

# BOLD STEPS: WORKERS' COMPENSATION

## ● CHALLENGES

- Uncertainty around COVID-19 claims: potential volume, when to report, how to investigate, how occurrence will be defined
- Managing new presumptions
  - COVID-19 and PTSD
  - Unknown risk – don't fund or know how to fund for it
  - Also, dealing with employees not subject to presumption (e.g., teachers)
- Financial health of pool
  - Short- and long-term economic issues of members
  - Demand to keep rates flat
- Access to medical services during pandemic
  - Mental health
  - Rural access
- Increasing competition
- Home working environments, equipment and bandwidth needs
- Staff burnout

## ● ENVIRONMENTAL REALITIES

- Public safety: mutual aid, shutting down due to positive cases, presumptions
- Increased excess/reinsurance costs
- Coverage uncertainties: limitations, legislation, costs
- Social unrest
- Divides in member needs, perceptions between urban and rural communities
- Increased costs due to PPE needs, facility modifications
- Concerns for safety of children and staff with schools opening
- Staffing changes: telecommuting, bringing employees back safely
- Plaintiff attorneys have plenty of opportunities
- Union pressures

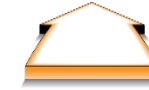


### MEMBER NEEDS

- Thought leadership from the pool
- Expert help from friendly people (a safe place to ask questions)
- Reassurance to help with fear of making a mistake
- Assurance the pool is more than insurance and is a stable partner
- Continued coverage even with reinsurance, market changes
- Direction re: testing, indemnity benefits, access to doctors, resources
- Need to reopen
- Guidance on when to report a claim
- Defense of case law, protections for employees
- HR and employment law consulting
- Ensured access to the care continuum: doctors, mental health

### POOL NEEDS

- Funding: ensure adequate premiums, members' ability to pay; remain fiscally secure long-term
- Loss control: innovation to help members, expanded online training and webinars, FAQs
- Staffing: continued level of staff, ongoing training, remote work, reengineering the office



## BOLD STEPS

- Ensure access to medical providers: primary, mental health, telemedicine
- Increase online training for members at every opportunity
- Maximize use of data: translate into useful policymaking (at board, state, national level), use to determine longer-term costs
- Operations: take advantage of technology, rethink how we conduct business at every level
- Help members meet their financial challenges: make adjustments to rates for exposure, declare a dividend, delay contribution collections, make mid-year adjustments on the basis of payroll changes, waive payroll audits
- Access funding from CARES Act; engage with legislature to develop COVID fund for self-insureds/pools using CARES Act funds
- Create a captive or special fund for new exposures
- Conduct lobbying to provide protections for pools/members; create a fund that would reimburse self-insureds and pools for COVID work comp losses
- Consider options for pooled, multi-state work comp coverage
- Loss control: hire to help mitigate/minimize presumption claims, provide grants for work-from-home technology, PPE and sanitation
- Rapid COVID testing for return-to-work
- Embrace social media to be a source of timely information