



Montana Workers' Compensation **Survey Project**

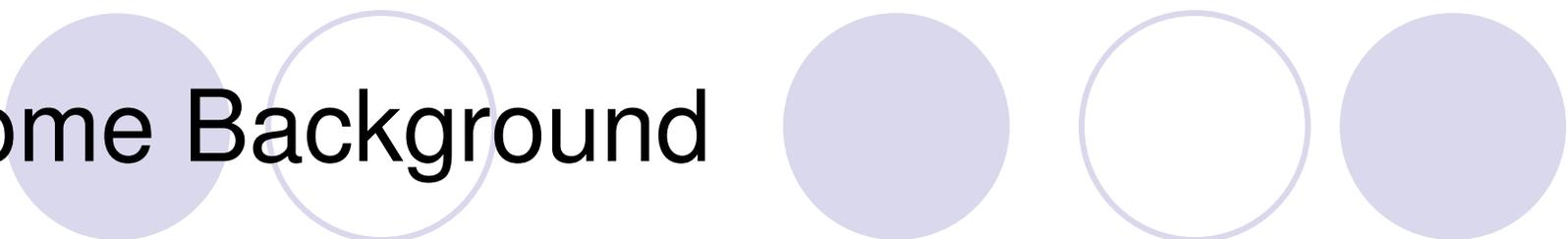


Employer Survey

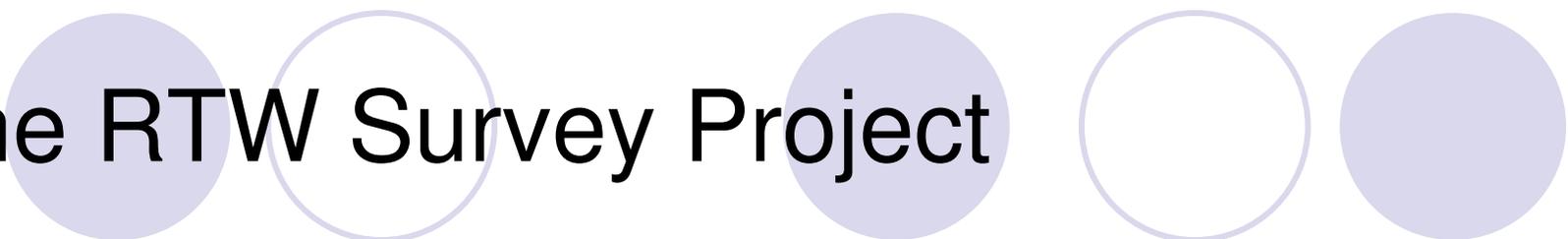
Labor-Management Advisory Council

December 4, 2008

Some Background



- NCCI: MT's average RTW Duration is 111 days
 - 126% of the national average (88 days)
- Previous Research: even after benefits, median worker will lose 40% of the wages he/she would have earned if injury had not occurred
- Estimated \$12.5 million can be saved by reducing duration to the national average
- Role of the survey project: Identify barriers to RTW and areas of focus



The RTW Survey Project

- Three surveys have been conducted
 - Injured workers
 - Medical providers
 - Employers
- Three more are in the works
 - Vocational rehabilitation counselors
 - Claimant attorneys
 - Claims examiners

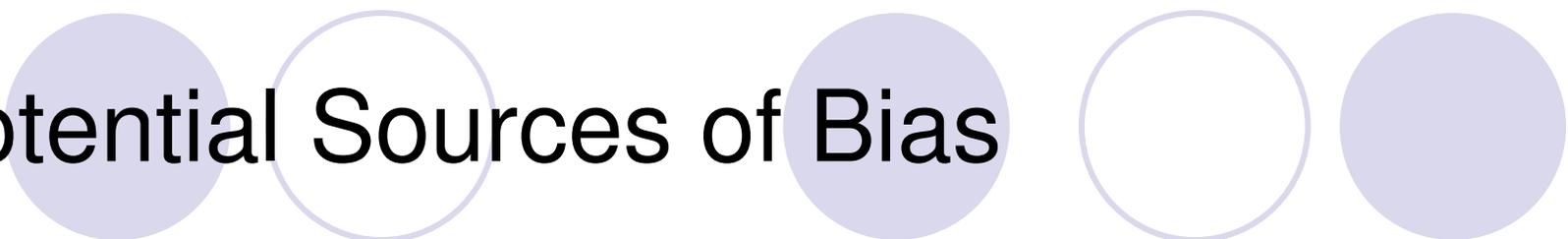
Survey Methodology



- Randomly selected 3,750 employers with wage-loss claims in 2006
 - Gives employers that should have RTW experience
 - Two years for claims to develop
- Included 576 employers that were operating in 2001—injured worker survey
- Addresses were verified by UI Division
- Sent paper survey: Two options
 - Return paper survey
 - Complete survey online

Response Rates & Confidence Levels

- 1,299 surveys were completed
 - 572 responded online
 - 727 responded by mail
- 34.6% response rate
- 95% confidence level required 371 responses
- 1,299 responses allow 97.6% confidence level
- 95% = 3.7 confidence interval



Potential Sources of Bias

- Migration Bias:

- Do businesses with bad experiences go out of business?

- Partially addressed by 2006 employer selection

- Self-Selection Bias:

- Survey is voluntary, questions are voluntary

- Are the people least satisfied with the system most likely to respond?

Who are these employers?



- Plan Type

- Self-Insured: 6%
- Privately Insured: 45%
- Montana State Fund Insured: 49%

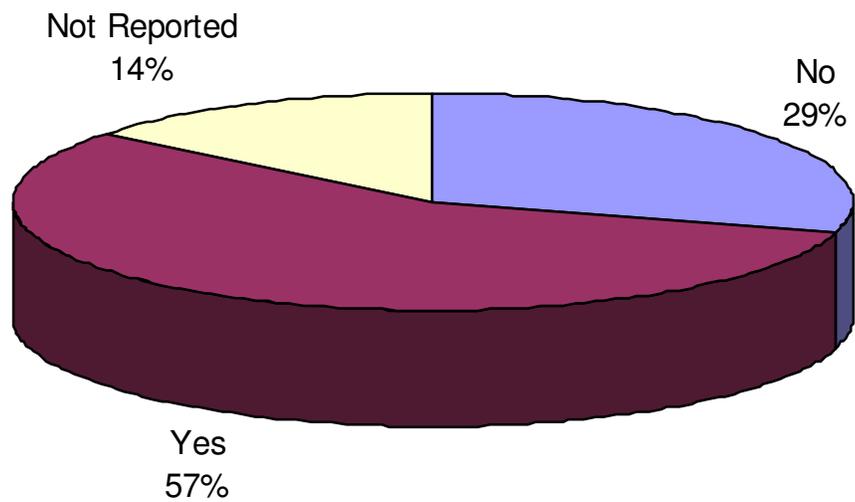
- Average Employer Size by Plan Type*

- Self-Insured: 242 employees
- Private: 65 employees
- MSF: 27 employees
- Overall: 59 Employees

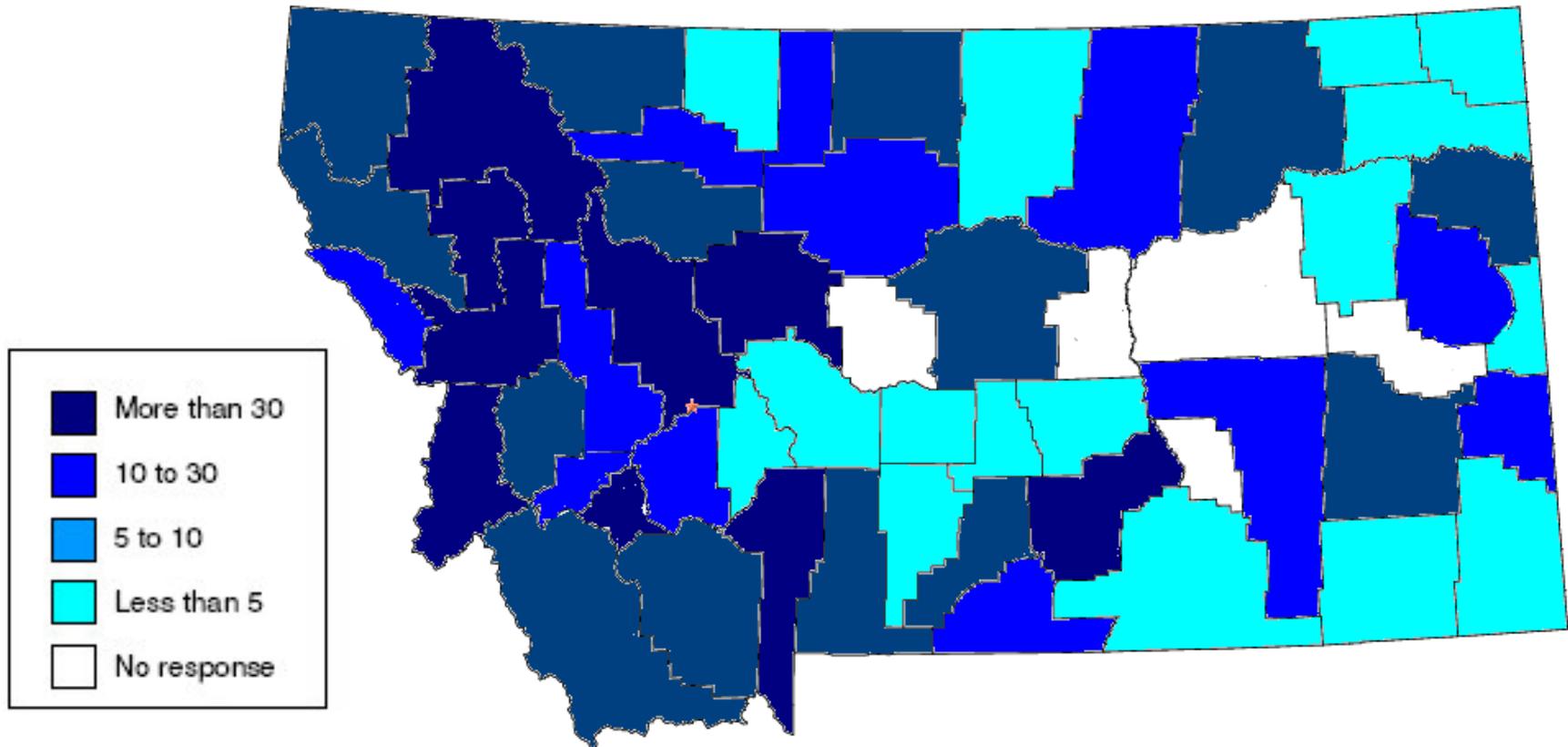
**Self Reported*

Health Insurance

Employers Offering Health Insurance

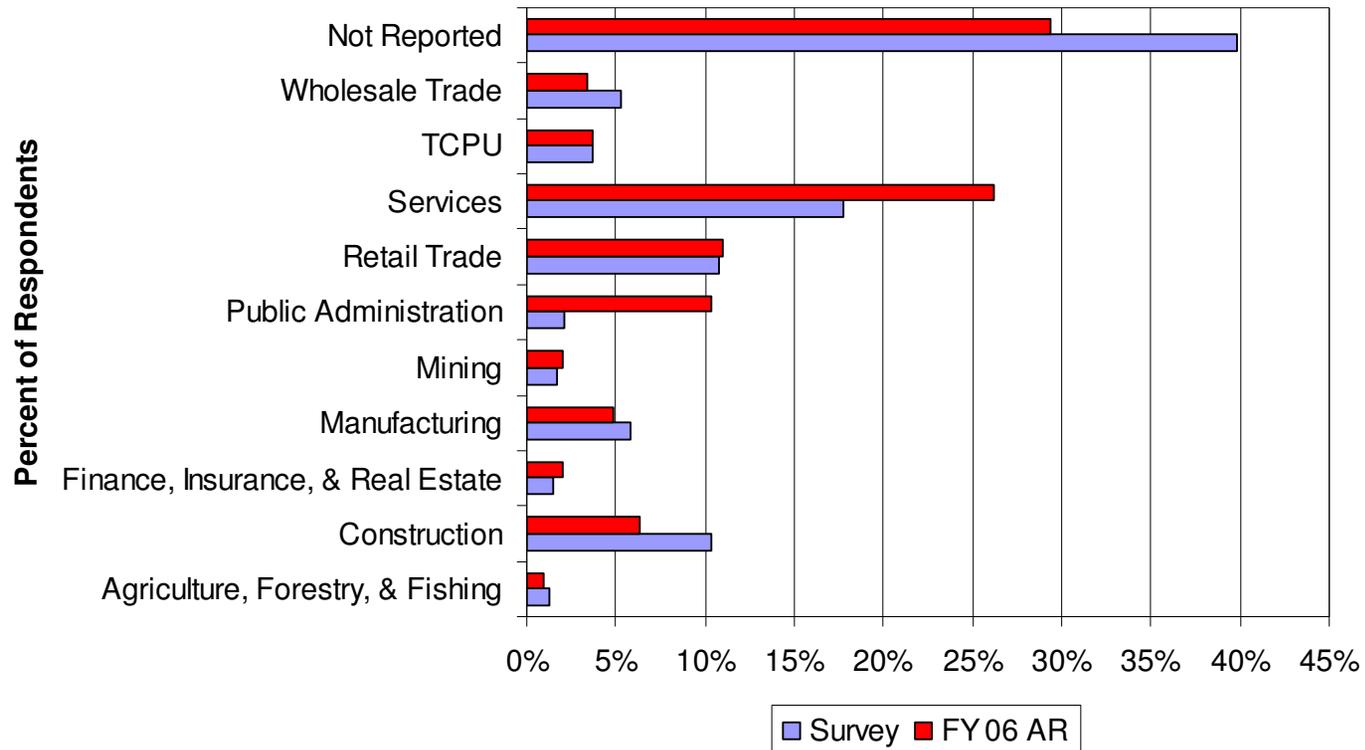


Respondents by County



Industry

Industry Comparison
Survey Respondents and FY 2006 Injuries



TCPU: Transportation, Communications, Public Utilities. **FIRE:** Finance, Insurance, Real Estate

A note of caution...

- ***Association is not Causation!***

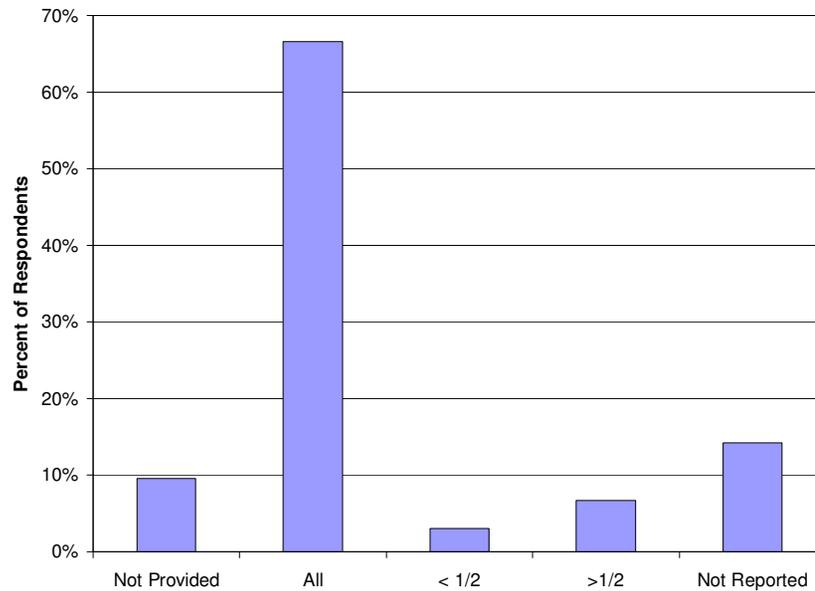




Safety and Injuries

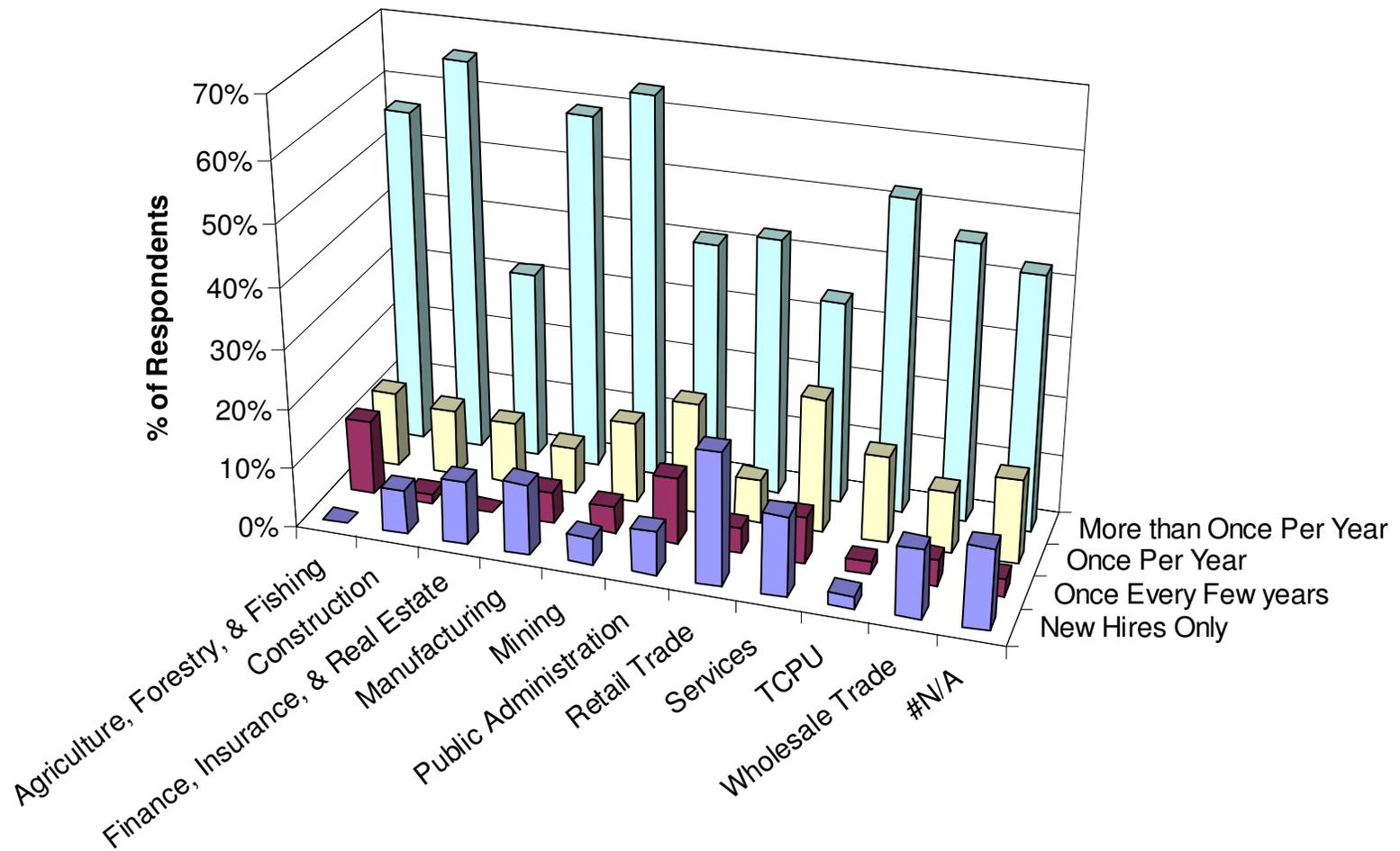
Who provides safety training?

Employees Receiving Safety Training



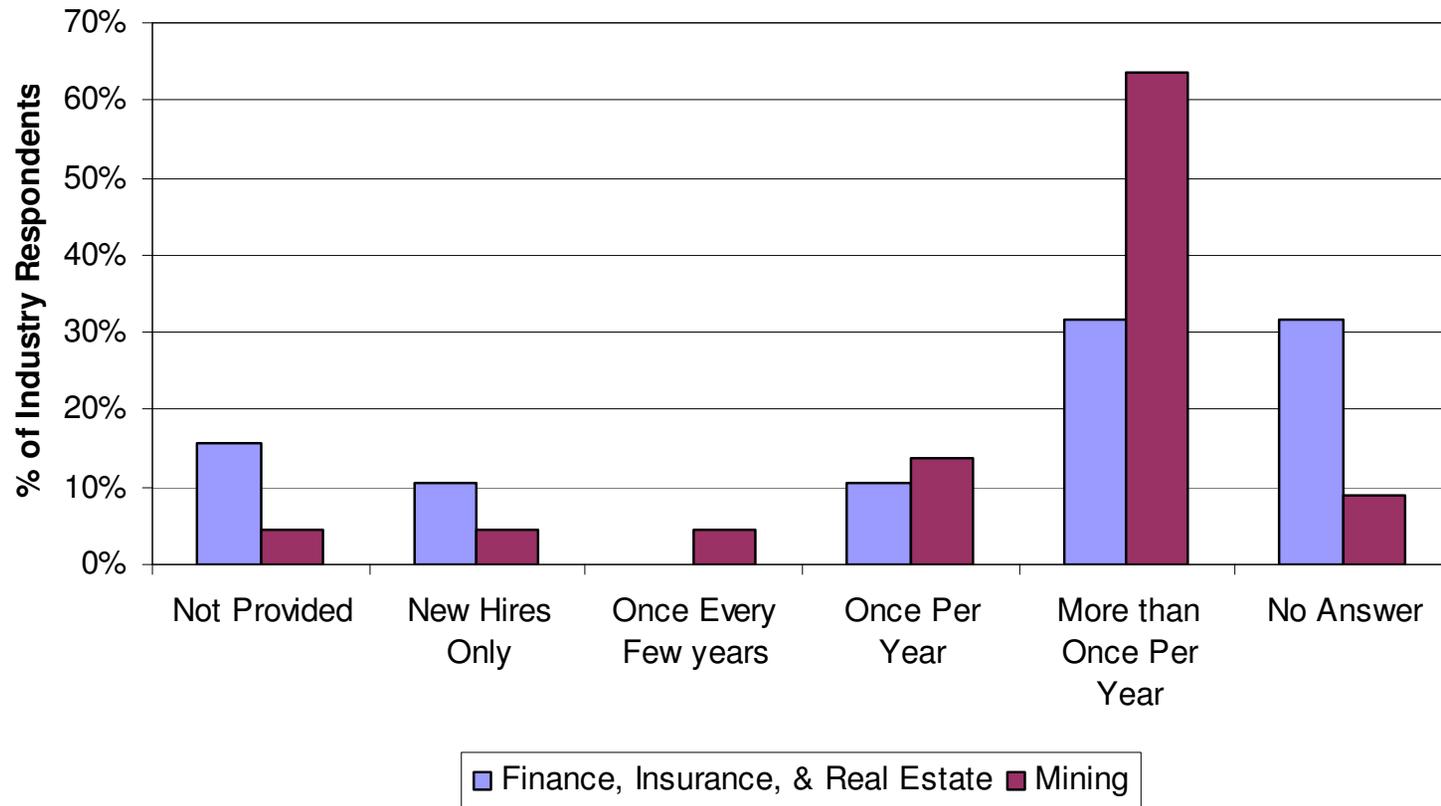
Industry	Not Provided	All
Agriculture, Forestry, & Fishing	6.25%	75.00%
Construction	4.48%	78.36%
Finance, Insurance, & Real Estate	15.79%	47.37%
Manufacturing	3.95%	73.68%
Mining	4.55%	86.36%
Public Administration	7.41%	59.26%
Retail Trade	11.43%	64.29%
Services	8.23%	64.50%
TCPU	8.33%	66.67%
Wholesale Trade	13.04%	53.62%
Industry Not Reported	11.61%	65.76%

Safety Training Frequency

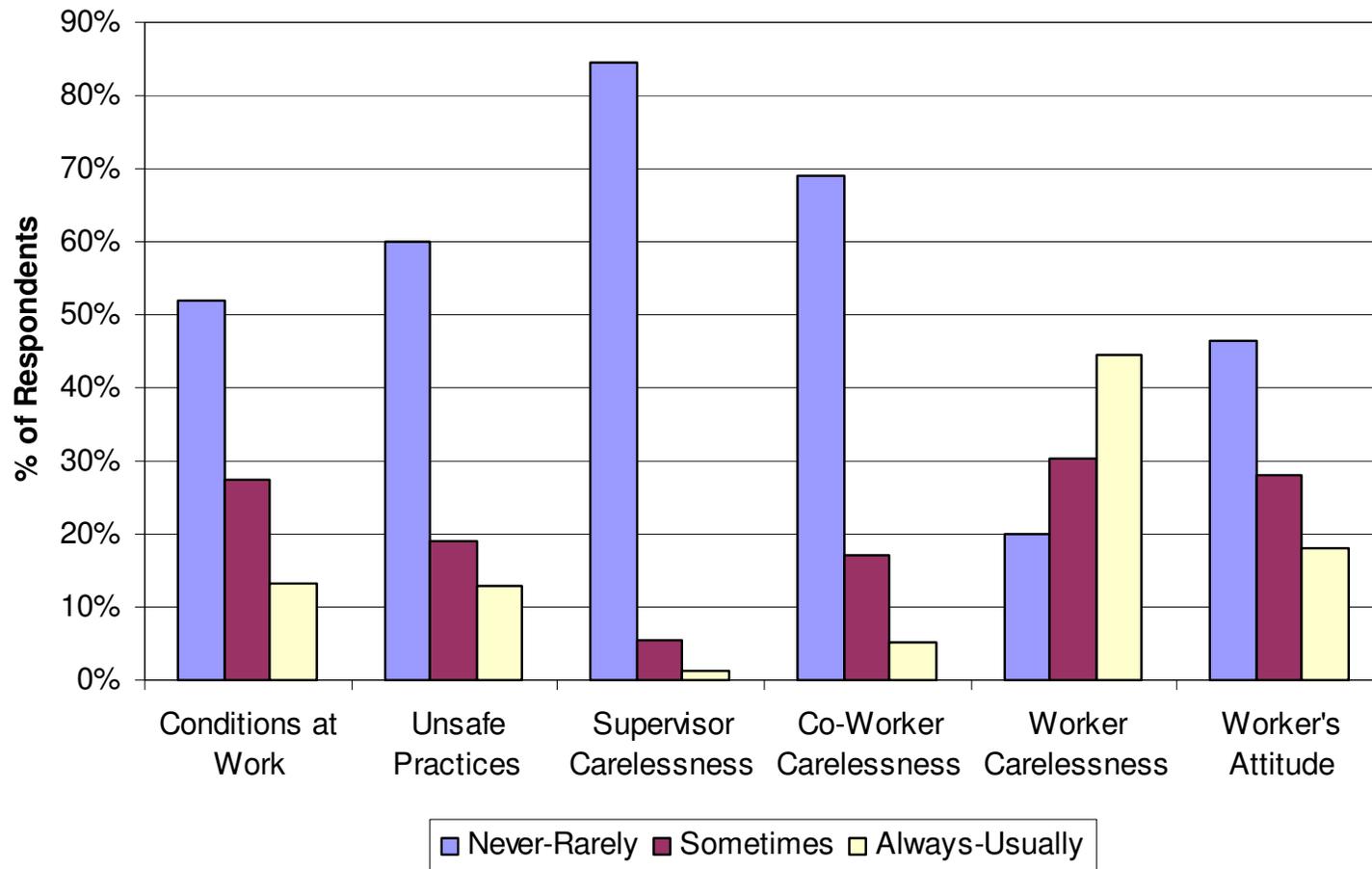


A Closer Look

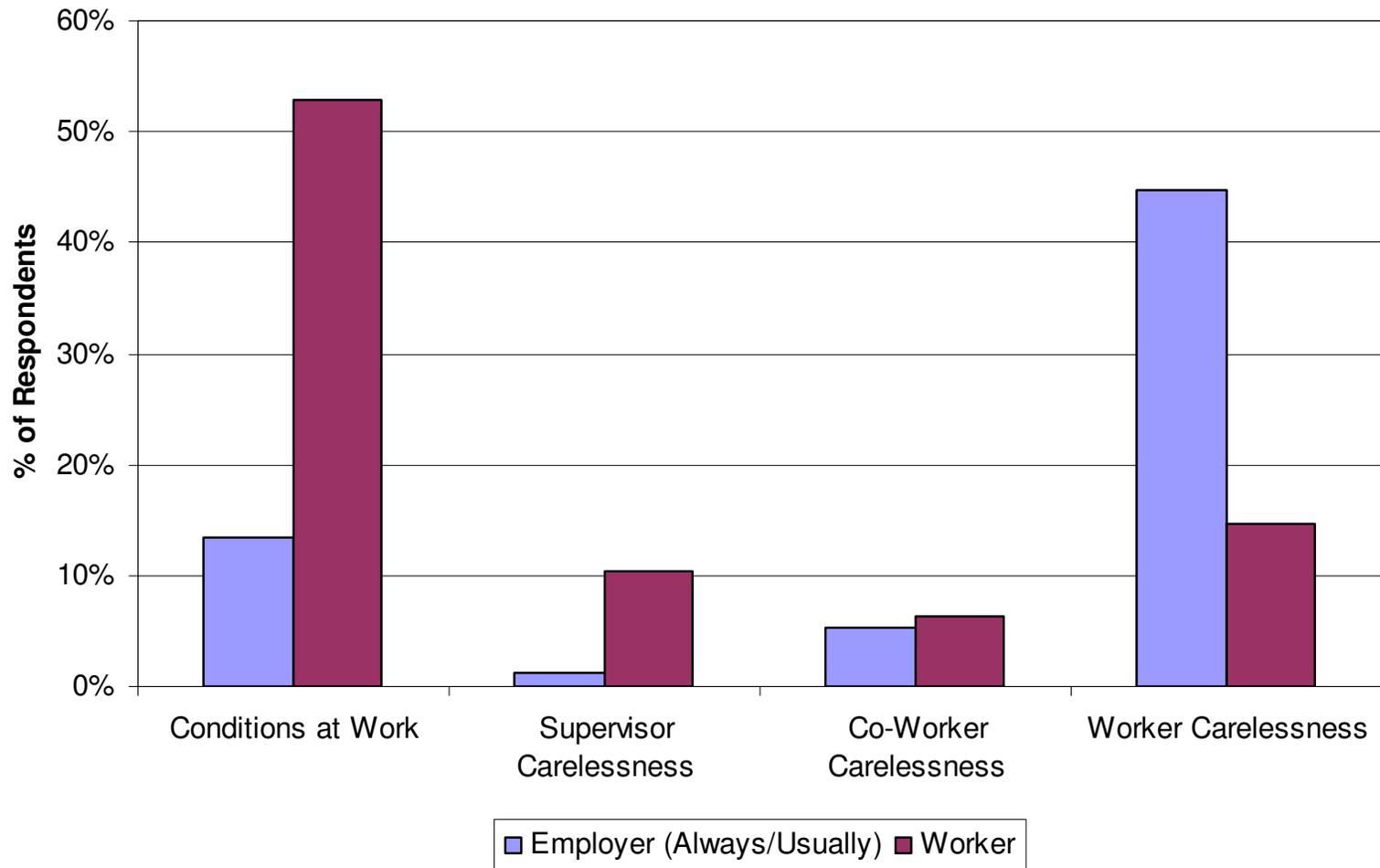
Safety Training Frequency: Mining and FIRE



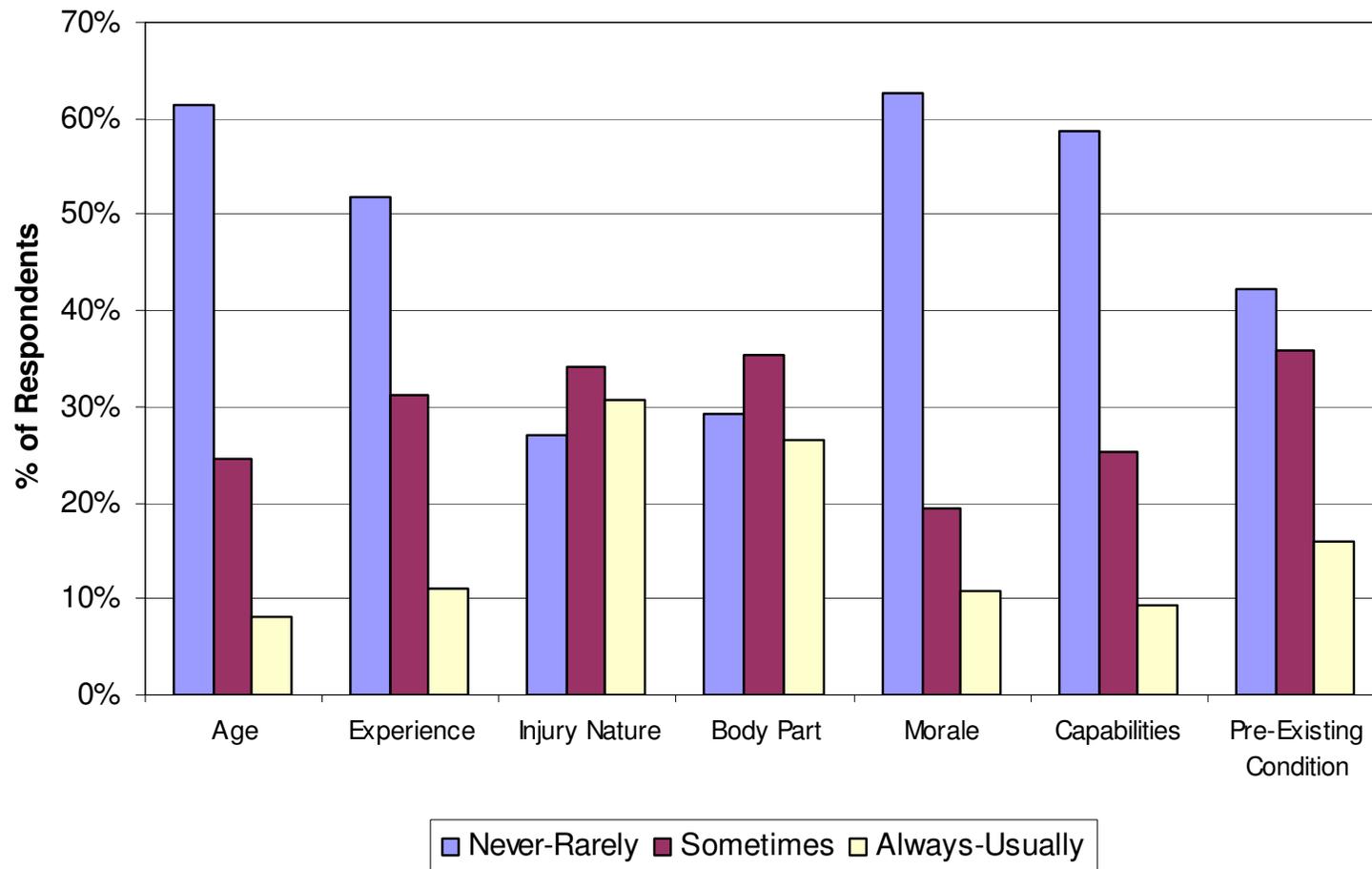
Contributing Factors to Injury



Employer and Worker Perceptions of Contributing Factors

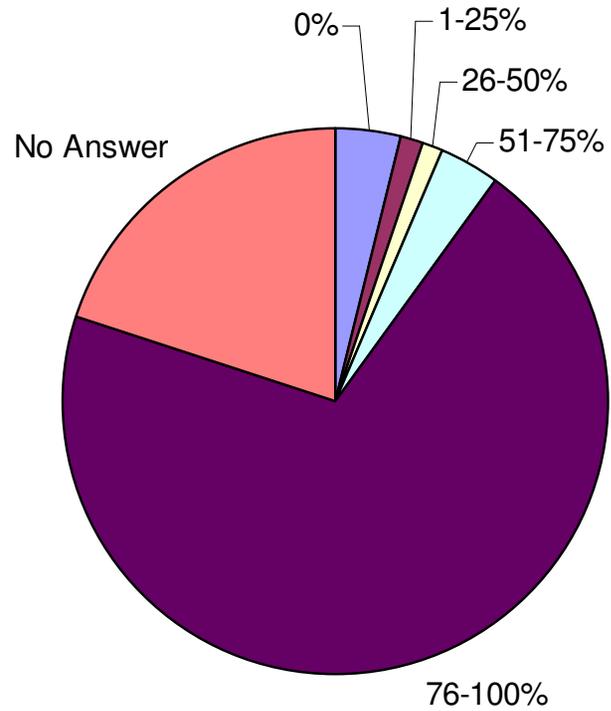


Individual Factors Contributing to Injury Severity



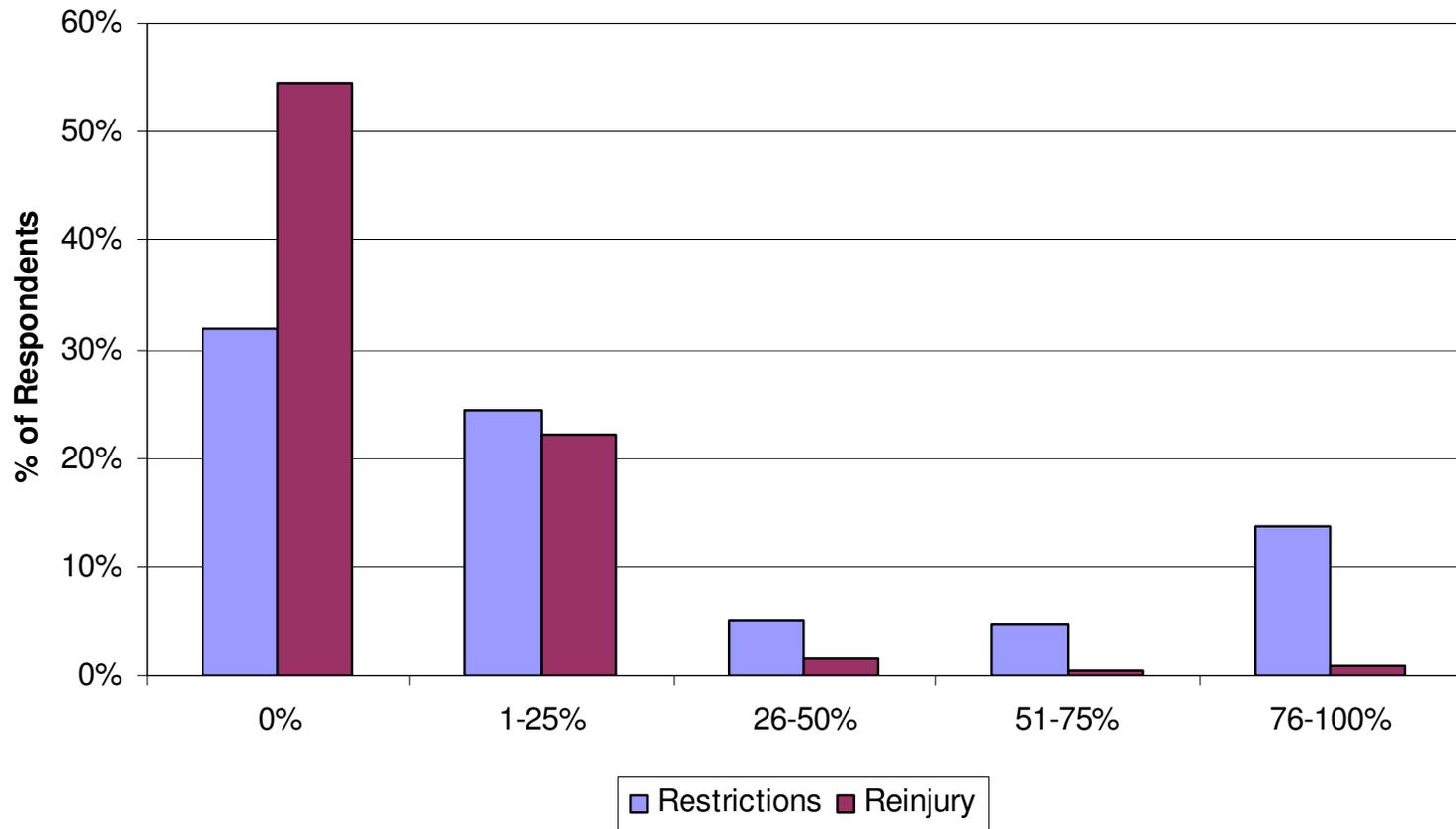
RTW Perceptions

Percentage of Employees that RTW



RTW Perceptions

RTW Conditions

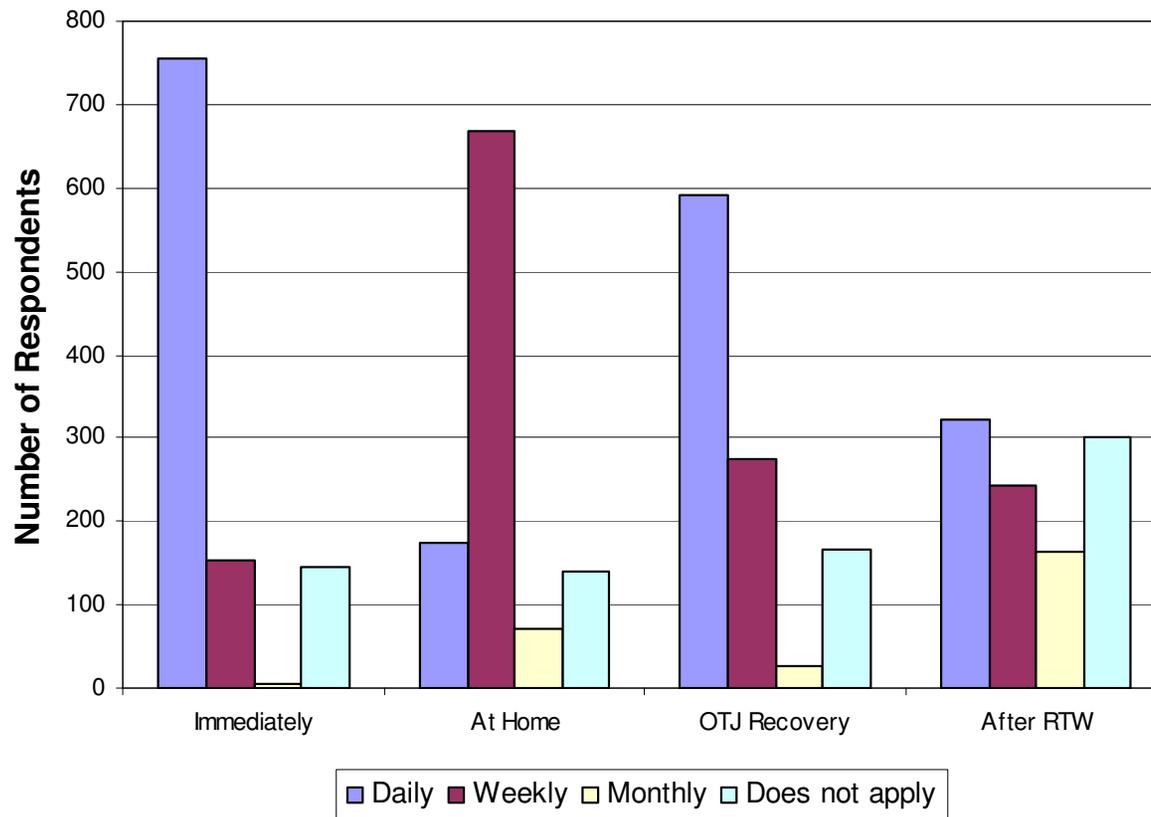




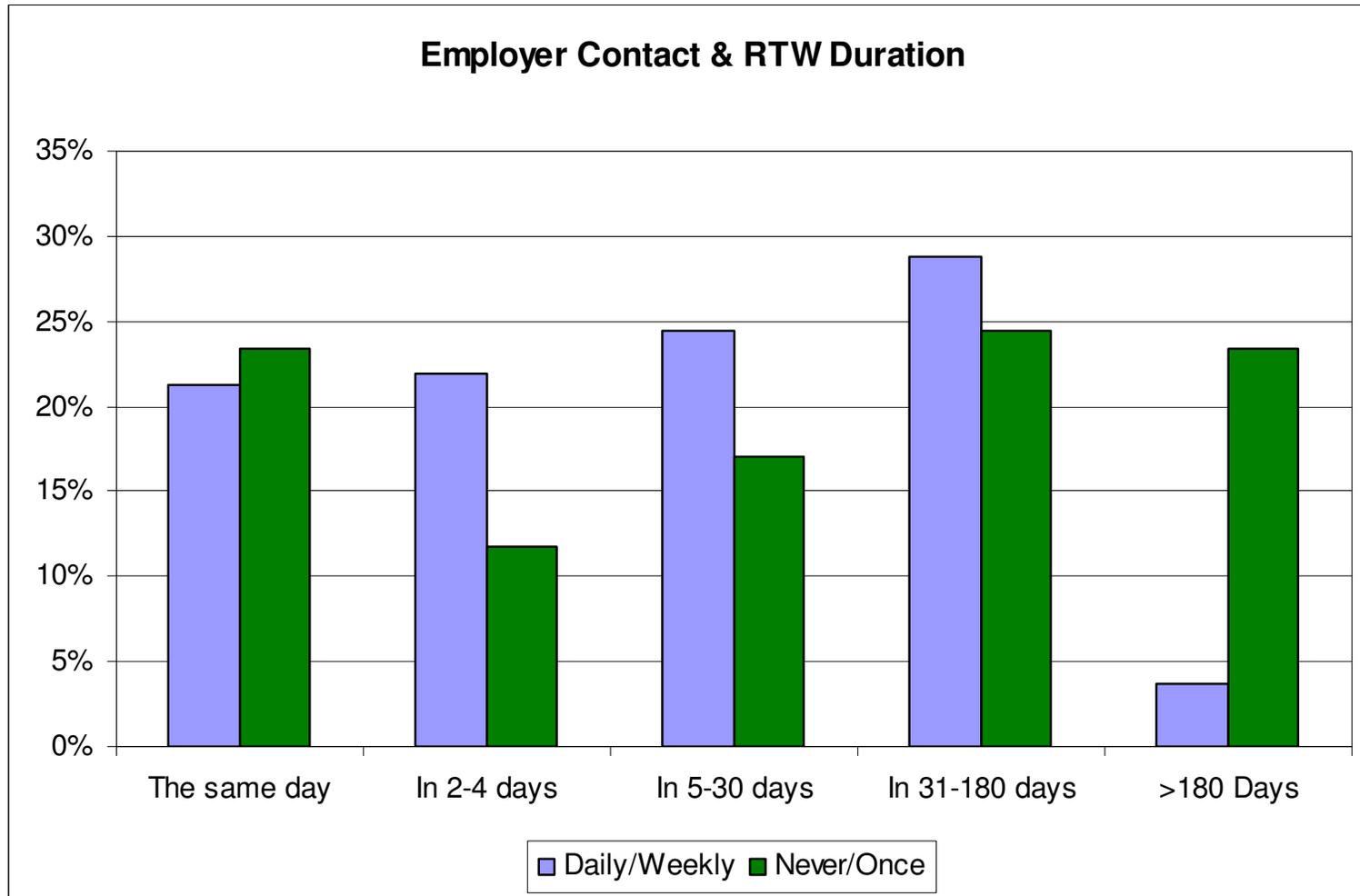
What Employers are Doing

- **30%** have a written RTW policy
- **33%** assign supervisors or other employees to check on the injured worker
- **15%** have a RTW coordinator
- **37%** say that supervisors have established duties to assist injured workers
- **55%** say they have modified or light duty plans for returning workers

Frequency of Contact



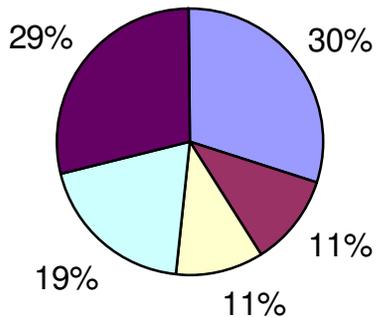
Flashback: Injured Worker Survey



On-The-Job Recovery

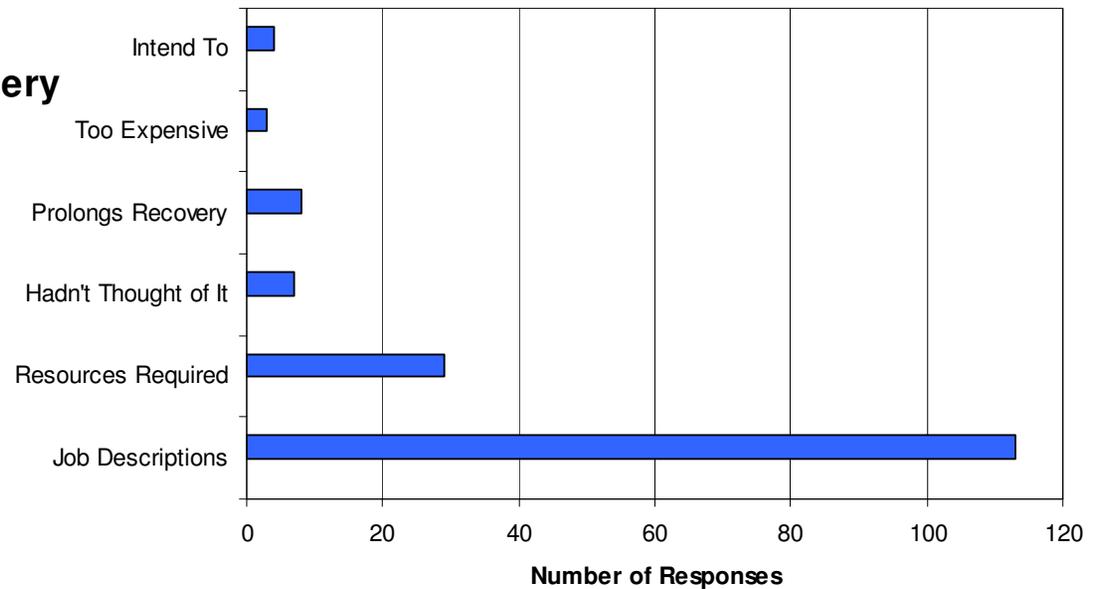
82% of respondents said they offer on-the job recovery

Positions Allowing for OTJ Recovery



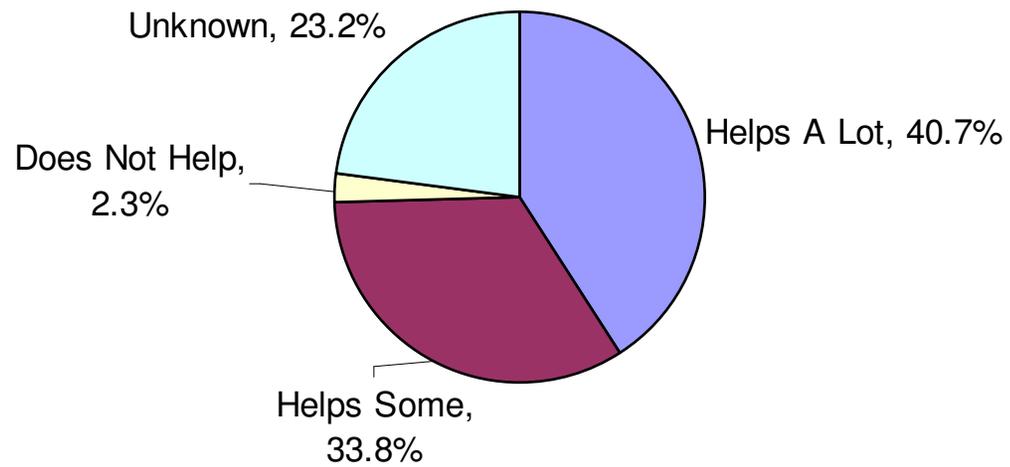
■ Less than 25% ■ 26-50% ■ 51-75% ■ 76-99% ■ 100%

Why Don't You Offer OTJ Recovery?



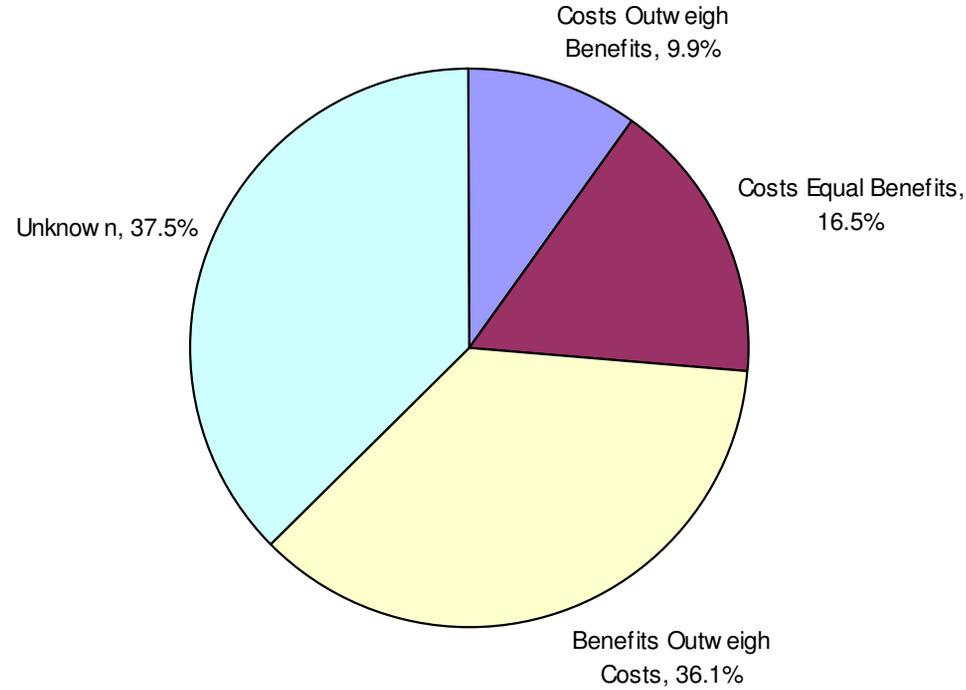
Perceptions of OTJ Recovery

Effect on Workers' Recovery Processes



Perceptions of OTJ Recovery

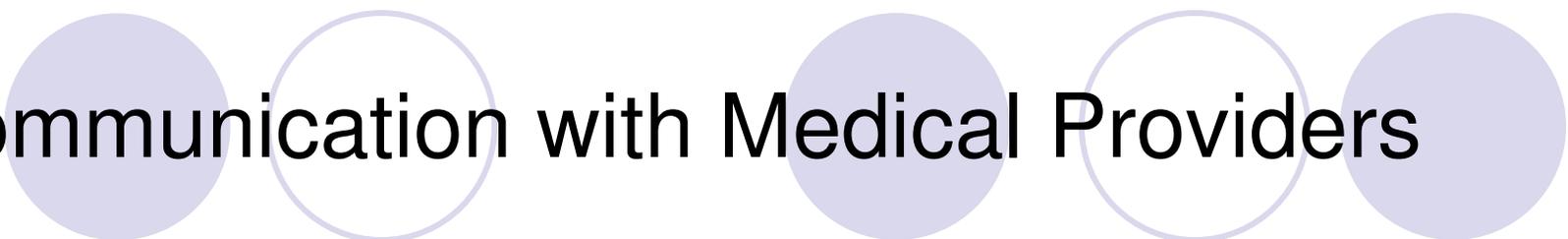
Costs/Benefits of OTJ Recovery Program





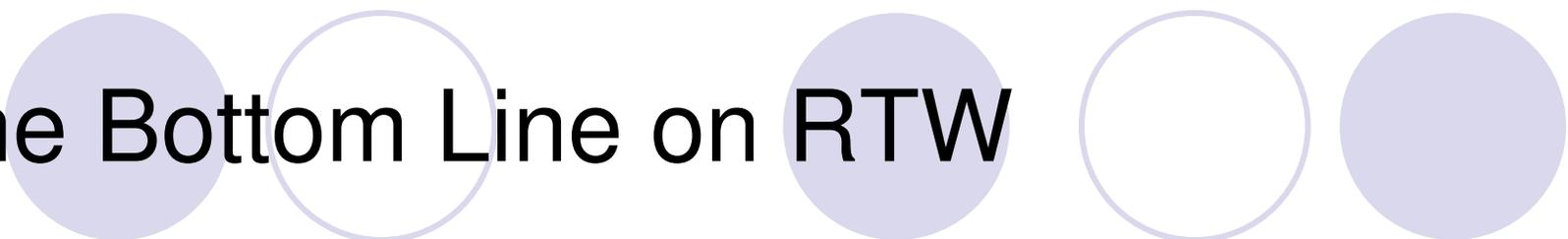
What Employers are Doing

- 26% offer permanently modified work
- 50% offer to find another job within the company for someone who cannot perform old job
- 50% provide health and/or retirement benefits while a worker is away



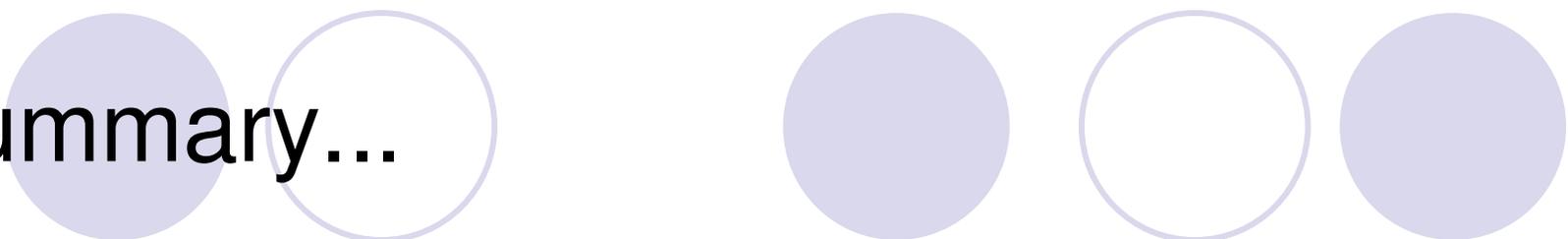
Communication with Medical Providers

- **52%** discuss a RTW date with the worker's doctor
- **31%** inform doctor of OTJ recovery availabilities
- **56%** provide doctor with worker's job description/work requirements
- **33%** contact doctor to determine whether or not work absence is medically required
- **44%** guarantee worker that his/her job is safe



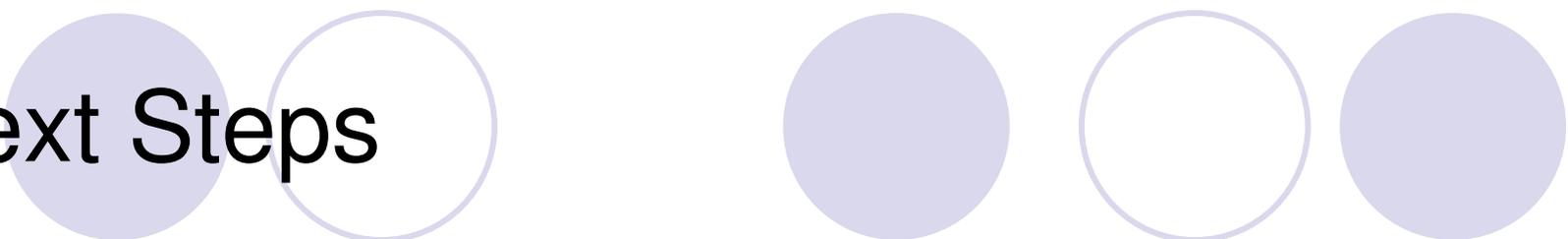
The Bottom Line on RTW

- **66%** believe it is most cost effective to allow employees to recover on-the-job.
- **69%** believe that the most effective way for an employee to recover, in terms of the investment in the employee, is to allow an employee to recover on-the job.
- **62%** believe that on-the-job recovery presents the fastest recovery time for an employee



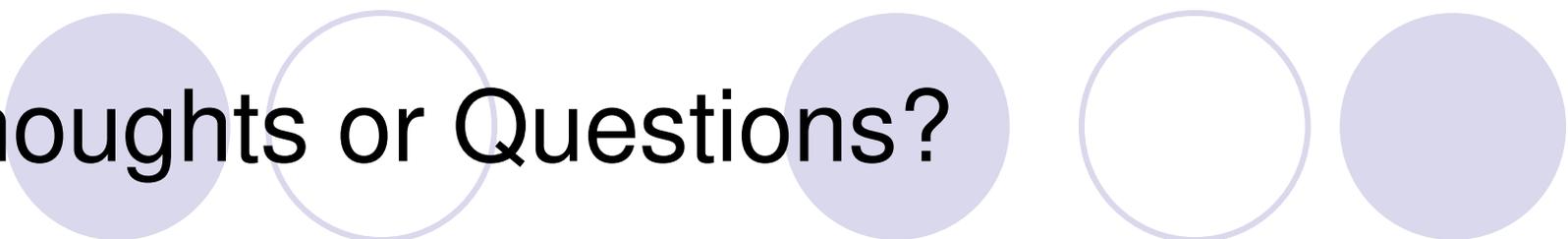
Summary...

- Most employers are offering safety training to all employees, more than once per year
- Only 30% have a written RTW plan
- 82% offer some sort of OTJ recovery
- Only half are discussing RTW dates with doctors
- Over 60% say that OTJ recovery is cost effective and beneficial both to them and the employee



Next Steps

- Further analysis and breakdown
- Explore stakeholder relationships
- Examine the return-to-work decision
- Results from other surveys
 - Medical Providers
 - Voc Rehab Counselors
 - Claimant Attorneys



Thoughts or Questions?

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Presentation will be posted at:

<http://www.erd.dli.mt.gov/wcstudyproject/labormngmntadvisorycouncilmeetinginfo.asp>