



**State of Workers' Compensation
Idaho Association of Counties**

September 2022



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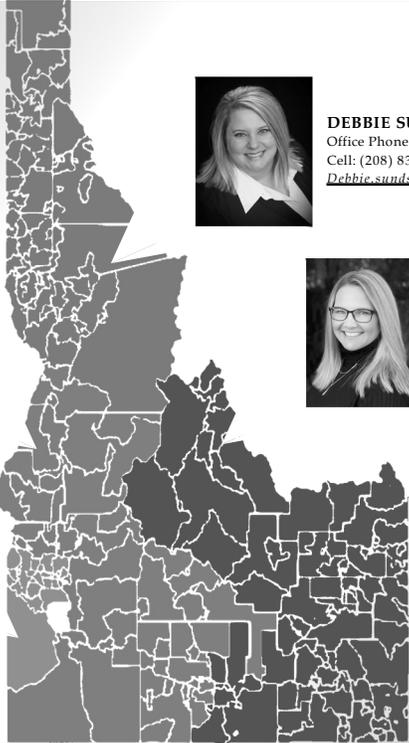
Agenda

- Introductions
- Overview of Idaho Counties' Injury Trends
- SIF Services
 - Safety Consultation and Training
 - Claims Management
 - Optum
 - Paradigm
 - Payee Choice
 - Return to Work
- What's New?
 - Settlement Process
 - First Responder PTSI
 - Firefighter Cancer Presumption
- Q&A Panel



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BUSINESS DEVELOPMENT EXECUTIVES



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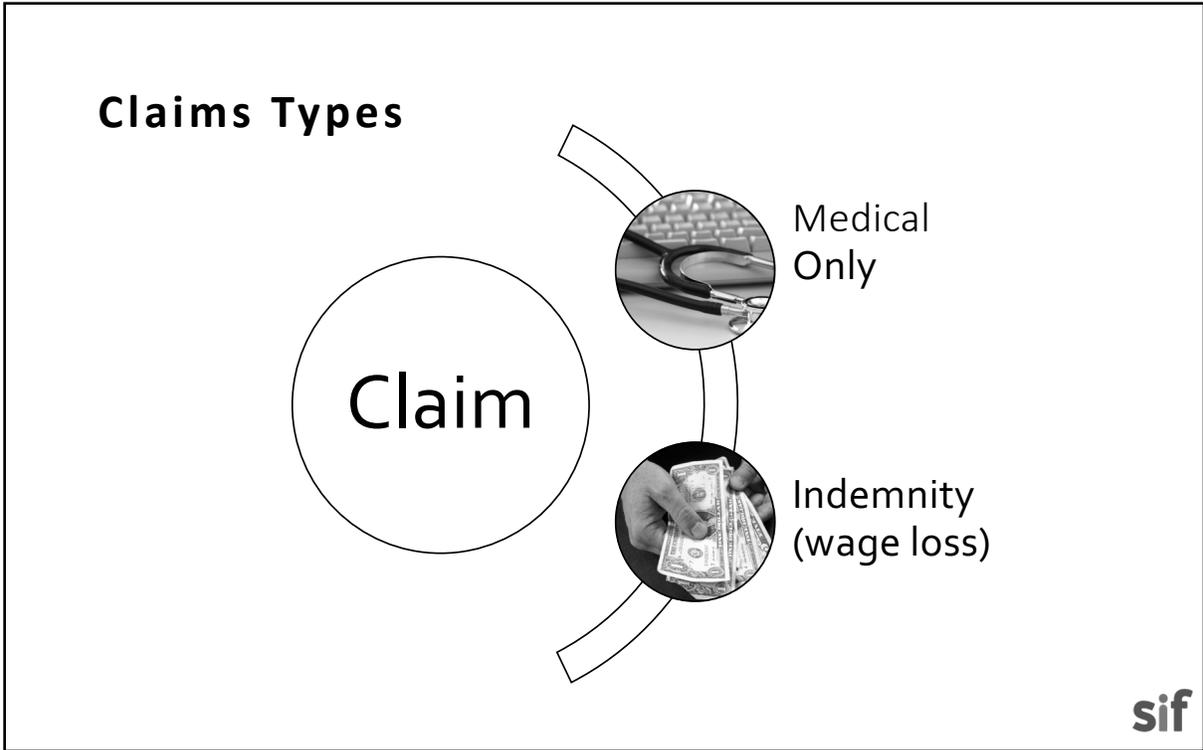

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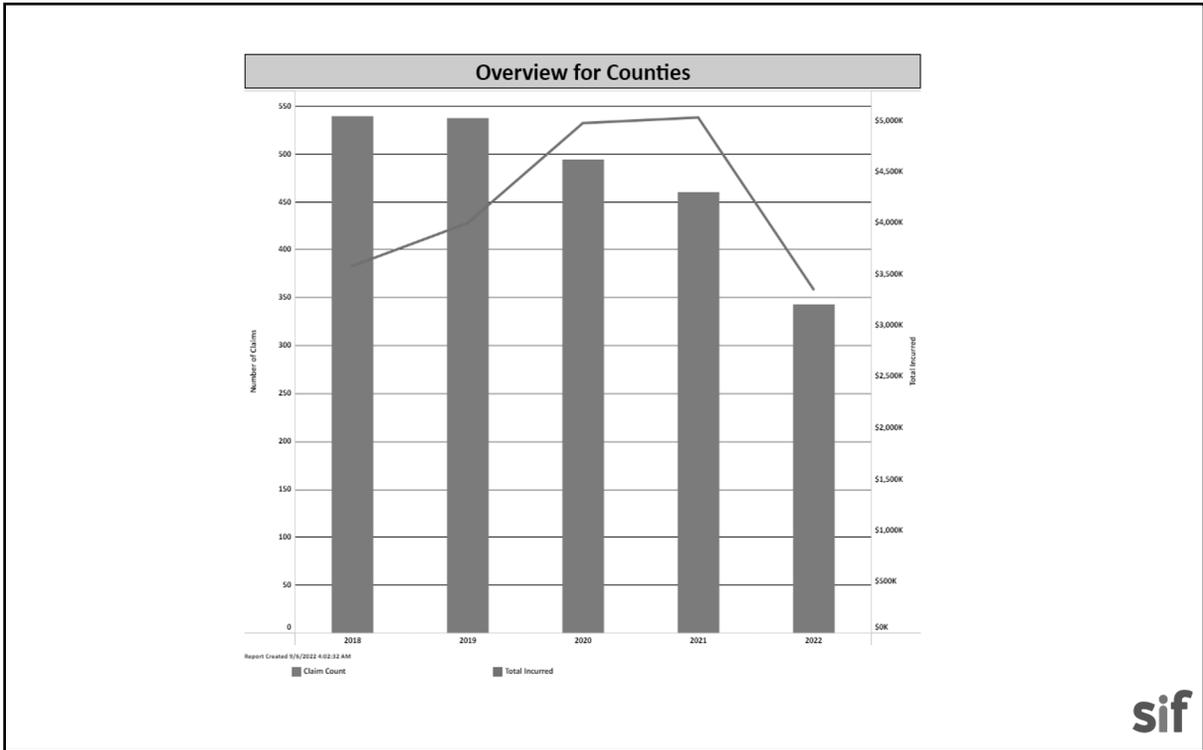
Injury Trends




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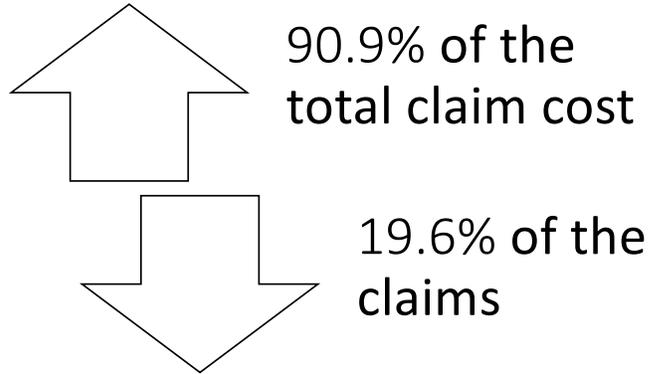


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Indemnity Claims Are...



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Part of Body Count and Cost

Part of Body	Claim Count	Total Incurred
Abdomen	29	\$115,414
Abdomen(Hernia)	4	\$63,737
Ankle(s)/Foot/Feet	194	\$1,134,963
Arm(s)	138	\$783,343
Back	214	\$2,924,736
Body System(s)	193	\$348,234
Brain	84	\$1,403,383
Buttocks	5	\$1,351
Chest	67	\$300,445
Head	227	\$428,740
Hearing	2	\$804
Hip(s)	31	\$596,662
Leg(s)	420	\$5,338,263
Mental	14	\$1,133,734
Multiple Body Parts	11	\$136,617
Neck	62	\$1,071,014
Shoulder(s)	217	\$3,495,007
Unable to Classify	1	\$0
Vision	2	\$186,467
Wrist(s)/Hand(s)	458	\$1,442,209

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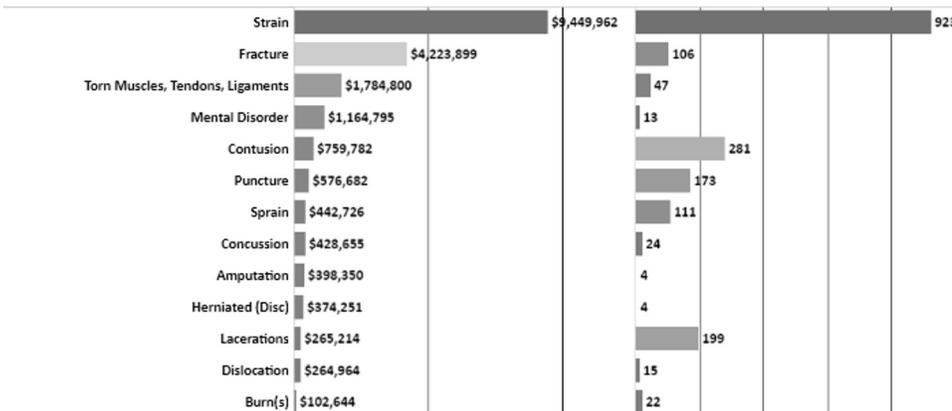
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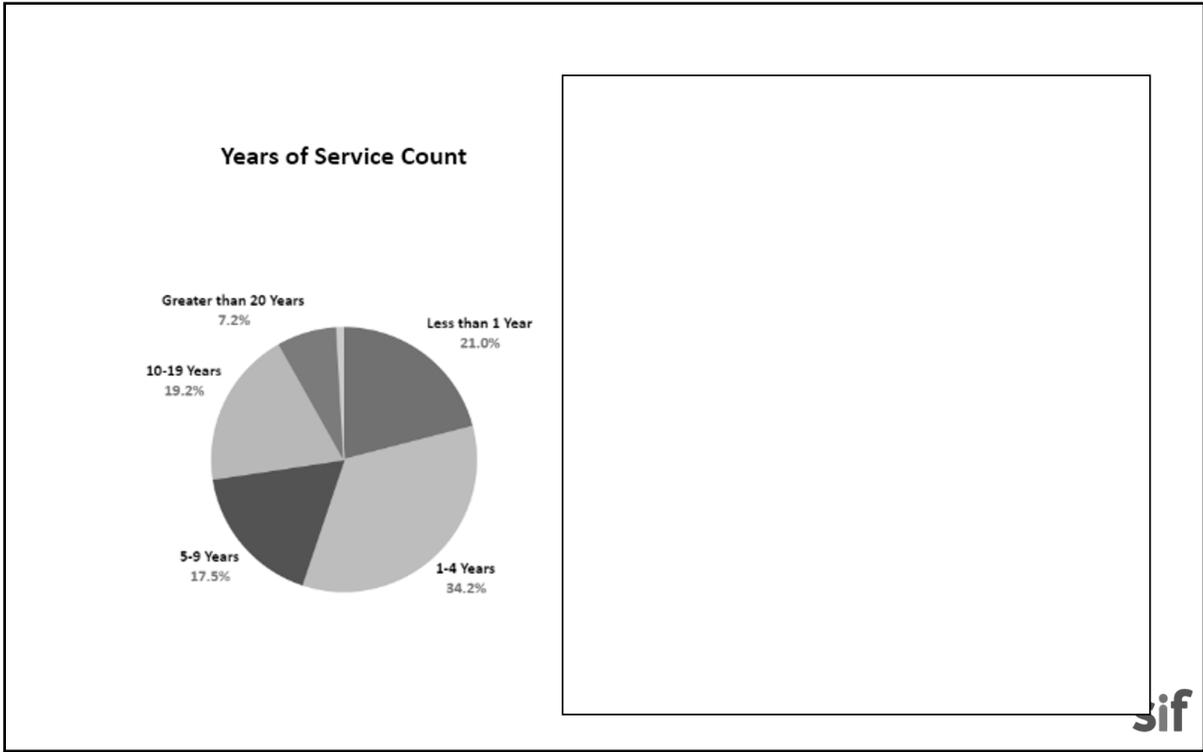


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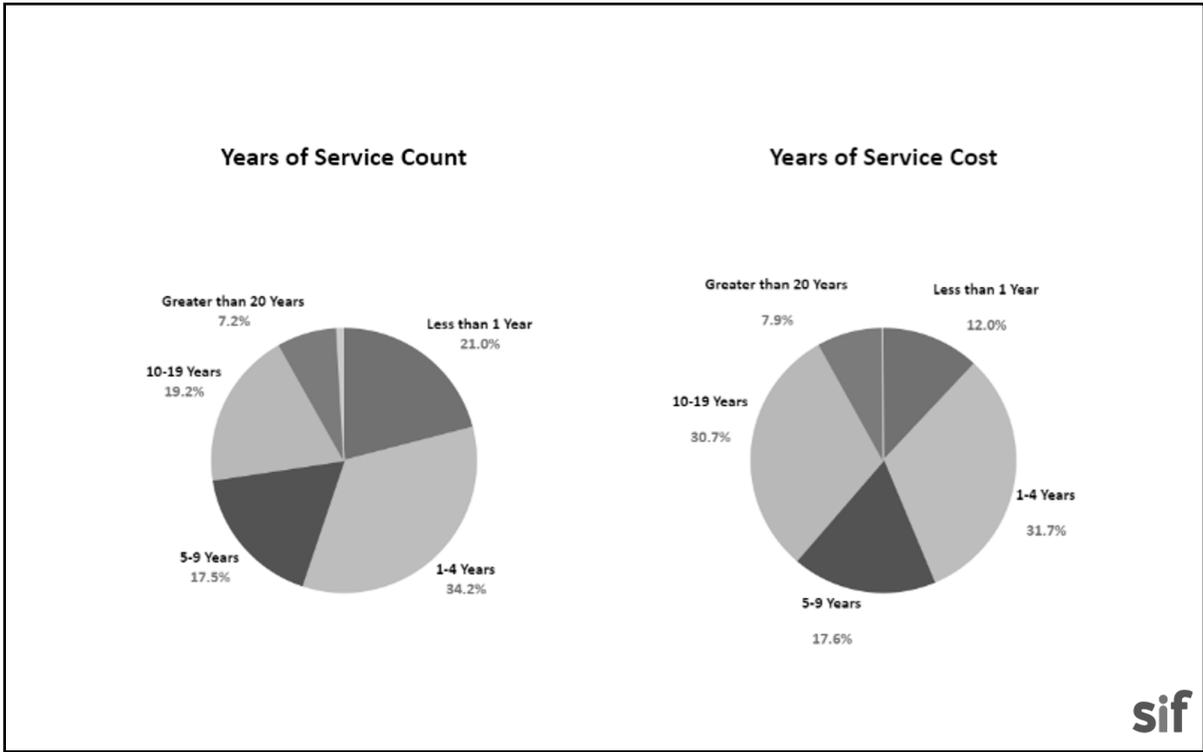
Nature of Injury Cost and Count



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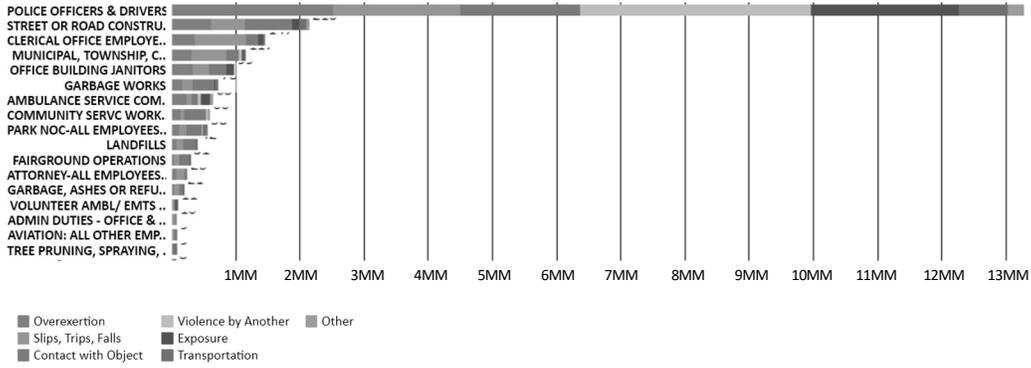


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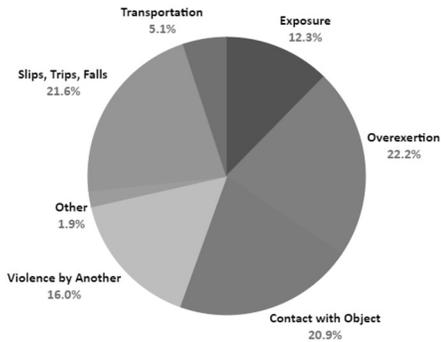
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Cost by Occupation

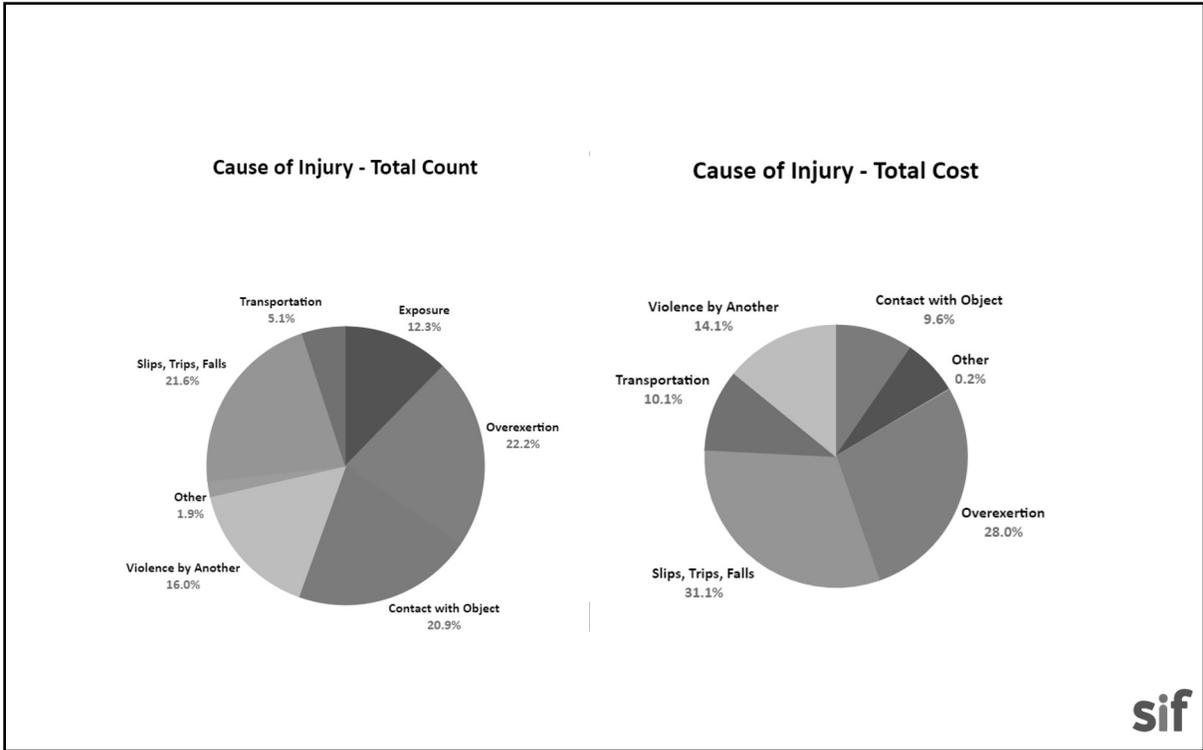


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Cause of Injury - Total Count



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How Emod Affects Your Premium

Past Experience	Premium	E-MOD	You pay
Average Losses:	\$10,000	1.00	\$10,000

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How Emod Affects Your Premium

Past Experience	Premium	E-MOD	You pay
Average Losses:	\$10,000	1.00	\$10,000
Less/Better than Average:	\$10,000	.90	\$9,000

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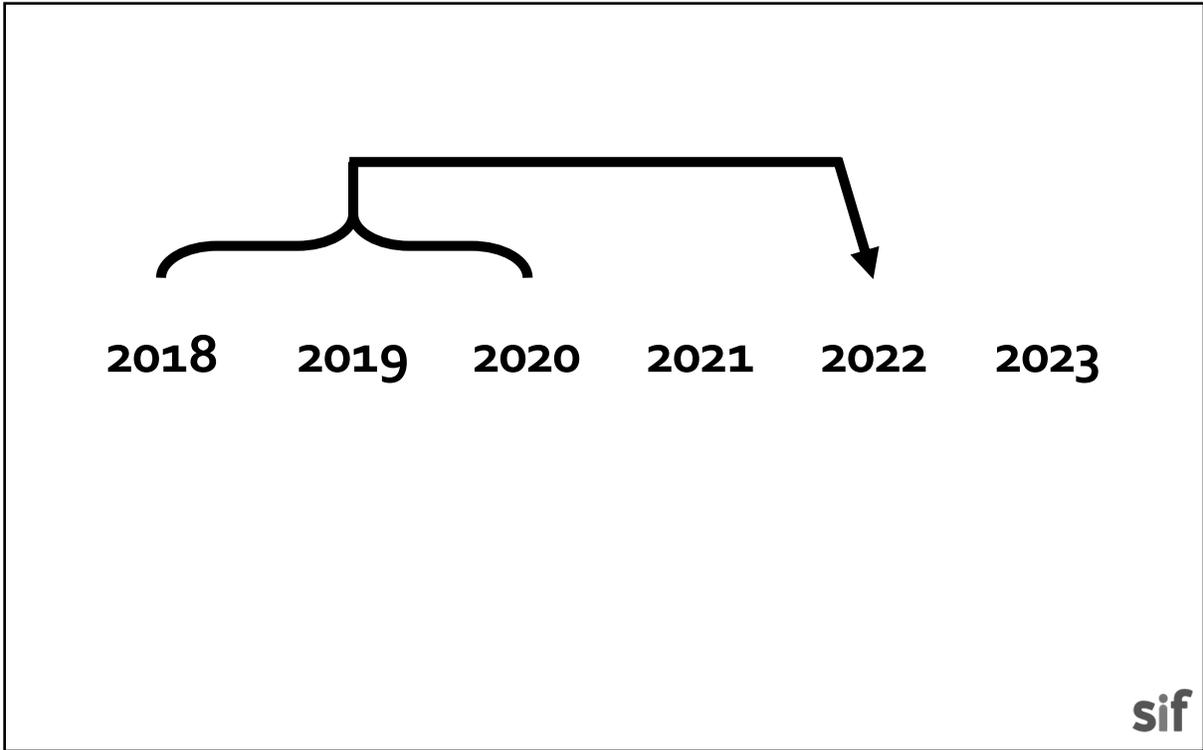
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How Emod Affects Your Premium

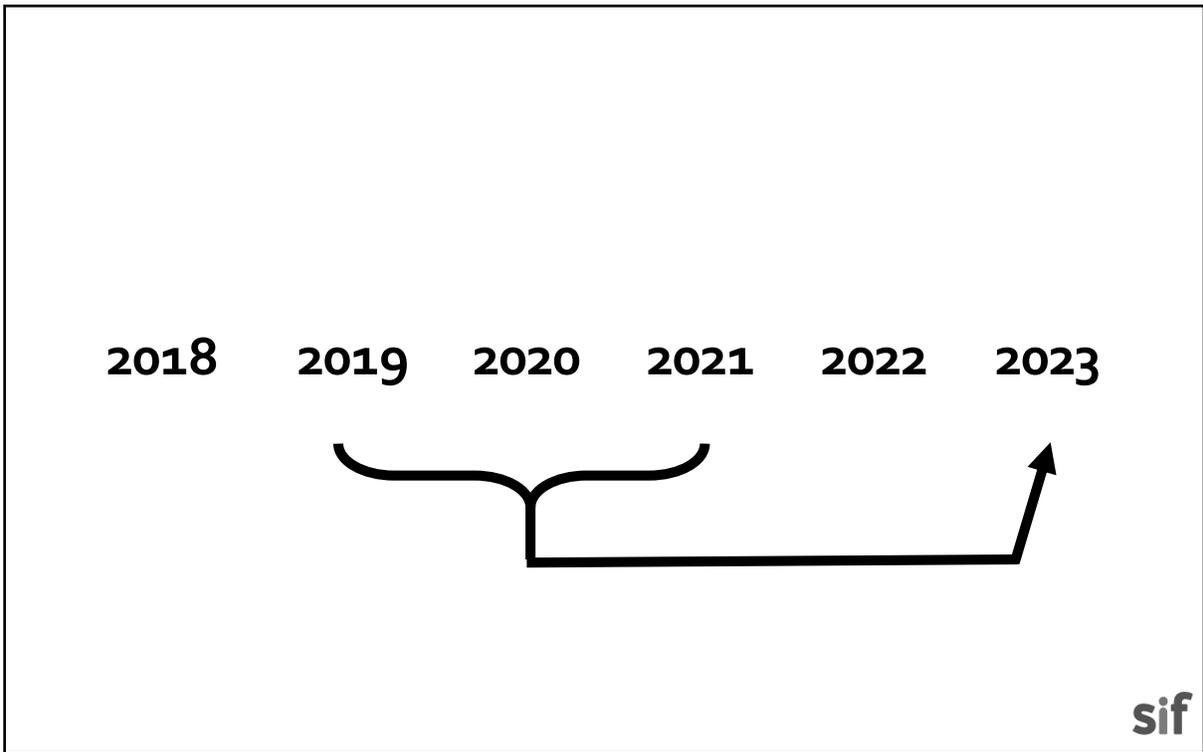
Past Experience	Premium	E-MOD	You pay
More/worse than Average:	\$10,000	1.10	\$11,000
Average Losses:	\$10,000	1.00	\$10,000
Less/Better than Average:	\$10,000	.90	\$9,000

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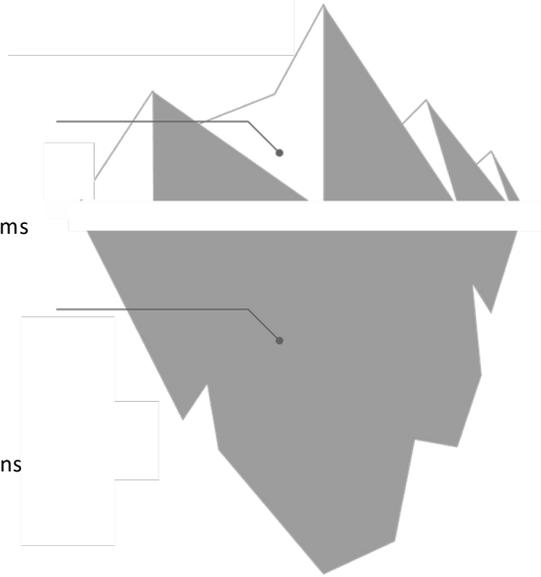
Accident Costs

Direct Costs

- Medical
- Workers' compensation premiums

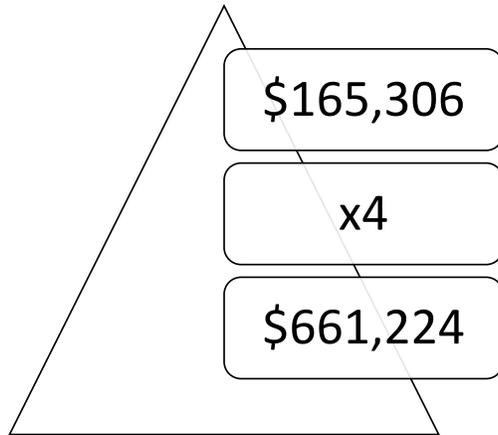
Hidden Costs

- Reduced employee morale
- Down time
- Tool & equipment damage
- Cost of hiring and/or training
- Production delays & interruptions
- Negative public image
- Investigation
- Overtime
- Extra supervisor time



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Hidden Cost



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SIF Services



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Idaho Safety Experts

- 14 safety consultants around the state
- Onsite and virtual safety training
- Onsite assessments
- Safety policy creation
- Incident analysis and trend reporting
- On-demand webinars



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Claims Management, Partners, and Advancements

- Optum
- Paradigm
- Payee Choice
- Return to Work



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Who Is Optum

Optum is a leading end-to-end payment integrity and medical cost containment organization.

They analyze \$500 billion in claims data annually in healthcare, auto, workers' compensation, and property & casualty markets.

Assist clients by identifying – and repricing or eliminating – inaccurate and inappropriate transactions to deliver over 2.5 billion in annual savings.

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Medical and RX Savings

Optum CCL / Negotiations *Additional Savings*

Optum PPO Network Optimization *Additional Savings*

Idaho Fee Schedule

SIF is seeing a total savings of nearly \$500,000 per month



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Paradigm

Better outcomes for all.

SIF partners with Paradigm to provide treatment and better outcomes for severely injured workers.

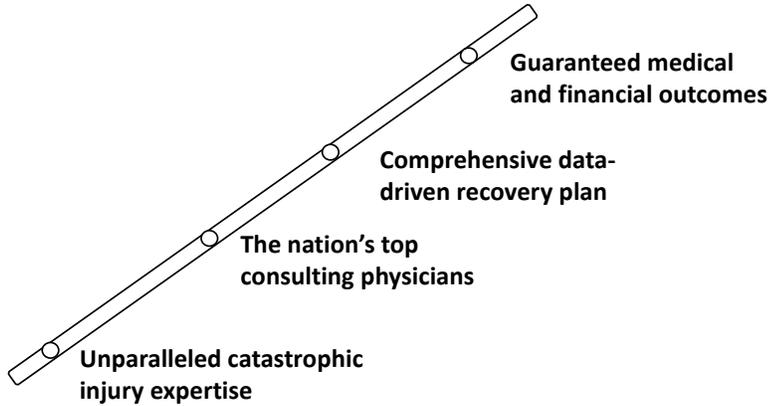
Paradigm's nurse case management services coordinate care for catastrophic injuries at centers of excellence across the United States.



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The Path Forward: Catastrophic Care Management

Their experienced, fully integrated team works side-by-side with the injured worker, their family, the medical providers, and SIF throughout the journey to recovery.



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Paradigm

Better Outcomes

40% Lower Lifetime Costs

60% Released to return to work

5x Better outcomes than the industry

Paradigm handles more catastrophic cases per year



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Payee Choice

SIF now offers quick, convenient options for injured worker to receive their workers' compensation benefits.

PAYEE CHOICE BENEFIT PAYMENT OPTIONS

SIF now offers quick, convenient options for injured workers to their workers' compensation benefits:

- Direct Deposit**
 - Benefit payments will be directly deposited from SIF into an injured worker's bank account.
 - A checking or savings account is required.
- U.S. Bank ReliaCard®**
 - ReliaCard is a U.S. Bank issued payment card.¹
 - Make purchases, get cash, and pay bills anywhere Visa® is accepted.
 - Funds may be withdrawn at any surcharge-free ATM. Check the U.S. Bank ReliaCard mobile app or usbankreliacard.com for a list of surcharge-free ATMs.
 - Funds are protected if the payment card is lost or stolen.²
- Zelle®**
 - A fast and free way to receive funds directly into a checking or savings account.
 - An active Zelle account is required. Zelle must connect to a checking or savings account.
- Paper Check**
 - Should an injured worker prefer, SIF will issue benefit payments on a paper check, mailed to their address.
 - Checks are mailed via the US Postal Service.

To learn more, or to get enrolled, contact your Claims Examiner.

1. The ReliaCard is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. © 2021 U.S. Bank. Member FDIC.
2. You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.

Reliable. Innovation. Relationship Driven. **sif** STATE WORKERS' COMPENSATION



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Direct Deposit

- Benefit payments will be directly deposited from SIF into an injured worker's bank account.
- A checking or savings account is required.



U.S. Bank ReliaCard®

- ReliaCard is a U.S. Bank issued payment card.¹
- Make purchases, get cash, and pay bills anywhere Visa® is accepted.
- Funds may be withdrawn at any surcharge-free ATM. Check the U.S. Bank ReliaCard mobile app or usbankreliacard.com for a list of surcharge-free ATMs.
- Funds are protected if the payment card is lost or stolen.²



Zelle®

- A fast and free way to receive funds directly into a checking or savings account.
- An active Zelle account is required. Zelle must connect to a checking or savings account.



Paper Check

- Should an injured worker prefer, SIF will issue benefit payments on a paper check, mailed to their address.
- Checks are mailed via the US Postal Service.

1. The ReliaCard is issued by U.S. Bank National Association pursuant to a license from Visa U.S.A. Inc. © 2021 U.S. Bank. Member FDIC.
2. You are generally protected from all liability for unauthorized transactions with Zero Liability. You must call the number on the back of your Card immediately to report any unauthorized use. Certain conditions and limitations may apply. See your Cardholder Agreement for details.



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Return to Work

- Join the Idaho Industrial Commission's Danny Ozuna and Greg Herzog as they present "Return to Work"
 - Neutral party
 - No cost
 - Anyone can refer



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Offering work within 5 days

- If the injured worker has restrictions but has only missed 1 or 2 days, the claim could remain a Medical Only IF restricted duty work is offered and available by day #5.
- This is 5 calendar days, regardless of weekends/holidays or when they normally work.
- If the employer has not offered work or the worker has not returned to work by day #5, we owe time loss benefits starting on day #6.
- If an employer cannot accommodate the restrictions, SIF will pay time loss benefits until: they return to work, they're released to full duty and/or if they refuse light duty work.

The logo for SIF (State of Idaho Fund) is located in the bottom right corner of the slide. It consists of the lowercase letters 'sif' in a bold, sans-serif font.

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Information we may need from you

- | | |
|---|---|
| <p>1 Is the injured worker keeping their appointments?</p> | <p>3 If they are working light duty, is the injured worker reporting any issues with restrictions being properly accommodated?</p> |
| <p>2 Is the injured worker communicating with you if they need to cancel or reschedule appointments?</p> | <p>4 In order to offer work, the employer must have a copy of the current work restrictions. Make sure the worker has a copy of their work restrictions.</p> |

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Importance of Modified Duty and Return to Work

- Sends a message that the employee is valuable all the time, not just when they can work at full capacity
- Helps the employee to full recovery quicker
- Creates teamwork and loyalty
- Decreases Experience Modification costs



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What's New?



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Legislative Changes

- Settlements (7/1/2022)
- Cancer Presumption for Firefighters
 - Effective July 2016
- Post-Traumatic Stress Injury for First Responders
 - Effective July 2019



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Cancer Presumption for Firefighters

Idaho Code § 72-438 (14)

If an injured worker meets the following criteria the disease shall be presumed to be proximately caused by the firefighter's employment.

- Presumption may be overcome by substantial evidence to the contrary.

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Cancer Presumption for Firefighters

Idaho Code § 72-438 (14)

“Firefighter” means:

- Employee
- Primary duty is extinguishing or investigating fires
- As part of a fire district, fire department, or fire brigade

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Cancer Presumption for Firefighters

Idaho Code § 72-438 (14)

- Diagnosed while employed in Idaho and
- Disease must not have been previously apparent by initial employment medical screening examination at hire date

NOTE: Governing board of each fire district, department or brigade sets the standards & conditions for the initial employment medical screening examination



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Cancer Presumption for Firefighters

Idaho Code § 72-438 (14) (b) & (f)

If diagnosed after the period of employment indicated:

- | | |
|--|--|
| • Brain cancer | <i>after 10 years</i> |
| • Bladder cancer | <i>after 12 years</i> |
| • Kidney cancer | <i>after 15 years</i> |
| • Colorectal cancer | <i>after 10 years</i> |
| • Non-Hodgkin's lymphoma | <i>after 15 years</i> |
| • Leukemia | <i>after 5 years</i> |
| • Mesothelioma | <i>after 10 years</i> |
| • Testicular Cancer
<i>(if less than 40 & no steroid or growth hormone use)</i> | <i>after 5 years</i> |
| • Breast Cancer | <i>after 5 years (if less than 40)</i> |
| • Esophageal Cancer | <i>after 10 years</i> |
| • Multiple myeloma | <i>after 15 years</i> |



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Cancer Presumption for Firefighters

Idaho Code § 72-438 (14) (e)

Presumption lasts for 10 years after an individual is no longer working as a firefighter

Presumption will NOT apply if firefighter or firefighter's cohabitant regularly & habitually uses tobacco products for 10 or more years prior to diagnosis

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Nelson v. City of Pocatello

April 29, 2022 – Idaho Supreme Court Decision

- Following a 21-year career as a firefighter with the City of Pocatello, Richard Nelson was diagnosed with leukemia.
- The Industrial Commission awarded Nelson benefits pursuant to Idaho Code sections 72-438(14).
- The City appealed to the Idaho Supreme Court and argued that the statute was unconstitutional, and the legislative presumption was not scientifically sound.
- The Idaho Supreme Court, applying a “rational-basis test,” concluded that the statute creating a presumption for firefighters, was constitutional. Additionally, the Supreme Court agreed with the Industrial Commission’s conclusion that the City had failed to rebut the presumption by merely attempting to disprove the underlying scientific premise of the legislation, rather than by showing Nelson’s leukemia was unrelated to his employment as a firefighter. Attorney fees and costs were awarded to Nelson.

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Post-Traumatic Stress Injury (PTSI)

Idaho Code § 72-451

PTSI compensable for First Responders when:

- Diagnosed by psychologist, psychiatrist, or counselor trained in PTSI

And

- Clear & convincing evidence PTSI caused by events at work
- No physical event needed (unlike all other claims)

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Post-Traumatic Stress Injury (PTSI)

Idaho Code § 72-451

Who is covered?

1. A peace officer employed by a city, county or the Idaho State Police
2. A firefighter
3. A volunteer emergency responder (includes volunteer firefighters and volunteer police officers)
4. Emergency medical service provider and an ambulance-based clinician
5. Emergency dispatcher

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Post-Traumatic Stress Injury (PTSI)

Idaho Code § 72-451

• Exclusions from coverage:

1. Personnel-related action
2. Disciplinary action
3. Changes in job duties
4. Job evaluation
5. Employment termination

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Industrial Commission PTSI Statistics

July 1, 2019 – May 16, 2022

Class code Description	Claims	Time loss claims	Medical Benefits Paid (on indemnity claims only)	Indemnity Paid
Ambulance service companies and EMS providers and drivers	10	4	\$22,419	\$114,605
Firefighter, fire inspectors, dispatchers	20	9	\$235,721	\$305,802
Not classified	7	5	\$8,773	\$29,604
Police, law enforcement, dispatchers	25	15	\$227,179	\$547,648
Volunteer firefighter paid under \$300/year	5	1	\$0	\$0
TOTAL	67	34	\$494,094	\$997,661

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Q&A