

Reform Workers Compensation

PROBLEM

Employers in all industries complain that the cost of workers' compensation is too high, too unpredictable and an impediment to job growth.

The self-insurance prohibition for a company with fewer than 500 employees does not exist in other states and serves as an impediment for achieving cost savings.

Group rating discounts not only have been severely reduced, they have become unpredictable.

The Industrial Commission routinely overrules Bureau of Workers' Compensation decisions awarding benefits in a manner, which increases costs and encourages delays in the employee's return to work.

SOLUTION

The legislature should increase the number of companies who can self-insure by reducing the employee threshold.

The Bureau of Workers' Compensation should also adopt rules that allow groups of employer trade associations to offer self-insurance plans.

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