



Welcome to the San Francisco Workers' Compensation Council Meeting

The meeting will begin at 9:00 AM Pacific.
Please mute your lines!

Report to the San Francisco Workers' Compensation Council

Peggy Sugarman

Workers' Compensation Director

March 7, 2022





Agenda

- Accomplishments, Initiatives & Challenges
- COVID-19 Report
- Performance Quick Facts
- Financials
- Claim Analytics

Accomplishments, Initiatives & Challenges

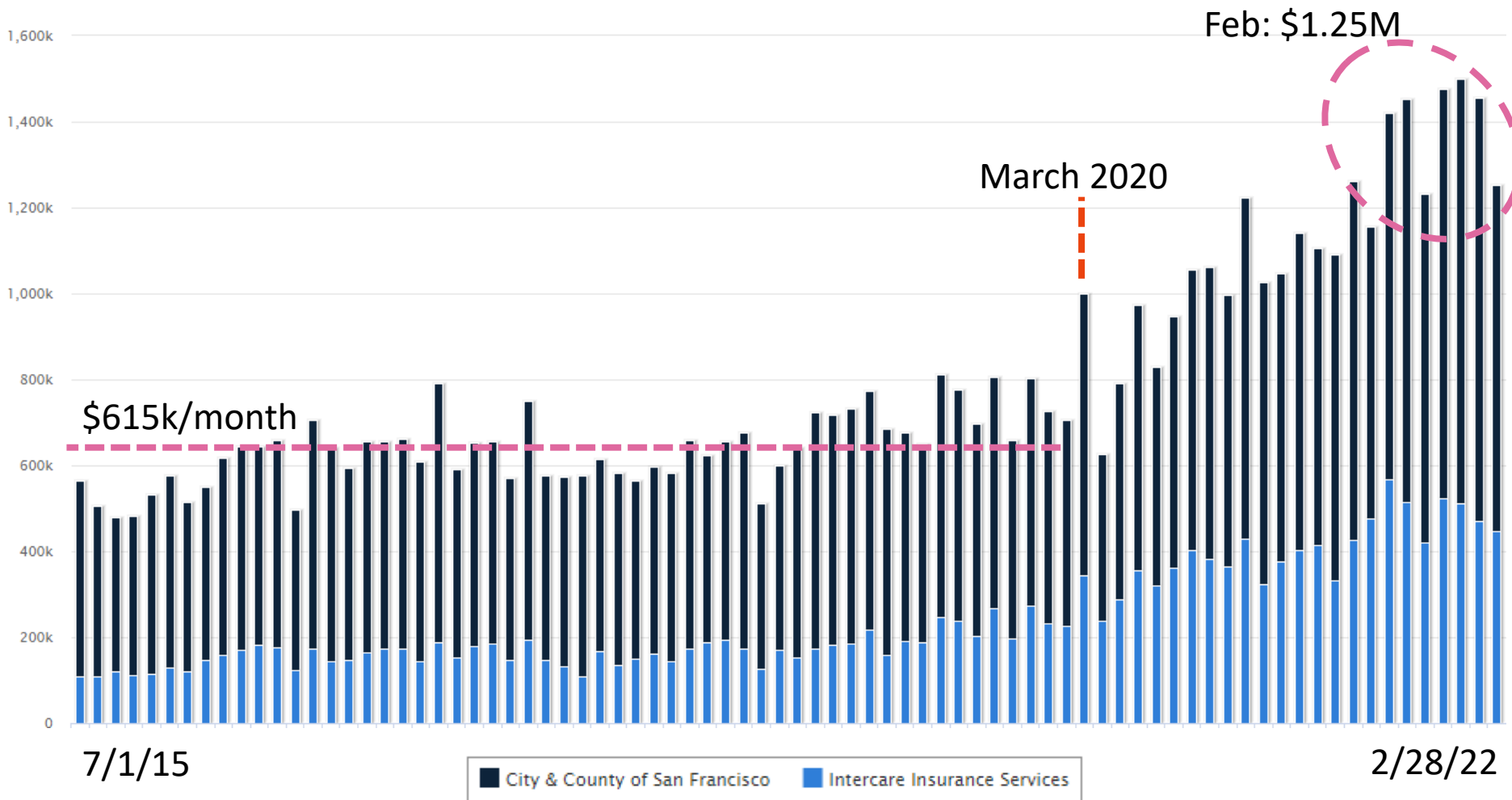


Challenges

- Backlog of reported claims awaiting set-up, mostly Police & Fire COVID, clerical staff working overtime and weekends.
- Triaging exceptionally high caseload volumes.
- Continuing to manage ongoing challenges with high Temporary Disability (TD) incidence and duration are forecasted to remain high throughout FY2021-2022.
- Financial pressures from state fee schedules to Temporary Disability, Medical Legal services, Copy and Document Retrieval Services, etc.
- Changes in SFERS due to litigation will increase Permanent Disability Benefit payouts in IDR cases to cover only the percentage of the City's contribution to the employee's retirement and not as to the entire value of the body part that is subject to the IDR.
- Budget deficits continue to develop, working with departments and MBO.



TD Expense History





Statewide Average Weekly Wage History

Statewide average weekly wage (SAWW)

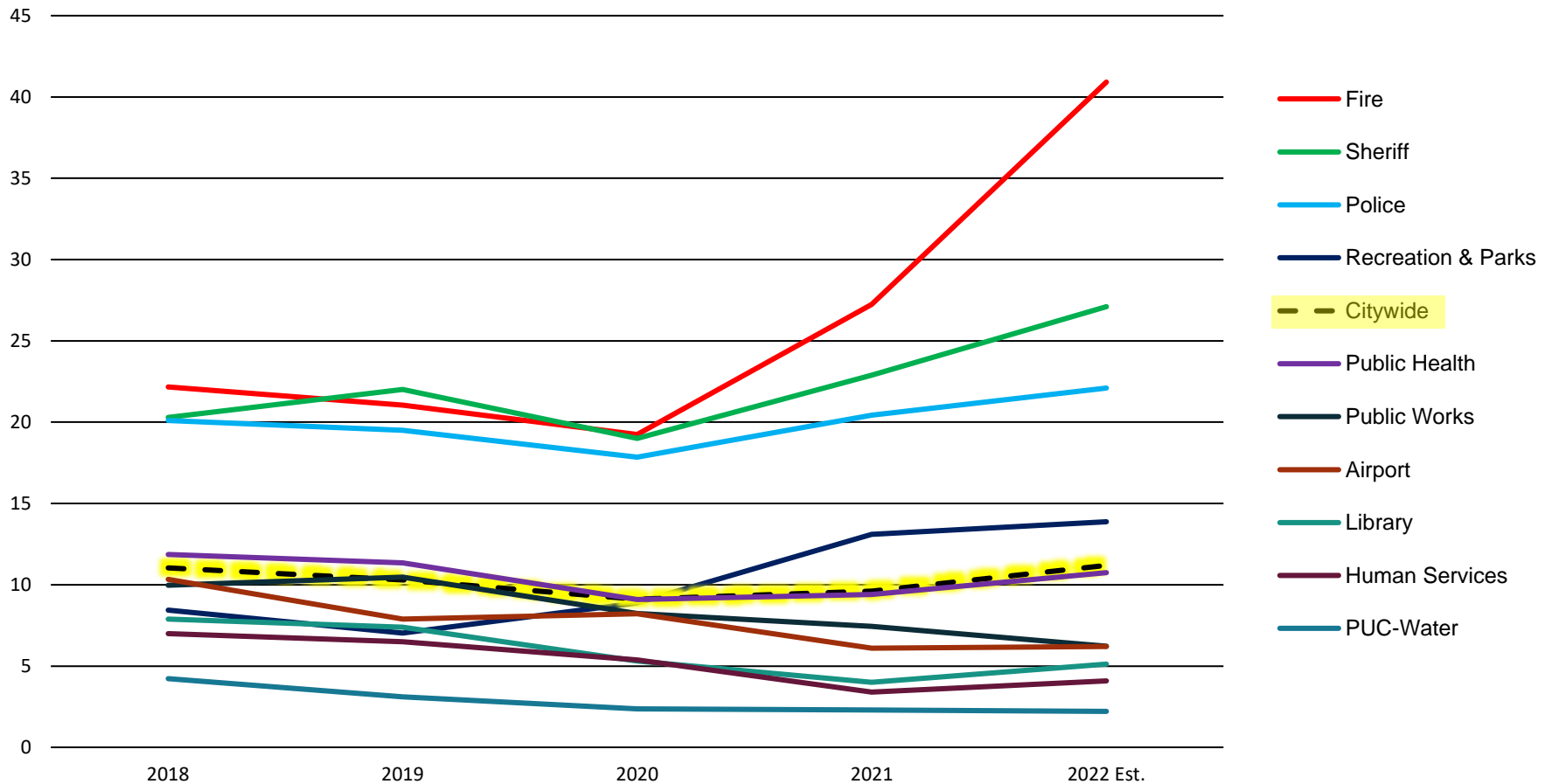
Permanent total disability benefits (based on permanent disability of 100%) are paid for life, at the temporary disability rate. For injuries that occur on or after January 1, 2003, the benefit rate will be adjusted each year based on any increase in the state average weekly wage (SAWW).

Year	SAWW	SAWW increase
2022	\$1,570.00	13.5213%
2021	\$1,383.00	4.377%
2020	\$1,325.00	3.84013%
2019	\$1,242.78	2.971%
2018	\$1,206.92	3.642%
2017	\$1,164.51	3.9119%



Claims Incurred Per 100 FTE

Top 10 Departments



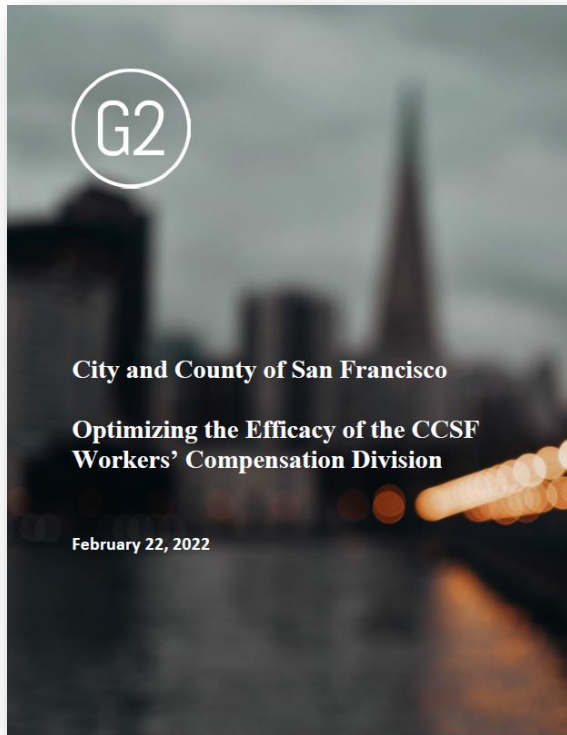
Notes:

- 1. Report only claims are excluded
- 2. 2022 Est. reflects a straight line of Q1-Q2 claim volume for the whole fiscal year

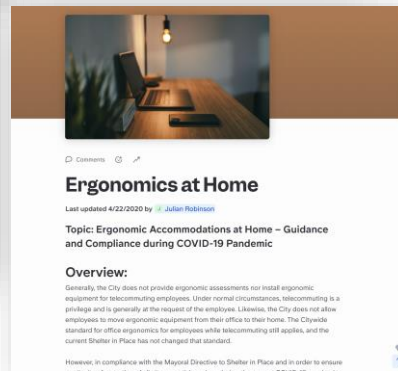
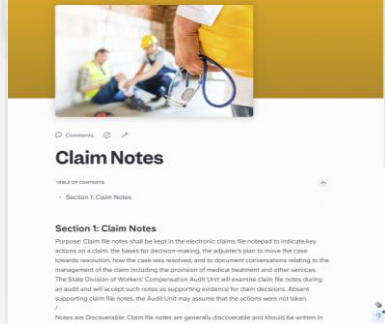
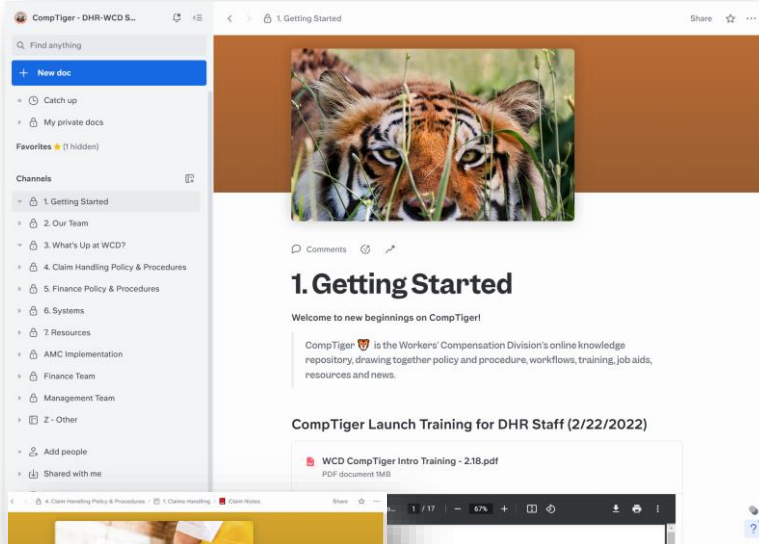


Initiatives

- Third Party Claims Administration RFP development underway in partnership with SFMTA. Current contract with Intercare will expire November 1, 2022.
- Working with MBO to increase department budgets based on current year deficits and forecasted cost growth.
- Department dashboard pilot project slated for April launch, enabling access for real-time claim look-ups and data retrieval from a secure portal.
- Pre-planning for supplier technology system upgrades, including our medical provider check printer, Change Healthcare, and US Bank's Supplier Prefer Pay Portal that is presently used for issuing ACH transactions, but must be decommissioned by end of 2022.



- Workload and organizational assessment from G2 Insurance Services issued report on 2/22/2022
- G2 interviewed outside industry professionals and City staff, examined claim data, volume, staff ratios, experience levels
- Recommended increase in staffing to adjust the mix of Managers/Supervisors, Supervisors to Claims Examiners, Claims Assistants to Claims Examiners, both the immediate “band-aid” and longer-term staffing ratios
- Other recommendations under consideration to free up supervisors to concentrate on key areas
- Return to work after injury another key objective



- Launched a new, online knowledgebase platform **CompTiger**, drawing together policy and procedure, workflows, trainings, job aids, staff resources, news and more.
- Goal is to organize and centralize critical shared business resources to increase efficiency, keep resources updated and improve hybrid work.
- CompTiger also offers additional co-working and project planning capabilities, and limitless expansion opportunities.



Accomplishments

- Implemented Allied Managed Care (AMC) partnership for medical bill review (BR) and utilization review (UR) on 2/28/2022 for CCSF and SFMTA programs. The program replaces the services previously provided by EK Health from 2017-2022.
 - AMC will be responsible for mission-critical services, including review and evaluation of 120,000 annual medical bills, and 8,000 treatment requests from physicians treating WC patients.
 - New contract reduces BR costs by 5% and holds UR costs steady, with pricing locked for the first three years of the agreement.
 - Transition has been smooth, but significant time and resource investments necessary to build 9 inbound/outbound data interfaces to support the programs, train staff, work with providers and change management.
- Hired 2 new employees: Amy Lao and Vince Lacsamana.
- Conditional offer accepted for new Safety Officer to work on injury prevention.

COVID-19 Report



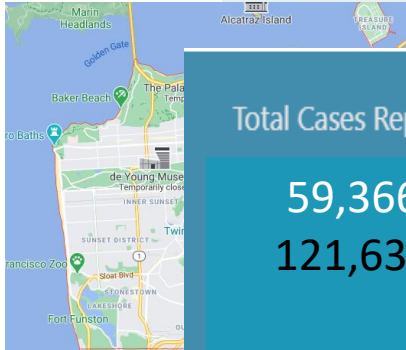
Citywide COVID-19 Report

Since last meeting 12/7/21

- Omicron surge, come and gone
- CCSF policy updates:
 - Booster Mandate 3/1/22 by Health Order for employees in High-Risk Sectors
 - Broaden access and use of Rapid Ag tests: to accelerate earlier return to work after COVID, and for testing after close contact exposures.
 - Employee submit by Self report: vaccination/booster dates and COVID testing results (Lab & rapid results)



Citywide COVID-19 Report



Total Cases Reported	Total Deaths	Average New Cases Confirmed Daily	Average Tests Collected Daily	Current COVID-19 Hospitalizations <small>Updates daily</small>
59,366	670	57	4849	21
121,637	789	141	5300	89

Source: <https://data.sfgov.org/>, Data as of 11-29-2021 and 3-3-2022

>5000 CCSF Employee COVID-19 Cases

Source: Service Now Contact Tracing & Reporting Tool, Data as of 3-3-2022

2,888 WC Claims (Medical/Indemnity)

Source: DHR, Data as of 3-3-2022

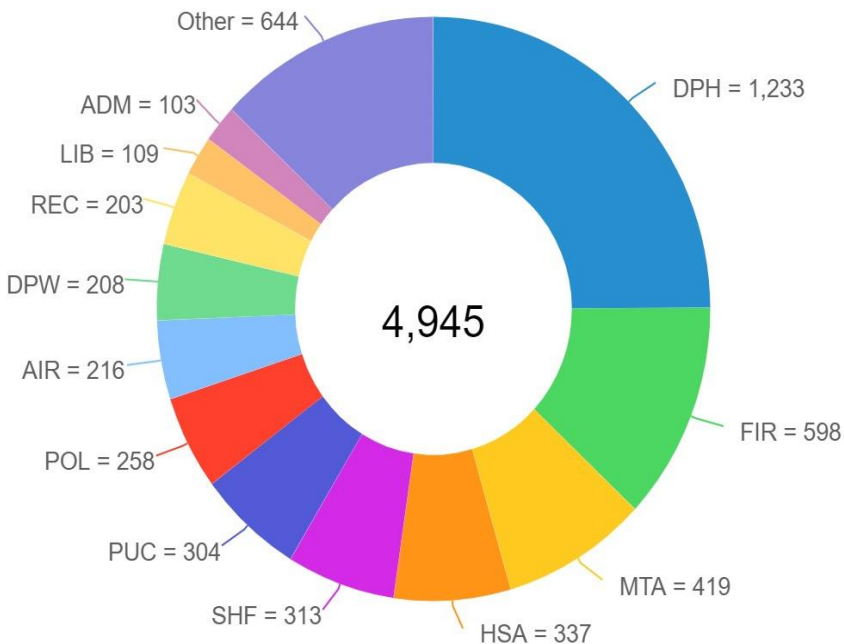
2,619 Accepted, 269 Denied

Source: DHR, Data as of 3-3-2022

4850	Expense	Indemnity	Medical	Totals
\$ 5,060,221	\$203,182	\$929,956	\$1,023,019	\$7,216,378

Source: DHR, Data as of 3-3-2022

Distribution of Employee Cases by Employer Department



Distribution of Employee Cases by Job Classification

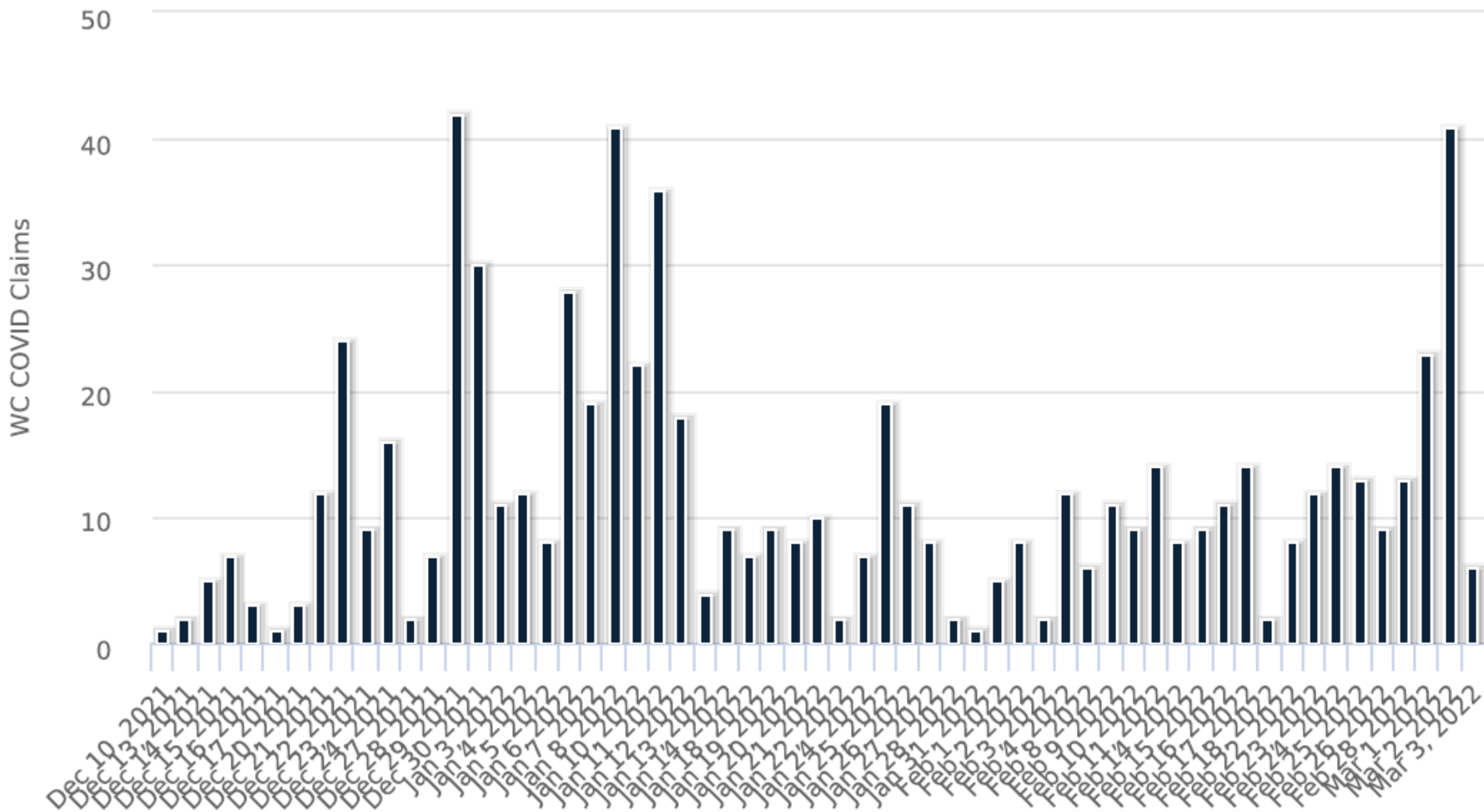
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- 9163 - Transit Operator
 - 2320 - Registered Nurse
 - H002 - Firefighter
 - 2303 - Patient Care Assistant
 - Q002 - Police Officer
 - H003 - EMT/Paramedic/Firefighter
 - 8304 - Deputy Sheriff
 - 2708 - Custodian
 - Q004 - Police Officer 3
 - Q003 - Police Officer 2
 - 8504 - Deputy Sheriff (SFERS)
 - Q052 - Sergeant 3
-

Source: Service Now Contact Tracing & Reporting Tool, Data as of 3-3-2022



Citywide COVID-19 Report

WC COVID Claims by Claim Add Date Since 12/10/2021



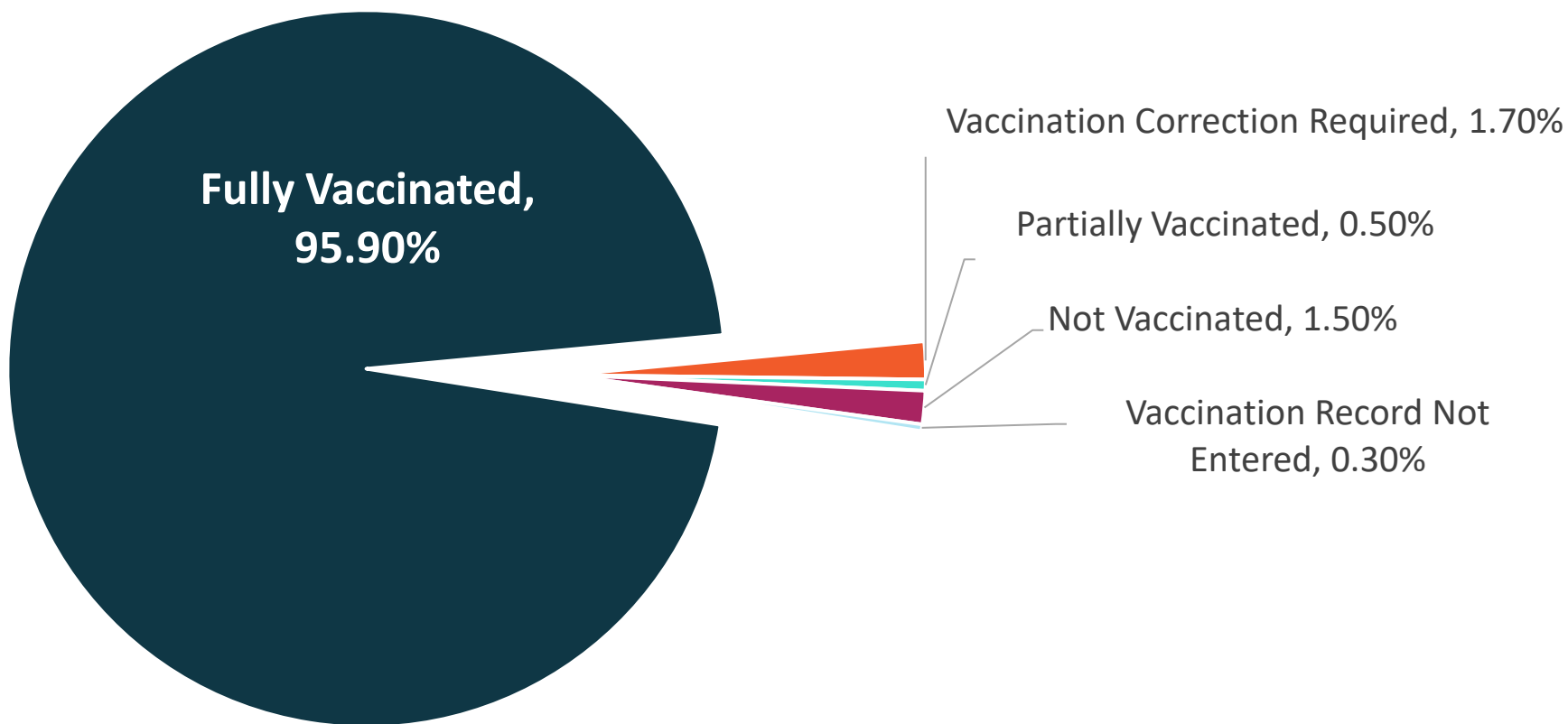


Workers' Comp COVID-19 Report

Total Paid on COVID-19 Claims - Citywide				
4850	Expense	Indemnity	Medical	Totals
\$5,060,221	\$203,182	\$929,956	\$1,023,019	\$7,216,378

- 2,888 COVID-19 Workers' Compensation Claims as of March 3
 - 17 claims - medical expense >\$10,000
 - 76 claims - medical expense >\$2,000
 - 35 claims - total expense >\$50,000, of which 72.3% of expenditures attributed to 4850 salary continuation benefits
 - Closed claims: Average per-claim expense was \$4,081 for accepted claims with expense as of case closure. 1,871 COVID-19 claims have been set-up with no actual expenditures as of this report.
 - 6 known deaths among active employees

City and County of San Francisco Employee COVID-19 Vaccination Status



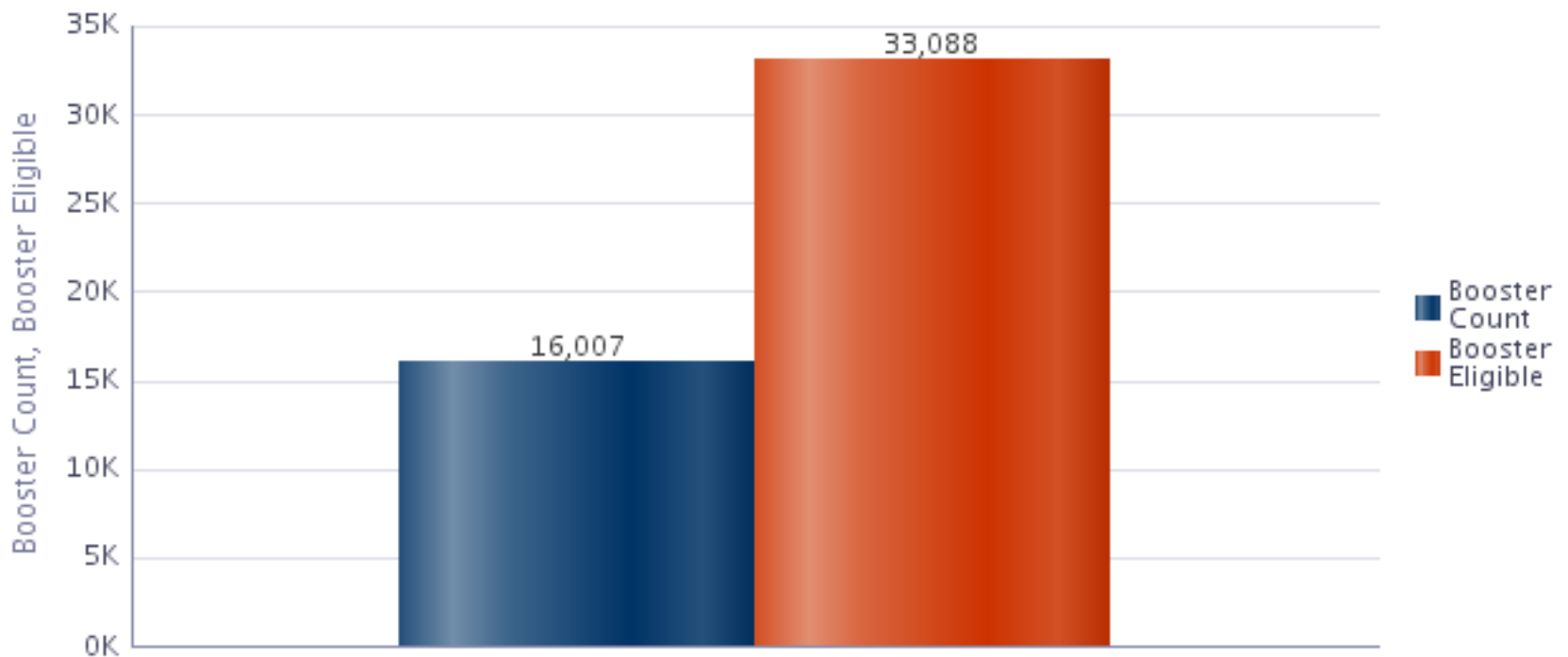
Data as of 11/22/2021, Source: DHR



Workers' Comp COVID-19 Report

More than 16,000 employees have updated their booster information.

Booster Count, Booster Eligible



Performance Quick Facts



FY22 Q2 Performance Quick Facts

Fiscal Health

Ratio of Actuals to Budget

FY22 127%
Benchmark: 95%

Claim Volume

Count of New Claims in Period

511 Indemnity Claims
198 Medical Claims
Benchmark: 418 Indemnity Claims/Quarter
235 Medical Claims/Quarter

Claim Cost

Average Claim Cost in Period

	Indemnity		Medical	
	FY22Q2	Benchmark	FY22Q2	Benchmark
CCSF	\$13,076	\$14,109	\$511	\$718
SFMTA	\$12,885	\$10,778	\$1,363	\$474

Duration

Average Days Open of Claims Closed in Period

140 Days
Benchmark: 217 Days

Notes: All benchmarks based on rolling four-year averages (FY18-21). Fiscal health metric includes overhead and claim expenditures and is based on revised budget, excluding any carryforward. Duration excludes disability retirement and future medical claims.

Financials



Costs by Expenditure Category

	FY20 Actuals	FY21 Actuals	FY22 Projected Actuals As of 2/28/22	YOY Change (%)
INDEMNITY				
Temporary Disability	9,832,786	13,504,622	17,082,286	20.9%
Permanent Disability	15,207,890	14,663,983	18,106,115	19.0%
INDEMNITY SUBTOTAL	25,040,676	28,168,605	35,188,401	19.9%
4850 SALARY CONTINUATION	22,682,962	32,206,988	35,921,457	10.3%
VOCATIONAL REHABILITATION	183,913	159,210	198,341	19.7%
MEDICAL	27,693,325	28,460,327	36,117,993	21.2%
EXPENSE	3,332,909	3,103,060	3,368,248	7.9%
RECOVERY	(721,335)	(768,520)	(601,203)	-27.8%
GRAND TOTAL	78,212,449	91,329,670	110,193,237	17.1%

Notes:

1. All figures exclude SFMTA



Department Expenditure Trends

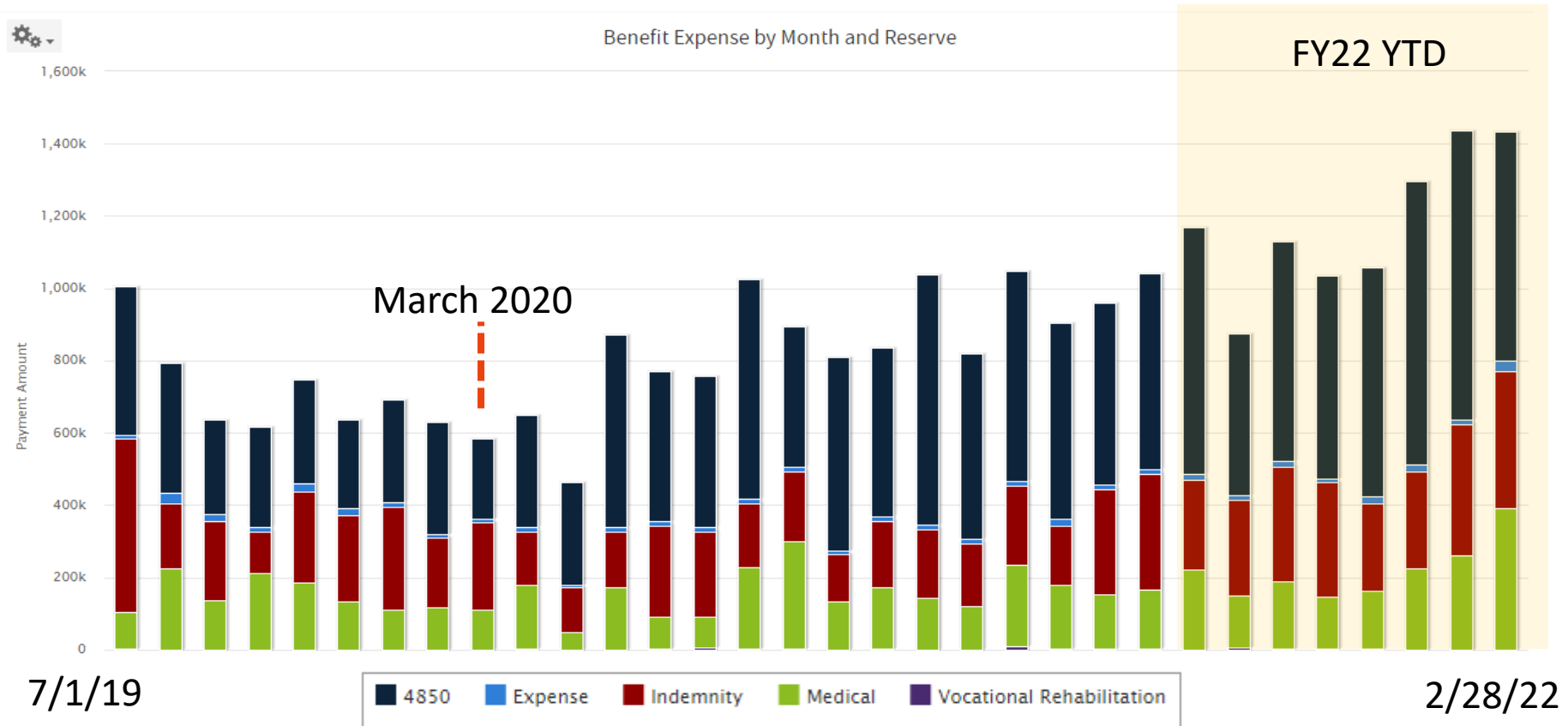
Department	FY21 Revised Budget	FY21 Actuals	FY22 Revised Budget	FY22 Proj. Actuals	FY22 Surplus/ (Deficit)	YOY Change
Police	22,698,370	19,790,516	20,588,101	19,965,294	622,807	174,778
Public Health	13,672,873	14,049,714	15,367,923	18,945,730	-3,577,807	4,896,016
Fire	12,086,813	13,513,107	12,238,482	18,237,015	-5,998,533	4,723,908
Sheriff	6,266,796	6,198,821	6,007,207	9,362,379	-3,355,172	3,163,558
Public Works	4,258,317	3,882,782	4,300,593	5,367,869	-1,067,276	1,485,087
Recreation & Parks	3,400,630	3,437,084	3,300,373	4,651,350	-1,350,977	1,214,266
Human Services	2,145,873	2,030,203	2,822,301	3,459,963	-637,662	1,429,760
Airport	3,056,796	2,940,450	3,179,531	4,242,166	-1,062,635	1,301,716
PUC-Water	2,206,452	1,978,327	2,169,646	2,046,892	122,754	68,565
PUC-Wastewater	2,093,076	2,085,008	2,180,588	2,617,361	-436,773	532,353
Total Top Ten Departments	72,724,436	69,085,450	72,154,745	88,896,019	-16,741,274	19,810,569
Total of All City Departments	82,372,233	77,031,878	82,368,864	98,400,837	-16,031,973	21,368,959

Notes:

1. Expenditures exclude LC4850 salary continuation benefits and include program overhead
2. Departments sorted by FY22 Revised Budget

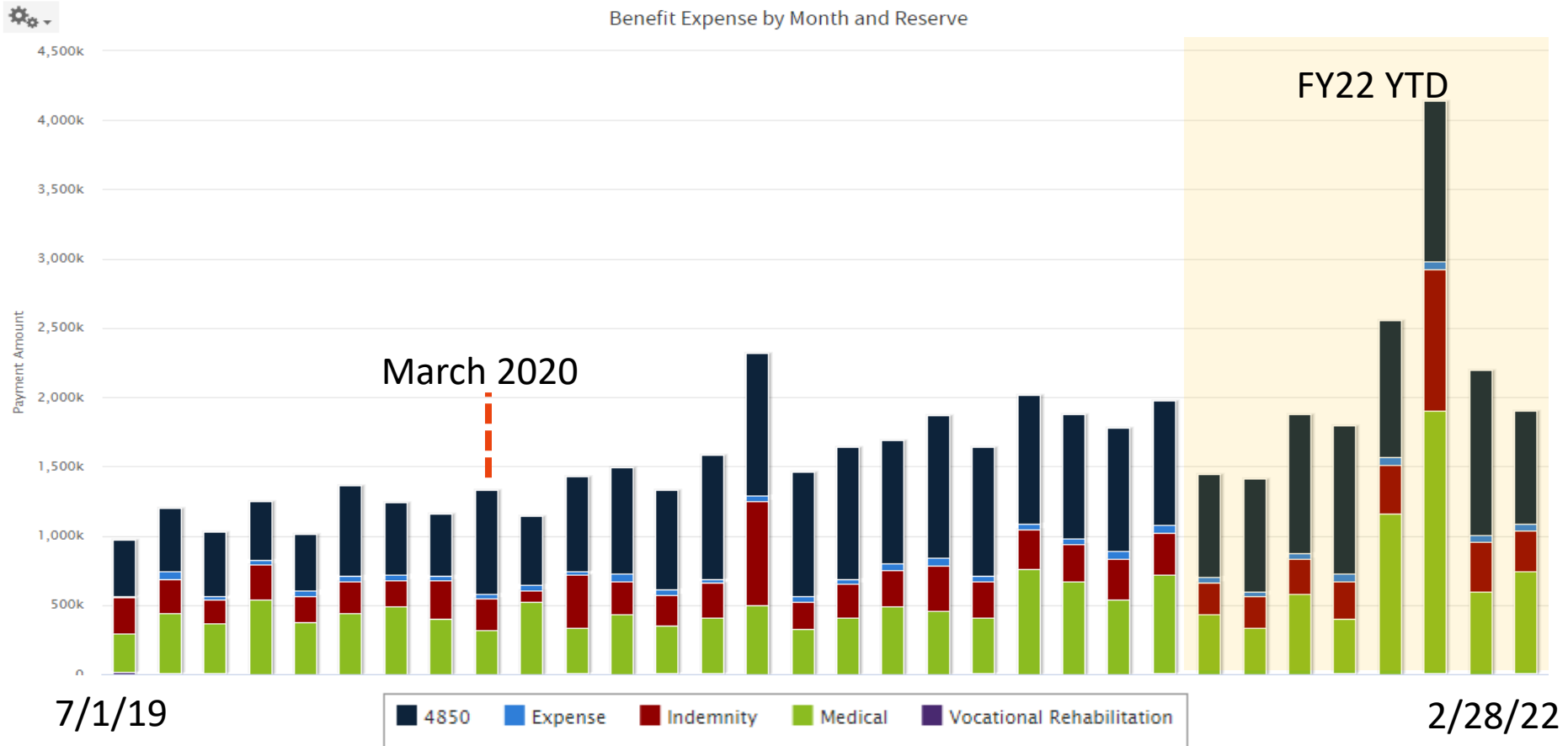


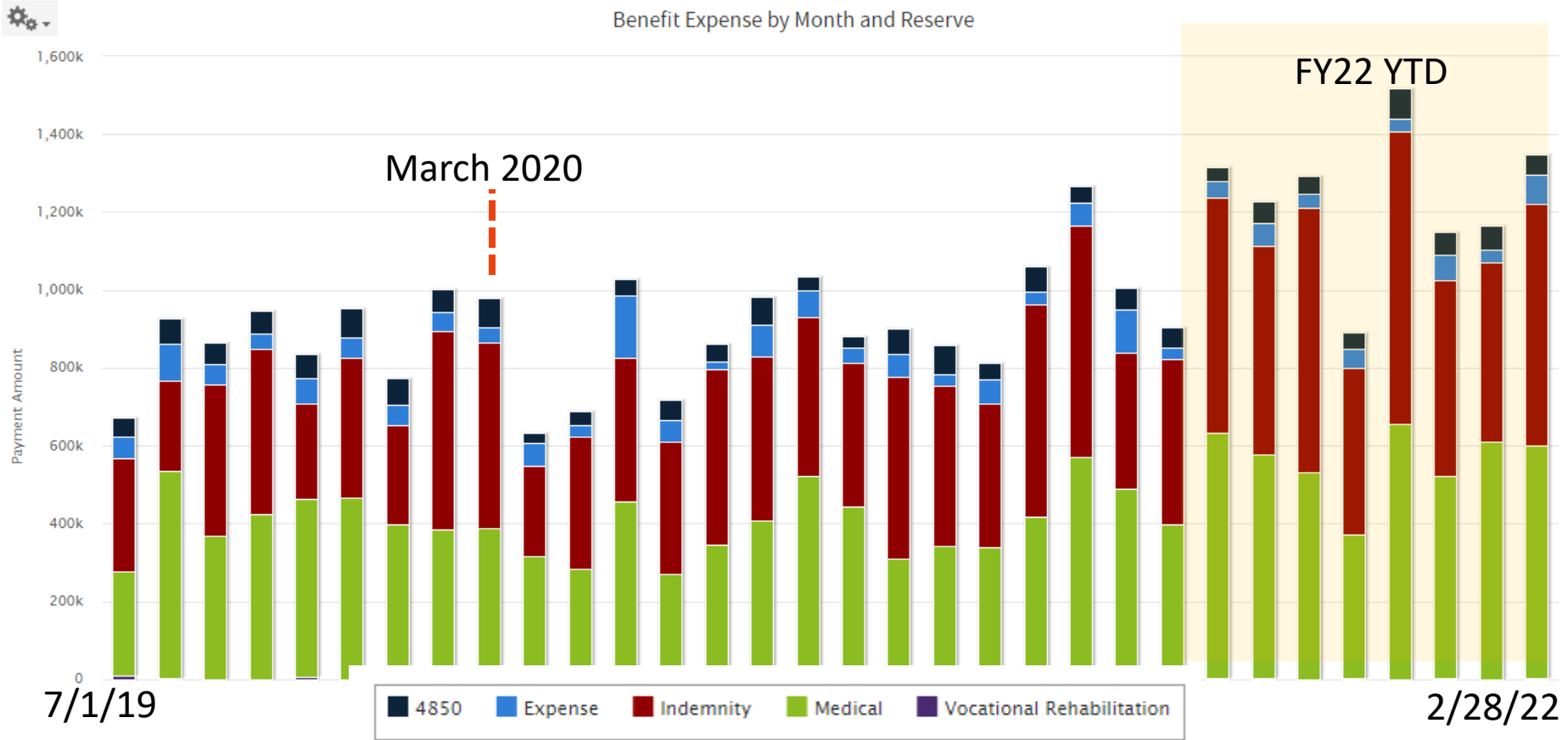
Department Spotlight: Sheriff





Department Spotlight: Fire





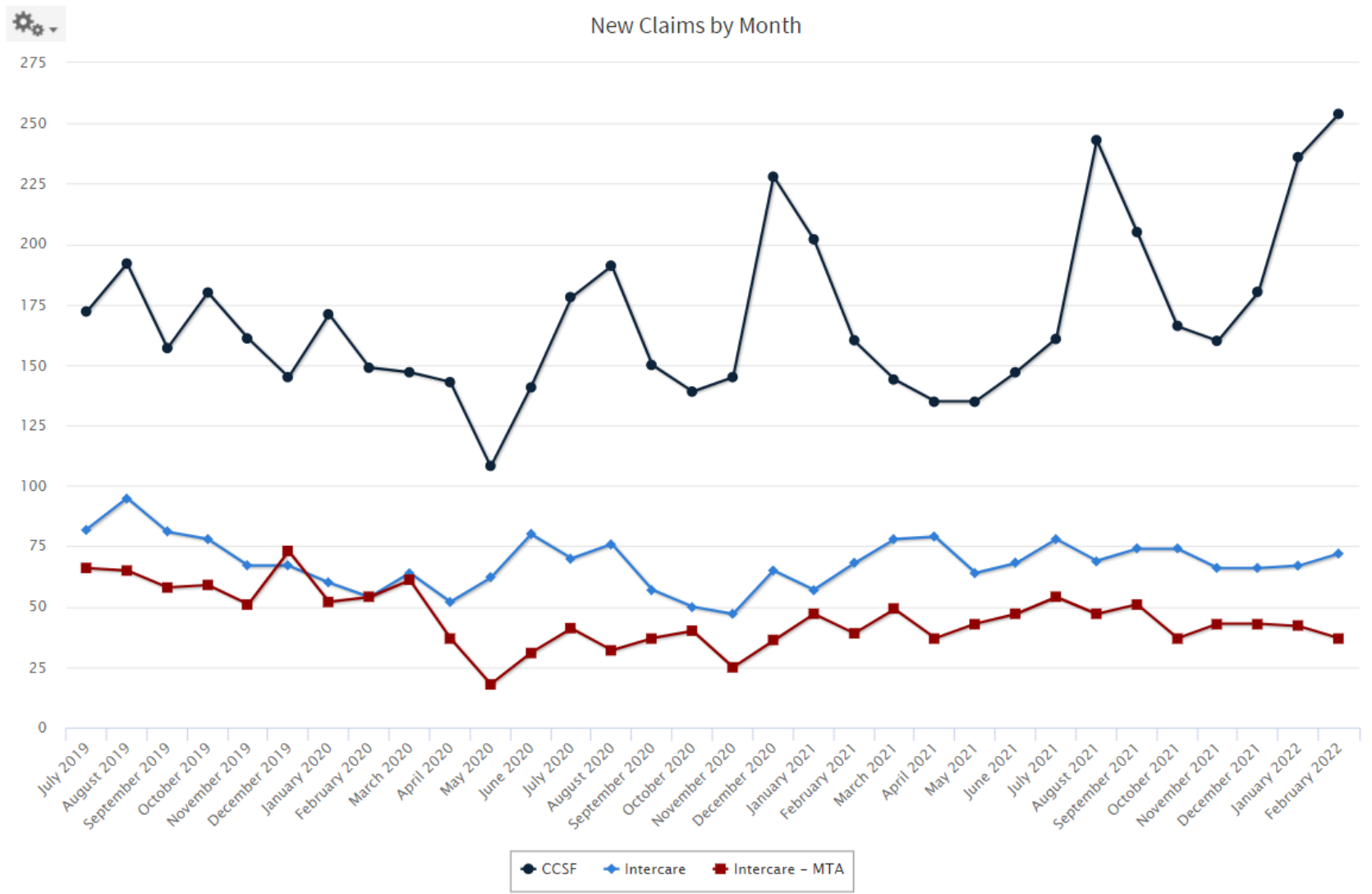
Claim Analytics



Claim Filing Frequency

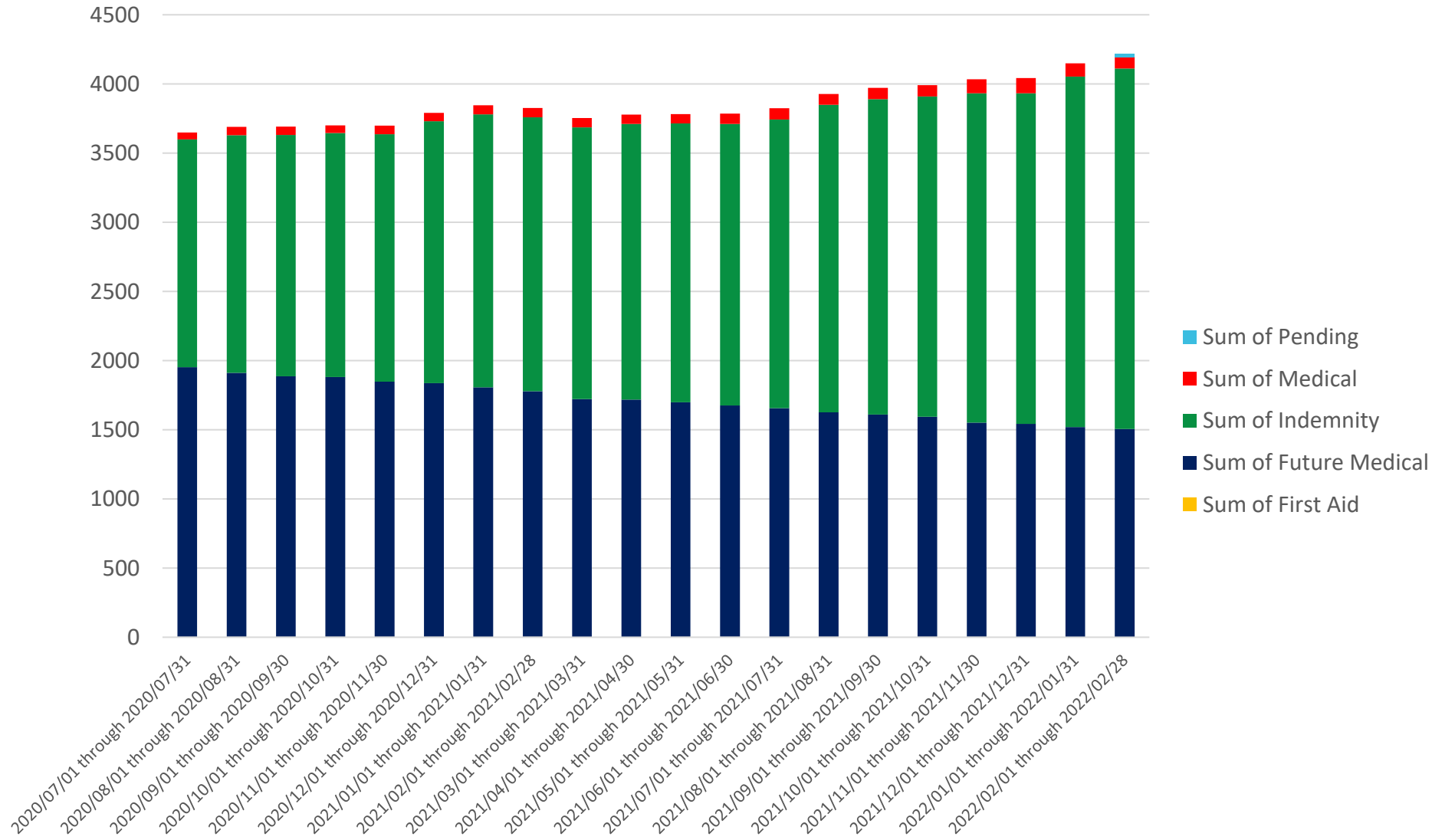
	FY18-21			FY22 Q2			FY22 Q2 Increase / Decrease		
Department	Average Indemnity Claims Per Quarter	Average Medical Claims Per Quarter	Average Indemnity + Medical Claims Per Quarter	Total Indemnity Claims	Total Medical Claims	Total Indemnity + Medical Claims	Indemnity	Medical	Indemnity + Medical
Public Health	72	111	182	66	118	184	-6 or -8%	7 or 7%	2 or 1%
Fire	71	16	86	127	15	142	56 or 80%	-1 or -5%	56 or 65%
Police	87	30	117	111	17	128	24 or 28%	-13 or -44%	11 or 9%
Sheriff	41	7	48	60	4	64	19 or 47%	-3 or -40%	16 or 35%
Recreation & Parks	25	12	36	25	14	39	1 or 2%	2 or 18%	3 or 7%
Human Services	24	6	31	26	3	29	2 or 7%	-3 or -52%	-2 or -5%
Airport	21	11	32	20	5	25	-1 or -3%	-6 or -55%	-7 or -21%
Public Works	15	14	29	13	9	22	-2 or -15%	-5 or -36%	-7 or -25%
PUC-Water	8	6	15	10	1	11	2 or 22%	-5 or -84%	-4 or -24%
Library	7	3	9	6	0	6	-1 or -8%	-3 or -100%	-3 or -36%
Citywide	418	235	653	511	198	709	93 or 22%	-37 or -16%	56 or 9%

Claim Filing History





Open Claim Inventory





Litigation Statistics

Department	Open Indemnity Claims Added from FY18-FY22Q2	Represented Claims	Represented %	Litigated Claims	Litigated %
Fire	422	135	32%	46	11%
Police	420	185	44%	64	15%
Public Health	338	87	26%	42	12%
Sheriff	246	100	41%	77	31%
Airport	142	39	27%	27	19%
Recreation & Parks	123	37	30%	30	24%
Human Services	103	51	50%	21	20%
Public Works	93	52	56%	29	31%
PUC-Water	52	15	29%	5	10%
Water Pollution Control	43	10	23%	7	16%
Citywide	2248	817	36%	430	19%



Litigated vs Non-Litigated

Average Total Payment / Closed Indemnity Claim

Department	Litigated?	2018	2019	2020	2021	2022 Q2
Fire	Y	\$42,108	\$63,820	\$31,623	\$51,650	\$6,904
	N	\$12,827	\$13,987	\$8,252	\$9,389	\$8,558
Public Health	Y	\$112,257	\$84,953	\$51,115	\$68,161	\$84,847
	N	\$4,362	\$3,339	\$4,879	\$5,266	\$9,493
Public Works	Y	\$50,518	\$47,839	\$28,318	\$85,782	\$64,454
	N	\$2,676	\$4,070	\$10,659	\$10,122	\$13,542
Police	Y	\$125,175	\$72,092	\$124,351	\$135,310	\$55,661
	N	\$15,231	\$7,811	\$18,517	\$10,670	\$12,691
Sheriff	Y	\$34,037	\$24,054	\$125,801	\$73,982	\$70,845
	N	\$16,898	\$13,811	\$8,725	\$14,400	\$13,977
Citywide	Y	\$77,369	\$56,452	\$62,893	\$74,539	\$70,017
	N	\$9,798	\$7,992	\$8,617	\$8,685	\$9,812

Note: Latest fiscal year includes data up to the current reporting quarter.



ADR Litigation Statistics

Department	Fiscal Year	ADR Indemnity Claims Added and Still Open	Represented Claims	Represented %	Litigated Claims	Litigated %
Fire	FY22 Q2	131	16	12%	5	4%
	FY18-21	227	86	38%	9	4%
	All	358	102	28%	14	4%
Police	FY22 Q2	135	36	27%	3	2%
	FY18-21	196	102	52%	25	13%
	All	331	138	42%	28	8%

Notes:

1. The ADR program for both Police and Fire departments commenced on 7/1/2019.
2. Latest fiscal year includes data up to the current reporting quarter.

Appendix



Appendix 1: Claim Cause Group Definitions

Claim Cause Group	Definition	Type(s) of Injury
Abrasion	Injuries sustained as a result of rubbing against a rough surface/wall	Skin
Bodily Motion	Injuries sustained due to physical motion, such as bending, lifting, reaching, pulling/pulling, twisting/turning, etc.	Primarily orthopedic injuries.
Caught In, Under, Between	Injuries that have occurred due to being pinned by, under or between objects, furniture, or equipment. This includes injuries occurring as a result of a cave-in.	Orthopedic injuries, lacerations, crush injuries.
Cumulative Trauma	Use for repetitive stress injuries due to repeated exposure over time.	Single or multiple body parts used in repeated exposure over a period of time – e.g. Carpal Tunnel, prolonged standing, psyche stress.
Explosion	Used for injuries sustained as a result of an explosion.	Orthopedic, burns, internal, catastrophic injuries, etc.
Exposure	Used for various internal injuries, such as repeated exposure to carcinogens, stressful work situation, or hard physical work leading to a negative bodily reaction. This can also include reactions to poisonous or toxic substances.	Cancer, heart trouble, internal injuries or exposure to poison oak, MRSA, or heat stroke. Also may include foreign substance into eyes or body, or bloodborne pathogen exposure.
Fall, Slip or Trip	Injuries sustained from a slip and fall, or trips and slips. This includes falls from elevation, from stairs, ladders, onto walkways, etc.	Single or multiple body parts, resulting in sprains, strains, contusions, lacerations, fractures, etc.
Ingestion	Injury sustained due to ingesting harmful substance.	Internal/exposure.



Appendix 1: Claim Cause Group Definitions, Cont.

Claim Cause Group	Definition	Type(s) of Injury
Misc	Miscellaneous injury not covered in other areas or rarely filed	Misc
Personal Injury/Illness	Injury that is non-occupational in nature, but aggravated or exacerbated by work.	Personal injury of a orthopedic or internal nature.
Physical Assault	Injuries sustained due to physical altercations (being struck or striking person or people).	Single or multiple body parts involved. Results in lacerations, sprains, strains, fractures, abrasions, even internal injuries.
Stress	Injuries sustained due to work related stress.	Primarily psychological/psychiatric injuries, including any resulting physical symptoms.
Struck By/Against	Injuries when objects are thrown at employees, when an employee is hit by a random moving machine part or object; or collides with an object such as a door or piece of furniture.	Orthopedic or head injuries
Suffocated	Injuries sustained due to suffocation, such as during a fire.	Respiratory injuries, smoke inhalation. May overlap with Exposure.
Vehicle Accident	Injuries sustained due to a vehicle, including vehicle/pedestrian accident or incident. This may be car or truck, motorcycle, bicycle, scooter, etc.	Orthopedic, single or multiple body parts, head, internal
Vibration	Injuries sustained due to vibration or seismic event, such as an earthquake.	Orthopedic, internal, head, etc.



Appendix 2: Claim Cause Definitions

Claim Cause Group	Claim Cause	When Used
Abrasion	ABRASION/RUBBED	<i>Injuries sustained as a result of rubbing against a rough surface/wall</i>
Bodily Motion	BENDING/STOOPING	<i>Bending down to tie shoes, etc.</i>
Bodily Motion	LIFTING	<i>Injuries from lifting weights, desks, tables, equipment, etc.</i>
Bodily Motion	PUSHING/PULLING	<i>Pushing or pulling of furniture, equipment or patients.</i>
Bodily Motion	REACHING	<i>Reaching for equipment resulting in hyperextension of extremities, etc.</i>
Bodily Motion	RUNNING/WALKING	<i>Injuries while running (during exercise or running after suspects), stepping off a curb the wrong way, injuries while walking.</i>
Bodily Motion	THROWING/WIELDING	<i>Injury sustained during baton-use exercise or other use of equipment in a throwing or maneuvering type motion.</i>
Bodily Motion	TWISTING/TURNING	<i>Injuries resulting from exiting vehicle, maneuvering in small spaces, etc.</i>
Caught In, Under, Between	CAUGHT IN, UNDER, BETWEEN	<i>Injuries as a result of being pinned under, or between objects, furniture, or equipment.</i>
Caught In, Under, Between	CAVE IN	<i>Injuries sustained due to being crushed by collapsing debris, such as in a tunnel or collapsing building in a fire.</i>
Cumulative Trauma	CONTINUOUS TRAUMA	<i>For repetitive stress injury due to repeated exposure over time.</i>
Cumulative Trauma	REPEATED MOTION	<i>Repetitive stress injury due to continued motion (typing, etc.). May be used interchangeably with CONTINUOUS TRAUMA</i>
Cumulative Trauma	REPEATED TRAUMA	<i>same as CONTINUOUS TRAUMA</i>
Explosion	EXPLOSION	<i>Injuries when bombs are set off during demonstrations and protest or fireworks during celebrations. Also may be a gas/fire explosion.</i>



Appendix 2: Claim Cause Definitions, Cont.

Claim Cause Group	Claim Cause	When Used
Exposure	ADVERSE REACTION	<i>Dizziness/Fatigue/Headaches due to heat exposure, intense exercise, dehydration, etc. Also could be an allergic reaction or exposure to poisonous substance.</i>
Exposure	BODILY REACTION	<i>The body's reaction to repeated exposures to carcinogens, stressful work situations, hard physical work. This could also be an allergic reaction to a poisonous substance or toxic substance.</i>
Exposure	CONTACT INFECTIOUS AGENT	<i>Needle Sticks, Exposure to blood borne pathogens (blood, saliva, urine, etc.)</i>
Exposure	CONTACT WITH CHEMICALS	<i>Exposure to Toxin, chemicals</i>
Exposure	CONTACT WITH ELECTRICITY	<i>Electrocution</i>
Exposure	CONTACT WITH EXTREME TEMPERATURE	<i>Injuries sustained during firefighting or working in extreme heat.</i>
Exposure	Contact with Radiation	
Exposure	DERMAL	<i>Dermatitis due to contact with poison oak, poison ivy, etc.</i>
Exposure	FOREIGN SUBSTANCE	<i>Object/s getting into the eyes</i>
Exposure	INHALATION	<i>Injuries from smoke inhalation during firefighting, or inhaling chemical vapors.</i>
Exposure	PANDEMIC	<i>COVID-19</i>
Exposure	SPLASHED	<i>Refers to when liquid splashes onto eyes or body. Overlaps with CONTACT INFECTIOUS AGENT.</i>
Fall, Slip or Trip	FALL FROM CHAIR	<i>Sitting and falling off chair. Chair might have slid from underneath claimant.</i>
Fall, Slip or Trip	FALL FROM ELEVATION	<i>Fall from a height, such as from a roof.</i>
Fall, Slip or Trip	FALL FROM LADDER	<i>Injuries while falling off ladder.</i>



Appendix 2: Claim Cause Definitions, Cont.

Claim Cause Group	Claim Cause	When Used
Fall, Slip or Trip	FALL FROM STAIRS	<i>Injuries resulting from falling down stairs or steps.</i>
Fall, Slip or Trip	FALL FROM VEHICLE	<i>Injuries due to an officer falling off a police motorcycle or bicycle.</i>
Fall, Slip or Trip	FALL ONTO AGAINST OBJECTS	<i>Filed if someone fell onto a certain object or machine, or against an object or machine such as gurneys and side tables</i>
Fall, Slip or Trip	FALL SAME LEVEL	<i>Slip and Fall due to wet floor, slippery floo. Also used for an employee falling onto the ground (similar to Slip/Trip)</i>
Fall, Slip or Trip	FALL SCAFFOLD/WALKWAY	<i>Fall from scaffolding/walkway</i>
Fall, Slip or Trip	SLIP / TRIP	<i>Slipping on wet surface or tripping over object on the floor.</i>
Ingestion	INGESTION	<i>Sustained due to drinking/eating harmful substance such as chemicals</i>
Misc	EVENT TYPE (NEC)	
Misc	FAULTY EQUIPMENT	<i>Injuries from defective chairs, tables and other equipment</i>
Misc	FAULTY ROADWAY MTA	<i>Injury sustained due to road/street defect such as sinkhole or large pothole. Track/Track issues</i>
Misc	UNASSIGNED	
Personal Injury/Illness	PERSONAL INJURY/ILLNESS	<i>Injury or illness of a nonindustrial nature but filed as EE was at work (or aggravated by work).</i>
Physical Assault	ASSAULT, PHYSICAL	<i>Used for physical assaults by the public, by patients/detainees, or between employees in a Workplace Violence setting</i>
Stress	ASSAULT, MENTAL/VERBAL	<i>Altercation between co-workers, with the public, patients, etc. Overlaps with STRESS, RELATIONAL CONFLICT</i>



Appendix 2: Claim Cause Definitions, Cont.

Claim Cause Group	Claim Cause	When Used
Stress	RELATIONAL CONFLICT	<i>Stress as a result of interpersonal conflicts at work (with Supervisor and/or co-workers)</i>
Stress	STRESS MTA	<i>MTA uses this for all stress claims</i>
Struck By/Against	COLLISION	<i>Running into another person at the office, striking a body part (e.g., nose) against another object, Hallway and door collisions</i>
Struck By/Against	STRUCK BY FALLING OBJECT	<i>Injuries resulting from fighting fires or being hit by an object.</i>
Struck By/Against	STRUCK BY MOVING OBJECT	<i>Injuries when objects are thrown at employees. May overlap with PHYSICAL ASSAULT. Also if EE is hit by a random moving machine part or object.</i>
Suffocated	SUFFOCATED	<i>Fighting fires</i>
Vehicle Accident	VEHICLE ACCIDENT	<i>Motor Vehicle Accidents (City Vehicles, motorcycles), rear-enders, collision with other vehicles</i>
Vehicle Accident	VEHICLE OVERTURNED	<i>Use VEHICLE ACCIDENT</i>
Vehicle Accident	VEHICLE RAN OFF ROADWAY	<i>Use VEHICLE ACCIDENT</i>
Vehicle Accident	VEHICLE SUDDEN START/STOP	<i>Use VEHICLE ACCIDENT</i>
Vibration	VIBRATION	<i>Earthquake</i>



SFMTA

SFMTA

Municipal
Transportation
Agency

Workers' Compensation Council

March 7, 2022



SFMTA

Agenda

- Accomplishments & Initiatives
- Challenges
- COVID-19 Report
- Performance Quick Facts
- Claim Analytics
- Financials

Accomplishments, Initiatives, & Challenges



Accomplishments & Initiatives

SFMTA

- Reduction of new indemnity claim frequency in Q2 by 28%.
- The team achieved 104% closing ratio in Q2.
- Re-instated the quarterly claim reviews with SFMTA and the team.
- Achieved process improvement for wage statement protocols.
- Accomplished consistent TWP program updates.
- Working with CCSF and the new managed care vendor for implementation.
- Collaborating with CCSF to enhance the Medical Provider Network (MPN).
- Preparing the required Request for Proposal for Third Party Claims Administration.



SFMTA

Current Challenges

- Rise in Temporary Disability Benefit Maximum is effective 1/1/22 and expected to impact the overall indemnity costs for CY 2022.
- Ongoing Review of Assault Claims.
- Re-Directing Injured Workers to MPN Clinics instead of emergency rooms (via ambulance).
- Returning injured to modified duty.
- Update on WC Manager position for SFMTA.

COVID-19 Report



COVID-19 Report

- 254 COVID-19 Workers' Compensation Claims filed as of 12/31/21.
 - 211 Reported claims only.
 - 41 Indemnity claims reported, of which two claims are litigated.
 - 19 Accepted claims.
 - 22 Denied claims: Negative test or not occupational in nature.
 - Average paid per indemnity claim = \$5,044.
 - Average Incurred per indemnity claim = \$14,792.
 - As of 12/31/21, only 9 claims remained open.

Performance Quick Facts



FY22 Q2 Performance Quick Facts

SFMTA

Fiscal Health

Ratio of Actuals to Budget

FY22 Q2 23%
Benchmark: 25%

Claim Volume

Count of New Claims in Period

109 Indemnity Claims
7 Medical Claims
Benchmark: 138 Indemnity Claims/Quarter
16 Medical Claims/Quarter

Claim Cost

Average Claim Cost in Period

	Indemnity	Benchmark	Medical	Benchmark
SFMTA	\$4,339	\$11,139	\$103	\$465

Duration

Average Days Open of Claims Closed in Period

529 Days
Benchmark: 443 Days

Notes: All benchmarks based on rolling five-year averages (FY17-21). Fiscal health metric includes claim expenditures only and is based on the revised budget, excluding any carryforward and excludes TPA fees. Claim volume, cost and duration excludes first aid, disability retirement and future medical claims.

Claim Analytics

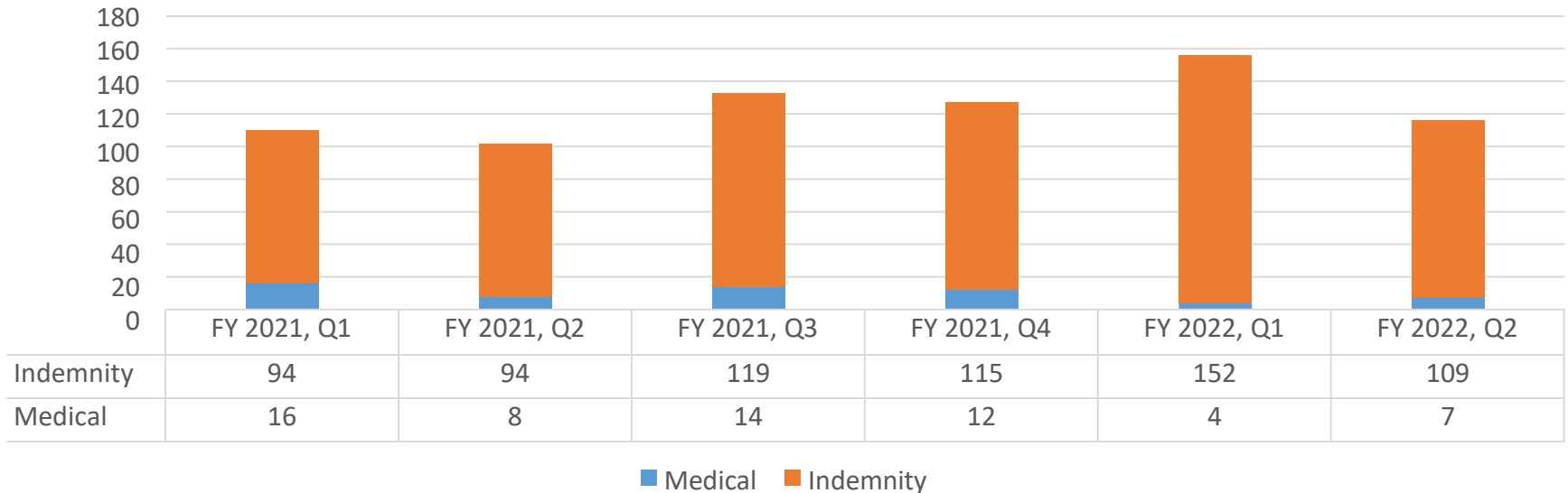


Claim Filing Frequency

SFMTA

Department	FY17-21			FY22 Q2			FY22 Q2 Increase / Decrease		
	Average Indemnity Claims Per Quarter	Average Medical Claims Per Quarter	Average Indemnity + Medical Claims Per Quarter	Total Indemnity Claims	Total Medical Claims	Total Indemnity + Medical Claims	Indemnity	Medical	Indemnity + Medical
SFMTA	138	16	154	109	7	116	-29 or -21%	-9 or -56%	-38 or -25%

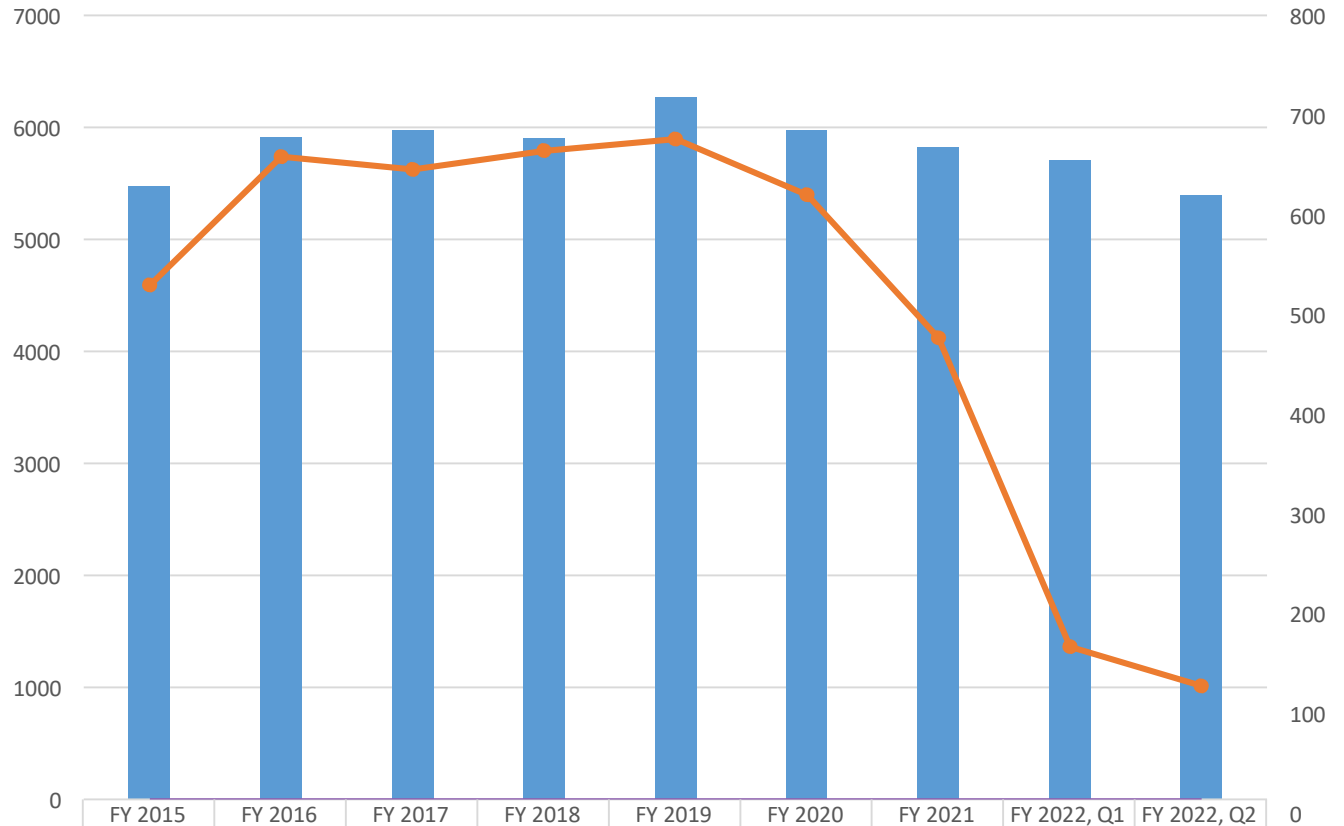
Claims Added 7/1/20 through 12/31/21, valued 12/31/21





Claims Frequency Per 100 FTE

SFMTA

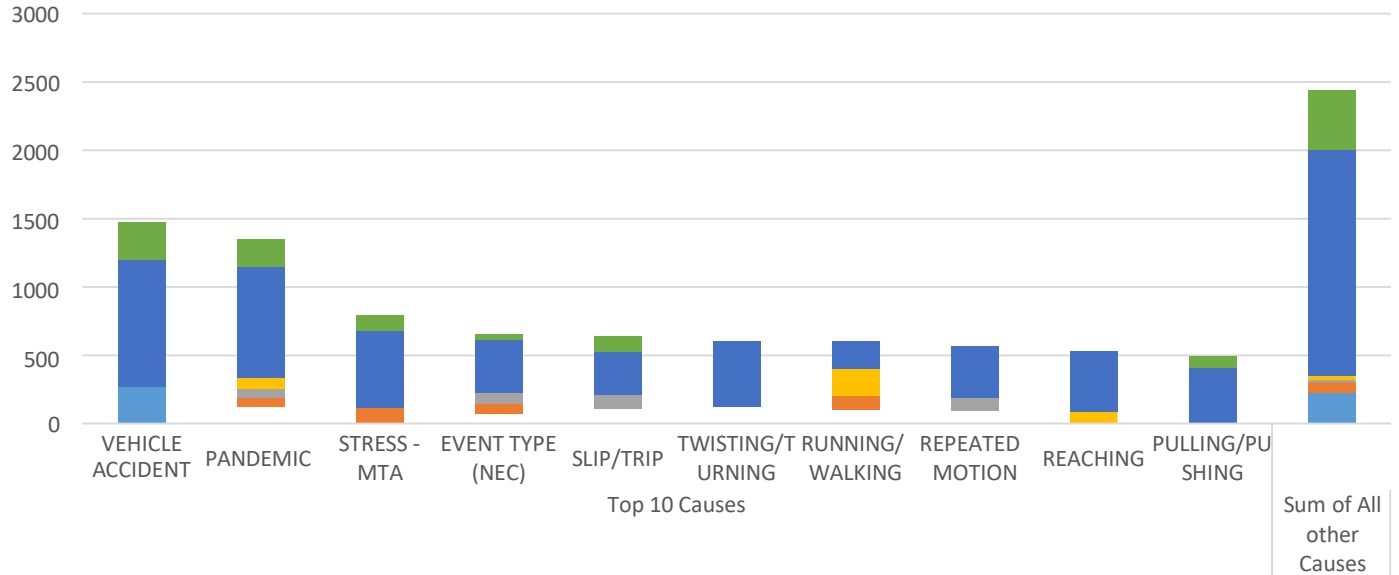


# of Employees on Payroll	5476	5918	5973	5903	6268	5978	5823	5704	5,394
Frequency Rate per 100 Employees	9.59	11.08	10.77	11.21	10.75	10.32	8.09	2.73	2.15
Total Reportable claims	525	656	643	662	674	617	471	156	116



Claim Cause Distribution

SFMTA



	VEHICLE ACCIDENT	PANDEMIC	STRESS - MTA	EVENT TYPE (NEC)	SLIP/TRIP	TWISTING/TURNING	RUNNING/WALKING	REPEATED MOTION	REACHING	PULLING/PUSHING	Sum of All other Causes
Sum of All Other Departments	272	202	112	43	108	0	0	0	0	81	432
Transportation Division	933	814	565	389	320	483	201	379	443	414	1660
Safety, Security & Enforcement	0	73	0	0	0	0	201	0	88	0	27
Maintenance Division	0	71	0	82	106	122	0	92	0	0	18
Islais Creek	0	67	114	69	0	0	98	0	0	0	75
Enforcement Services	269	123	0	74	105	0	103	96	0	0	229

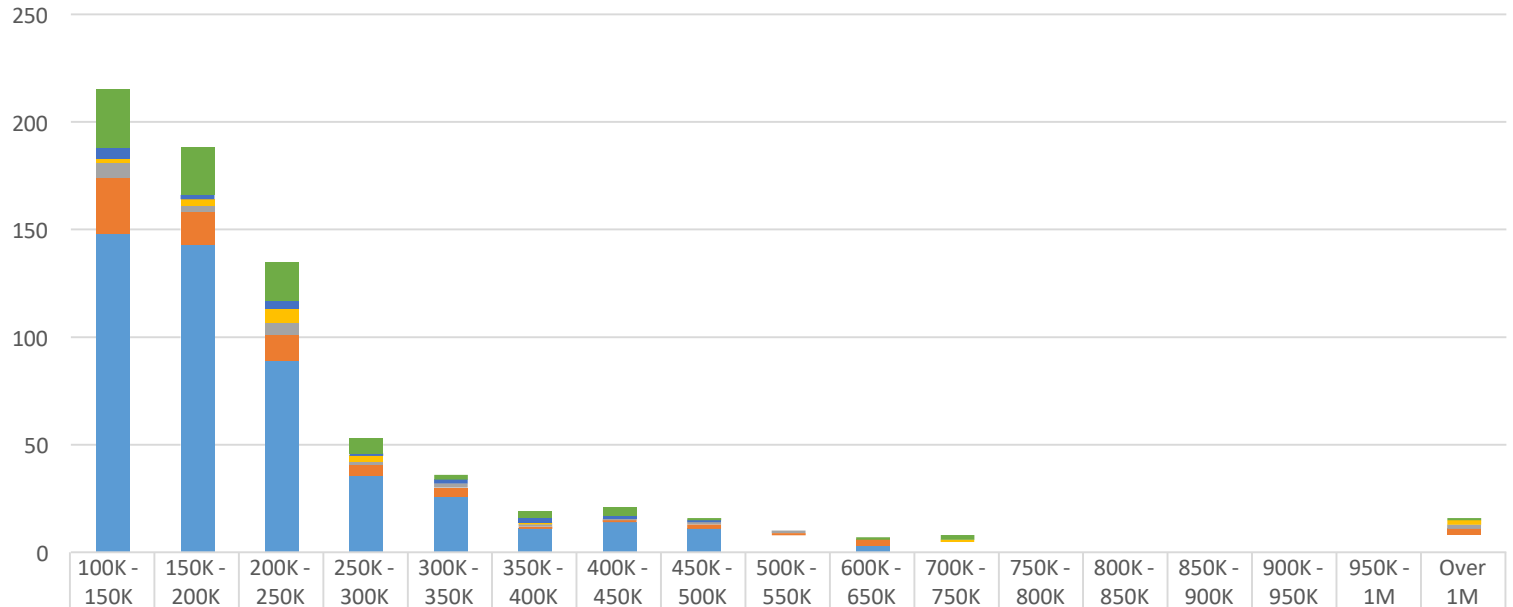
Notes:

1. Claim cause group definitions are listed in Appendix 1



Open Claim Stratification

SFMTA



	100K - 150K	150K - 200K	200K - 250K	250K - 300K	300K - 350K	350K - 400K	400K - 450K	450K - 500K	500K - 550K	600K - 650K	700K - 750K	750K - 800K	800K - 850K	850K - 900K	900K - 950K	950K - 1M	Over 1M
Sum of all other departments	27	22	18	7	2	3	4	1	0	1	2	1	2	0	0	0	1
MAINTENANCE DIVISION	5	2	4	1	2	2	1	1	0	0	0	0	0	0	0	0	0
Electrical Maintenance	2	3	6	3	0	1	0	0	0	0	1	0	0	0	0	0	2
Diesel Maintenance	7	3	6	1	2	1	1	1	1	0	0	0	0	0	0	0	2
Enforcement Services	26	15	12	5	4	1	1	2	1	3	0	0	0	0	0	0	3
Transportation Division	148	143	89	36	26	11	14	11	8	3	5	2	2	1	3	1	8

Notes:

1. \$100K+ Total Incurred = \$195.8 Million
2. All policy years for which incurred costs >=\$100k/claim



Open Claim Cost Stratification

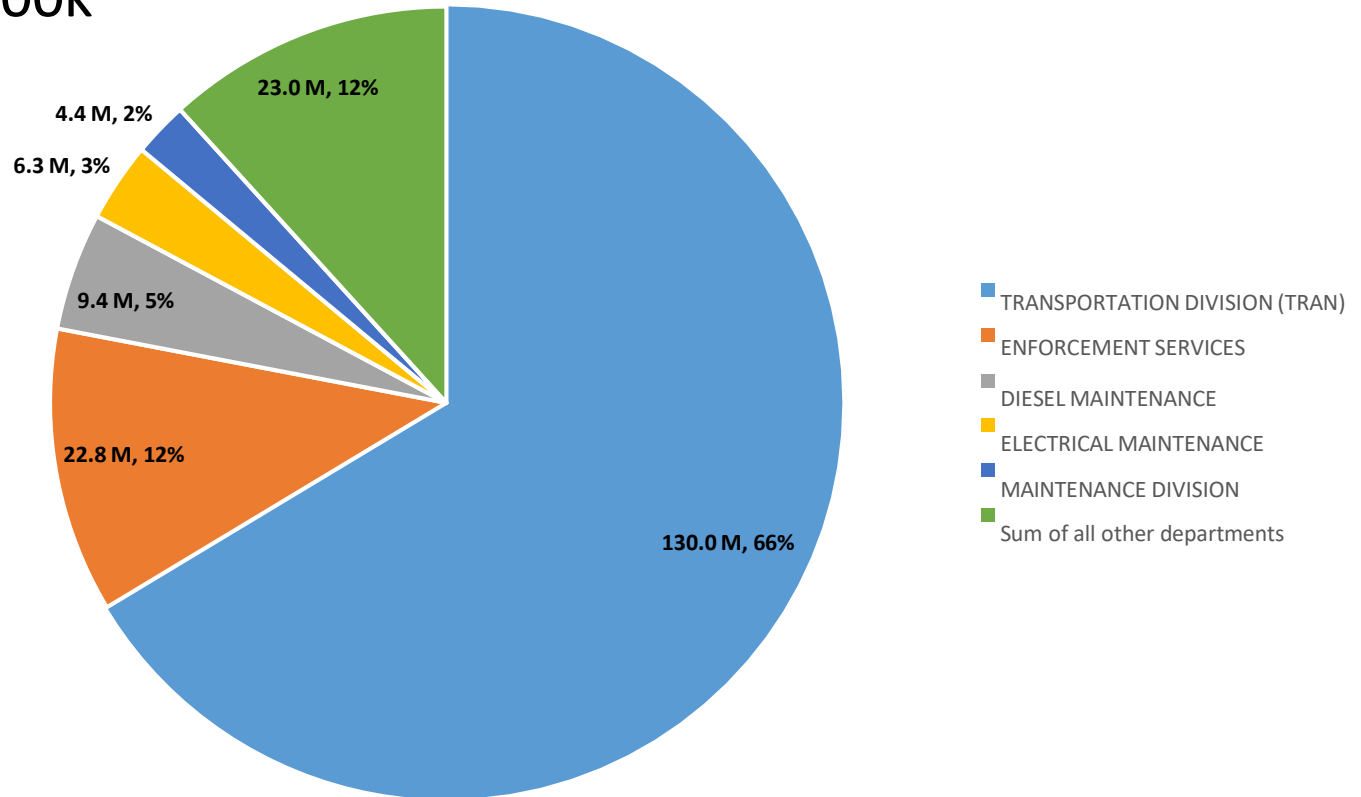
SFMTA

736 Claims \geq \$100k

\$195.8 Million

Data as of 12/31/2021

Total Incurred



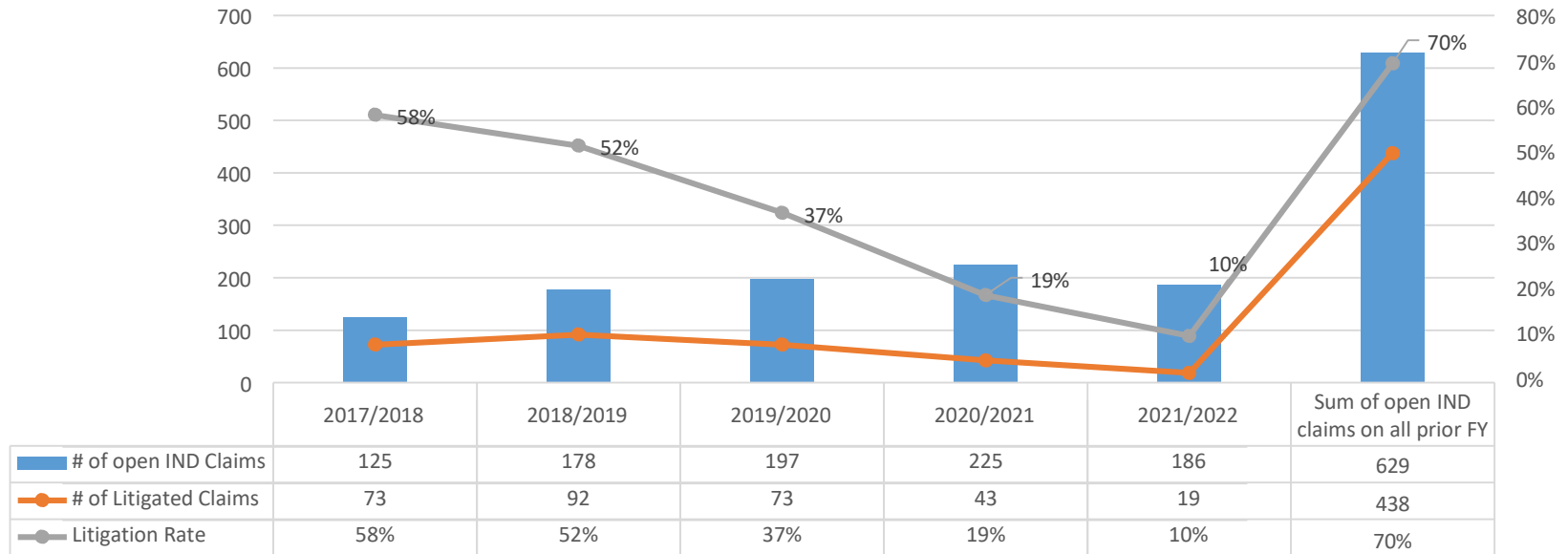
Note: Dollar figures in millions



SFMTA

Litigated vs Non-Litigated

Litigation Rate of Open Indemnity Claims, sorted by Year Reported, valued 12/31/21



Average Paid on Closed Indemnity Claims in the Period

	Litigated?	2017	2018	2019	2020	2021	2022 Q2
SFMTA	Y	\$41,560	\$32,164	\$68,881	\$33,979	\$33,343	\$46,547
	N	\$8,755	\$5,751	\$5,225	\$6,865	\$10,765	\$8,692

Note: Latest fiscal year includes data for the current reporting quarter.

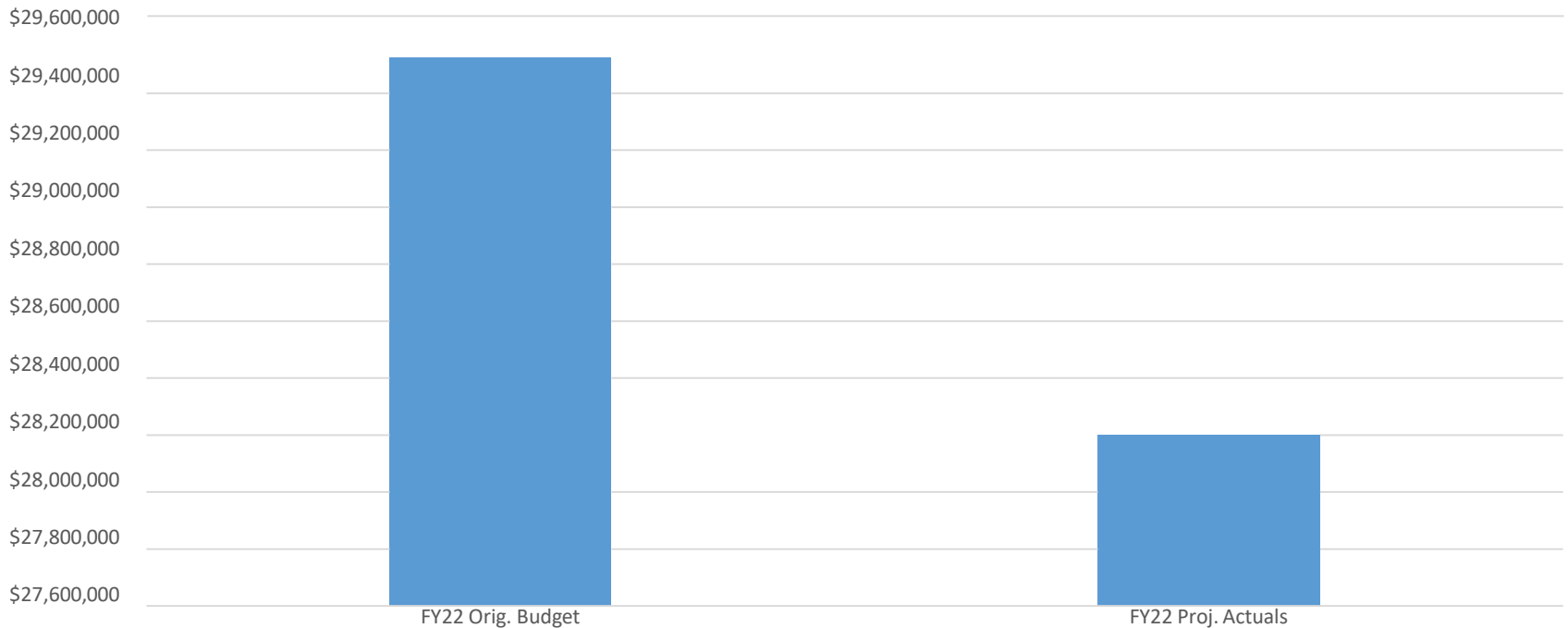
Financials



SFMTA Expenditure Trends

SFMTA

Department	FY21 Orig. Budget	FY21 Actuals	FY22 Orig. Budget	FY22 Proj. Actuals	FY22 Surplus/ (Deficit)	YOY Change
SFMTA	\$22,128,600	\$28,698,631	\$29,450,537	\$28,223,214	\$1,227,323	\$475,417





Costs by Expenditure Category

SFMTA

	FY 19-20 Actuals	FY 20-21 Actuals	FY22 Est. YE Actuals	YOY Change (%)
INDEMNITY	\$18,401,620	\$19,147,352	\$18,395,374	-3.92%
Temporary Disability	\$13,132,765	\$13,834,255	\$12,783,856	-7.59%
Permanent Disability	\$5,268,855	\$5,313,097	\$5,611,518	5.61%
VOCATIONAL REHABILITATION	\$1,243,584	\$33,585	\$35,974	7.11%
MEDICAL EXPENSE	\$8,724,619	\$8,945,689	\$9,076,106	1.45%
RECOVERY	<\$264,068>	<\$423,713>	<\$200,000>	52.79%
GRAND TOTAL	\$28,148,829	\$28,698,631	\$28,223,214	-1.65%

Notes:

1. Expenditures reflect benefit payments issued through the Claims Financial System, and do not include overhead or salary continuation benefits.



Claim Cause Definitions

I. Burn or Scald — Heat or Cold Exposures — Contact With

01. Chemicals:	Includes Hydrochloric Acid, Sulfuric Acid, Battery Acid, Methanol, Antifreeze
02. Hot Objects or Substances:	
11. Cold Objects or Substances:	
03. Temperature Extremes:	Non-Impact Injuries Resulting in a Burn Due to Hot or Cold Temperature Extremes, includes Freezing or Frostbite
04. Fire or Flame:	
05. Steam or Hot Fluids:	
06. Dusts, Gases, Fumes or Vapors:	Includes Inhalation of Carbon Dioxide, Carbon Monoxide, Propane, Methane, Silica (Quartz), Asbestos Dust and Smoke
07. Welding Operations:	Includes Welder's Flash (Burns to Skin or Eyes as a Result of Exposure to Intense Light from Welding)
08. Radiation:	Includes Effects of Ionizing Radiation Found in X-Rays, Microwaves, Nuclear Reactor Waste, and Radiating Substances and Equipment. Includes Non-Ionizing Radiation Such as Sunburn
14. Abnormal Air Pressure:	
84. Electrical Current:	Includes Electric Shock, Electrocution and Lightning
09. Contact With, NOC:	Not Otherwise Classified in Any Other Code. Includes Cleaning Agents and Fertilizers

II. Caught In, Under or Between

10. Machine or Machinery:	Running or Meshing Objects, a Moving and a Stationary Object, Two or More Moving Objects
12. Object Handled:	Includes Medical Hospital Bed and Parts, Wheelchair, Clothespin Vise
20. Collapsing Materials:	Slides of Earth
13. Caught In, Under or Between, NOC:	Either Man-Made or Natural, Not Otherwise Classified in Any Other Code

III. Cut, Puncture, Scrape Injured by

15. Broken Glass:	
16. Hand Tool, Utensils; Not Powered:	Includes Needle, Pencil, Knife, Hammer, Saw, Axe, Screwdriver
17. Object Being Lifted or Handled:	Includes Being Cut, Punctured or Scraped by a Person or Object Being Lifted or Handled
18. Powered Hand Tool, Appliance:	Includes Drill, Grinder, Sander, Iron, Blender, Welding Tools, Nail Gun
19. Cut, Puncture, Scrape, NOC:	Not Otherwise Classified in Any Other Code. Includes Power Actuated Tools

IV. Fall, Slip or Trip Injury

25. From Different Level (Elevation):	Includes Collapsing Chairs, Falling from Piled Materials, Off Wall, Catwalk, Bridge
26. From Ladder or Scaffolding:	
27. From Liquid or Grease Spills:	
28. Into Openings:	Includes Mining Shafts, Excavations, Floor Openings, Elevator Shafts
29. On Same Level:	
30. Slip, or Trip, Did Not Fall:	Slip or Trip and Did Not Come in Contact with the Floor or Ground
32. On Ice or Snow:	
33. On Stairs:	
31. Fall, Slip or Trip, NOC:	Not Otherwise Classified in Any Other Code. Includes Tripping Over Object, Slipping or Organic Materials

V. Motor Vehicle

40. Crash of Water Vehicle:	
41. Crash of Rail Vehicle:	
45. Collision or Sideswipe with Another Vehicle,:	Vehicle Collision, Both Vehicles in Motion
46. Collision with a Fixed Object:	Collision Occurring with Standing Vehicle or Stationary Object
47. Crash of Airplane:	
48. Vehicle Upset:	Includes Overturned or Jackknifed
50. Motor Vehicle, NOC:	Not Otherwise Classified in Any Other Code. Includes Injuries Due to Sudden Stop or Start, Being Thrown against Interior Parts of the Vehicle and Vehicle Contents Being Thrown against

Claim Cause Definitions, Continued

VI. Strain or Injury by

52. Continual Noise:	Injury to Ears or Hearing Due to the Cumulative Effects of Constant or Repetitive Noise
53. Noise:	
53. Twisting Motions Induced by Sudden Noise, Fright, loss of balance	Free Bodily Motion That Imposes Stress or Strain on Some Part of Body. Includes Assumption of Unnatural Position, Involuntary
54. Jumping or Leaping:	
55. Holding or Carrying:	Applies to Objects or People. Includes Restraining a Person
56. Lifting:	Includes Objects or People
57. Pushing or Pulling:	
58. Reaching:	
59. Using Tool or Machinery:	
61. Welding or Throwing:	Physical Effort or Overexertion from Attempts to Resist a Force Applied by an Object Being Handled
97. Repetitive Motion:	Cumulative Injury or Condition Caused by Continual, Repeated Motions; Strain by Excessive Use, Carpel Tunnel
60. Strain or Injury by, NOC:	Not Otherwise Classified in Any Other Code

VII. Striking Against or Stepping on

NOTE: Applies to Cases in Which the Injury Was Produced by the Impact Created by the Person, Rather than by the Source

65. Moving Part of Machine:	
66. Object Being Lifted or Handled:	
67. Sanding, Scraping, Cleaning Operation:	
68. Stationary Object:	
69. Stepping on Sharp Object:	
70. Striking Against or Stepping on, NOC:	Includes Scratches or Abrasions Caused by Sanding, Scraping, Cleaning Operations, Not Otherwise Classified in Any Other Code

VIII. Struck or Injured by

NOTE: Applies to Cases in Which the Injury Was Produced by the Impact Created by the Source of Injury, Rather than by the Injured Person

74. Fellow Workers, Patient or Other Person:	
75. Falling or Flying Object:	
76. Hand Tool or Machine in Use:	Struck by Co-Worker, Either on Purpose or Accidentally. Includes Being Struck by a Patient While Lifting or Moving Them Not in Act of a Crime
77. Motor Vehicle:	Applies When a Person is Struck by a Motor Vehicle, Including Rail Vehicles, Water Vehicles, Airplanes
78. Moving Parts of Machine:	
79. Object Being Lifted or Handled:	Includes Dropping Object on Body Part
80. Object Handled by Others:	Includes Another Person Dropping Object on Injured Person's Body Part
85. Animal or Insect:	Includes Bite, Sting or Allergic Reaction
86. Explosion or Flare Back:	Rapid Expansion, Outbreak, Bursting, or Upheaval. Includes Explosion of Cars, Bottles, Aerosol Cans, or Buildings. "Flare back" Involves Superheated Air and Combustible Gases
81. Struck or Injured, NOC:	Not Otherwise Classified in Any Other Code. Includes Kicked, Stabbed, Bitten

IX. Rubbed or Abraded by

94. Repetitive Motion: and the Source of Injury.	Caused by Repeated Rubbing or Abrading; Applies to Non-Impact Cases in Which the Injury Was Produced by Pressure, Vibration or Friction between the Person
95. Rubbed or Abraded, NOC:	Not Otherwise Classified in Any Other Code. Includes Foreign Body in Ears

X. Miscellaneous Causes

82. Absorption, Ingestion or Inhalation, NOC:	Not Otherwise Classified in Any Other Code. Applies Only to Non- Impact Cases in Which the Injury Resulted from Inhalation, Absorption (Skin Contact), or Ingestion of Harmful Substance
87. Foreign Matter (Body) in Eye(s):	Injury to Eyes Resulting from Foreign Matter That is Not Otherwise Classified in Any Other Code
88. Natural Disasters:	Injury Resulting from Natural Disaster. Includes Hurricane, Earthquake, Tornado, Flood, Forest Fire



San Francisco Workers' Compensation Council

**Our next meeting will be held on
June 6, 2022**