

# Report to the San Francisco Workers' Compensation Council

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**Workers' Compensation Director**

August 21, 2023





# Agenda

- Accomplishments, Initiatives and Challenges
- Temporary Transitional Work Program Report
- COVID-19 Report
- Performance Quick Facts
- Financials
- Claim Analytics

# Accomplishments, Initiatives & Challenges



# What we set out to accomplish in FY22-23

- **Staffing**: Recruitments and hiring to ensure adequate resources and to ensure continued succession planning
- **Streamlined Communication and Information Sharing**: Consistent and enhanced access to resources and information for our staff and stakeholders, including necessary contracts
- **Return to Work**: Increased focus and tracking with our new Citywide Temporary Transitional Work Policy and Program
- **Enhanced Training**: Streamlined and increased targeted training for WCD staff, “On-Demand” resource training for city stakeholders, and ‘Grow our Own’ training program for new WC staff
- **Workplace Safety and Health**: Enhanced training and ongoing development of DHR’s Safety and Health program to mitigate and reduce workplace injuries



# Staffing Accomplishments FY22-23

- Successfully filled, backfilled and/or upgraded 20 positions, including WCD Director
  - **55% of filled positions were internal promotions from within WCD.**
  - Filled 7 Adjuster (8141) positions, 3 of which were new positions
  - Filled 5 Claims Assistant (1209) positions, 4 of which were new
  - Filled 3 Support Clerk (1404) positions, 1 of which was new
  - Appointed critical management positions
  - Upgraded two Finance FTE to higher classifications resulting in promotions
- Developed and deployed exams for 8165 – WC Supervisor, 0923 Claims Manager, 0932 Assistant Director, 8141 Workers Compensation Adjuster and 1209 – Claims Assistant
- Completed Workload and Staffing Analysis 2/21/23 with recommendations for additional positions in Return-to-Work and at the Supervisory and Managerial levels. This will be implemented in future budget years in a more favorable climate.



# Communication and Resource Access Accomplishments FY 22-23

- Implemented weekly updates to staff and stakeholders to keep staff “in the know”
- Implemented new departmental Chargeback Reports, expanding department access to additional data and enhancing transparency
- Completed integration with Change Healthcare for medical provider check printing services and improved remittance documents with additional layers of bill review determination detail, improving provider understanding of adjustments
- Completed and executed new Intercare Holdings Third-Party Claims Administration and As Needed services contract
- Successfully transitioned Special Investigative Unit and Fraud Services to Intercare April 2023
- Successfully transitioned Medical Provider Network (MPN) Access Assistant duties and MPN state filing duties to Intercare May 2023
- Added four additional MPN Designated Provider clinics to address access to care concerns
- Successfully transitioned continuity of care for patients seeing 5 previously terminated providers to treating with existing providers within our MPN
- Added additional psyche providers to our MPN and approved list of treating providers for the SF ADR program to address increased treatment demand



## **Deployed and implemented Citywide Temporary Transitional Work Assignment (TTWA) Policy 11/10/22**

- Designed to drive improved Return to Work Outcomes by requiring City Departments to develop and facilitate transitional modified duty for employees whose medical conditions allow
- Met with city departments to address concerns, questions and challenges on providing temporary transitional work assignments
- WCD began centrally collecting job analyses and descriptions for providers in order to evaluate feasibility of temporary transitional work
- Created tracking method to track fiscal impact of not providing modified duty
- Developed communications for injured employees, MPN providers, occupational clinics and injured employees on TTWA policy and program – setting the tone and expectation



# Training Accomplishments

- Provided targeted staff training on Medicare, changes in WC law (SB1127), Claim Delays and Denials, Reserving and Benefit Notices
- Trained staff on Official Disability Guidelines (ODG) to help them better predict optimal disability duration outcomes for Return-to-work purposes
- Involved staff in external WC training with partner organizations to provide them better exposure to the greater WC industry
- Began footprint for “Grow your Own” training within WCD, beginning with Claims Assistants new to Workers Compensation



# Workplace Safety and Health Accomplishments

- Deployed Assault Signage for department posting in effort to reduce and/or mitigate workplace assaults per MOU between the City and SEIU Local 1021
- Successfully re-deployed quarterly safety newsletters
- Developed and deployed Workplace Safety & Health webpage on DHR website
- Collected and shared departmental Injury Illness Prevention Programs (IIPP) to better support departments on developing, implementing and managing their IIPPs
- Implemented monthly Safety and Health Manager meetings with department safety personnel
- Partnered with SEIU 1021 on Labor Management and Tenderloin committees on safety issues
- Successfully ran OSHA 300 and 300a logs for departmental support in posting injuries as required by Cal OSHA
- Created quarterly dashboards for Citywide Safety Officer to better analyze injury trends to support departments in injury and illness prevention



# Additional FY23 Accomplishments

- Achieved Citywide Closing Ratio of **104.8%**
- Completed integration with US Bank's Payee Choice portal to replace the Supplier Prefer Pay Portal for ACH payments
- Critical contract renewals completed, including:
  - ADR Director
  - Claims Information System from Ventiv Technologies
- Completed successful migration of cash receipt processing to JP Morgan
- Completed SF ADR Program Year 3 (FY2021-2022) Actuarial Analyses. Although no savings to either Police or Fire, litigation decreased 57% for Police and 50% for Fire from the prior year

## **Key FY24 Priorities for the Workers Compensation Division:**

- Staffing: Continued Recruitment and hiring to ensure adequate staff resources and to ensure continued succession planning, including fill of key positions
- Streamlined Communication: Consistent and enhanced access to resources and information for our staff and stakeholders, including technology improvements
- Return to Work: Increased focus and better data tracking with further expansion and deployment of Citywide TTWA Policy and Program
- Enhanced Training: Streamlined and increased targeted training for WCD staff, “On-Demand” resource training for city stakeholders, and further development of ‘Grow our Own’ training program for new WC staff



# Additional FY23-24 Initiatives

- DWC Mock Audit in progress with ALC Claims Services to evaluate Division readiness for DWC Audit in 2024
- ADR program Ombudsperson contract renew to add value
- Investigative services RFQ to expand access and contracting for Fraud investigative and Special Investigative Unit services
- Claims Enterprise System Upgrade pre-planning for Fall 2023
- Medical Resource Program analysis and succession planning
- **Workplace Safety and Health Initiatives:**
  - Partner with departments to ensure OSHA recordkeeping requirements at the department level are met and sharing best practices on matters that impact workplace safety within the CCSF safety community
  - Citywide RFQ for safety and health, Industrial Hygienist, and training resources for departments to draw upon to address resource gaps
  - Further development of Health and Safety program to centralize safety and health efforts citywide and address program gaps.
  - Further training on IIPP and Workplace Violence prevention
  - Increase visibility of Safety and Health Program citywide



# FY 23-24 Challenges

- Hiring and Attrition: Continued challenging labor market for limited workers' compensation talent at all levels pressures recruitment as the Division prepares for continued staff attrition through retirement in the next several years
- Further long-term impact of Senate Bill 1127, which was signed into law by the Governor on 9/29/22. This bill
  - Reduced decision timeframes from 90 days to 75 days on presumptive claims.
  - Implemented a maximum limit of up to 240 weeks (over 4.5 years) of payable TTD for Cancer claims on dates of injury or after 1/1/23 - a 230% increase from the prior maximum payable weeks.
  - Enacted new Labor Code Section 5414.3 penalties for up to \$50,000 for 'unreasonable denials' on presumption claims, creating exposure for applicant attorneys to file for such penalties to be adjudicated before the courts

- **Senate Bill 553 (Cortese)** pending with California Legislature, which will require all California employers to ‘establish, implement, and maintain...’ a workplace violence prevention plan, and establishes workplace violence prevention standards to be included in employer Injury Illness Prevention Programs (IIPP). These standards already exist in hospital settings but would be expanded and apply to all employers statewide, including all City departments.
- **Assembly Bill 1213 (Ortega)** currently pending, adds Labor Code Section 4656( e )(1) which requires that temporary disability paid due to a denial of treatment by a treating physician that was subsequently overturned by Independent Medical Review (IMR) would not count toward the statutory limits for aggregate disability benefits for a single injury. As currently written, this will impact payments until 1/1/2027.
  - Per CWCI analysis, this will only impact 0.3% of all claims.
  - Per CCSF data, this would impact only approximately 10% of claims that went through the Independent Medical Review process, and of those claims, only 7% (or <1% of all IMR) had payable temporary disability which would be subject to this section.
  - However, there would be a substantial administrative burden on CCSF resources in system enhancements and administrative tracking to track claims subject to this new bill, which exceed the value of additional benefits potentially payable per this new section.

# Temporary Transitional Work Program Report



# Current TTWA Efforts

- Ongoing meetings with departments to address concerns, questions and challenges on providing temporary transitional work assignments
- All Claims teams centrally track modified duty in claims system for reporting purposes
- System and reporting enhancements and analyses ongoing to better track department accommodation of TTWA and fiscal impact of not providing modified duty
- Communications ongoing with MPN providers, occupational clinics and injured employees on TTWA policy and program – setting the tone and expectation



# TTWA Early Findings

- Early data analysis from claim system shows:
  - 57% of tracked claims were accommodated for modified duty, and 43% were not
  - 120 Average lost days for claims that provided TTWA
  - 167 Average lost days for claims not accommodated
  - 5,409 total lost days for claims with TTWA
  - 8,996 total lost days for claims not accommodated
- As such, 3,587 days (28,696 hours), or an average of 47 additional lost days per claim where modified duty was not accommodated by the department
- Statistics are an early evaluation based on a small population of open claims; our analysis will improve over time as more claims advance through TTWA
- However early, the results confirm that not accommodating work restrictions is associated with longer disability duration and higher costs to the City



# TTWA Challenges

- Departments continue to struggle with identifying tasks within department to place injured employees, placing limitation on modified duty
- Continued Resistance to modifying existing approaches to modified duty due to department culture
- Physicians taking injured employees off work completely without indicating restrictions
- Staff shortages for adjusting staff, MPN providers and within departments make it a challenge to consistently and timely address modified duty



# TTWA Next Steps

- Expanded tracking within the Claims system for better reporting on the impacts and costs of failure to provide transitional work when eligible.
- Further data analyses with expanded reporting to stakeholders on impact of not providing modified duty
- Continued education and communication with MPN providers to better support the TTWA program
- Continued work with departments to address their concerns and challenges surrounding bringing injured employees back to work

# COVID-19 Report



# Citywide COVID-19 Report

## COVID management changes over year:

- COV leave ended 12/31/2022
- PHEL leave ended 2/28/2023
- National and local health emergency ended, and with it the requirement to share COV data: locally, nationally
- Omicron subvariants persist XXBB1.16, but mild symptoms
- Isolation and quarantine reduced to 5 days (from 10, and generally no test to return to work)
- Outbreak definition reduced to 3 cases in 7 days (from 14D),
- Original monovalent MRNA vax replaced with bivalent 4/2023



# Citywide COVID-19 Report

By the numbers, year in review: FY2022-2023

- Employee cases stable/low ~30/week
- 6900 COV cases cumulative total in pandemic\*
- 2271 COV cases in FY2022-2023\*
- 559 Workers Comp claims 86.9% accepted
- 8 Repeat WC COV cases this yr (6 Fire, 1 Police, 1 SFMTA)
- 280 Outbreaks at work locations, 12 since last meeting
- \*numbers limited to employee self report which may have dropped off when COV and PHEL leaves retired.



# Citywide COVID-19 Report

## Overall Covid Expenditure Trends

Total Paid on COVID-19 Claims - Citywide				
4850	Expense	Indemnity	Medical	Totals
\$8,982,627	\$483,945	\$2,650,595	\$2,278,430	\$14,395,597

Overall claim cost has primarily been the LC4850 pay versus indemnity or medical expense. The trend over time has been changing:

Average Expense by Reserve for Closed Claims by Year of Illness						
Year of Illness	Claim Count	4850	Expense	Indemnity	Medical	Totals
<b>2020</b>	385	3,070	282	1,352	1,289	3,070
<b>2021</b>	718	3,453	152	468	590	3,453
<b>2022</b>	1078	1,102	6	109	161	1,102
<b>2023</b>	158	1,653	42	513	53	1,653

Data note: Excludes claims with no expense (subset of total COV-19 claims)

Vaccination requirement in 2021, with resulting lower medical claim cost, and further reduction in 4850 costs with time.

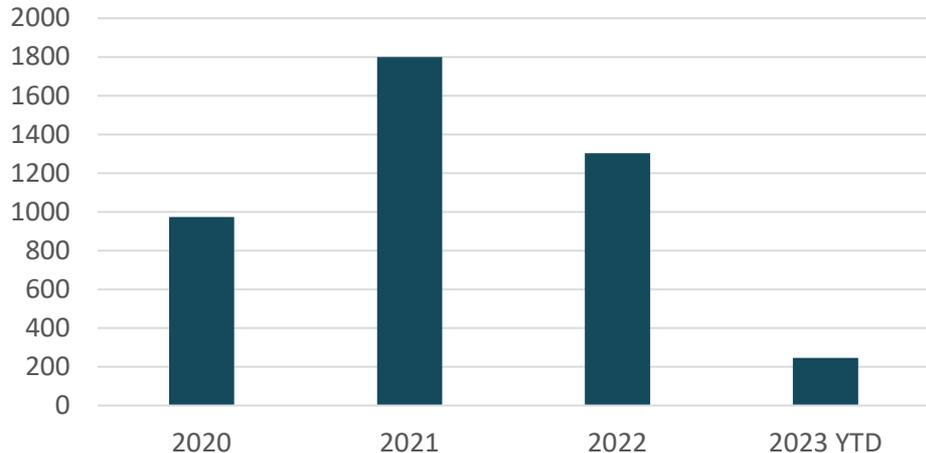
Current cases are more frequent, but lower medical costs and less time lost from work.

From CWCI: CCSF Average visit/claim and claim cost 74% lower than industry

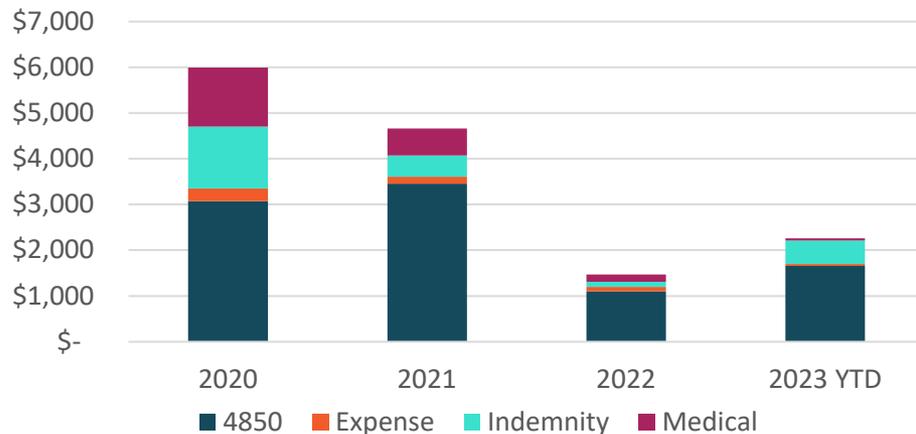


# Citywide COVID-19 Report

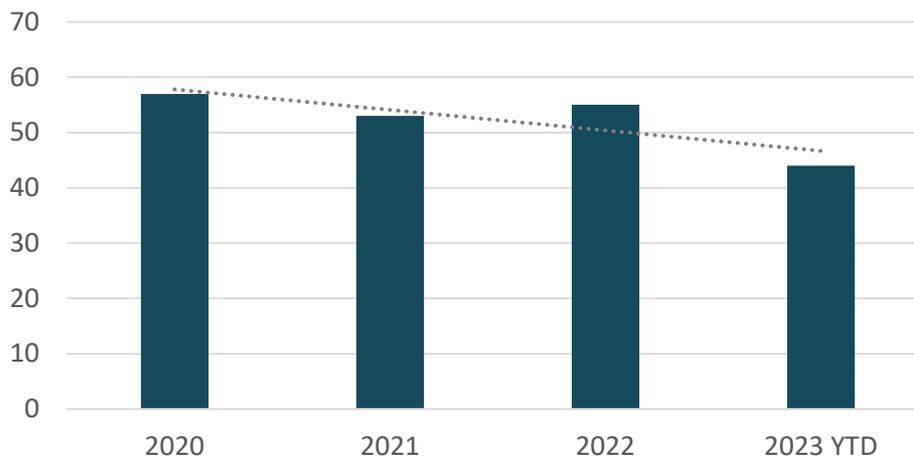
### Claim Volume by Year



### Claim Cost by Year of Illness



### Days to Close by Year of Injury



Data note: Calendar Years; Cost and Days to Close reflect Closed Claims Only

# Performance Quick Facts



# FY23 Performance Quick Facts

## Fiscal Health

Ratio of Actuals to Budget

**FY23 97.4%**  
Benchmark: 95%

## Claim Volume

Count of New Claims in Period

	Indemnity	Medical
<b>FY23</b>	<b>2,266</b>	<b>795</b>
Benchmark	1,972	805

## Claim Cost

Average Cost of Claims Closed in Period

	Indemnity	Medical
<b>FY23</b>	<b>\$12,166</b>	<b>\$588</b>
Benchmark	\$12,190	\$757

## Duration

Average Days Open of Claims Closed in Period

	Days
<b>FY23</b>	<b>248</b>
Benchmark	194

*Notes: All benchmarks based on rolling four-year averages (FY19-22). Fiscal health metric includes overhead and claim expenditures and is based on original budget, excluding any carryforward. Duration excludes disability retirement and future medical claims.*

# Financials



# Costs by Expenditure Category

	FY21 Actuals	FY22 Actuals	FY23 Actuals	YOY Change (%)
<b>INDEMNITY</b>				
Temporary Disability	13,504,622	17,293,455	18,411,461	6.1% ↑
Permanent Disability	14,663,983	17,720,503	16,977,197	-4.4%
<b>INDEMNITY SUBTOTAL</b>	<i>28,168,605</i>	<i>35,013,959</i>	<i>35,388,658</i>	1.1%
<b>4850 SALARY CONTINUATION</b>	32,206,988	35,921,457	32,217,048	-11.5% ↓
<b>VOCATIONAL REHABILITATION</b>	159,210	175,685	230,930	23.9%
<b>MEDICAL</b>	28,460,327	34,780,846	35,089,645	0.9% =
<b>EXPENSE</b>	3,103,060	3,515,462	3,296,462	-6.6%
<b>RECOVERY</b>	-768,520	-688,841	(695,195)	0.9%
<b>GRAND TOTAL</b>	91,329,670	108,718,568	105,527,549	-3.0% ↓

Notes:

1. All figures exclude SFMTA



# Benefit Expenditure Trends by Dept

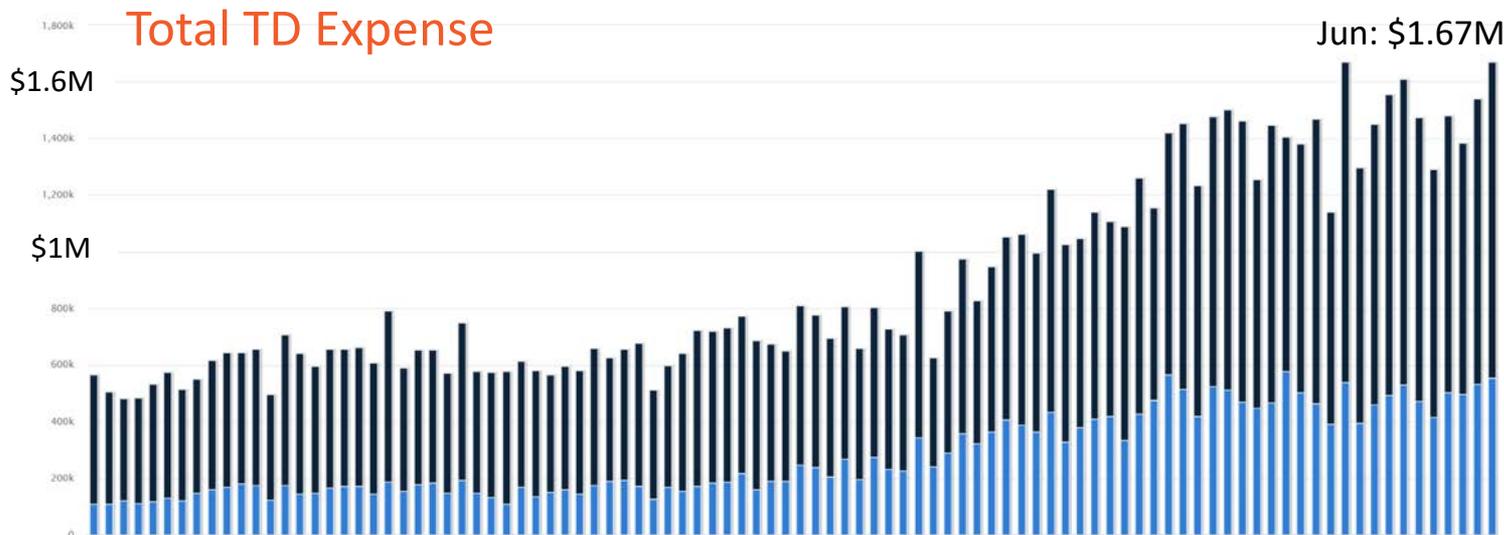
Department	FY22 Actuals	FY23 Revised Budget	FY23 Actuals	FY23 Surplus / (Deficit)	YOY Change
Police	20,307,019	20,973,830	21,219,758	(245,928)	912,739
Public Health	17,916,563	19,701,646	17,621,380	876,601	(295,183)
Fire	17,049,008	18,956,805	15,434,996	3,521,810	(1,614,012)
Sheriff	8,290,933	9,383,892	8,732,773	651,119	441,840
Public Works	5,532,181	5,473,000	5,232,696	240,304	(299,485)
Recreation & Parks	4,541,961	4,754,000	4,177,684	576,316	(364,277)
Human Services	2,831,064	3,106,000	3,160,362	(54,362)	329,298
Airport	4,140,650	5,639,480	5,430,115	209,365	1,289,465
PUC-Water	2,046,395	2,129,000	2,565,732	(436,732)	519,337
PUC-Wastewater	2,243,452	2,488,000	2,524,332	(36,332)	280,880
<b>Total Top Ten Departments</b>	<b>84,899,226</b>	<b>92,605,654</b>	<b>86,099,827</b>	<b>5,302,161</b>	<b>1,200,601</b>
<b>Total of All City Departments</b>	<b>93,621,127</b>	<b>105,022,084</b>	<b>97,283,839</b>	<b>7,738,246</b>	<b>3,662,712</b>

Notes:

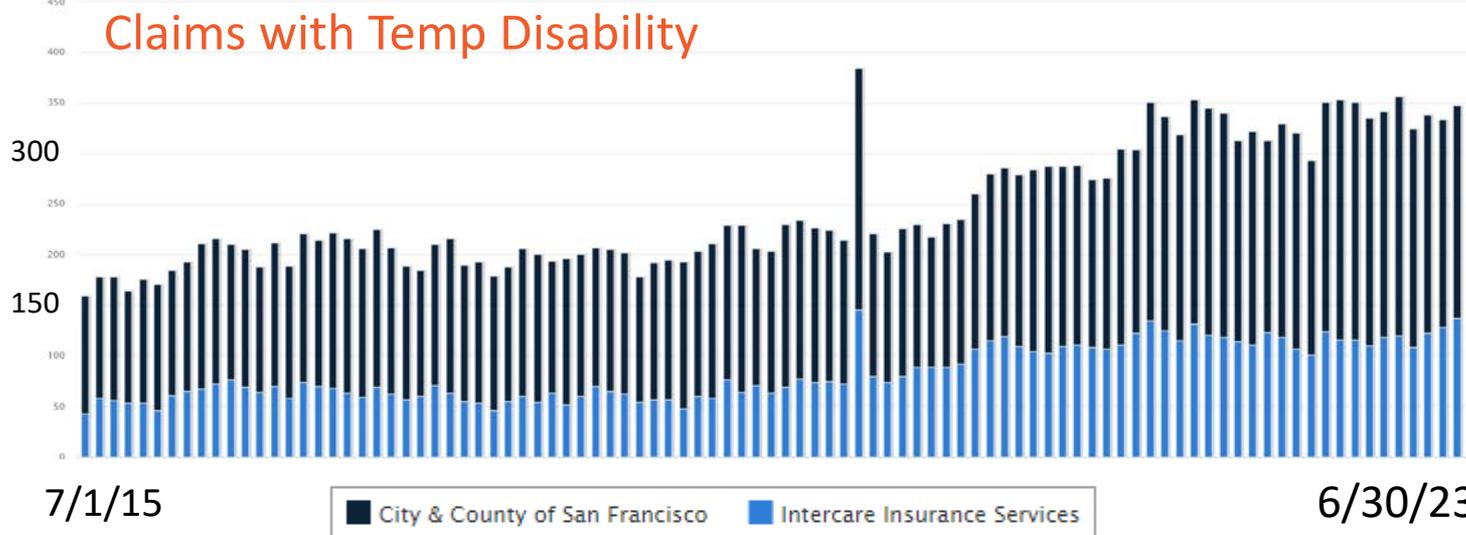
1. Expenditures exclude LC4850 salary continuation benefits and SF Community College, and include program overhead
2. Departments sorted by FY23 Revised Budget



# Temp Disability Expense History



*Total expense remains elevated, attributed to larger volume of claimants receiving ongoing TD benefits compared to pre-pandemic levels*



*Pre-pandemic years exhibited a stable trend of 150-200 claims per month with TD expense, as compared to 300-350 from FY21 to present.*



# Allocated Loss Adjustment Expense / Overhead

Expense Category	FY 2022	FY 2023	FY 2023 %
Salaries & Benefits	9,911,568	10,498,447	42%
State Assessment for Self-Insurers	5,886,257	7,617,989	31%
Professional Services	3,238,519	3,425,848	14%
Internal Allocated Overhead	1,502,692	1,502,692	6%
Interdepartmental Services	1,316,345	1,274,631	5%
Materials & Supplies	92,946	491,494	2%
	<b>21,948,328</b>	<b>24,811,101</b>	<b>42%</b>

## Historical Overhead Rates:

- FY18-19: 29.41%
- FY19-20: 33.4%
- FY20-21: 31.9%
- FY21-22: 29.6%
- FY22-23: 33.1%

### Notes:

1. Overhead actuals include shared contract expenses with the SFMTA program to support operations.

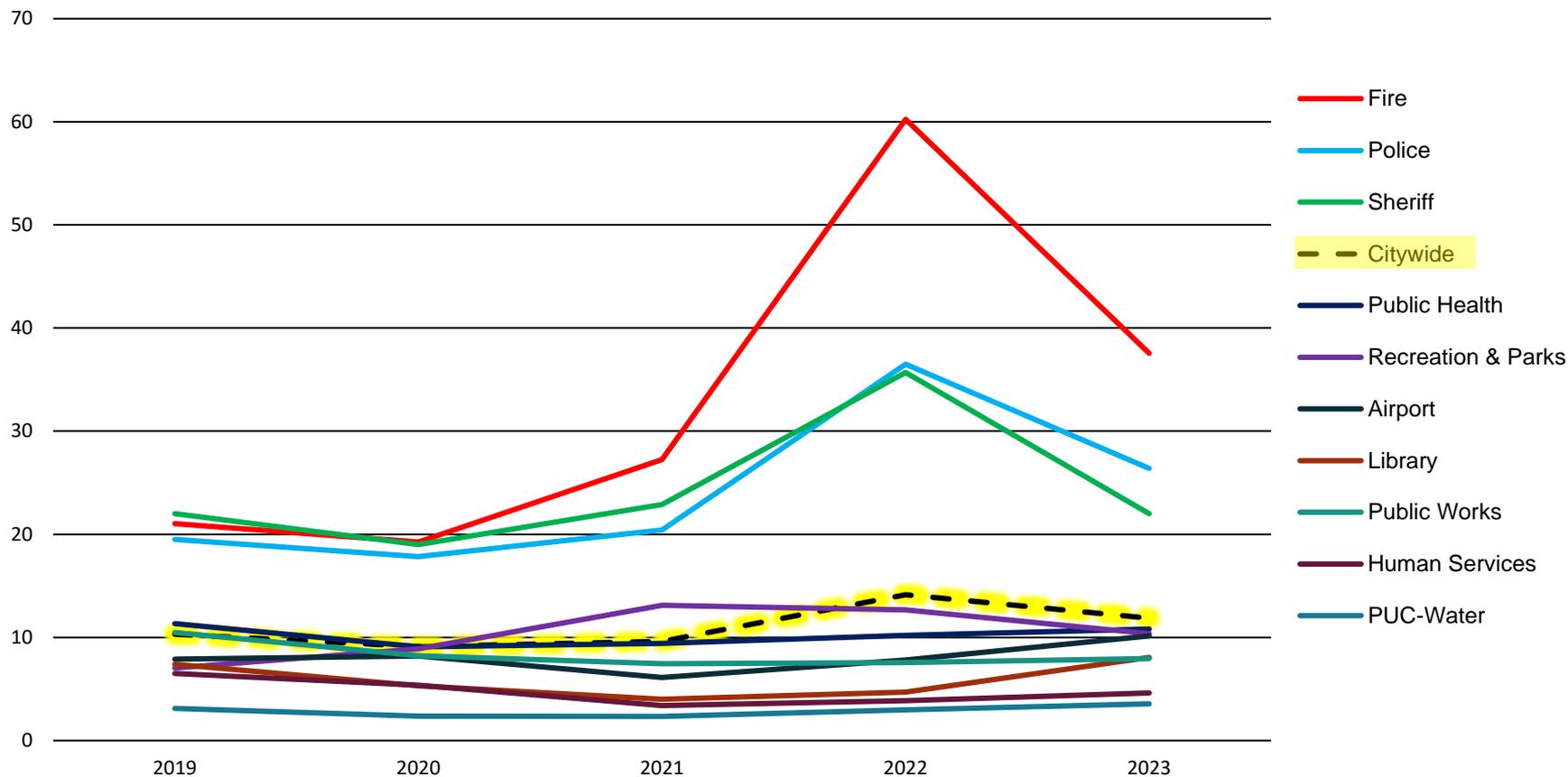
# Claim Analytics



# Citywide Injury Trend

## Claims Incurred Per 100 FTE

### Top 10 Departments



Notes:

- 1. Report only claims are excluded
- 2. Inclusive of COVID-19 claim experience



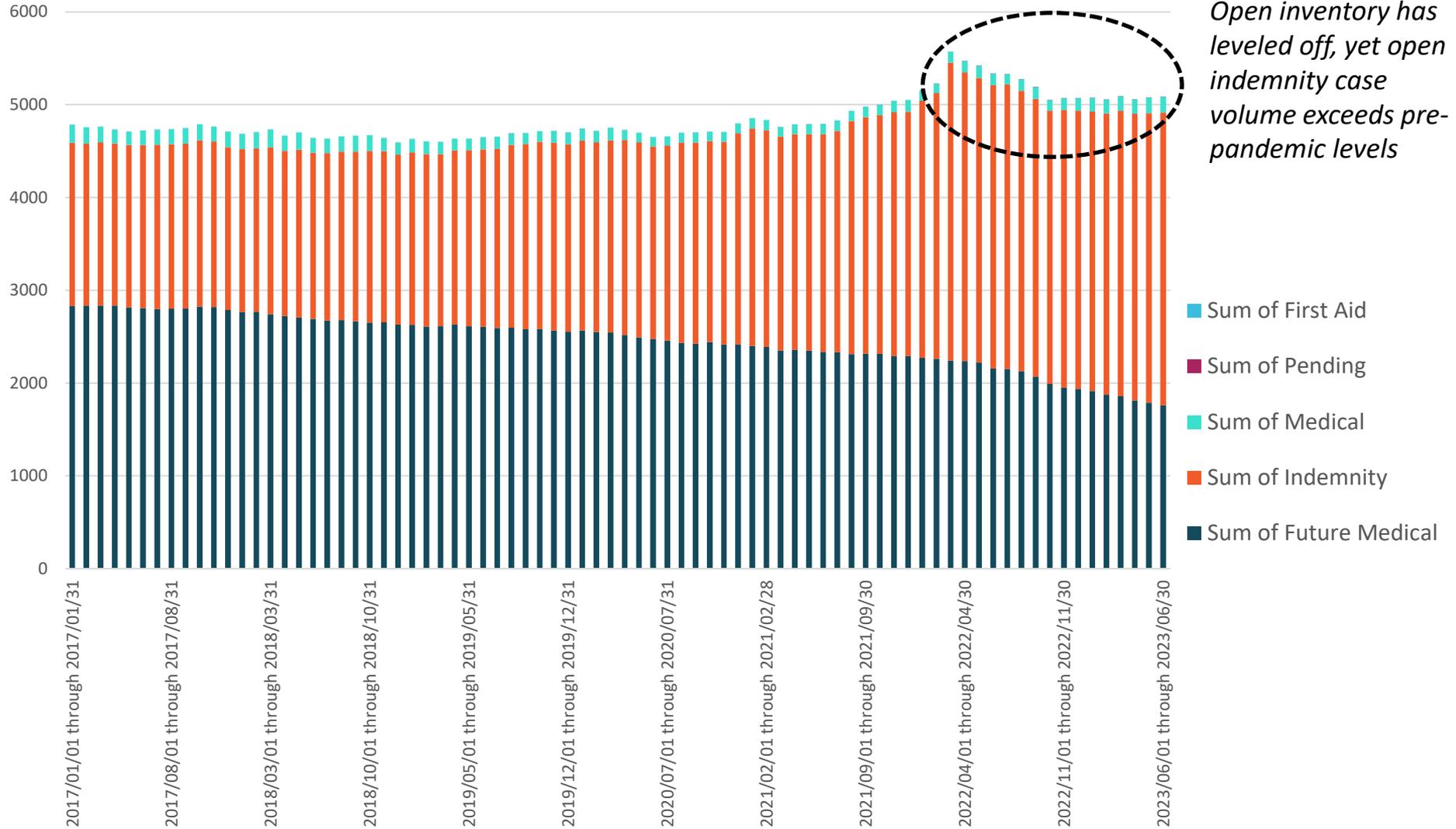
# Claim Filing Frequency

	FY19-22			FY23			FY23 Increase / Decrease		
Department	Average Annual Indemnity Claims	Average Annual Medical Claims	Average Annual Indemnity + Medical Claims	Total Indemnity Claims	Total Medical Claims	Total Indemnity + Medical Claims	Indemnity	Medical	Indemnity + Medical
Public Health	273	420	693	294	424	718	21 or 8%	5 or 1%	26 or 4%
Police	476	95	570	571	76	647	95 or 20%	<b>-19 or -20%</b>	77 or 13%
Fire	422	52	474	577	66	643	155 or 37%	15 or 28%	170 or 36%
Sheriff	211	20	231	170	21	191	<b>-41 or -19%</b>	1 or 4%	<b>-40 or -17%</b>
Airport	84	36	120	100	41	141	16 or 19%	5 or 14%	21 or 18%
Recreation & Parks	102	31	133	95	29	124	<b>-7 or -7%</b>	<b>-2 or -7%</b>	<b>-9 or -7%</b>
Public Works	62	48	110	76	25	101	15 or 24%	<b>-23 or -48%</b>	<b>-9 or -8%</b>
Human Services	91	15	105	82	15	97	<b>-9 or -9%</b>	1 or 3%	<b>-8 or -8%</b>
PUC-Water	31	22	53	48	27	75	17 or 56%	5 or 21%	22 or 42%
Water Pollution Control	26	8	34	39	11	50	13 or 50%	3 or 42%	16 or 48%
<b>Citywide</b>	<b>1,972</b>	<b>805</b>	<b>2,777</b>	<b>2,266</b>	<b>795</b>	<b>3,061</b>	<b>294 or 15%</b>	<b>-10 or -1%</b>	<b>284 or 10%</b>



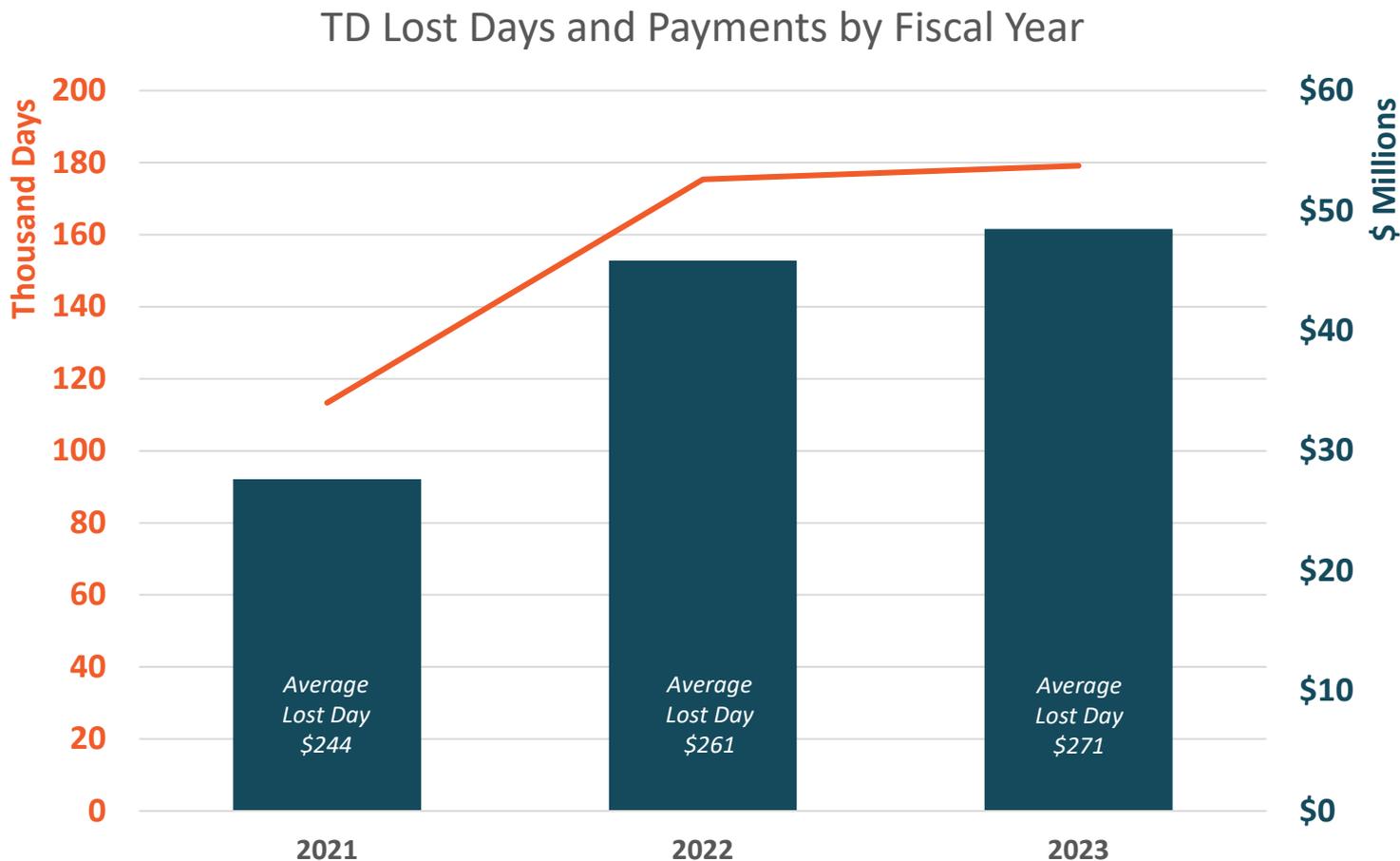
# Open Claim Inventory

1/1/2017 – 6/30/2023





# TD Lost Days and Payments



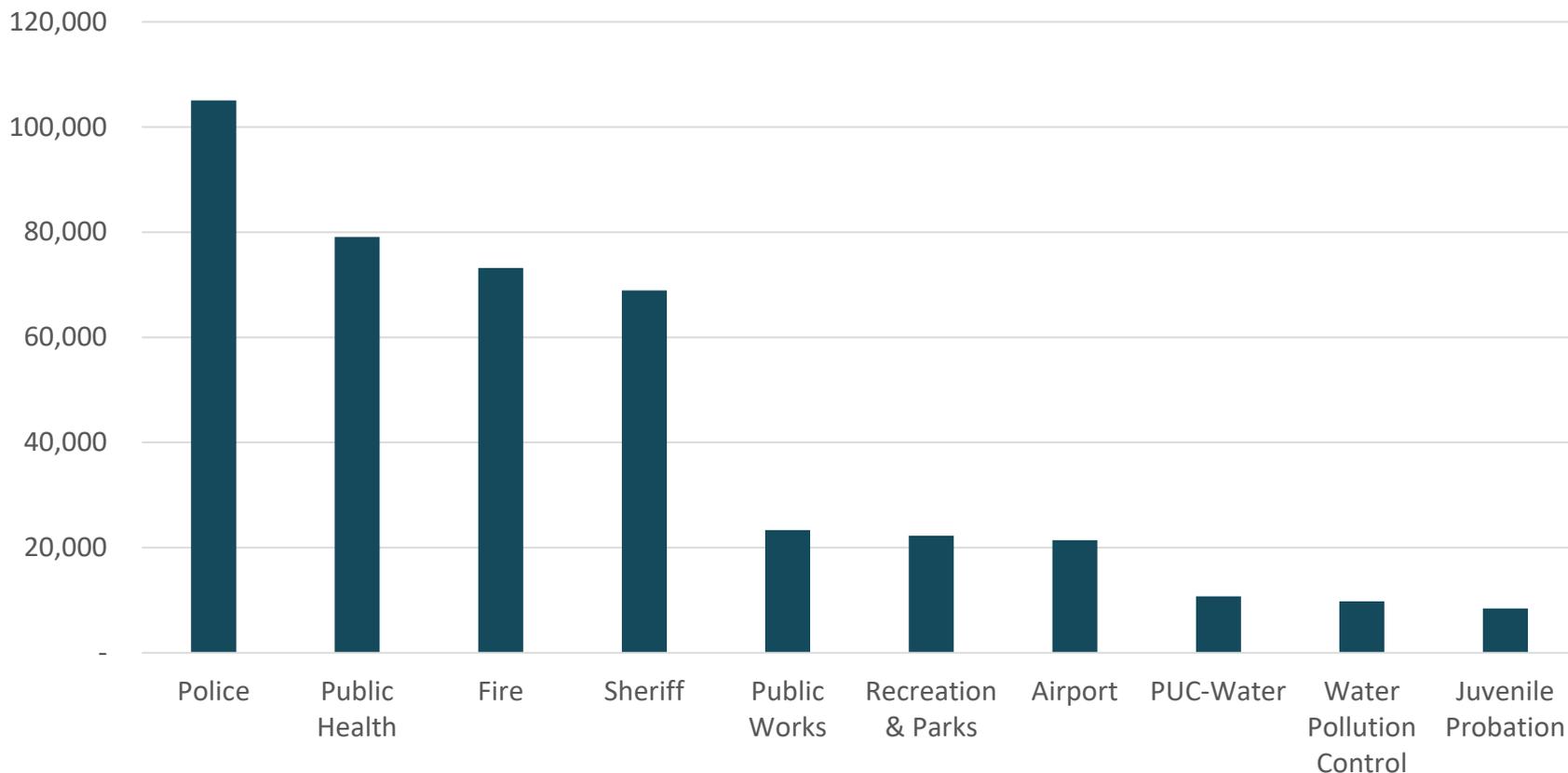
Notes:

1. TD lost days calculation includes temporary disability payments and 4850 (“Disability Pay”) payments.
2. Payment data, excluded SFMTA, ranged from 7/1/2020 to 6/30/2023.



# TD Lost Days by Department

## TD Lost Days – Top 10 Departments



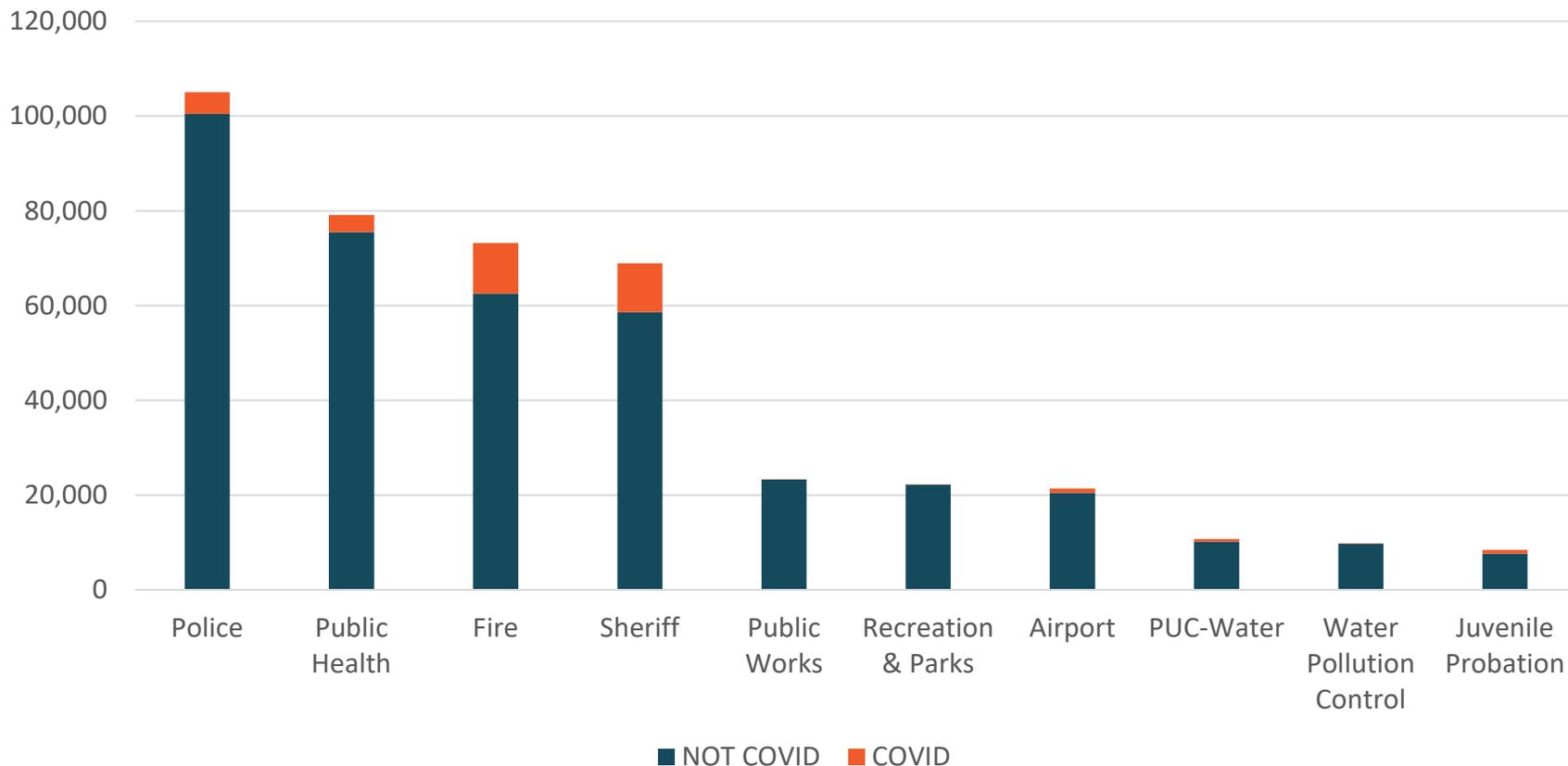
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# TD Lost Days by Department

## TD Lost Days – Top 10 Departments



Notes:

- 1. TD lost days calculation includes temporary disability payments and 4850 (“Disability Pay”) payments.
- 2. Payment data, excluded SFMTA, ranged from 7/1/2020 to 6/30/2023.



# Litigation Statistics

Department	Open Indemnity Claims Added from FY19-FY23	Represented Claims	Represented %	Litigated Claims	Litigated %
Police	501	219	44%	59	12%
Public Health	417	138	33%	108	26%
Fire	395	107	27%	21	5%
Sheriff	298	127	43%	88	30%
Airport	161	44	27%	34	21%
Recreation & Parks	122	39	32%	32	26%
Public Works	114	58	51%	58	51%
Human Services	110	50	45%	17	15%
PUC-Water	68	21	31%	23	34%
Water Pollution Control	53	14	26%	14	26%
<b>Citywide</b>	<b>2,554</b>	<b>932</b>	<b>36%</b>	<b>542</b>	<b>21%</b>



# Litigation Statistics

## Before vs After ADR Program Commencement

Department	Date	Open Claims	Represented Claims	Represented %	Litigated Claims	Litigated %
Fire	6/30/2019	214	113	53%	102	48%
	6/30/2023	459	144	31%	53	12%
Police	6/30/2019	260	141	54%	119	46%
	6/30/2023	574	270	47%	100	17%

Notes:

1. The ADR program for both Police and Fire departments commenced on 7/1/2019.
2. Claims that met the date criteria, regardless of their ADR status, were included.

# 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**

**August 21, 2023**



SFMTA

# Agenda

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

# Accomplishments, Initiatives, & Challenges



# Accomplishments & Initiatives

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- LightSpeed Initiative – 1/1/23 through 6/30/23, 128 onsite investigations have been completed.
- Early intervention program – 383 files reviewed 11/8/23 through 6/30/23.
- Subrogation Recoveries Recorded – A total of \$612,503 in subrogation recoveries have been recorded in FY 2023.
- Quarterly claim reviews with SFMTA and the team, with the next meeting is October 2023.
- Closing Project – Weekly Roundtables with Deputy City Attorney’s office reviewing files with companion claims to pursue final settlements.
- Initiative – Completing updated job analysis/job descriptions.
- TWP/RTW Program
  - Monthly training with all divisions.
  - The TWP/RTW Program is averaging 50 employees per week for the 90 day modified duty program.
- Round Table Discussion – New Claims with 30 days TTD paid.
- Injured Employee Survey – Development, testing, and new rollout date scheduled for 8/1/23.
- Review and increase the mental health provider options for the SFMTA program.
- New hire workers’ compensation orientation at SFMTA.



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# Current Challenges

- Rise in Temporary Disability Benefit Maximum as well as City contractual wage increases.
- Assault claims
- Enhancement of the Medical Provider Network (MPN)
  - Removal of a large non-compliant medical provider
  - Experienced workers' compensation mental health providers available

# COVID-19 Report



# COVID-19 Report

- 19 COVID-19 Workers' Compensation Claims filed in FY 2023
  - 17 Indemnity claims
    - 1 Litigated Claims
    - 6 Denied Claims
- 330 *COVID-19 Workers' Compensation Claims filed as of 6/30/23*
  - 253 *Reported claims only.*
  - 69 *Indemnity claims reported*
    - 8 *Litigated claims*
    - 33 *Denied claims: Negative test or not occupational in nature*
  - *Average paid per indemnity claim = \$10,501*
  - *Average Incurred per indemnity claim = \$13,362*
  - *As of 6/30/23, only 9 claims remained open*

# Performance Quick Facts



# FY 2023 Performance Quick Facts

SFMTA

## Claim Cost

Average Closed Claim Cost in Period

	SFMTA FY 2023	Benchmark 5 Year Annual Average
Indemnity	\$10,961 / claim	\$9,976 / claim
Medical Only	\$369 / claim	\$407 / claim

## Claim Volume

Count of New Claims in Period

	SFMTA FY 2023	Benchmark 5 Year Annual Average
Indemnity	570	545 / year
Medical Only	42	54 / year

## Fiscal Health

Ratio of Actuals to Budget

	SFMTA FY 2023	Benchmark FY 2023 Budget
Total	114%	100%

## Duration

Average Days Open of Claims Closed in Period

	SFMTA FY 2023	Benchmark 5 Year Average
Total	342 Days	761 Days

Notes: All benchmarks based on rolling five-year averages (FY 18-22). Fiscal health metric includes claim expenditures only and is based on the revised budget, excluding any carry forward and excludes TPA fees. Claim volume, cost and duration excludes first aid, disability retirement and future medical claims.

# Claim Analytics

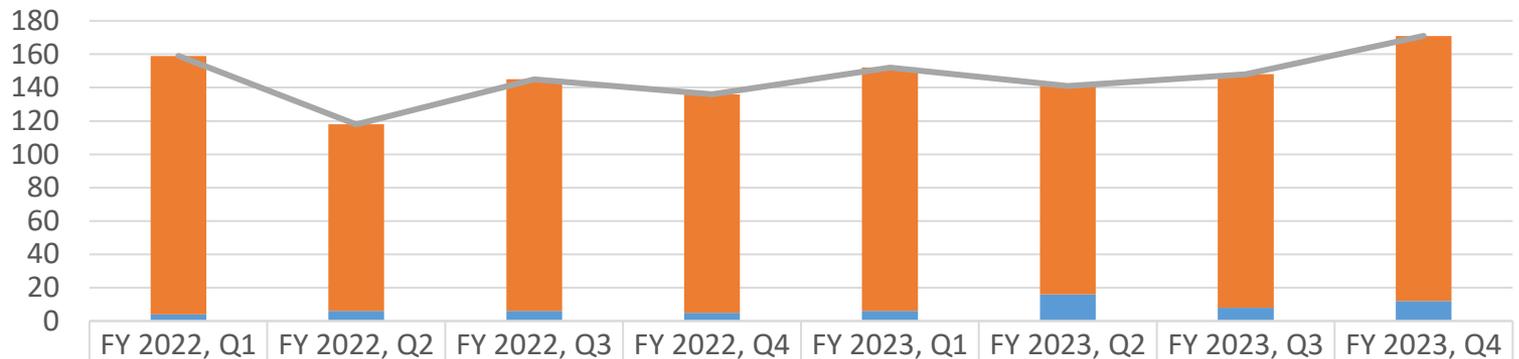


# Claim Filing Frequency

SFMTA

	Indemnity Claims	Medical Claims	Total Indemnity + Medical Claims
<b>Average # of claims reported each quarter FY 2018 through FY 2022</b>	126	14	139
<b>Actual # of New claims Reported in FY 2023, Q4</b>	159	12	171
Variance	Indemnity Claims	Medical Claims	Total Indemnity + Medical Claims
<b># of Claims</b>	33	-2	32
<b>% of Change</b>	27%	-12%	23%

Claims Added 7/1/21 through 6/30/23, valued 6/30/23

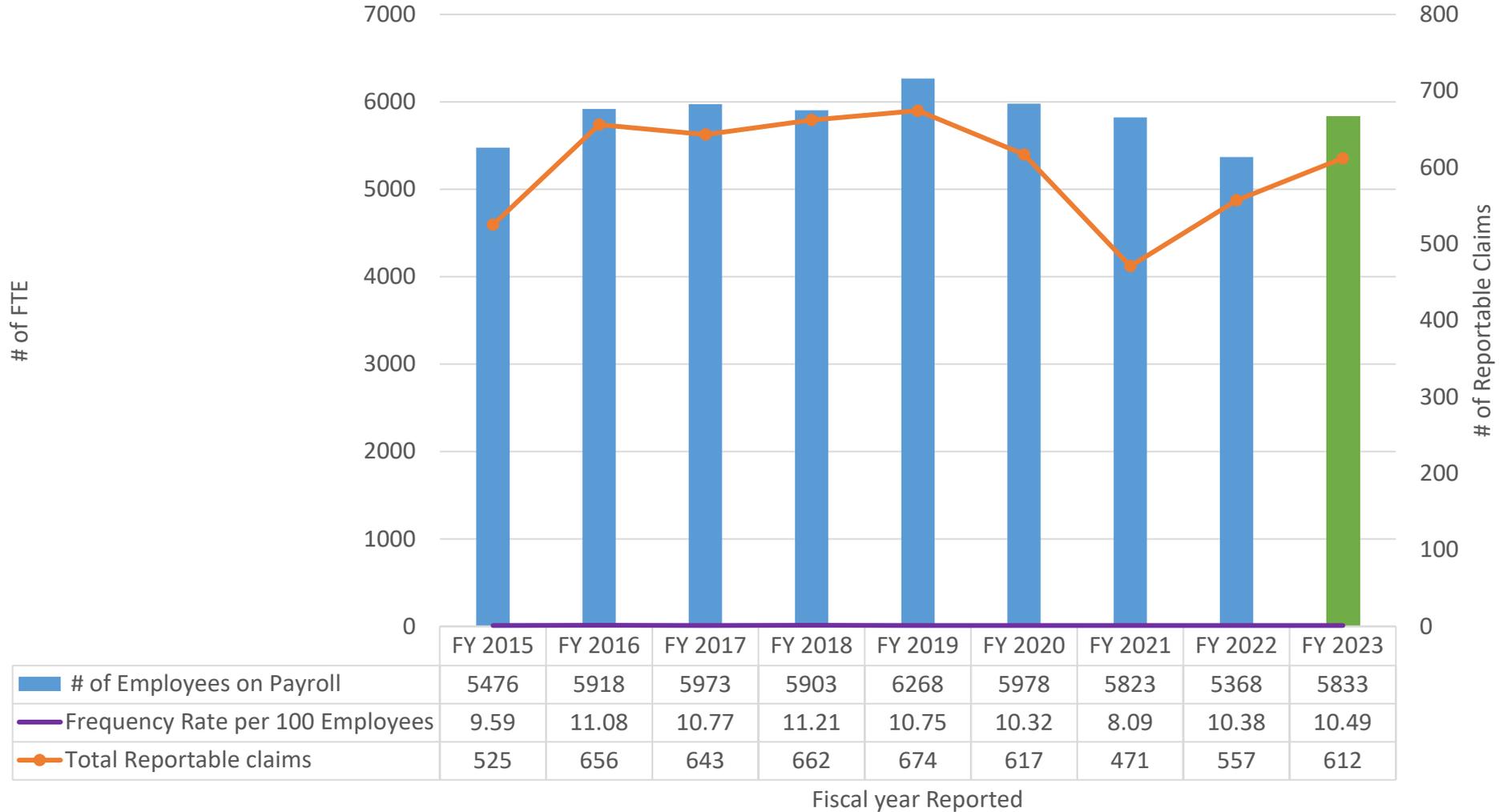


	FY 2022, Q1	FY 2022, Q2	FY 2022, Q3	FY 2022, Q4	FY 2023, Q1	FY 2023, Q2	FY 2023, Q3	FY 2023, Q4
<b>Indemnity (Active IND + FM)</b>	155	112	139	131	146	125	140	159
<b>Medical</b>	4	6	6	5	6	16	8	12
<b>Grand Total</b>	159	118	145	136	152	141	148	171



# Claims Frequency Per 100 FTE

SFMTA

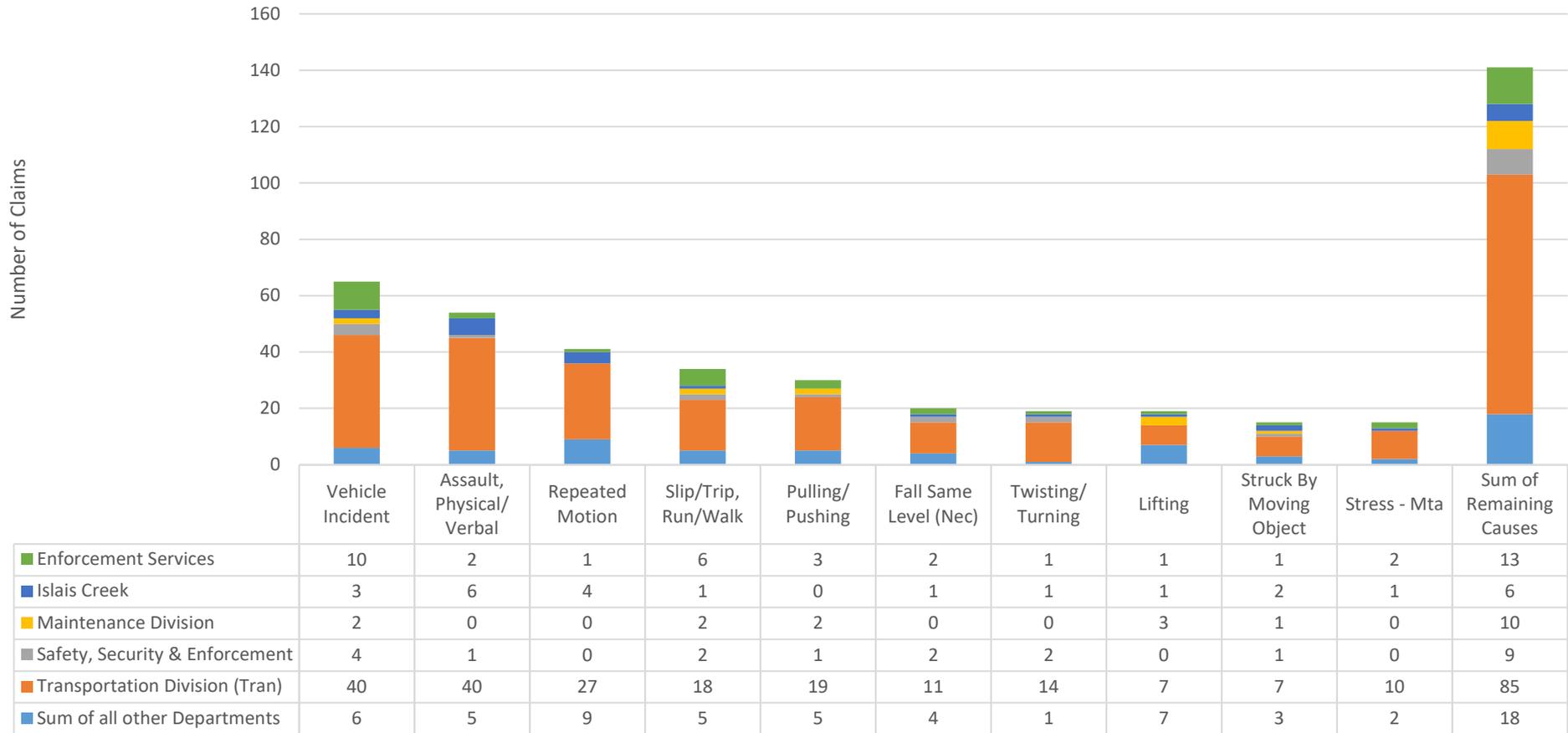




# Claim Cause Distribution

SFMTA

**Top 10 Cause of Injury Descriptions Reported for the Top 5 Departments  
Rolling 12 Months: 7/1/22 to 6/30/23**



Notes: Claim cause group definitions are listed in Appendix 1

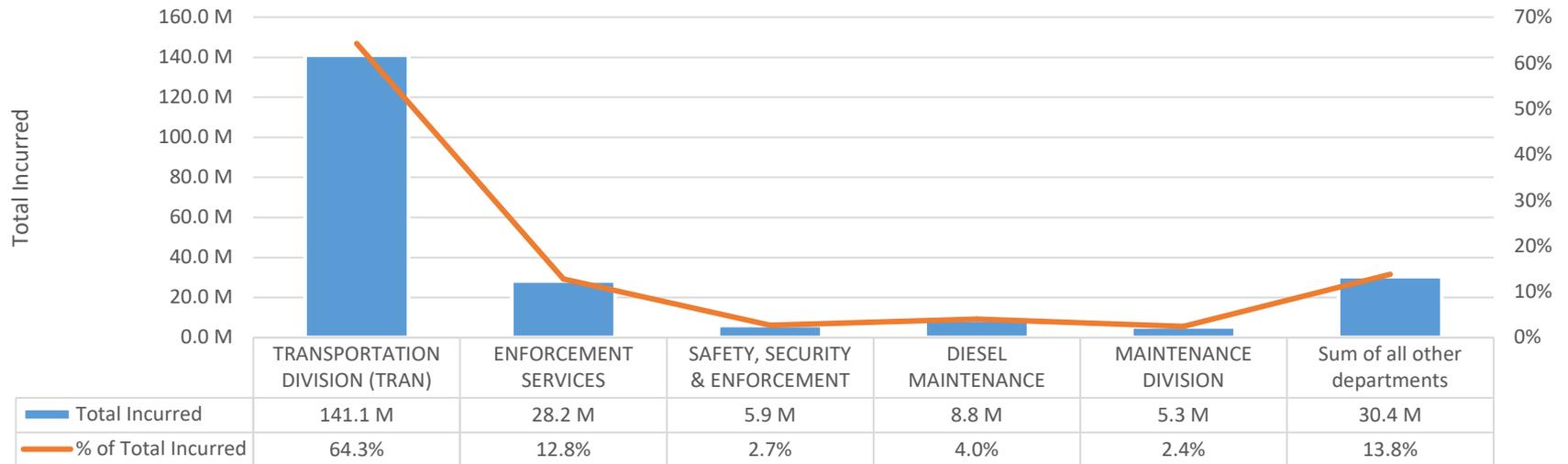
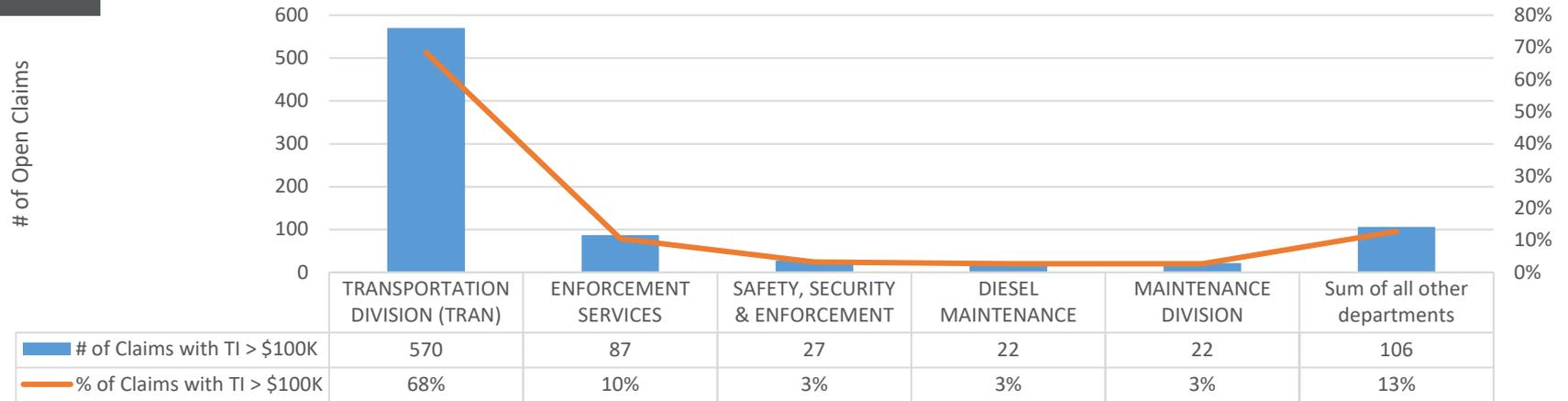
Top 10 Causes of Injury



# Open Claim Cost Stratification

SFMTA

## Open Claims with Total Incurred Greater Than \$100K

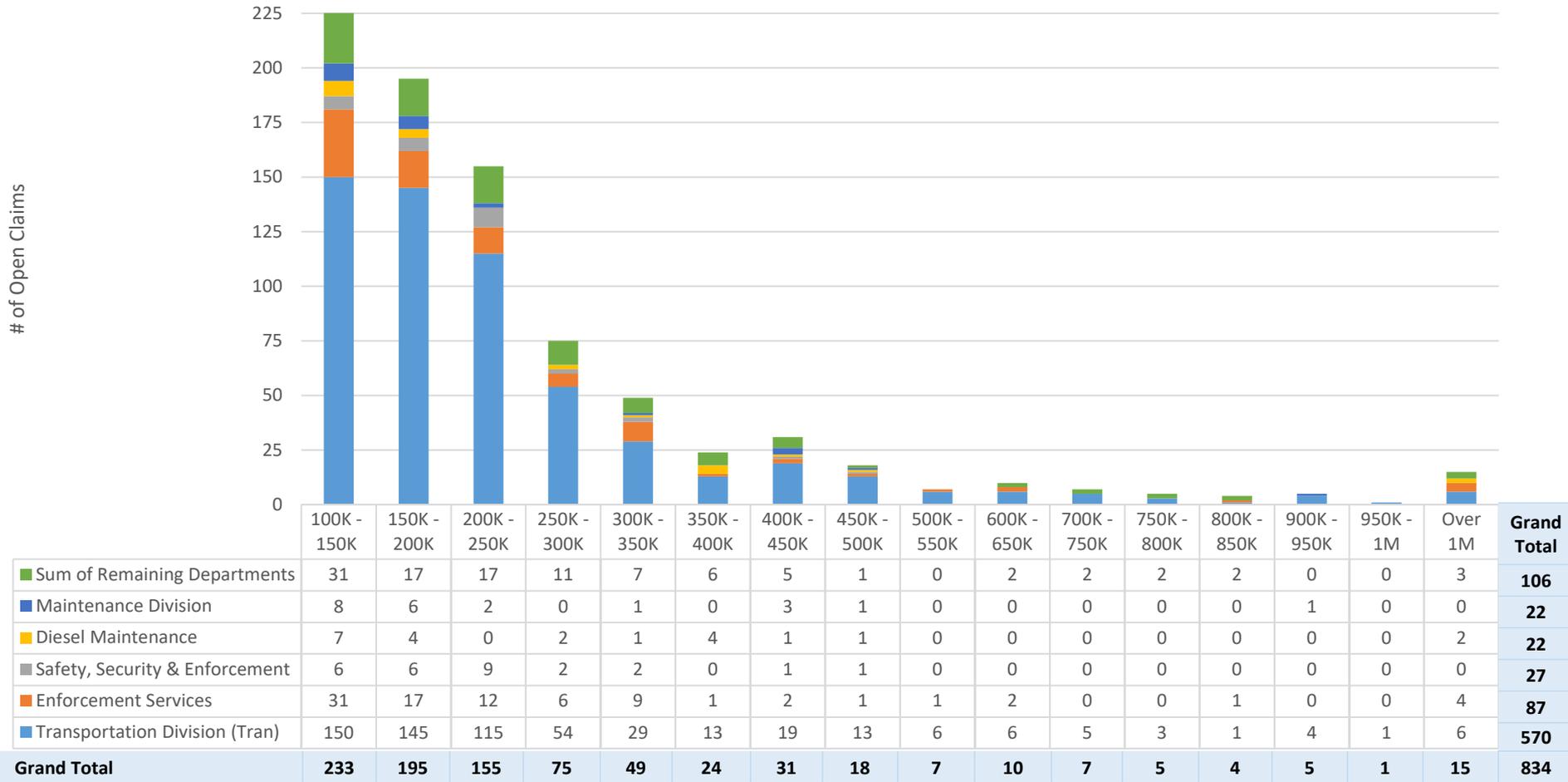


**834** Open claims have a total incurred  $\geq$ \$100k. The total incurred on this set of open claims equals **\$219.6 Million**. Data as of 6/30/2023



# Open Claim Stratification

SFMTA



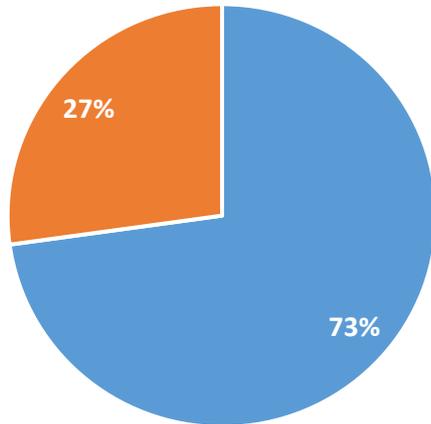
A total of **834** open claims have a total incurred  $\geq$ \$100k. Data as of 6/30/2023



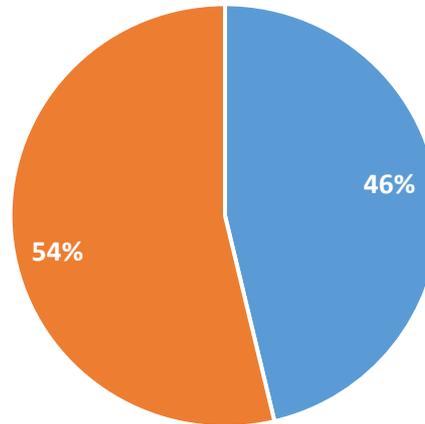
# Open Active Indemnity vs. Future Medical

SFMTA

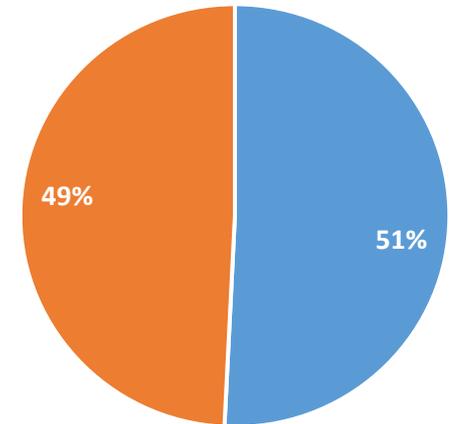
% of Claims



% of Total Paid



% of Total Incurred



■ Active ■ Future Medical

	# of Open Claims	Total Paid	Total Outstanding	Total Incurred
Active Indemnity	1,122	\$76,268,673	\$53,213,026	\$129,481,699
Future Medical	419	\$88,491,491	\$37,021,661	\$125,513,152
<b>Grand Total</b>	<b>1,541</b>	<b>\$164,760,164</b>	<b>\$90,234,687</b>	<b>\$254,994,850</b>

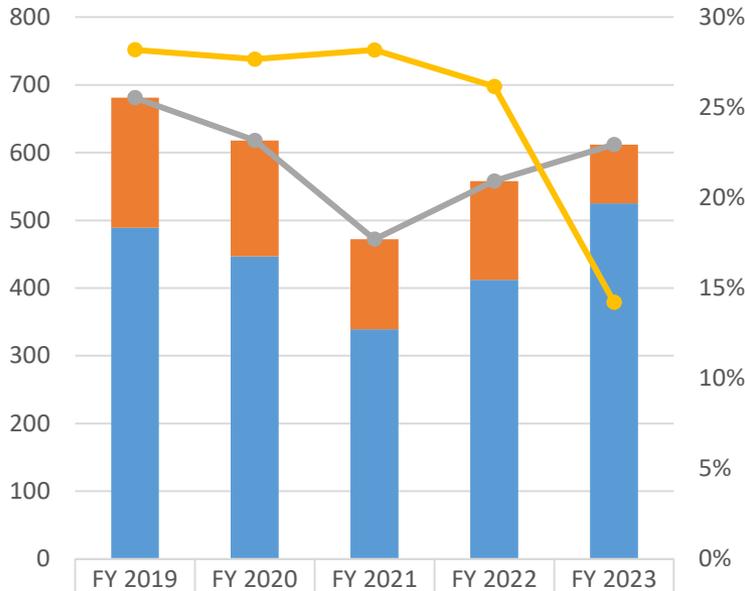


# Litigated vs Non-Litigated

SFMTA

**Total Litigation Status by Fiscal Year Reported, valued 6/30/23**

Claims reported FY 19 through FY 23 only  
Includes MO, FM and Active Indemnity

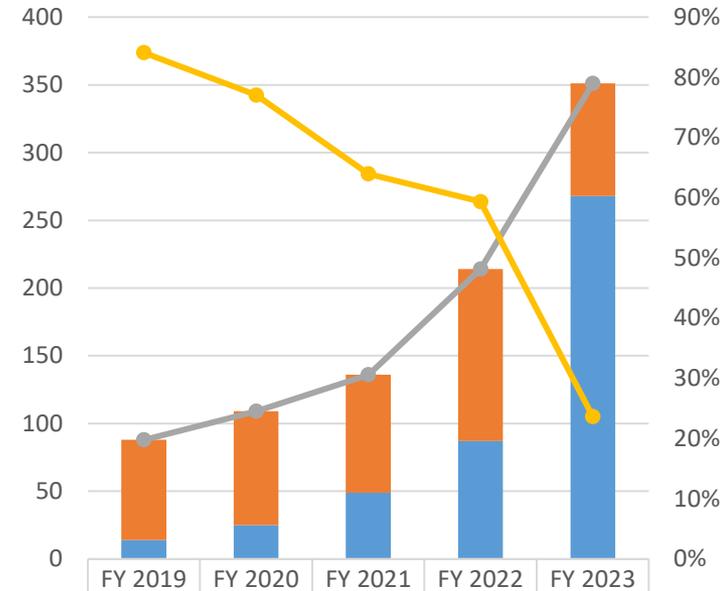


# Litigated	192	171	133	146	87
# Not Litigated	489	447	339	412	525
Total claims	681	618	472	558	612
Litigation Rate	28%	28%	28%	26%	14%

The chart above summarizes total reportable claims received, open and closed, sorted by fiscal year reported. Litigation status is valued as of 6/30/23.

**Current OPEN Litigation Status by Fiscal Year Reported, valued 6/30/23**

Claims reported FY 19 through FY 23 only  
Includes Open Active Reportable Only



# Litigated	74	84	87	127	83
# Not Litigated	14	25	49	87	268
Total Open Claims	88	109	136	214	351
Litigation Rate	84%	77%	64%	59%	24%

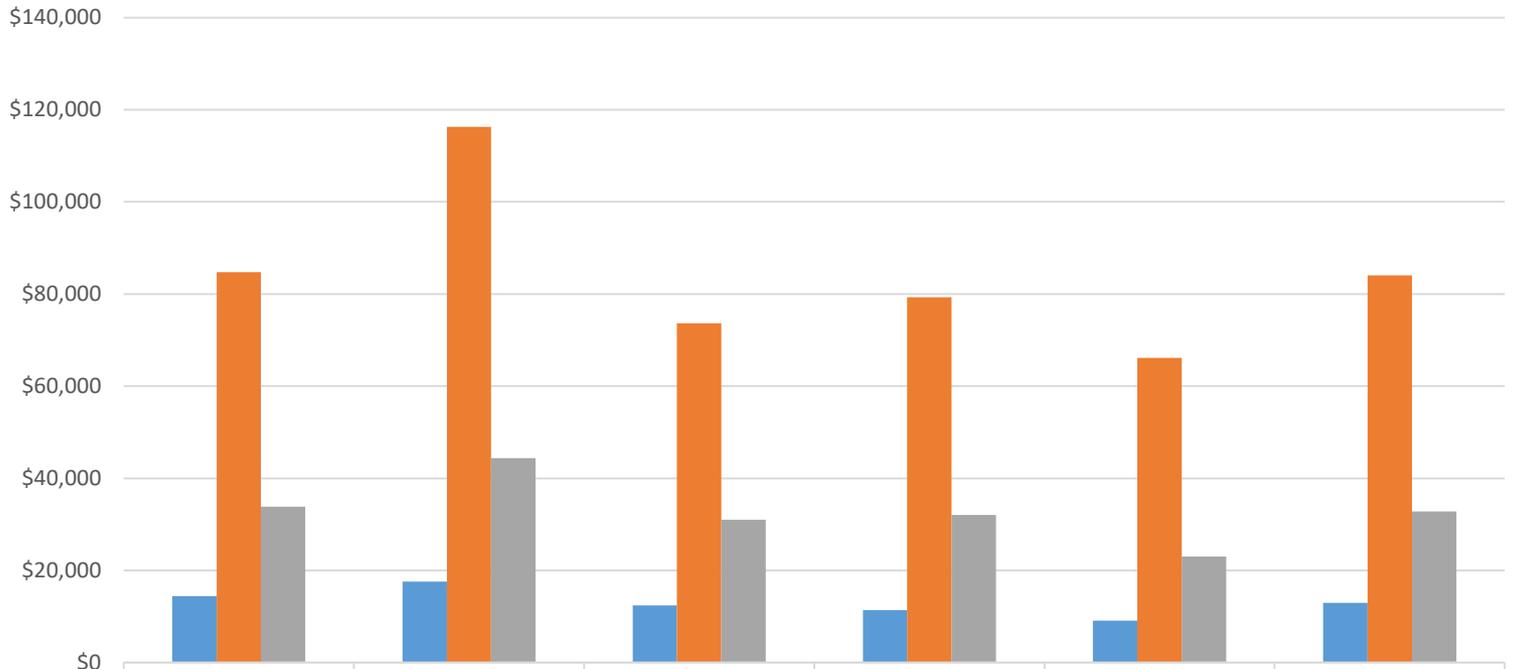
The chart above summarizes the current open litigation stats for unresolved active medical only and indemnity claims only, sorted by fiscal year reported. Litigation status is valued as of 6/30/23.



SFMTA

# Litigated vs Non-Litigated by FY Closed

**Average Paid by Litigated Status  
for Claims CLOSED in the Referenced Fiscal Year**



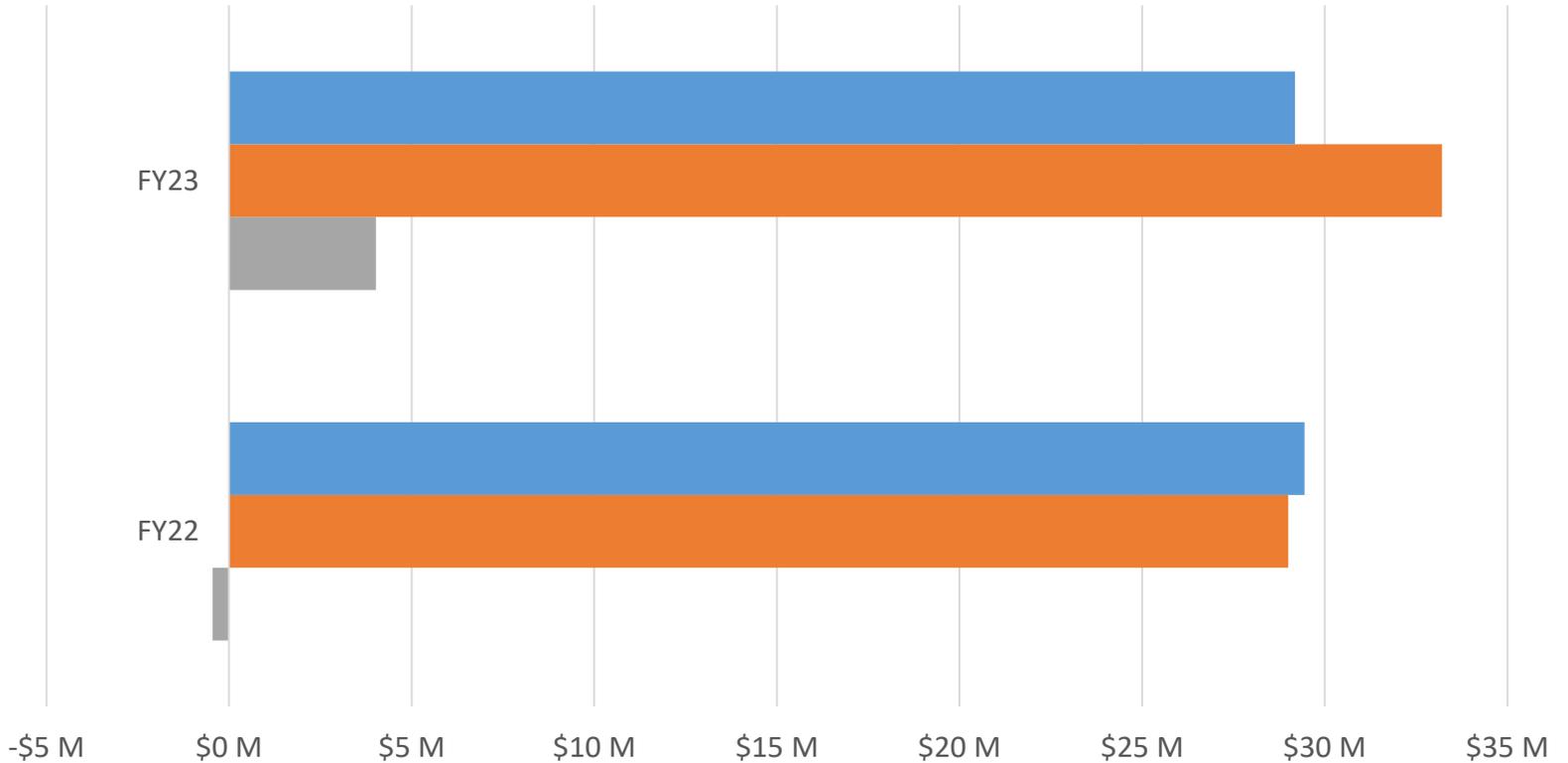
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	Average for last 5 FY
Average Paid per Non Litigated Claim	\$14,427	\$17,554	\$12,424	\$11,364	\$9,091	\$12,972
Average Paid per Litigated Claim	\$84,726	\$116,299	\$73,661	\$79,304	\$66,139	\$84,026
Total Average Paid	\$33,810	\$44,345	\$30,984	\$32,044	\$22,993	\$32,835

# Financials



# SFMTA Expenditure Trends

SFMTA



	FY22	FY23
Budget	\$29,450,537	\$29,188,709
Actual Spend	\$29,004,223	\$33,209,260
Surplus/Deficit	-\$446,314	\$4,020,551



SFMTA

# Payments by Fiscal Year

	FY 20 Actuals	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 22 Actual to FY 23 Actual YOY Change (%)
<b>INDEMNITY</b>	\$18,401,610	\$19,147,352	\$18,663,476	\$22,940,805	23%
Temporary Disability	\$13,132,765	\$13,834,255	\$13,790,485	\$17,905,666	30%
Permanent Disability	\$5,268,845	\$5,313,097	\$4,872,991	\$5,035,139	3%
<b>VOCATIONAL REHAB</b>	\$43,084	\$33,585	\$53,460	\$84,451	58%
<b>MEDICAL</b>	\$8,724,619	\$8,945,689	\$9,521,676	\$9,814,203	3%
<b>EXPENSE</b>	\$1,243,584	\$995,718	\$989,692	\$982,304	-1%
<b>RECOVERY</b>	<\$264,068>	<\$423,713>	<\$224,081>	<\$612,503>	100%
<b>GRAND TOTAL</b>	\$28,148,829	\$28,698,631	\$29,004,223	\$33,209,260	14%

Notes:

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



# Report Definitions

SFMTA

CLAIM VOLUMES		
Category	Method	Notes
<i>Claims Opened</i>	IVOS - Claim_Log (Main)	Add Date (claim) = each month; Format = PDF; data prior to March 2013 is unreliable in iVOS, and is drawn from Sedgwick data as reported in HR Monthly Report
<i>New Claims by Type</i>	IVOS - Claim_Log (Main)	Add Date (claim) = each month; Format = PDF
<i>Claims Re-Opened</i>	IVOS - SFMTAClaimStatusMain (Main)	Reporting History Period by each month; Format = PDF; data prior to March 2013 is unreliable in iVOS, and is drawn from Sedgwick data as reported in HR Monthly Report
<i>Claims Closed</i>	IVOS - SFMTAClaimStatusMain (Main)	Reporting History Period by each month; Format = PDF; data prior to March 2013 is unreliable in iVOS, and is drawn from Sedgwick data as reported in HR Monthly Report
<i>Closing Ratio</i>	Calculation	% "Claims Closed"/("Claims Opened" + "Claims Reopened")
<i>Claims Pending EOM</i>	IVOS - SFMTAClaimStatusMain (Main)	Reporting History Period by month; Format = PDF; data prior to March 2013 is based on formula calculated backwards from March 2013
FINANCIALS		
Category	Method	Notes
<i>Payments Issued</i>	IVOS - LossRunMTA (Main)	Reporting History Period by each month; Format = PDF; Reporting History Period = FY2013-2014; Reporting History Period = FY2012-2013
<i>Open Claims Financials</i>	IVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Period Claimant Status = Open; Format = PDF; Data from Paid, Outstanding and Incurred columns
<i>Open Claims Stratification</i>	IVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Format = Excel Data Only; Pivot table filtered for "Open" and grouped by \$50K
LITIGATION STATISTICS		
Category	Method	Notes
<i>Open Litigated</i>	IVOS - SFMTAClaimStatusMain (Main)	Reporting History Period by each month; Litigated (claimant) = checked; Format = PDF; Data from Ending Open column (Indemnity row); data prior to March 2013 is unreliable in iVOS and is excluded
<i>Open Indemnity</i>	IVOS - SFMTAClaimStatusMain (Main)	Reporting History Period by each month; Format = PDF; Data from Ending Open column (Indemnity row); data prior to March 2013 is unreliable in iVOS and is excluded
CAUSE ANALYSIS		
Category	Method	Notes
<i>Cause by Frequency</i>	IVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Add Date (Claim) = last 12-month period; Format = Excel Data Only; Pivot Table filtered for top-10 Causes by count of Claim Numbers
<i>Cause by Severity</i>	IVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Add Date (Claim) = last 12-month period; Format = Excel Data Only; Pivot Table filtered for top-10 Causes by sum Payment Amounts
<i>Closed Claims</i>	IVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Closed Date (claimant) = last 12-month period; Period Claimant Type (claimant_reporting_history) = First Aid, Medical, Indemnity, Future Medical, Disability Retirement (excludes Reported, Pending); Format = Excel Data Only, calculate Duration (Months), calculate Average Monthly Cost; Pivot Table with Totals and Averages, calculate Average Cost per Claim per Month
<i>Cause Determination</i>	Department and Adjuster Verification	Cause codes are provided utilizing the NCCI mandated codes for State reporting purposes. The cause is determined by the department reporting the claim within SFMTA, our new set-up staff importing the claim to the system and the final review by the claims adjuster when managing the claim.
DIVISION STATISTICS		
Category	Method	Notes
<i>Injuries by Division</i>	IVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Incident Date = last 12-month period; Format = Excel Data Only; Pivot Table filtered for top-10 Divisions by count of Claim Numbers and sum of Payment Amounts
INJURY RATE		
Category	Method	Notes
<i>Injury Rate Per Month</i>	IVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Incident Date = last 12-month period; Format = PDF No Detail/ FTE # from SFMTA
LAG TIME REPORT		
Category	Method	Notes
<i>Lag Time Information</i>	IVOS- LagTime Report	Reporting History Period = Last Month; Add Date =last 12-month period; Sort by Division, Format = PDF No Detail



# 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:

53. Noise:

53. Twisting :  
Motions Induced by Sudden Noise, Fright , loss of balance

54. Jumping or Leaping:

55. Holding or Carrying:

56. Lifting:

57. Pushing or Pulling:

58. Reaching:

59. Using Tool or Machinery:

61. Welding or Throwing:

97. Repetitive Motion:

60. Strain or Injury by, NOC:

Injury to Ears or Hearing Due to the Cumulative Effects of Constant or Repetitive Noise

Free Bodily Motion That Imposes Stress or Strain on Some Part of Body. Includes Assumption of Unnatural Position, Involuntary

Applies to Objects or People. Includes Restraining a Person

Includes Objects or People

Includes Objects or People

Physical Effort or Overexertion from Attempts to Resist a Force Applied by an Object Being Handled

Cumulative Injury or Condition Caused by Continual, Repeated Motions; Strain by Excessive Use, Carpel Tunnel

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:

77. Motor Vehicle:

78. Moving Parts of Machine:

79. Object Being Lifted or Handled:

80. Object Handled by Others:

85. Animal or Insect:

86. Explosion or Flare Back:

81. Struck or Injured, NOC:

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  
Applies When a Person is Struck by a Motor Vehicle, Including Rail Vehicles, Water Vehicles, Airplanes

Includes Dropping Object on Body Part

Includes Another Person Dropping Object on Injured Person's Body Part

Includes Bite, Sting or Allergic Reaction

Rapid Expansion, Outbreak, Bursting, or Upheaval. Includes Explosion of Cars, Bottles, Aerosol Cans, or Buildings. "Flare back" Involves Superheated Air and Combustible Gases

Not Otherwise Classified in Any Other Code. Includes Kicked, Stabbed, Bitten

## **IX. Rubbed or Abraded by**

94. Repetitive Motion:  
and the Source of Injury.

95. Rubbed or Abraded, NOC:

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

Not Otherwise Classified in Any Other Code. Includes Foreign Body in Ears

## **X. Miscellaneous Causes**

82. Absorption, Ingestion or Inhalation, NOC:

87. Foreign Matter (Body) in Eye(s):

88. Natural Disasters:

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

Injury to Eyes Resulting from Foreign Matter That is Not Otherwise Classified in Any Other Code

Injury Resulting from Natural Disaster. Includes Hurricane, Earthquake, Tornado, Flood, Forest Fire



# San Francisco Workers' Compensation Council

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**Our next meeting will be held on  
November 6, 2023**