



THE HEALTH OF
SELF INSURANCE
ACROSS THE NATION

What is the Future of Self Insurance?

- Declining market
- Outside Pressures
- Other Pressures on State Workers' Compensation as we know it today

Countering the loyal opposition's message

- The Plaintiff's Bar
- AFL-CIO
- Cost Intensive Providers (CIP's) and their state associations
- Pain Docs
- The ProPublica message

Countering the ProPublica Mission/Message – The Facts Don't Matter

- ProPublica Mission – to stop/discredit workers' compensation reform – to create a federal compensation system
- The Demolition of Worker's Comp – Over the past decade, states have slashed workers' compensation benefits, denying injured workers help when they need it most and shifting the costs of workplace accidents to taxpayers. <https://www.propublica.org/article/the-demolition-of-workers-compensation>

ProPublica's Mission - How to build on ProPublica's powerful workers' comp investigation.

- With their ongoing investigative project on the “demolition” of workers compensation, [“Insult to Injury,”](#) ProPublica’s Michael Grabell and NPR’s Howard Berkes are modern muckrakers of sorts. Grabell and Berkes reveal one unsavory detail after another in a powerful package of stories, interactives, and photos, describing how “over the past decade, state after state has been dismantling America’s workers’ compensation system with disastrous consequences for **many** of the hundreds of thousands of people who suffer serious injuries at work each year.” It’s just the sort of evidence Americans need to understand why safety net programs established to help injured and disabled workers and sustain them in retirement—programs now under assault—are crucial.

ProPublica's Tools - here are a few other directions for local reporting:

- The idea of letting employers opt out of the workers' comp system, now allowed in Texas and Oklahoma, is spreading to other states. What protections would workers have if the idea catches on? Keeping an eye on statehouse lobbying can familiarize you with the arguments.
- If injured workers are stymied collecting on workers' comp claims, where else can they turn? Do they have private disability insurance, which is usually expensive? Can they get Social Security disability benefits, which are also under attack?
- Have weakened workers' comp laws in states really attracted new business, as proponents of changing the laws argue? Grabell says he and Berkes did not find a lot of evidence for this claim.
- How adequate are your state's payments, considering a family's budget, other income, and cost of living? How do injured workers and their families survive?
- http://www.cjr.org/the_second_opinion/pro_publica_workers_comp.php

State Self-Insurance Reality Check

- Political strength – is your association the first called when a workers' compensation issue is asked?
- Political relationships – the Governor, the legislature, key legislative leaders, your Washington delegation, the bureaucrats, other insurance groups – where does your association stand?
- Is your membership growing, solid or declining?

Assessing Self-Insurance in your State

- Knowing the numbers – breakdown of state employers
- Reassessing your strengths – a look in the mirror
- Looking for opportunities

Self-Insurance in the Future

- Broadening the scope of our associations
- Will we include just self-insurers or will we become more focused on workers compensation in general?
- Will we include multi-lines?
- How do we enhance the benefits our members receive?

Building Blocks

- Broadening Political Strength – building alliances
- Expanding Programing – educational, regulatory
– making the association indispensable
- Harnessing message – Self-insurers put injured workers first – our mission is to provide appropriate care and give injured workers the best quality of life by returning them to work

Building Blocks

- Champion Opioid reform – just say no to long-term prescribing
- Point out the attorneys and pain docs that are encouraging harmful prescribing – turn the table
- Your message – that long-term opioid use is bad medicine for the injured worker and you as the employer are trying to stop it.

Compmetrics

- Compmetrics is the empirical analysis of the health of a workers' compensation system. It is the analytical, evidence-based approach to developing a workers' compensation system that prioritizes appropriate medical care for injured workers and at the same time promotes a cost-effective and efficient workers' compensation system.

Next Steps

- Become the database tracking the cost intensive providers, consistent bad judicial decisions, outrageous outlier costs
- Comparative analysis of national, regional and state data.

Next steps

- Develop a new marketing strategy
- Is it time to rebrand – tweak or go all the way?
- Capitalize on traditional strengths – develop new ones

Who Will Lead the National Conversation on Workers' Compensation?

- It is us – the state associations – we represent the economic leadership in each state.
- We have to be leaders in the discussion
- <http://www.workerscompensation.com/compnewsnetwork/from-bobs-cluttered-desk/23293-who-will-lead-the-national-conversation-on-workers-compensation.html>