Workers’ Compensation

UNIVERSITY of WASHINGTON

2019

Claims and Trend Information

Presented by
Claim Services,
Compliance & Risk Services
Workers’ Comp at UW

- Pam Nathan
  Sr. Return to Work Specialist
- Ken Nielsen
  Return to Work Specialist
- Linda Chihara
  Program Coordinator
- Karin Nyrop
  Director, Claim Services

- workcomp@uw.edu
- 206-543-0183
- risk.uw.edu
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
- 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

Workers’ Compensation
94% of $ Paid on Open and Closed Time Loss Claims in These 5 Divisions

- Harborview 43%
- UWMC 27%
- Facilities 18%
- Student Life 4%
- School of Medicine 1%

7% in other divisions

Where Do Injured Workers Who Have Time Loss Claims Work?
Stress on Body - 62%
- Lifting, carrying
- Continual noise
- Pushing/pulling, reaching
- Twisting, throwing
- Repetitive motion

Falls and Slips – 20%
- From elevators, ladders, wet surfaces
- Stairs, same level different level
- Slick surface, objects

Struck by Objects - 10%
- Motor vehicle
- Patient, other person, assault
- Animal/insect
- Struck against moving/still object

What are Examples of Injuries that Result in Time Loss?
Who Loses Time from Work at UW due to Workplace Injuries?

- Custodian: 27%
- Hospital Assistant: 20%
- R.N.: 17%
- Other: 36%
What are Common Causes of Injuries that Result in Time Loss at UW?

- **Falls, 20.0%**
- **Struck by Object, 10.2%**
- **Stress of Body, 62.4%**
- **Other, 7.4%**

Stress of Body:
- Lifting
- Pushing/pulling
- Repetitive motion
- Reaching
- Walking/Stepping
- Throwing
- Holding
What are Common Causes of Injuries that Result in Time Loss at HMC?

Time Loss Days Based on 3 Years of Closed Time Loss Claims

- Stress of Body, 61.0%
  - Lifting
  - Pushing/pulling
  - Repetitive motion
  - Reaching
  - Walking/Stepping
  - Throwing
  - Holding
- Falls, 18.0%
- Struck by Object, 12.0%
- Other, 9.0%
What are Common Causes of Injuries that Result in Time Loss at UWMC?

- Stress of Body:
  - Lifting
  - Pushing/pulling
  - Repetitive motion
  - Reaching
  - Walking/Stepping
  - Throwing
  - Holding

- Falls, 16.5%
- Caught Between, 2.8%
- Other, 2.5%
What are Common Causes of Injuries that Result in Time Loss at UW Facilities?

Stress of Body:
- Lifting
- Pushing/pulling
- Repetitive motion
- Reaching
- Walking/Stepping
- Throwing
- Holding

- Struck by Object, 12.0%
- Falls, 25.0%
- Other, 7.4%
What are the Top Diagnoses of HMC Injured Workers with Time Loss?

- Sprain: 58%
- Contusion: 19%
- Fracture: 5%
- Swelling/Inflammation: 6%
- Tendonitis: 8%
- Other: 4%
What are the Top Diagnoses of UWMC Injured Workers with Time Loss?
What are the Top Diagnosis that Result in Time Loss at UW Facilities?
### Time Loss Claims

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Claims</th>
<th>Time Loss Claims</th>
<th>Medical Only Claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018</td>
<td>921</td>
<td>195</td>
<td>726*</td>
</tr>
<tr>
<td>2017</td>
<td>874</td>
<td>226</td>
<td>648</td>
</tr>
<tr>
<td>2016</td>
<td>787</td>
<td>237</td>
<td>730</td>
</tr>
<tr>
<td>2015</td>
<td>1,017</td>
<td>230</td>
<td>787</td>
</tr>
<tr>
<td>2014</td>
<td>1,024</td>
<td>257</td>
<td>767</td>
</tr>
</tbody>
</table>

#### What is UW’s Claim Frequency Trend?

- **24%** of all claims are time loss.
- 86 Medical Only claims in 2018 are still open.
<table>
<thead>
<tr>
<th>Year</th>
<th>Total Claims</th>
<th>Time Loss Claims</th>
<th>Medical Only Claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>328</td>
<td>94</td>
<td>234</td>
</tr>
<tr>
<td>2015</td>
<td>301</td>
<td>83</td>
<td>218</td>
</tr>
<tr>
<td>2016</td>
<td>307</td>
<td>82</td>
<td>225</td>
</tr>
<tr>
<td>2017</td>
<td>280</td>
<td>89</td>
<td>191</td>
</tr>
<tr>
<td>2018</td>
<td>321</td>
<td>81</td>
<td>240*</td>
</tr>
</tbody>
</table>

What is HMC's Claim Frequency Trend?

28% of all claims are time loss.

33 Medical Only claims in 2018 are still open.
27% of all claims are time loss.

16 Medical Only claims in 2018 are still open.

What is UWMC’s Claim Frequency Trend?
35% of all claims are time loss.

17 Time Loss Only claims in 2018 are still open.

What is UW Facilities’ Claim Frequency Trend?
Time Loss Days Missed

<table>
<thead>
<tr>
<th>Year</th>
<th>Days Missed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>29,132</td>
</tr>
<tr>
<td>2015</td>
<td>19,808</td>
</tr>
<tr>
<td>2016</td>
<td>27,543</td>
</tr>
<tr>
<td>2017</td>
<td>13,508</td>
</tr>
<tr>
<td>2018</td>
<td>12,802 *</td>
</tr>
</tbody>
</table>

* Claims still open for 2018

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

54% Decrease in 4 years
Time Loss Days Missed

2014: 11,885
2015: 6,004
2016: 9,679
2017: 5,882
2018: 6,328 *

* Claims still open for 2018

51% Decrease in 4 years

What is HMC’s Claim Severity Trend in Days Lost?
What is UWMC’s Claim Severity Trend in Days Lost?

- 2014: 5,131
- 2015: 8,263
- 2016: 7,606
- 2017: 3,868
- 2018: 2,296 *

* Claims still open for 2018

25% Decrease in 4 years
Time Loss Days Missed

<table>
<thead>
<tr>
<th>Year</th>
<th>Days Missed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>9,321</td>
</tr>
<tr>
<td>2015</td>
<td>3,213</td>
</tr>
<tr>
<td>2016</td>
<td>6,845</td>
</tr>
<tr>
<td>2017</td>
<td>1,497</td>
</tr>
<tr>
<td>2018</td>
<td>1,832*</td>
</tr>
</tbody>
</table>

* Claims still open for 2018

84% Decrease in 4 years

What is **UW Facilities’ Claim Severity Trend in Days Lost?**
All UW Claim Rate
(Per 100 FTEs)

Claim Rate

3.9% Increase since 2014
Return to Work

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Getting people back to 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.

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.

Keeping An Employee at Work Benefits Everyone
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
Is there an Incentive?

YES!

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

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

YES!

Claim Services administers the Program and does the work.

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

“Stay at Work Reimbursement Program”
$1.5M
Total reimbursements received since June 2012

$688,843
HMC

$531,805
UWMC

$143,326
UW Facilities

$31,874
Student Life

$25,059
School of Medicine

$86,200
Others

"Stay at Work Reimbursement Program"
This program can be found at:
https://risk.uw.edu/wc/supervisors

Training Available for Supervisors and Managers
How Can We Avoid and Mitigate Accidents and Injuries?

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
Trips, Slips & Falls

How Can We Avoid and Mitigate Accidents and Injuries?

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

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How the UW’s costs are determined
- What is UW's Workers' Compensation Insurance Premium?
- How long will a claim from today impact us?
- But there's more!

How Do Workers' Compensation Claims Impact UW?

> $22 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
Comparisons
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How the UW stacks up with others in the state and the country
To: Other State Universities

How does our Experience Factor Compare?
To: Other Large State Agencies

How does our Experience Factor Compare?

- WA State Patrol: 0.55
- Corrections: 1.04
- DSHS: 1.04
- UW: 1.04
- Attorney General: 0.86
- L&I: 1.06
Takeaways
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Key points YOU can put to work
What are My Takeaways?

Workers’ Compensation is a significant expense to UW – over $22 million/year just in insurance premium.

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

UW’s Experience Modifier increased this year.
What are My Takeaways?

Return to work efforts are strongly encouraged by all at UW.

Focusing on Safety is most important!