communication with the injured
worker, HR, and Claim Services

Look for light duty opportunities, stay
within restrictions

Welcome back and accommodate where
possible



YES, there is an Incentive!

Reimbursement goes directly to the department which provides modified/light duty

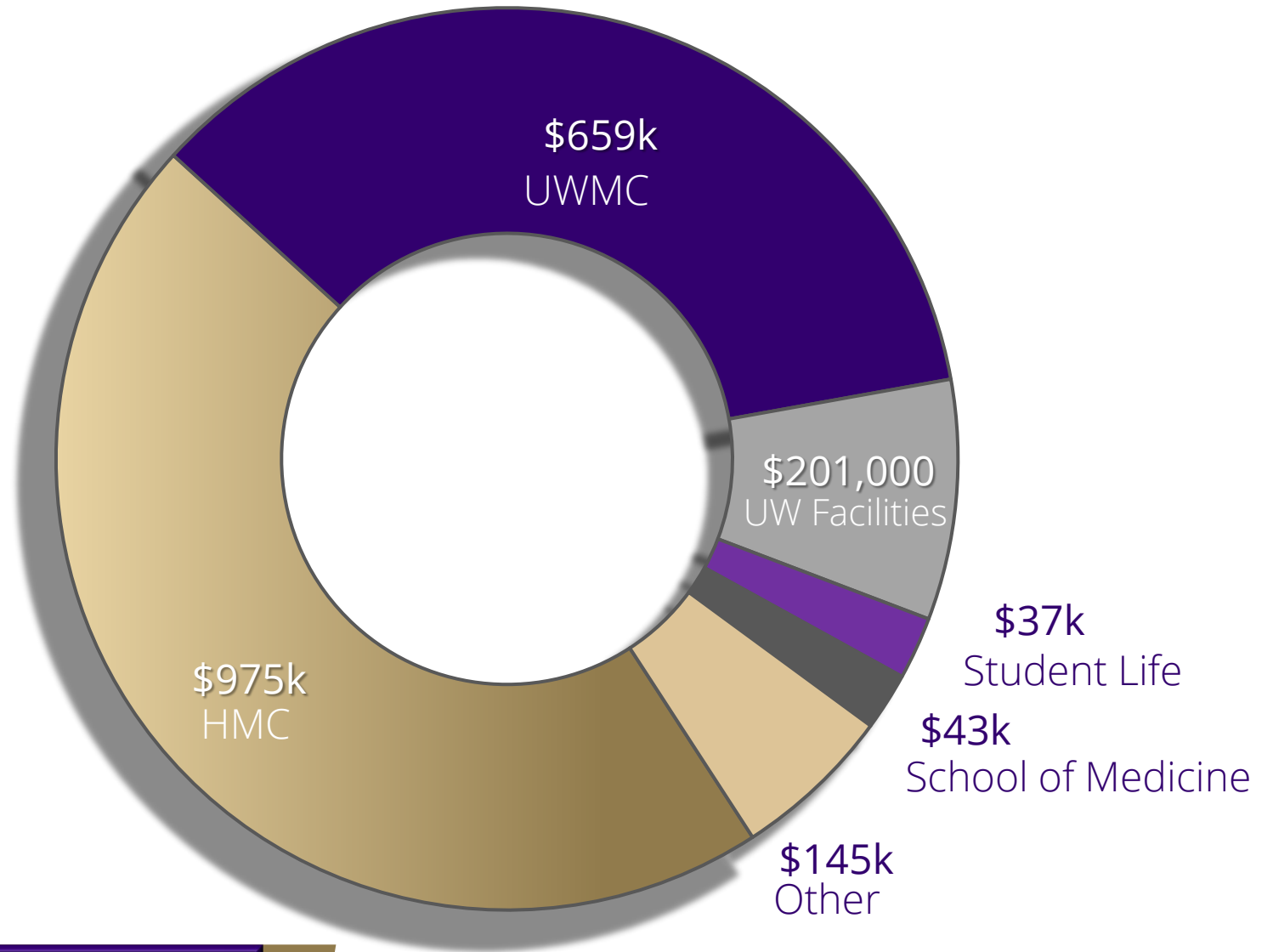
- L&I reimburses UW for accommodating medical restrictions
- Stay at Work Incentive
- 50% of wages for up to 66 days actually worked in modified/light duty in a 24 month period, with a cap of \$10,000 per claim
 - ✓ \$2,500 for tools
 - ✓ \$1,000 for training
 - ✓ \$400 for clothing
- ✓ Claim Services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

“Stay at Work Reimbursement Program”



\$2.1 M

Total
reimbursements
received since
June 2012



“Stay at Work
Reimbursement Program”



Training Available for Supervisors and Managers



This program can be found at:
<https://risk.uw.edu/wc/supervisors>



Strains

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?



Trips, Slips & Falls

Housekeeping

Wellness, vision

Lighting

Footwear

Safety Inspections

Limit unusual conditions

Signage

How Can We Avoid and Mitigate
Accidents and Injuries?



L&I Premiums

2023

How the UW's costs
are determined



How Do Workers' Compensation Claims Impact UW?

How long will a claim from today impact us?

Three years!

What is UW's Workers Comp Insurance Premium?

>\$23 million per year

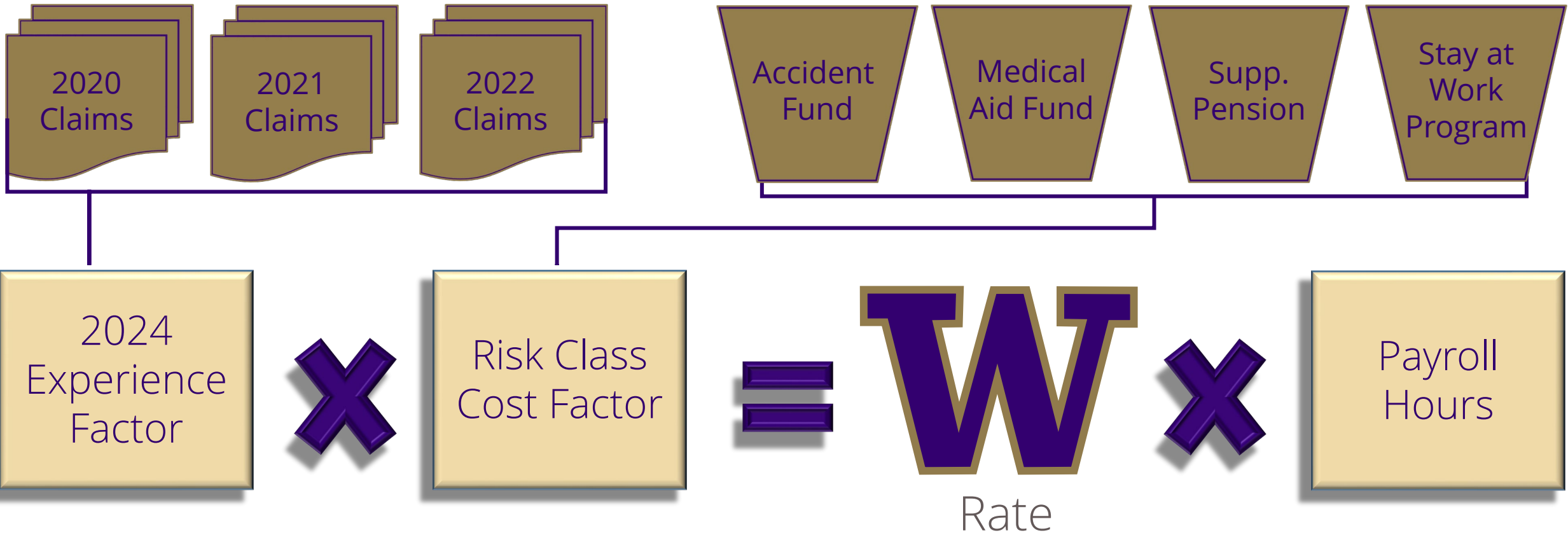
But there's more!

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



How does our Experience Factor Compare?

To: Other State Universities



0.94



1.57



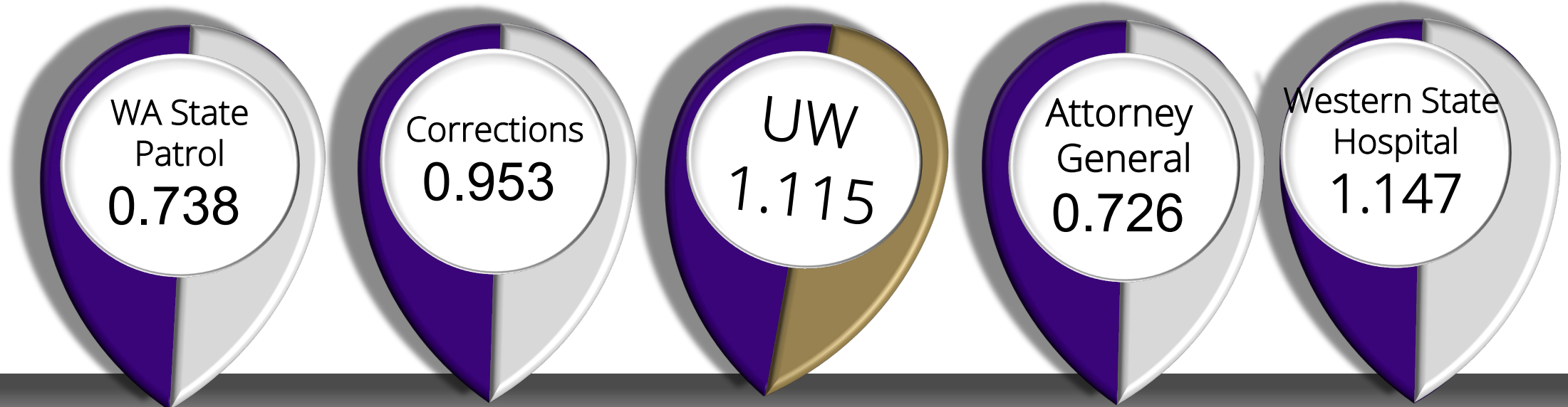
1.115



0.76

How does our Experience Factor Compare?

To: Other Large State Agencies



Takeaways

Key points YOU
can put to work

2023



What are My Takeaways?

1. Focusing on Safety is most important tool in managing workers' compensation!
2. Seek out opportunities to offer modified duty or light duty work for the UW's injured workers, before we have injured workers.
3. Workers' Compensation is a significant expense to UW – over \$23 million/year just in insurance premium
4. UW Claim Rates are up, even with steady decreases in Payroll Hours
5. There are promising downward trends on both Time Loss Dollars and Time Loss Days, both of which drive Insurance Premiums
6. UW's Experience Modifier increased this year.



Thank You!

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