

# *Using WC Systems to Improve Safety*

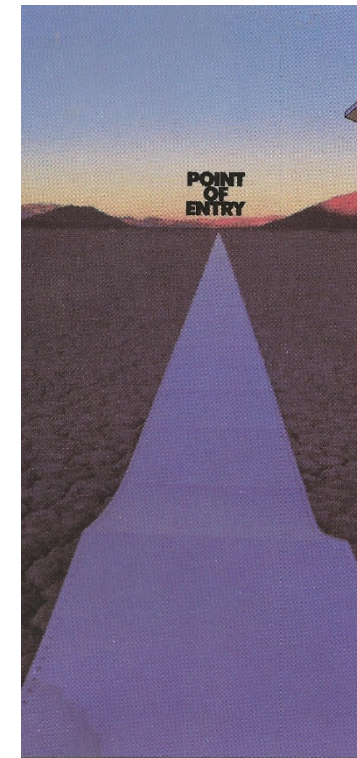
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**West-ON  
September 17, 2015**

“The findings and conclusions in this report/ presentation have not been formally disseminated by the National Institute for Occupational Safety and Health and should not be construed to represent any agency determination or policy.”



# What's the Point?



# WC System Potential

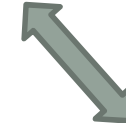
- WC system
  - Claims data + employer exposure/control assessments + infrastructure to reach employers
- Largest US source of occupational injury data
  - *Sole source with both detailed diagnoses (ICD) and cause narrative*
- Millions of claims in some single state databases
- **Tremendous potential for prevention purposes**
- But largely underutilized...



# CWCS Goals

## Surveillance

- Capacity building
- State WC claim rate data by industry and cause



Methods Development

Partnerships

## Research

- Evidence based interventions
- Predictive analytics
- Starting point for burden estimates



# Howdy, Partners!

- State WC Bureaus
- WC Organizations
- Private Insurers
- State-Fund Insurers
- Self-Insured Funds
- Self-Insured Private Employers
- Health Care Providers
- Other Organizations
- Academic Researchers
- Unions



# State WC Bureaus

- All US states collect WC claims data from employers
  - First and subsequent reports of injury (FROI, SROI), medical reports
    - Join WC data with industry denominator data
    - Cause rates by industry
  - 23 state DOHs already supported by NIOSH for surveillance
  - Focus of new NIOSH WC grant
- **Partner Strengths: SURVEILLANCE**
  - Within-State population data trending by industry/ occupation
  - Employer benchmarking
  - Safety/ health policy effectiveness studies



# WC Organizations

- **IAIABC** (Int'l. Assoc. of Industrial Accident Boards & Commissions):
  - Key partner that coordinates standardized WC reporting for 40 states
  - Fosters collaborations with state WC bureaus and DOHs
  - NIOSH works with IAIABC to coordinate data calls



- **NCCI** (National Council on Compensation Insurance):
  - Analyzes WC data in 36 states for developing experience modification ratings and maintaining risk classes
  - NIOSH collaborates with NCCI on analyses



- **Partner Strengths: SURVEILLANCE**

- Across-State data trending by industry/occupation, employer benchmarking
- Communications with WC industry (State regulators, actuarial staff)



# Private WC Insurers

- Several insurers currently partner with NIOSH
  - NORA council members
  - Collaborative research projects
- Liberty Mutual
  - Research Institute for Safety
  - Workplace Safety Index
- CNA
  - Ergonomic Guidelines for Manual Material Handling
    - <http://www.cdc.gov/niosh/docs/2007-131/pdfs/2007-131.pdf>



- **Partner Strengths: RESEARCH**

- Across-State data trending by industry/occupation, employer benchmarking
- Prevention effectiveness studies
- Safety/health consulting outreach



# State-Fund WC Insurers

- Twenty-six states have state-fund insurers represented by the American Association of State Compensation Insurance Funds (AASCIF)
  - Four states are exclusive markets for state funds
    - ND, OH, WA, and WY
  - Data on both WC claims and employer safety/ health exposures and control programs
- **Partner Strengths: SURVEILLANCE AND RESEARCH**
  - Within-State data trending by industry/ occupation, employer benchmarking
  - Willingness to share data
  - Prevention effectiveness studies with long-term insured employers
  - Safety/ health consulting outreach



# State-Fund WC Insurer Example: Washington State

- **SHARP (Safety and Health Assessment for Research and Prevention)**
  - Since 1990, has advanced workplace health and safety by conducting numerous research, monitoring and demonstration projects
    - <http://www.lni.wa.gov/Safety/Research/About/default.asp>
  - **Key leader in WC prevention research**
    - Trucking Injury Reduction Emphasis (TIRES) Initiative
    - WC trending analyses
  - Prioritizing Industries for Occupational Injury and Illness Prevention and Research, Washington State Workers' Compensation Claims Data, 2002-2010  
[http://www.lni.wa.gov/Safety/Research/Files/bd\\_3F.pdf](http://www.lni.wa.gov/Safety/Research/Files/bd_3F.pdf)



# State-Fund WC Insurer Example: Ohio Bureau of Workers' Compensation

- **OHBWC – NIOSH Partnership**

- All-industry database of WC claims 2001-2011
  - WC trends by industry, employer size, occupation, causation, part of body, and injury/illness diagnoses

- Evaluate effectiveness of over 15 OHBWC prevention programs

- Safety Intervention Grant

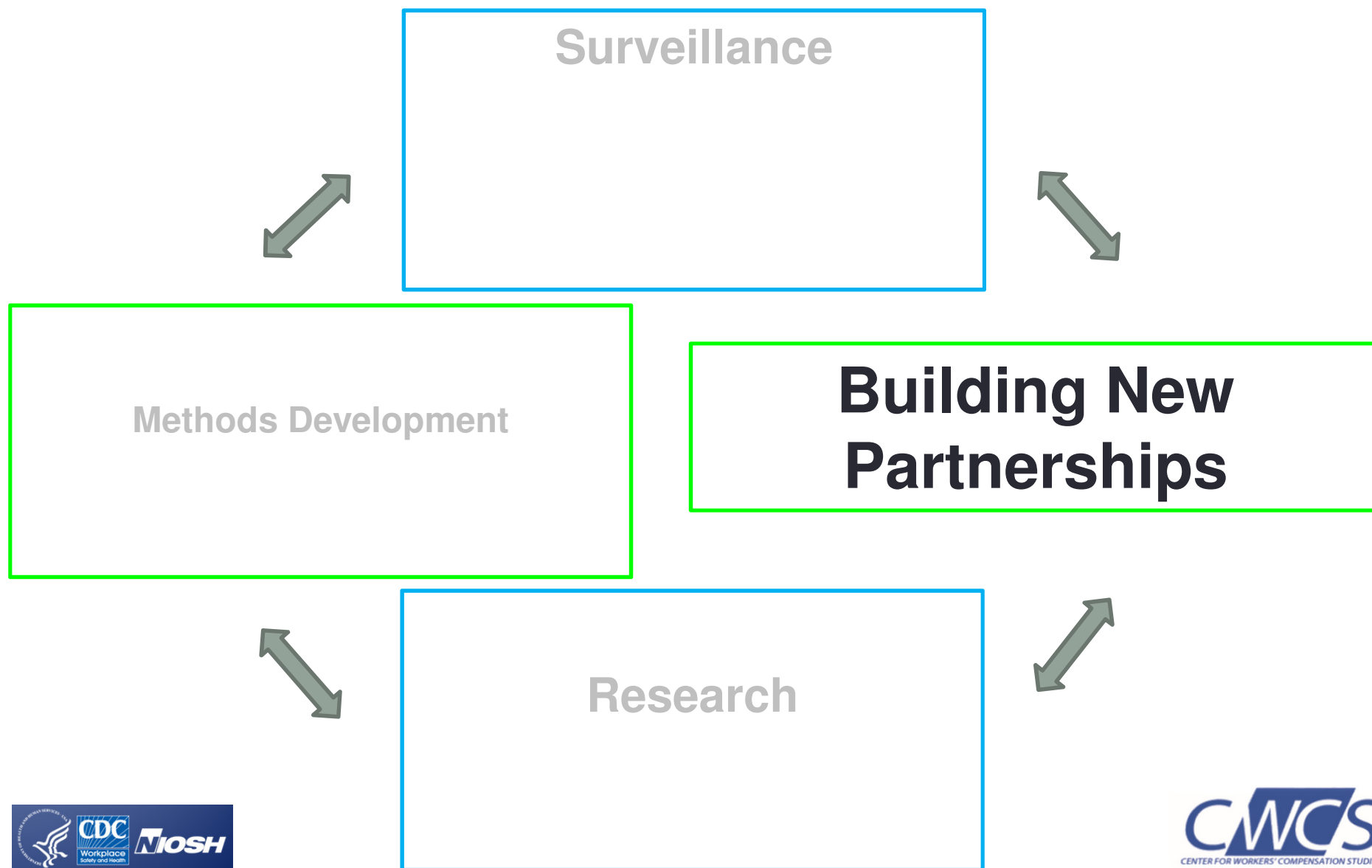
- Matching funds to implement engineering controls since 1999
- Program significantly reduced affected employee claims and costs
- OH BWC quadrupled SIG budget, in 2014 provided \$15 million to 535 employers
- The effectiveness of insurer-supported safety and health engineering controls in reducing workers' compensation claims and costs”
- <http://www.ncbi.nlm.nih.gov/pubmed/25223846>

- Workplace Wellness Grant

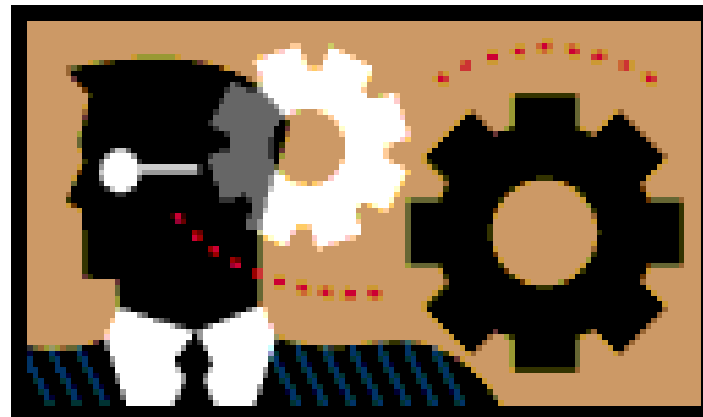
- \$4 million over four years to implement wellness programs in 200+ employers



## Use Surveillance to Focus Research and Prevention



# Interested in Working with Western State-Based Insurers?

AASCIFPINNACOL  
ASSURANCESTATE  
COMPENSATION  
INSURANCE  
FUNDCWCS  
CENTER FOR WORKERS' COMPENSATION STUDIES