

Report to the San Francisco Workers' Compensation Council

Julian Robinson

Workers' Compensation Director

November 6, 2023





Agenda

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

Accomplishments, Initiatives & Challenges



Accomplishments

- Completed Mock Audit 9/1/23 - .97029 final score. 2023 passing score is 1.76324 or lower
- Completed all fiscal-year end activities, including year-end close, onsite audit, actuarial engagement, and more
- Completed annual public self insured reporting to OSIP
- Completed Space Reimagined project September 2023
- Staffing updates:
 - Successfully appointed WCD Claims Manager- Ed Stone
 - Successfully hired Police and Fire Team WCD Supervisors
 - Final Claims Adjuster backfill selected and pending hire
 - Claims Assistant (3) candidates selected and pending hire



Initiatives

- Contracting:
 - Contract renewal for Ventiv / Claim System progressing with PSC approval, sole source approval, 14B approval
 - RFQ for investigation services planning underway
 - Ombudsperson Contract extension– Add to value – in progress
- WC Essentials On-Demand training in development with WFD
- “Grow our Own” training academy within WCD in early planning stages
- Continued reporting and tracking for Temporary Transitional Work Assignment (TTWA)
- Expansion of Nurse Triage Program usage for key large departments
- Medicare Reporting Compliance review and enhancement

- MSP Section 111 Non Group Health Plan(NGHP) final rule issued 10/11/23 on civil monetary penalties for failure to timely report to Medicare
- Police budget deficit due to catastrophic claim expense that has far exceeded expectations
- SB623 signed by Governor, extending Post-Traumatic Stress Disorder (PTSD) presumption for peace officers and firefighters for an additional 4 years to 1/1/2029.



WC Regulatory Update

- **Assembly Bill 1213 (Ortega)** was vetoed by the Governor on 10/8/23. This would have required 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.

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
- Reporting enhancements and analyses ongoing to better track department accommodation of TTWA and fiscal impact of not providing modified duty
- Continued education, collaboration and communication with MPN providers and departments to better support the TTWA program

TTWA Early Findings

572 Claims with Reported Work Status Tracking



78% Reported Eligible for Modified Duty

22% Claims Ineligible



69% Accommodated by Employer

31% Not Accommodated

- 50 Lost Days per claim (average)
- 15,468 Lost Days (totals)
- 159 Lost Days per claim (average)
- 22,275 Lost Days (totals)

Key Findings:

- 6,807 days or an average of 109 additional lost days per claim were incurred where modified duty was not accommodated by the department
- Using 2023 cost of \$271/lost day; this amounts to \$1,844,697 or average of \$20,508 per claim in additional lost time benefits paid



TTWA Early Findings

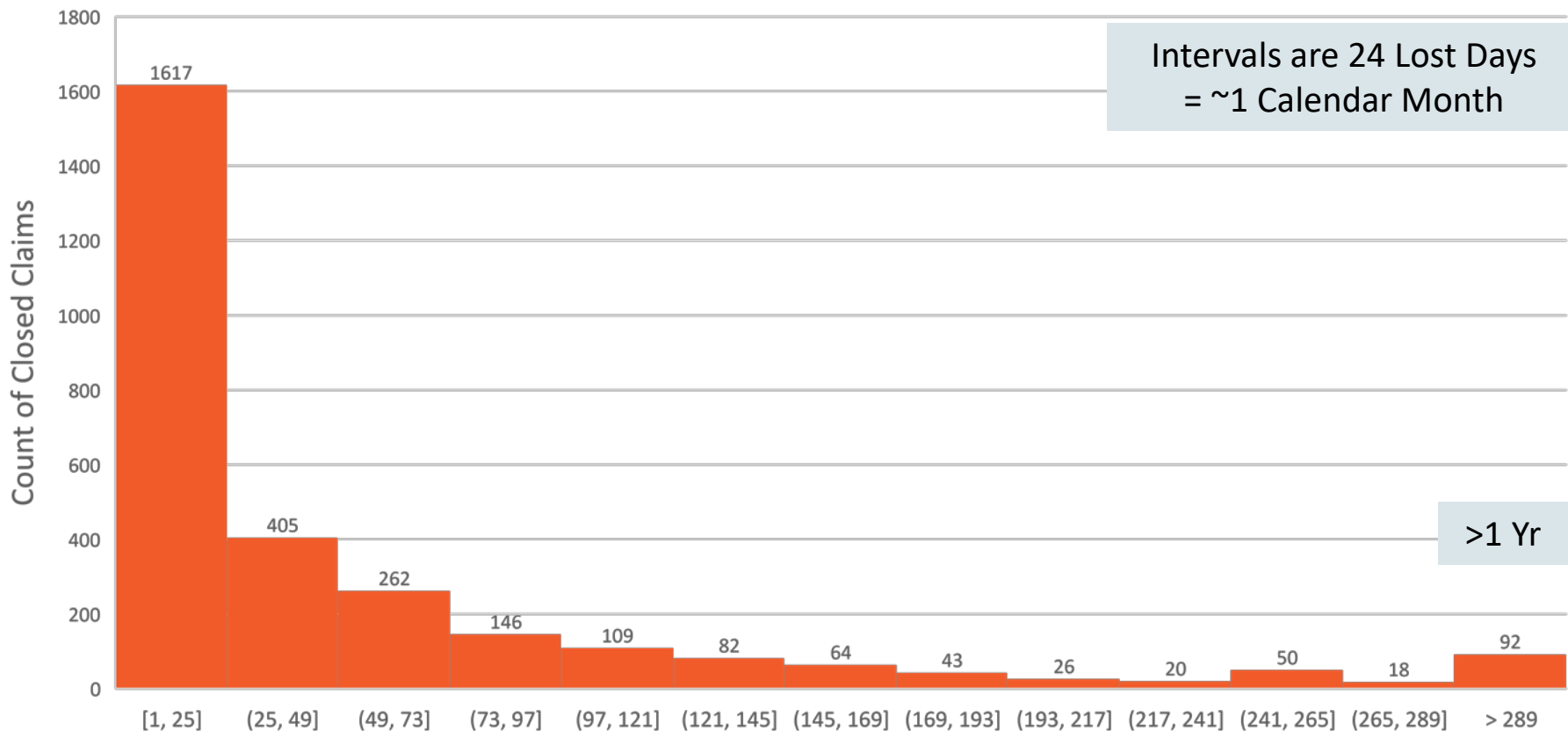
- The results confirm that ***not accommodating work restrictions is associated with longer disability duration and higher costs to the City***
- Statistics are based on a small population of open claims with ongoing activity. Once claim population sizes increase a subsequent analysis focusing on closed claims only will provide an opportunity for a more robust comparative analysis.



Lost Days at Claim Closure

Distribution of Lost Days at Claim Closure

Claims Closed 7/1/19 – 9/30/23



Notes:

- 1. COVID-19 claims excluded

Health and Safety Report



Citywide COVID-19 Report

Few COVID management changes:

- Rescission of Vaccine mandate August 23, 2023.
 - Primarily effects new and open positions, may include employees previously released for lack of compliance to vax requirement.
 - Some settings still require per Health Order.
- All other management practices remain in place: daily health screening, isolation and quarantine, masking after illness or exposure for 10 days, and masking during outbreak until over, and notifications of workplace exposures.
- Encourage employees to stay current with COV vaccination (new COVID vax available in HC and retail settings starting in mid Sept 2023).



Citywide COVID-19 Report

By the numbers: lots of ups and downs, currently lower Employee cases reflect community prevalence.

- 7034 COV cases cumulative total in pandemic*
- 586 COV cases in Q1 FY24*, peaked late August at 64/week, then down at 32/week by later September.
- 192 Workers Comp Claims FY23 YTD** 85.4% accepted: 86 FIR, 31 DPH, 20 POL
- 305 Outbreaks at work locations throughout pandemic, 28 outbreaks Q1 FY24

Notes:

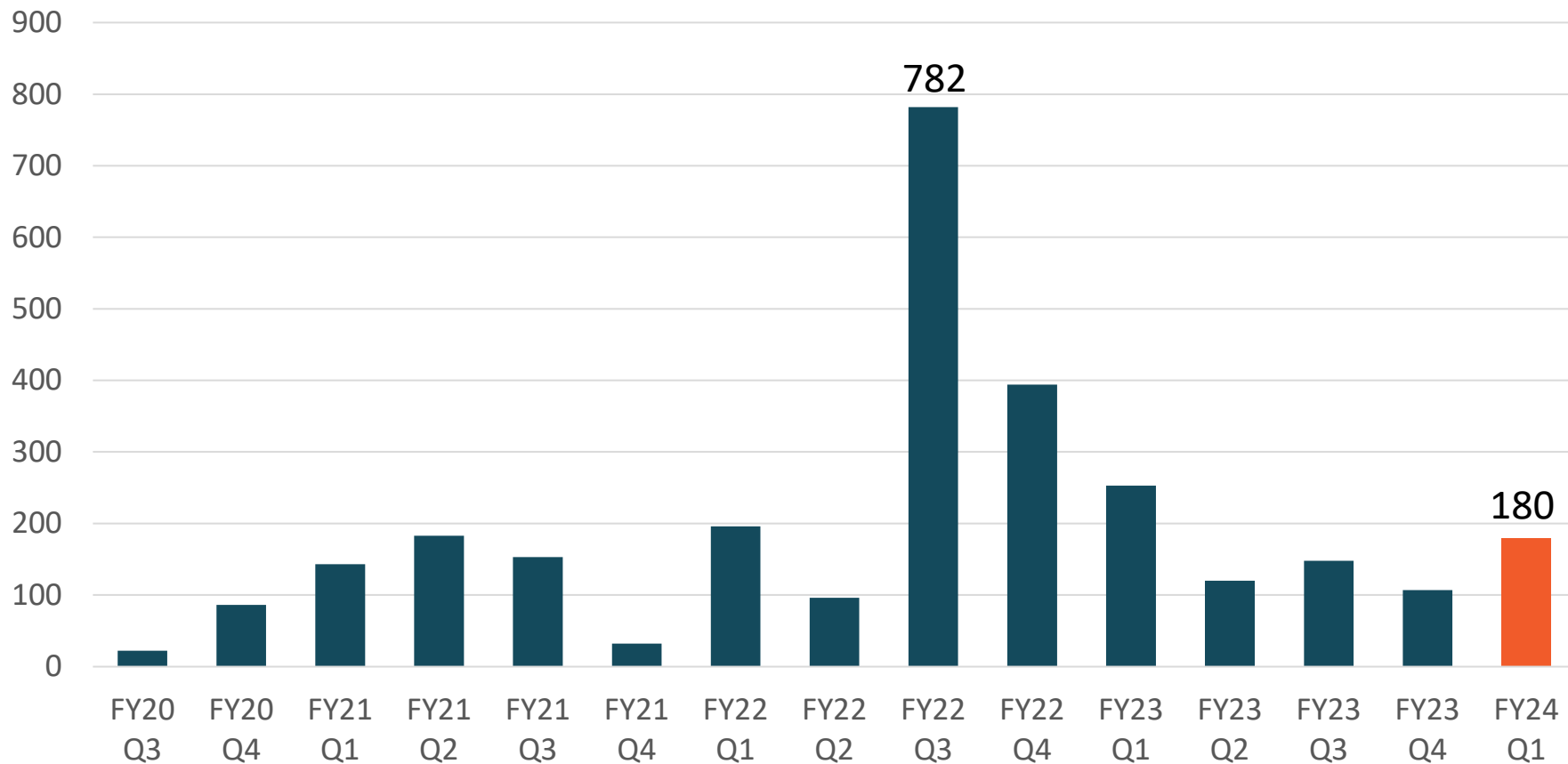
*Numbers limited to employee self report which may have dropped off when COV and PHEL leaves retired.

**Claims Reported 7/1/2023 – 10/26/2023



Citywide COVID-19 Report

COVID-19 Claims by Quarter



Note: CCSF and SFMTA Claim Data Only



Health & Safety Division

Launched New Division in DHR, led by CCSF Chief Physician for Employees Dr Fiona Wilson, supported by Tyler Nguyen City-wide Safety Officer, reporting to HR Director.

- Continue working with Safety officers across City Depts.
- Greater focus on injury prevention, including reducing WC events.
- Increased employee-level education, engagement.
- City-wide readiness for SB553: Workplace Violence Prevention Program by July 2024.

Performance Quick Facts



FY24 Q1 Performance Quick Facts

Fiscal Health

Ratio of Actuals to Budget

FY24 Q1 94.1%

Benchmark: 95%

Claim Volume

Count of New Claims in Period

	Indemnity	Medical
FY24 Q1	599	183
Benchmark	542	180

Claim Cost

Average Cost of Claims Closed in Period

	Indemnity	Medical
FY24 Q1	\$12,705	\$653
Benchmark	\$11,814	\$705

Duration

Average Days Open of Claims Closed in Period

	Days
FY24 Q1	262
Benchmark	201

Notes: All benchmarks based on rolling four-year averages (FY20-23). 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

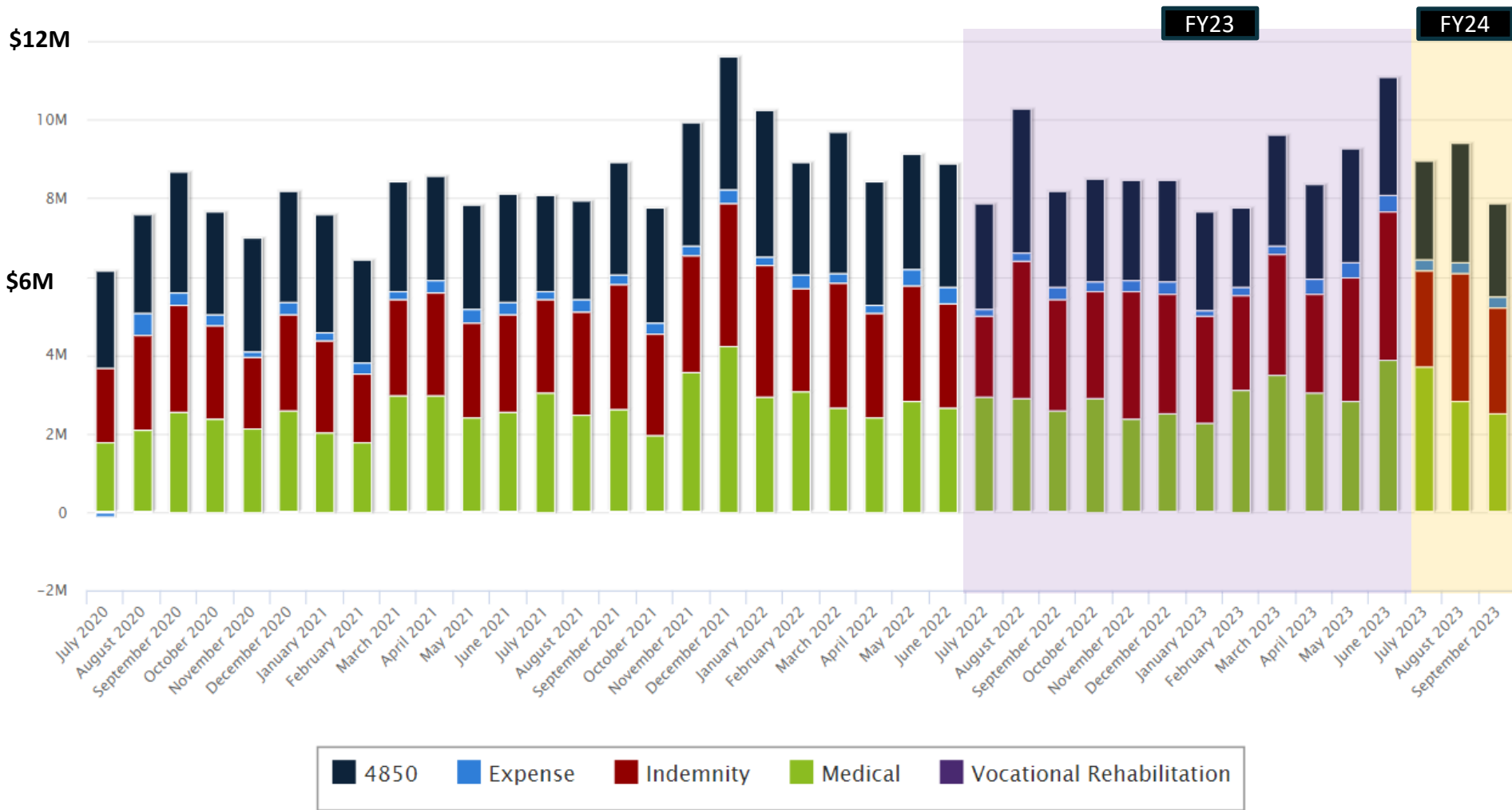
	FY22 Actuals	FY23 Actuals	FY24 Projected Actuals	YOY Projected Change (%)
INDEMNITY				
Temporary Disability	17,293,455	18,411,461	17,362,073	-6.0%
Permanent Disability	17,720,503	16,977,197	16,390,996	-3.6%
INDEMNITY SUBTOTAL	<i>35,013,959</i>	35,388,658	33,753,070	-4.8% ↓
4850 SALARY CONTINUATION	35,921,457	32,217,048	31,851,956	-1.1% ↓
VOCATIONAL REHABILITATION	175,685	230,930	221,929	-4.1%
MEDICAL	34,780,846	35,089,645	37,377,642	6.1% ↑
EXPENSE	3,515,462	3,296,462	3,475,105	5.1%
RECOVERY	(688,841)	(695,195)	(290,939)	-138.9%
GRAND TOTAL	108,718,568	105,527,549	106,388,763	0.8% =

Notes:

1. All figures exclude SFMTA



Benefit Expense by Month & Reserve





Benefit Expenditure Trends by Dept

Department	FY23 Actuals	FY24 Revised Budget	FY24 Projected Actuals	FY24 Projected Surplus / (Deficit)	FY24 Projected YOY Change
Police	21,219,758	23,518,565	27,768,049	(4,639,484)	6,938,291
Fire	15,434,996	19,745,818	15,057,305	4,688,514	(377,691)
Public Health	17,621,380	19,529,775	17,817,854	1,711,922	196,474
Sheriff	8,732,773	9,194,384	8,746,737	447,647	13,964
Public Works	5,232,696	5,582,304	4,436,784	1,145,520	(795,912)
Recreation & Parks	4,177,684	5,460,365	4,535,250	925,116	(894,865)
Human Services	3,160,362	5,190,316	3,216,878	1,973,438	(960,806)
Airport	5,430,115	2,944,000	2,933,898	10,102	(226,464)
PUC-Water	2,565,732	2,709,668	1,992,198	717,470	(532,134)
PUC-Wastewater	2,524,332	2,632,268	1,893,020	739,248	(672,712)
Total Top Ten Departments	86,099,827	96,507,464	88,787,973	7,719,491	2,688,146
Total of All City Departments	97,283,839	109,247,164	99,189,335	10,057,829	1,905,496

Notes:

1. Expenditures exclude LC4850 salary continuation benefits and SF Community College, and include program overhead
2. Departments sorted by FY24 Revised Budget



ADR Program Expense

ADR Program Expense (7/1/19 – 10/24/23)			
Role/Contractor	Payment Total	Claims Served	Average Per Clam Cost (Closed Indemnity)
Ombudsperson: Mariotto Resolutions, Inc.	\$1,602,240	5080	\$241.15
ADR Director: Steven Siemers Dispute Reso., LLC	\$152,363	625	\$219.52
Grand Total	\$1,754,603		

ADR Program Expense by Fiscal Year				
Role/Contractor	2020	2021	2022	2023
Ombudsperson: Mariotto Resolutions, Inc.	\$195,948	\$370,899	\$468,720	\$427,480
ADR Director: Steven Siemers Dispute Reso., LLC	\$1,785	\$29,070	\$44,455	\$58,183
Grand Total	\$197,733	\$399,969	\$513,175	\$485,662

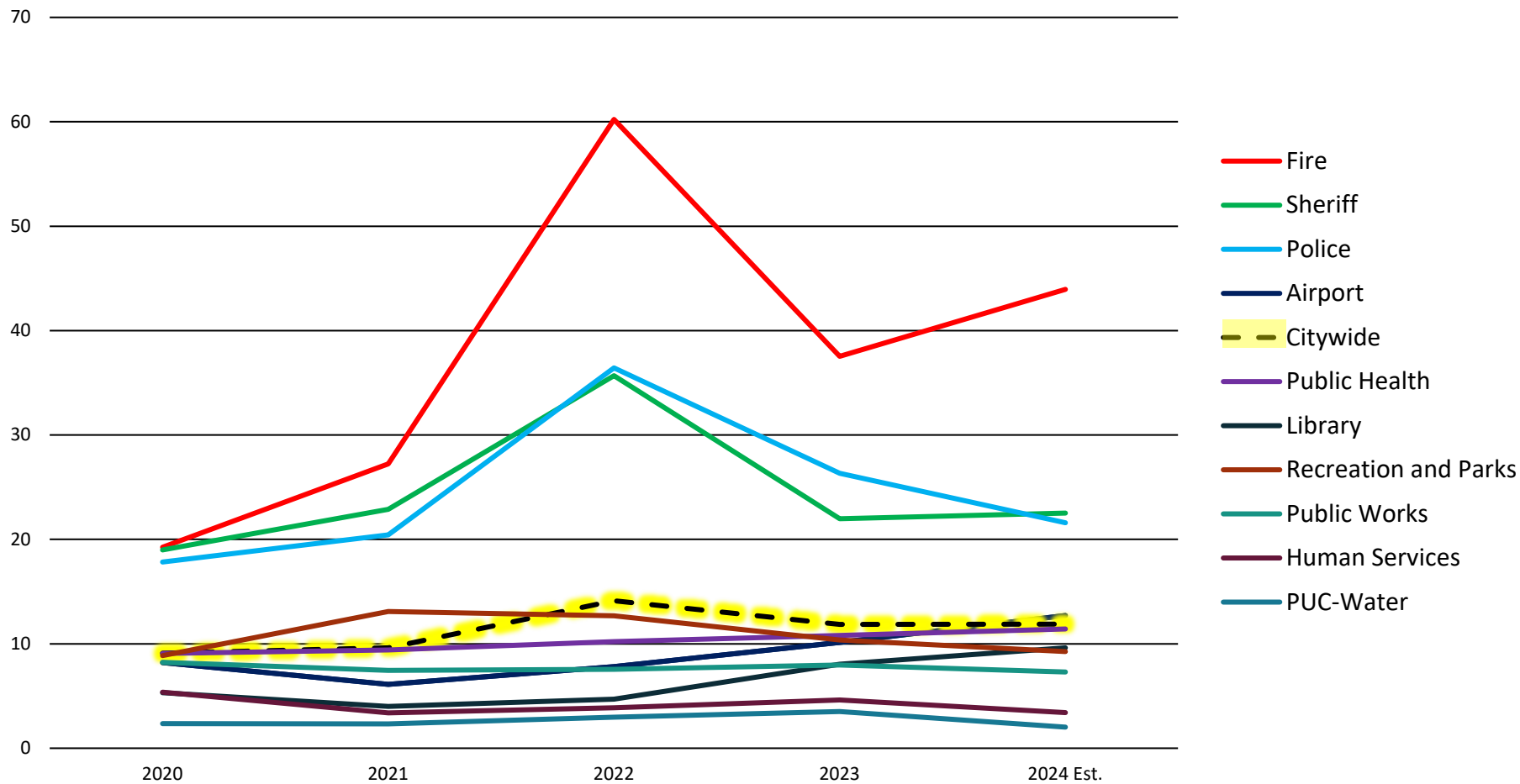
COVID-19 claims incurred \$224,983.50 of Ombudsperson (12.8% of total expense) and \$2,125.00 of ADR Director (Mediation, Arbitration, Case Consult) services (1.3% of total expense). All reported financials reflect case-specific services.

Claim Analytics



Citywide Injury Trend

Claims Incurred Per 100 FTE



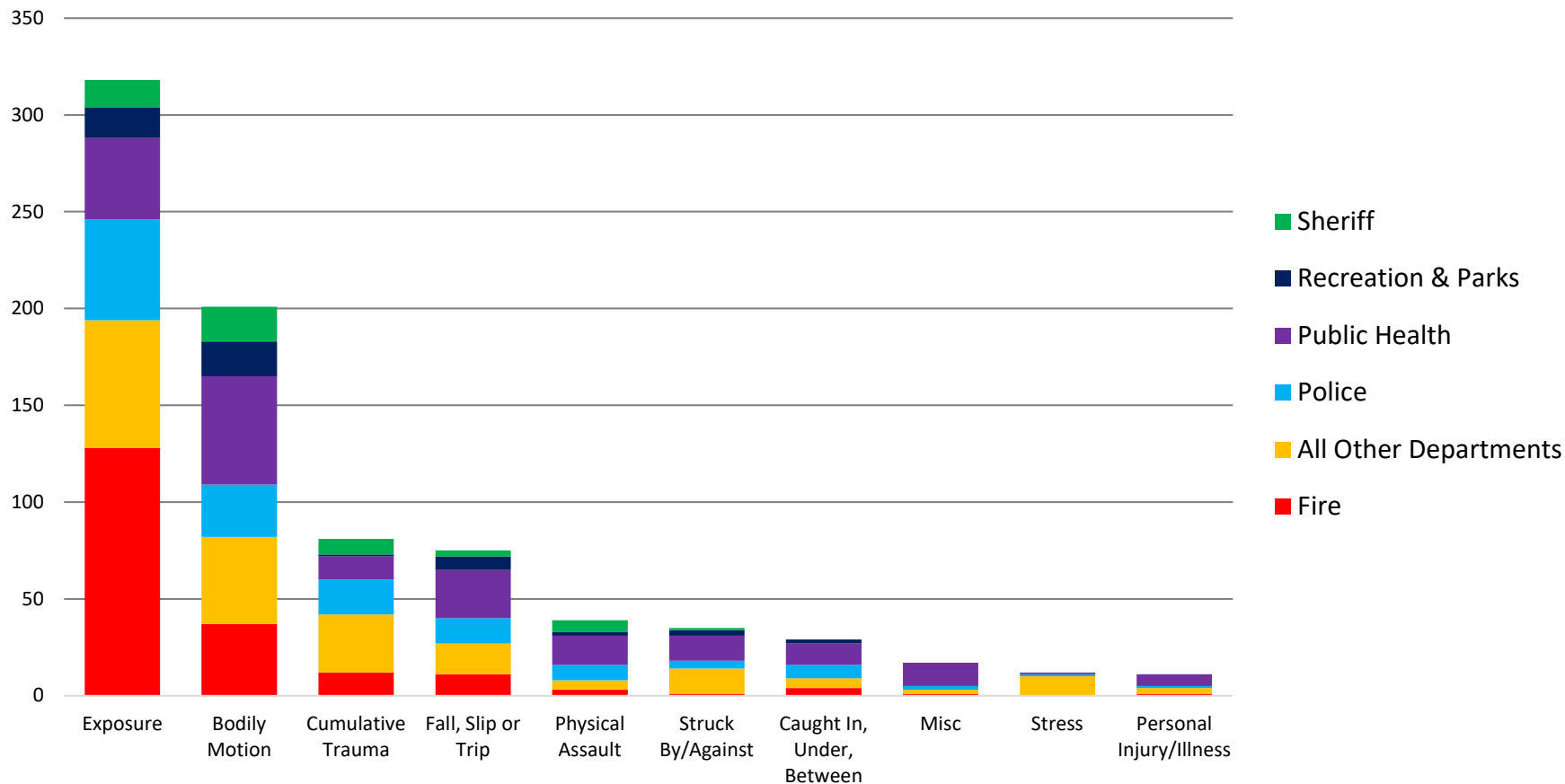
Notes:

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



Claim Cause Distribution

Top 10 Claim Cause Groups by Frequency - FY24 Q1 Claims



Notes:

1. Claim cause group definitions are listed in Appendix 1.



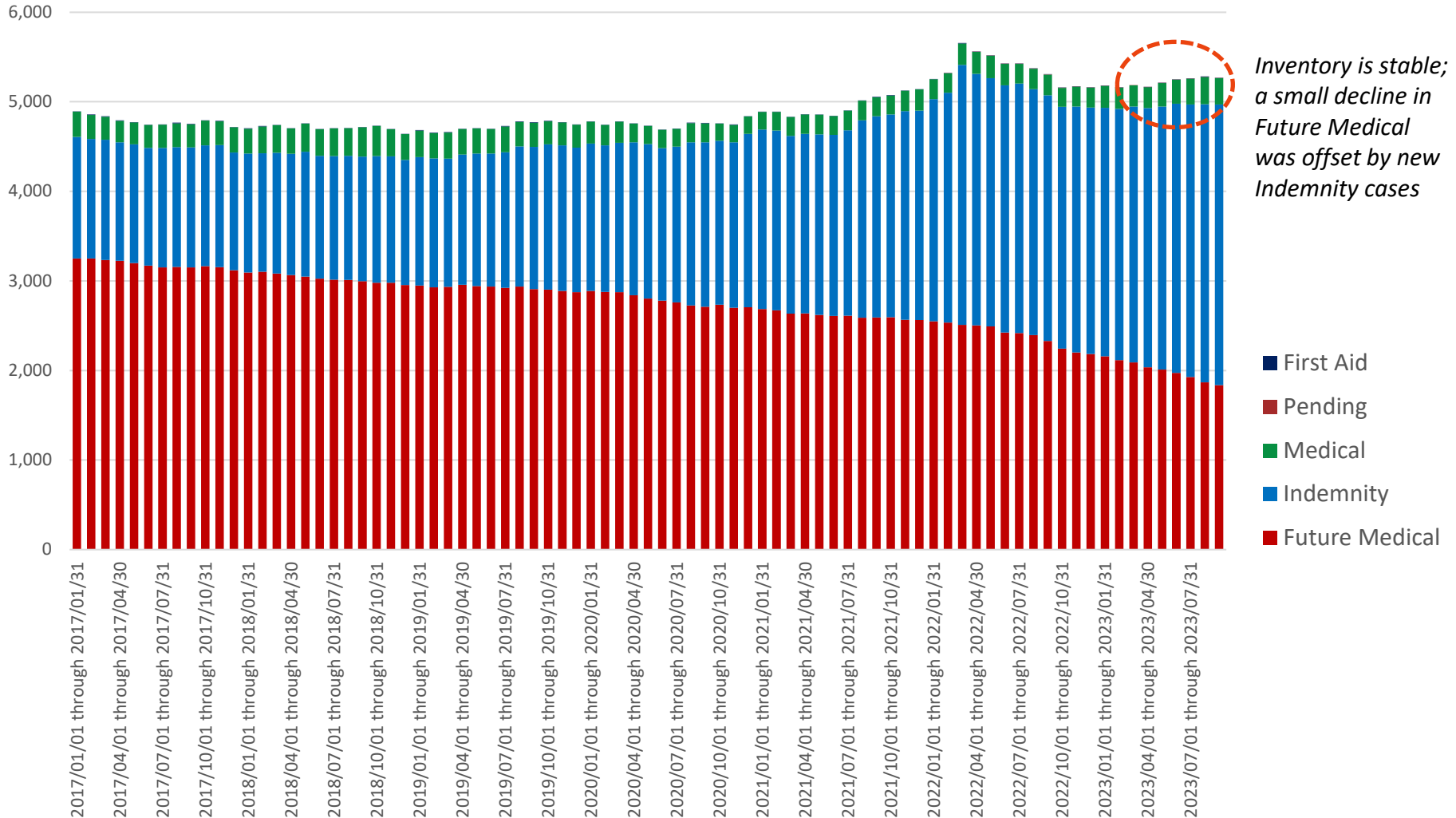
Claim Filing Frequency

	FY20-23			FY24 Q1			FY24 Q1 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
Fire	128	12	139	176	19	195	48 or 38%	7 or 61%	56 or 40%
Public Health	71	99	170	104	88	192	33 or 46%	-11 or -11%	22 or 13%
Police	135	19	154	113	15	128	-22 or -16%	-4 or -20%	-26 or -17%
Airport	23	8	31	33	12	45	10 or 43%	4 or 44%	14 or 43%
Sheriff	54	4	58	41	4	45	-13 or -24%	0 or -10%	-13 or -23%
Recreation & Parks	27	7	33	26	8	34	-1 or -2%	1 or 22%	1 or 3%
Public Works	16	9	25	15	7	22	-1 or -7%	-2 or -24%	-3 or -14%
Human Services	20	3	23	15	1	16	-5 or -27%	-2 or -64%	-7 or -31%
PUC-Water	9	5	15	9	2	11	0 or -4%	-3 or -61%	-4 or -24%
Water Pollution Control	8	2	10	1	2	3	-7 or -87%	0 or 14%	-7 or -69%
Citywide	542	180	721	599	183	782	58 or 11%	3 or 2%	61 or 8%



Open Claim Inventory

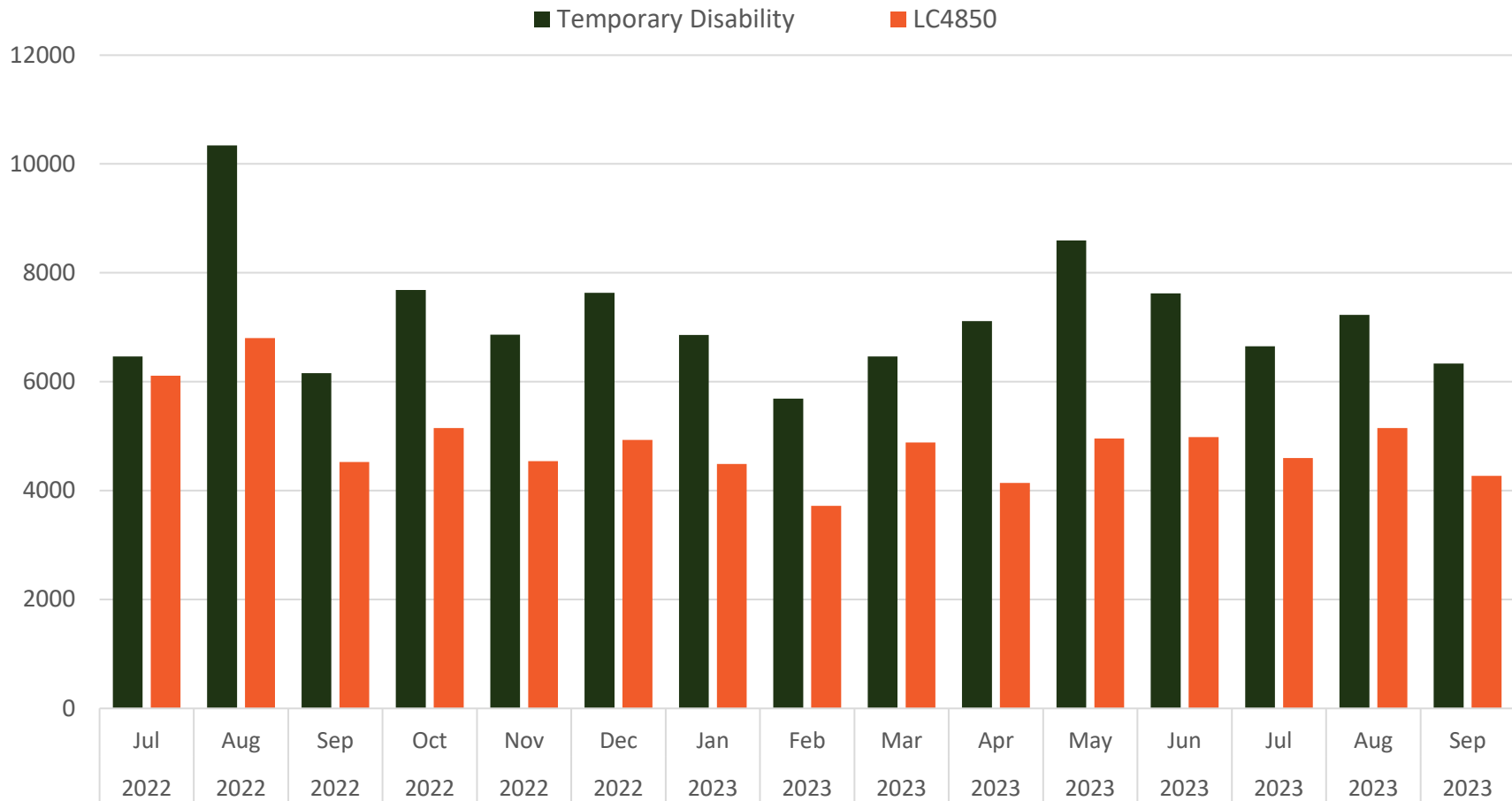
1/1/2017 – 9/30/2023





Monthly Lost Days

Monthly Lost Days



Notes:

1. Lost days data, excluded SFMTA, ranged from 7/1/2022 to 9/30/2023.

DHR Top 10 Departments Lost Days

	FY20-23	FY24 Q1	FY24 Q1 Increase / Decrease
Department	Average Lost Days Per Quarter	Lost Days	Lost Days
Police	8,695	8,010	-685 or -8%
Fire	5,789	6,105	316 or 5%
Public Health	5,075	5,994	919 or 18%
Sheriff	4,373	2,962	-1411 or -32%
Public Works	1,618	2,302	684 or 42%
Airport	1,472	1,694	222 or 15%
Human Services	807	1,084	277 or 34%
Recreation & Parks	1,602	873	-729 or -46%
PUC-Water	768	684	-84 or -11%
Library	317	658	341 or 108%
Citywide	34,578	34,227	-351 or -1%



Litigation Statistics

Department	Open Indemnity Claims Added from FY20-FY24Q1	Represented Claims	Represented %	Litigated Claims	Litigated %
Police	479	200	42%	48	10%
Public Health	426	123	29%	94	22%
Fire	420	104	25%	16	4%
Sheriff	267	119	45%	88	33%
Airport	150	41	27%	31	21%
Recreation & Parks	129	34	26%	26	20%
Public Works	103	54	52%	54	52%
Human Services	94	43	46%	16	17%
PUC-Water	70	26	37%	28	40%
Water Pollution Control	48	17	35%	19	40%
Citywide	2,483	870	35%	498	20%

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>



San Francisco Workers' Compensation Council Meeting

Conclusion of WCD Report





SFMTA

SFMTA

**Municipal
Transportation
Agency**

**Workers' Compensation Council
November 6, 2023**



SFMTA

Agenda

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

Accomplishments, Initiatives, & Challenges



Accomplishments & Initiatives

SFMTA

- LightSpeed Initiative – 7/1/23 through 9/30/23, 88 onsite investigations have been completed.
- Early intervention program – 172 files reviewed 7/1/23 through 9/30/23
- Quarterly claim reviews with SFMTA and the team, with the next meeting is 11/16/23.
- Monthly Round Table Discussion – New Claims with 30 days TTD paid.
- 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.



Accomplishments & Initiatives

SFMTA

- Transitional Work Program (TWP)/ Return to Work (RTW) Program
 - Monthly training with all divisions.
 - The TWP/RTW Program is averaging 50 employees per week for the 90 day modified duty program.
- Injured Employee Survey implemented 9/1/23.
- New hire workers' compensation orientation at SFMTA.
- SFMTA Work Comp Team Field Trip (Intercare, InterMed, Passanisi Investigations, Deputy City Attorney Office, and SFMTA Transit Management)



SFMTA

Current Challenges

- Rise in Temporary Disability Benefit Maximum
- General rise in claim costs/expense
- Available transitional work program (TWP) assignment locations
- Assault claims/Mental Health

COVID-19 Report



COVID-19 Report

- 8 COVID-19 Workers' Compensation Claims filed in FY 2024, Q1
 - 8 Indemnity claims
 - 0 Litigated Claims
 - 2 Denied Claims
- 334 *COVID-19 Workers' Compensation Claims filed as of 9/30/23*
 - 254 *Reported claims only.*
 - 79 *Indemnity claims reported*
 - 8 *Litigated claims*
 - 35 *Denied claims: Negative test or not occupational in nature*
 - *Average paid per indemnity claim = \$9,703*
 - *Average Incurred per indemnity claim = \$11,855*
 - *As of 9/30/23, only 7 claims remained open*

Performance Quick Facts



FY 2024 Performance Quick Facts

SFMTA

Claim Volume

Count of New Claims in Period

	SFMTA FY 2024, Q1	Benchmark FY 2023, Q1
Indemnity	155	146
Medical Only	13	6

Claim Cost

Average Paid on Claims Closed in Period

	SFMTA FY 2024, Q1	Benchmark FY 2023, Q1
Indemnity	\$17,664 / claim	\$20,585 / claim
Medical Only	\$502 / claim	\$552 / claim

Fiscal Health

Ratio of Actuals to Budget

	SFMTA FY 2024, Q1	Benchmark FY 2023, Q1
% of Annual Budget	28% of Budget	28% of Budget

Closings

of Claims Closed In Period

	SFMTA FY 2024, Q1	Benchmark FY 2023, Q1
# of Claims Closed	150	86

Notes: Benchmarks look at activity in the same period of the prior fiscal year. 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

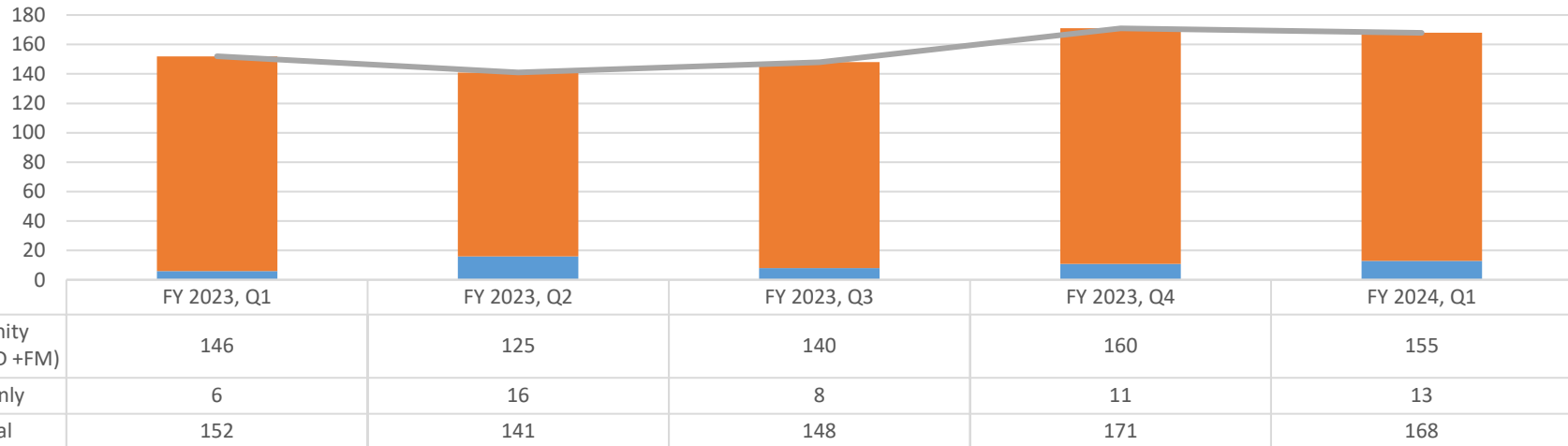


Claim Filing Frequency

SFMTA

	Indemnity Claims	Medical Claims	Total Indemnity + Medical Claims
# of New Claims Reported in FY 2024, Q1	155	13	168
# of New Claims Reported in FY 2023, Q1	146	6	152
Variance			
	Indemnity Claims	Medical Claims	Total Indemnity + Medical Claims
# of Claims	9	7	16
% of Change	6%	54%	11%

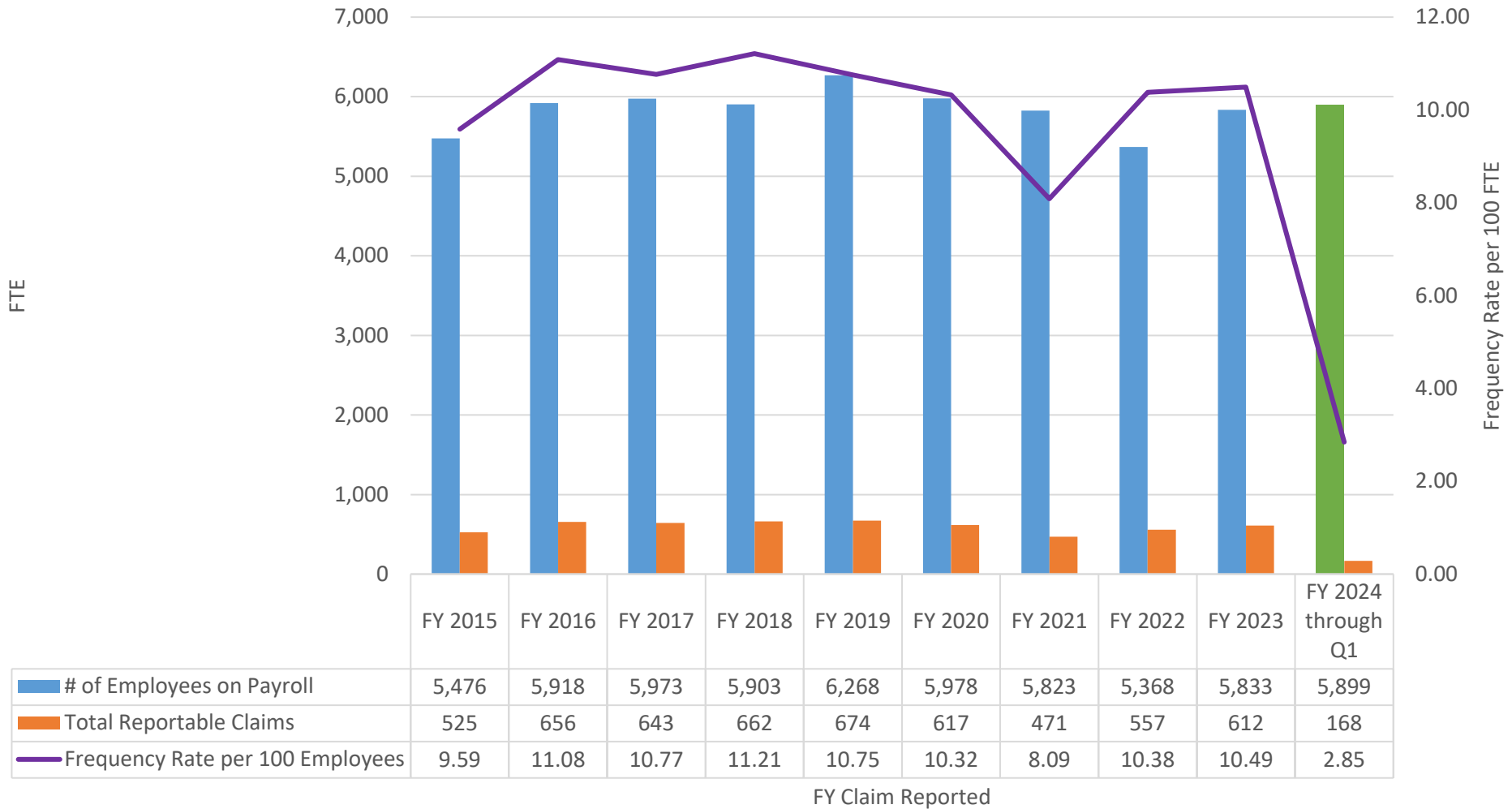
Claims Added 7/1/22 through 9/30/23, valued 9/30/23





Claims Frequency Per 100 FTE

SFMTA

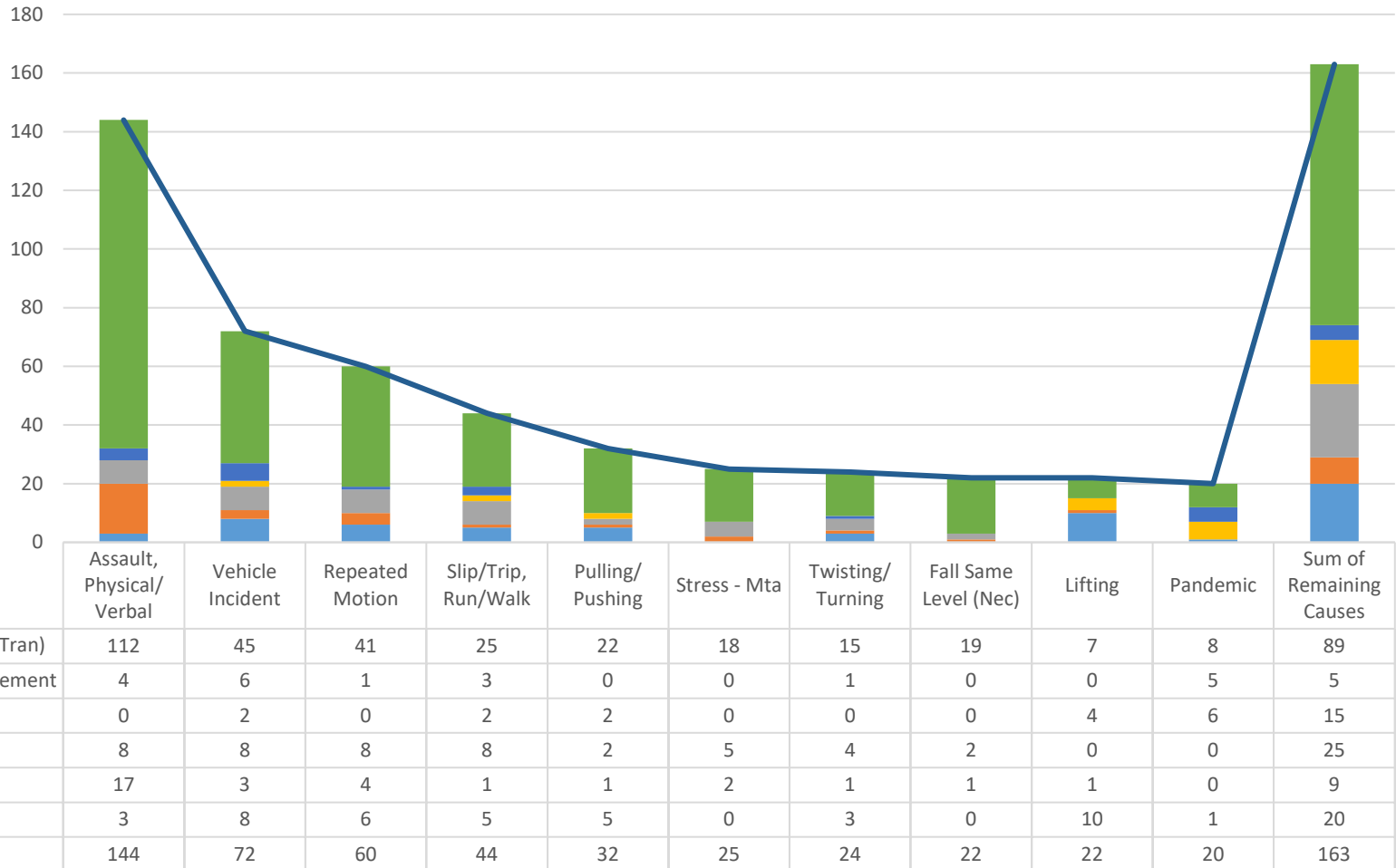




Claim Cause Distribution

SFMTA

**Top 10 Cause of Injury Descriptions Reported for the Top 5 Departments
Rolling 12 Months: 10/1/22 to 9/30/23**



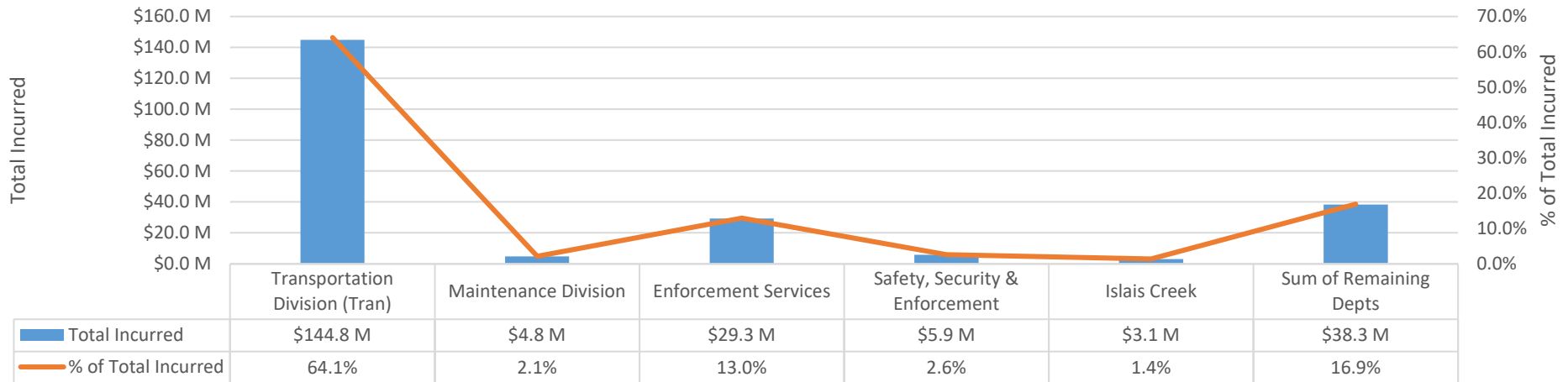
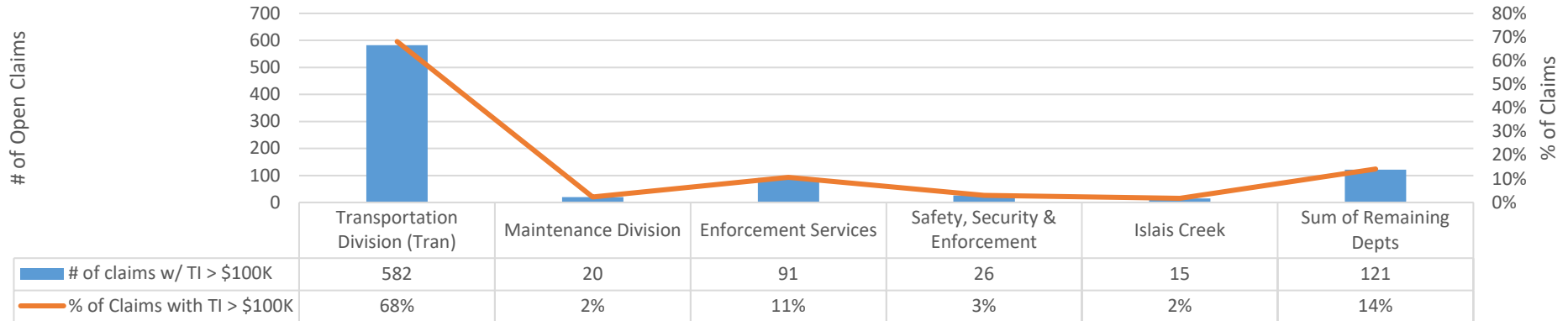
Notes: Claim cause group definitions are listed in Appendix 1



Open Claim Cost Stratification

SFMTA

of Claims with Total Incurred Greater than \$100K



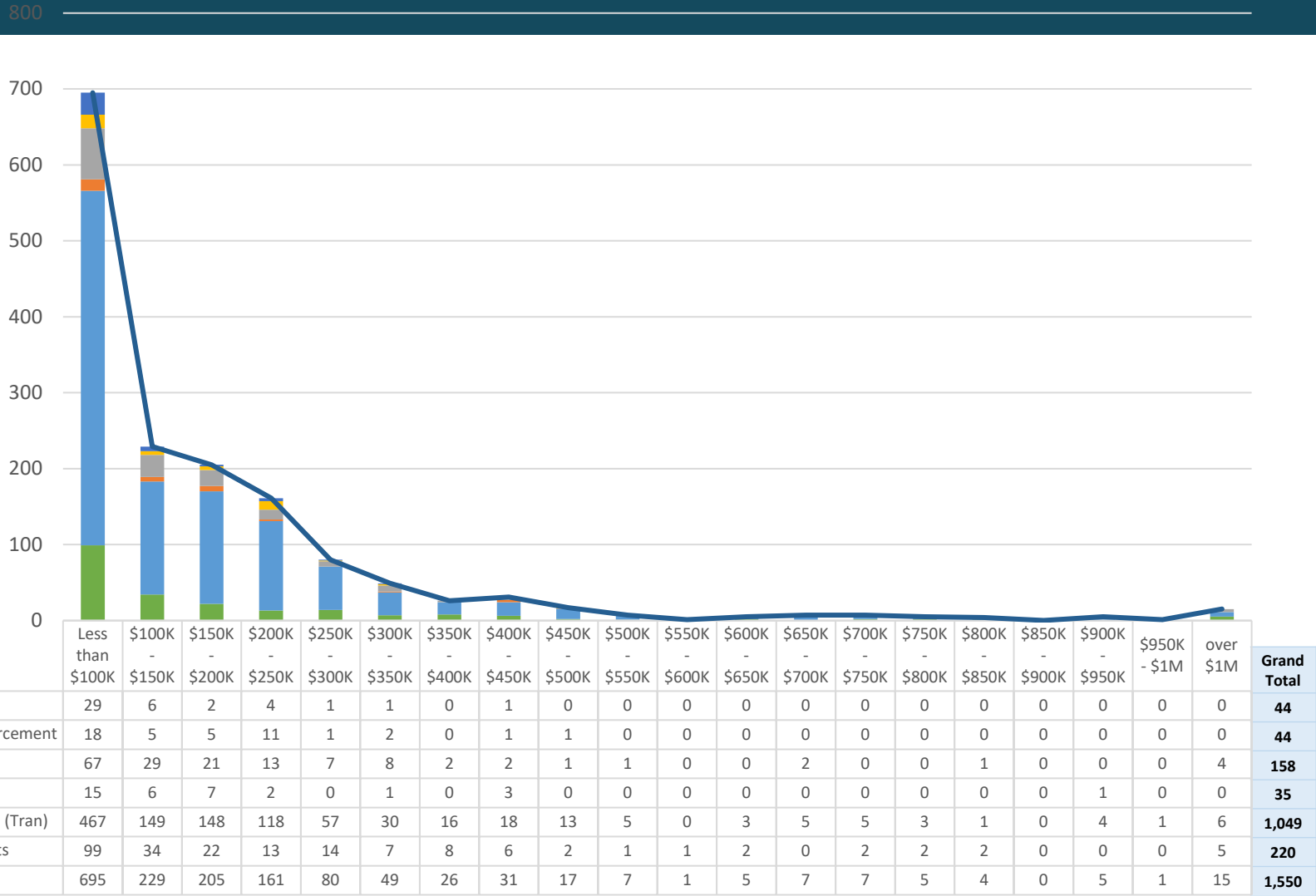
855 Open claims have a total incurred \geq \$100k. The total incurred on this set of open claims equals **\$226.1 Million**. Data as of 9/30/2023



Open Claim Stratification

SFMTA

of Open Claims



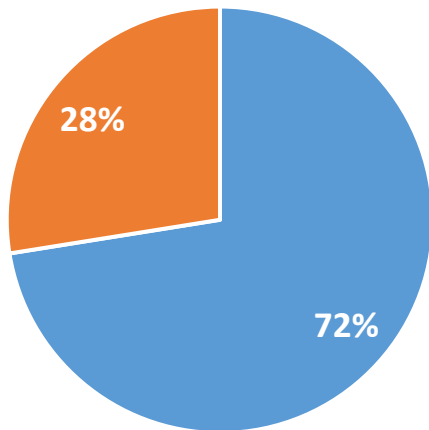
There are a total of **1,550** open claims. Data as of 9/30/2023



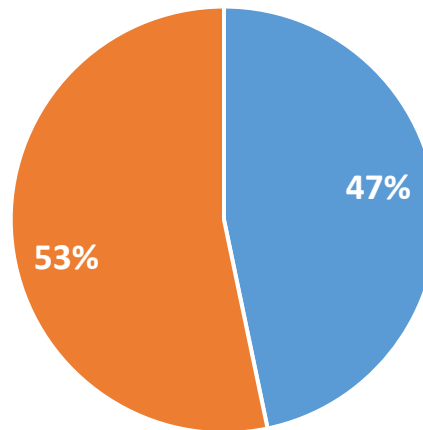
Open Active Indemnity vs. Future Medical

SFMTA

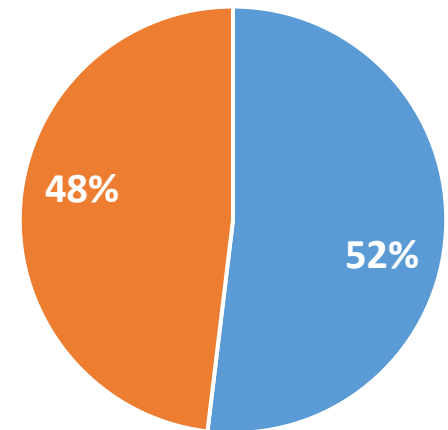
% of Open Claims



% of Total Paid



% of Total Incurred



■ Active Indemnity ■ Future Medical

	# of Open Claims	Total Paid	Total Outstanding	Total Incurred
Active Indemnity	1,119	\$78,763,760	\$57,191,131	\$135,954,891
Future Medical	425	\$89,812,432	\$36,121,227	\$125,933,659
Grand Total	1,544	\$168,576,192	\$93,312,358	\$261,888,550

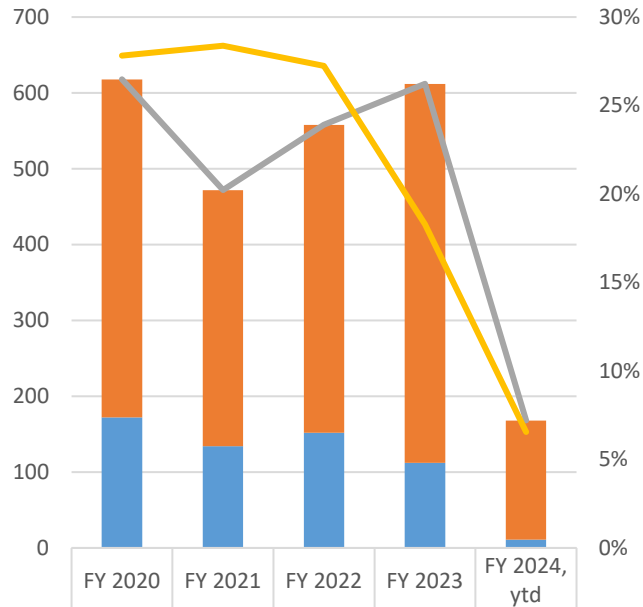


Litigated vs Non-Litigated

SFMTA

Total Litigation Status by Fiscal Year Reported, valued 9/30/23

Claims reported FY 20 through FY 24 ytd only
Includes MO, FM and Active Indemnity

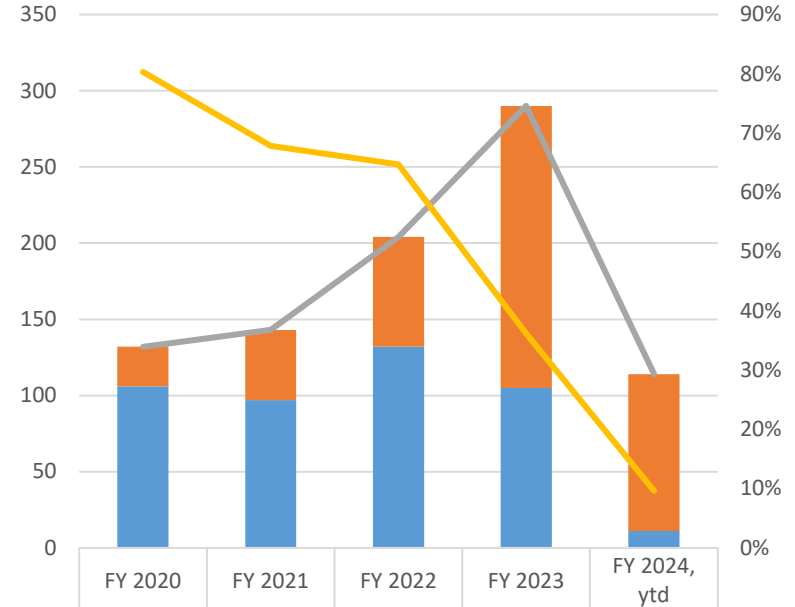


# Not Litigated	446	338	406	500	157
# Litigated	172	134	152	112	11
Total Claims	618	472	558	612	168
Litigation Rate	28%	28%	27%	18%	7%

The chart above summarizes total reportable claims received, open and closed, sorted by fiscal year reported. Litigation status is valued as of 9/30/23.

Current OPEN Litigation Status by Fiscal Year Reported, valued 9/30/23

Claims reported FY 20 through FY 24 ytd only
Includes Open Active Reportable Only



# Not Litigated	26	46	72	185	103
# Litigated	106	97	132	105	11
Total Open Claims	132	143	204	290	114
Litigation Rate	80%	68%	65%	36%	10%

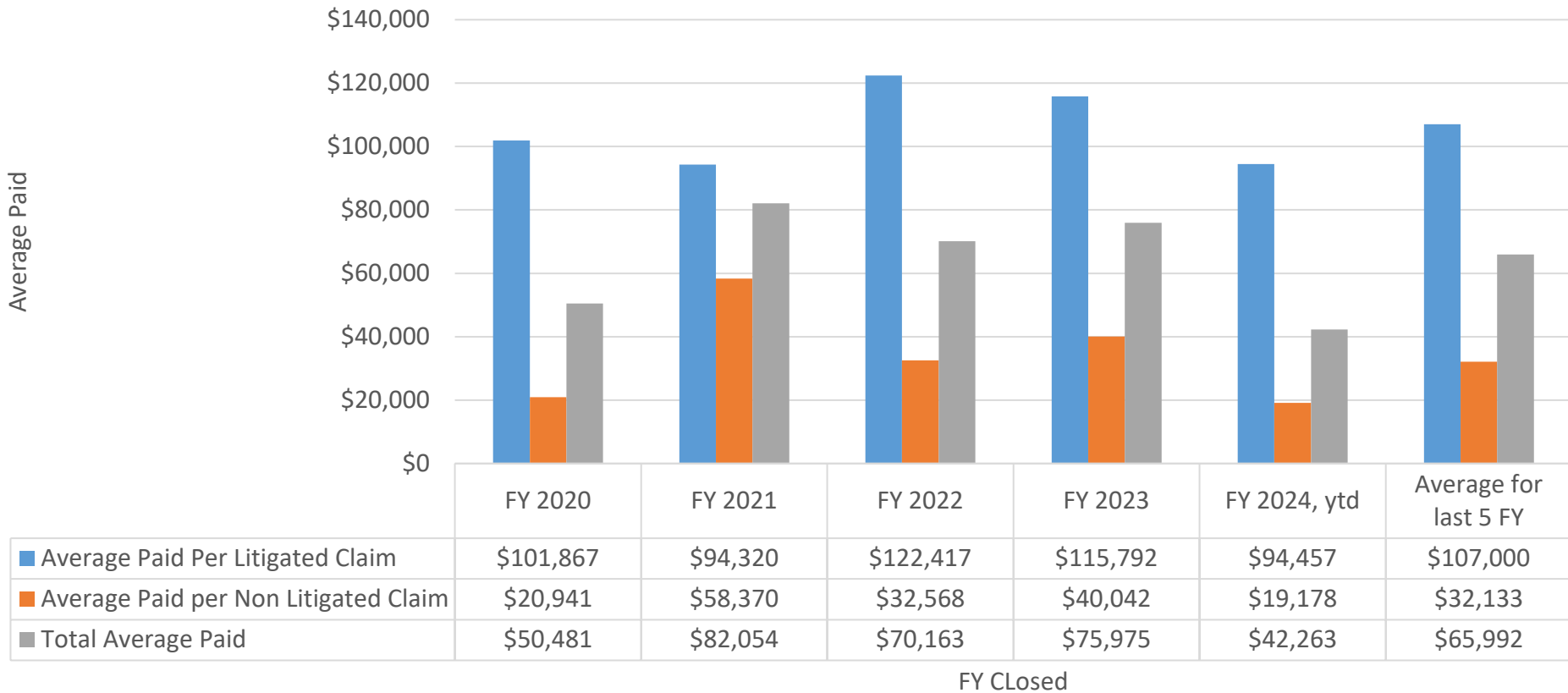
The chart above summarizes the current open litigation stats for unresolved active medical only and indemnity claims only, sorted by fiscal year reported. Litigation status is valued as of 9/30/23.



SFMTA

Litigated vs Non-Litigated by FY Closed

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

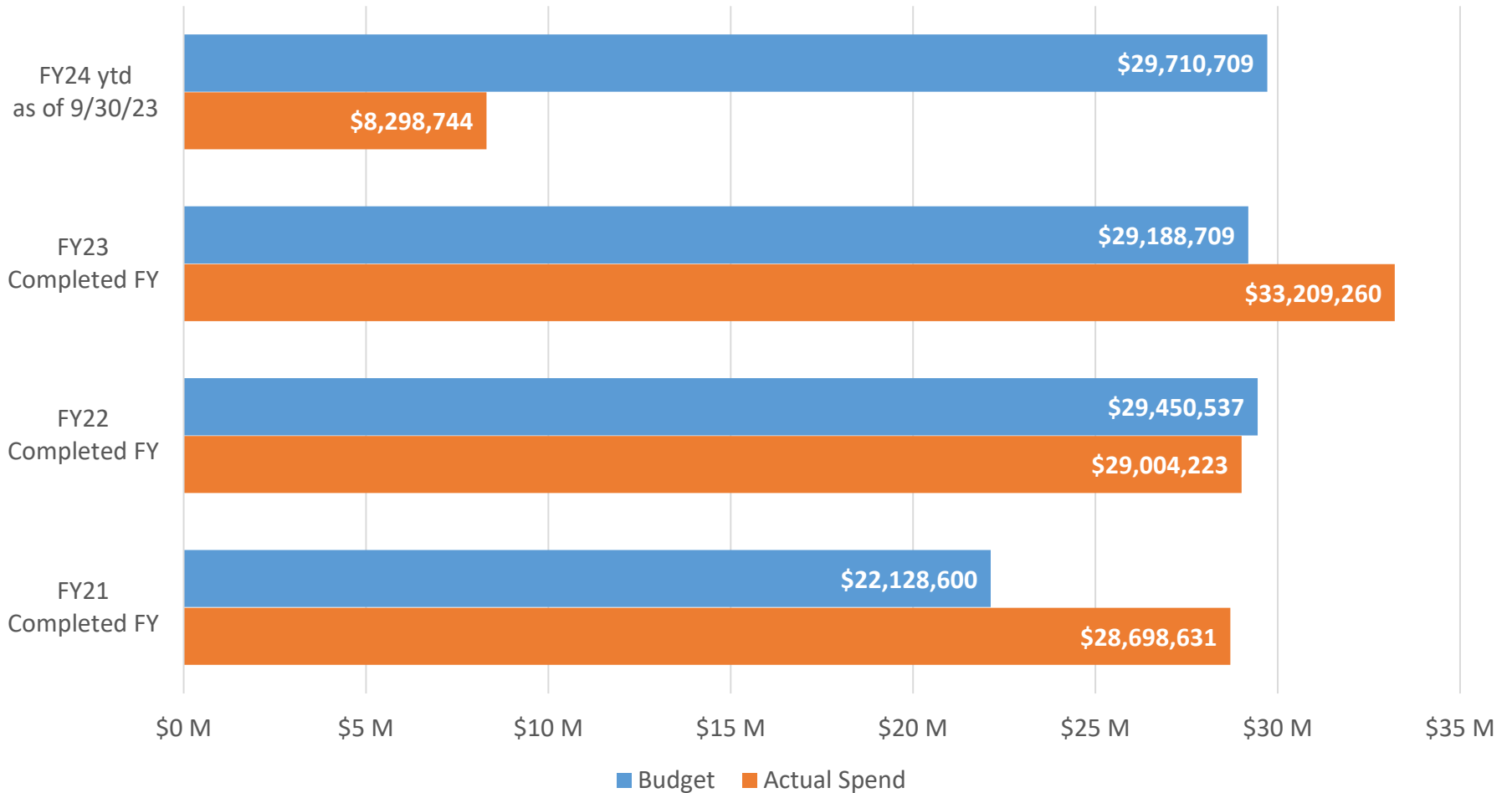


Financials



SFMTA Expenditure Trends

SFMTA





SFMTA

Payments by Fiscal Year

	FY 21 Actuals	FY 22 Actuals	FY 23 Actuals	FY 24, ytd Actuals	FY 24 Projected Actuals	FY 23 Actual to FY 24 Projected Actual YOY Change (%)
INDEMNITY	\$19,147,352	\$18,663,476	\$22,940,805	\$5,234,556	\$20,938,224	-9%
Temporary Disability	\$13,834,255	\$13,790,485	\$17,905,666	\$4,066,803	\$16,267,210	-9%
Permanent Disability	\$5,313,097	\$4,872,991	\$5,035,139	\$1,167,753	\$4,671,014	-7%
VOCATIONAL REHAB	\$33,585	\$53,460	\$84,451	\$16,975	\$67,902	-20%
MEDICAL	\$8,945,689	\$9,521,676	\$9,814,203	\$2,650,388	\$10,601,553	8%
EXPENSE	\$995,718	\$989,692	\$982,304	\$396,824	\$1,587,297	62%
RECOVERY	(\$423,713)	(\$224,081)	(\$612,503)	(\$5,338)	(\$21,353)	-97%
GRAND TOTAL	\$28,698,631	\$29,004,223	\$33,209,260	\$8,298,744	\$33,194,976	0%

Notes:

- 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
Claims Opened	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
New Claims by Type	IVOS - Claim_Log (Main)	Add Date (claim) = each month; Format = PDF
Claims Re-Opened	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
Claims Closed	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
Closing Ratio	Calculation	% "Claims Closed"/("Claims Opened" + "Claims Reopened")
Claims Pending EOM	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
Payments Issued	IVOS - LossRunMTA (Main)	Reporting History Period by each month; Format = PDF; Reporting History Period = FY2013-2014; Reporting History Period = FY2012-2013
Open Claims Financials	IVOS - LossRunMTA (Main)	Reporting History Period = Last Month; Period Claimant Status = Open; Format = PDF; Data from Paid, Outstanding and Incurred columns
Open Claims Stratification	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
Open Litigated	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
Open Indemnity	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
Cause by Frequency	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
Cause by Severity	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
Closed Claims	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
Cause Determination	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
Injuries by Division	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
Injury Rate Per Month	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
Lag Time Information	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:
- 02. Hot Objects or Substances:
- 11. Cold Objects or Substances:

Includes Hydrochloric Acid, Sulfuric Acid, Battery Acid, Methanol, Antifreeze

- 03. Temperature Extremes:
- 04. Fire or Flame:
- 05. Steam or Hot Fluids:
- 06. Dusts, Gases, Fumes or Vapors:
- 07. Welding Operations:
- 08. Radiation:
Radiation Such as Sunburn
- 14. Abnormal Air Pressure:
- 84. Electrical Current:
- 09. Contact With, NOC:

Non-Impact Injuries Resulting in a Burn Due to Hot or Cold Temperature Extremes, includes Freezing or Frostbite

Includes Inhalation of Carbon Dioxide, Carbon Monoxide, Propane, Methane, Silica (Quartz), Asbestos Dust and Smoke
Includes Welder's Flash (Burns to Skin or Eyes as a Result of Exposure to Intense Light from Welding)
Includes Effects of Ionizing Radiation Found in X-Rays, Microwaves, Nuclear Reactor Waste, and Radiating Substances and Equipment. Includes Non-Ionizing

Includes Electric Shock, Electrocution and Lightning
Not Otherwise Classified in Any Other Code. Includes Cleaning Agents and Fertilizers

II. Caught In, Under or Between

- 10. Machine or Machinery:
- 12. Object Handled:
- 20. Collapsing Materials:
- 13. Caught In, Under or Between, NOC:

Running or Meshing Objects, a Moving and a Stationary Object, Two or More Moving Objects
Includes Medical Hospital Bed and Parts, Wheelchair, Clothespin Vise
Slides of Earth

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:
- 17. Object Being Lifted or Handled:
- 18. Powered Hand Tool, Appliance:
- 19. Cut, Puncture, Scrape, NOC:

Includes Needle, Pencil, Knife, Hammer, Saw, Axe, Screwdriver
Includes Being Cut, Punctured or Scraped by a Person or Object Being Lifted or Handled
Includes Drill, Grinder, Sander, Iron, Blender, Welding Tools, Nail Gun
Not Otherwise Classified in Any Other Code. Includes Power Actuated Tools

IV. Fall, Slip or Trip Injury

- 25. From Different Level (Elevation):
- 26. From Ladder or Scaffolding:
- 27. From Liquid or Grease Spills:
- 28. Into Openings:
- 29. On Same Level:
- 30. Slip, or Trip, Did Not Fall:
- 32. On Ice or Snow:
- 33. On Stairs:
- 31. Fall, Slip or Trip, NOC:

Includes Collapsing Chairs, Falling from Piled Materials, Off Wall, Catwalk, Bridge

Includes Mining Shafts, Excavations, Floor Openings, Elevator Shafts

Slip or Trip and Did Not Come in Contact with the Floor or Ground

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,:
- 46. Collision with a Fixed Object:
- 47. Crash of Airplane:
- 48. Vehicle Upset:
- 50. Motor Vehicle, NOC:
- Contents Being Thrown against

Vehicle Collision, Both Vehicles in Motion
Collision Occurring with Standing Vehicle or Stationary Object

Includes Overturned or Jackknifed
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



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 Meeting Conclusion of SFMTA Report





San Francisco Workers' Compensation Council

Our next meeting will be held on
February 5, 2024