



The mission of the Minnesota Workers' Compensation Insurers Association is to collect, process, and analyze workers' compensation data so that we can provide high quality, consistent information to our insurer members and regulators. We will develop and deliver useful services and products to the workers' compensation community.

October 2019

3rd Quarter 2019 Issue

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Important Links

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[Minnesota Department of Labor & Industry](#)
[Minnesota Department of Commerce](#)
[Minnesota Department of Employment & Economic Development \(MN Unemployment Insurance Program\)](#)

Circulars/Announcements/Links

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NCCI Medical Data Call Reporting Guidebook and NCCI Indemnity Call Reporting Guidebook
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Carrier Data Quality Reports Available in Web Membership
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2018 Test Audit Summary Report

President's Message



Effective and Efficient – I jokingly say that the Minnesota workers' compensation system is boring and predictable. When creating rates and assessing outcomes for the system, that may not be such a bad thing. With our recent ratemaking report, our recommendation for a -0.4% rate adjustment may not be as big and splashy as other states, but let's dig a little deeper.

I think the small annual rate reductions, (12 out of the last 17

years), on top of the small increase last year and the two significant decreases in 2017 and 2018, indicate that our methodology strikes a fine balance of responsiveness and stability. When you have frequent major increases or decreases, that can create uncertainty. Are the methods right, are we doing something wrong, why didn't we see these trends earlier?

Many other states are in the second or third year of large rate reductions, which we experienced two years ago. I think the key to establishing the predictability and stability of the Minnesota system, was in large part due to the significant changes made in 1992 and 1995 to limit large dollar claims and benefit growth. With the recent application of an inpatient hospital fee schedule in 2016, and management in ambulatory surgical center (ASCs) medical costs, and a new outpatient hospital fee schedule, Minnesota continues to strive to maintain a predictable workers' compensation system. Minnesota was one of the early movers in controlling medical costs and the rates in place today (23.6% less than just 10 years ago) bode well for our boring and predictable state.

Finally, we are extremely excited to welcome Andrea Everling to our Actuarial team as Director of Actuarial Services. Andrea comes to us from Nationwide Insurance in Des Moines, Iowa and will be working with the rest of the Actuarial team (Craig Anderson, Sharon Bye and Auntara De) to work through a ratemaking cycle and eventually succeed Craig Anderson who will be retiring. You will likely see Andrea around at local and national workers' compensation events.

Important Dates & Deadlines:

- MN Contractors Premium Adjustment Program (MCPAP)
 - 2020 MCPAP Application is available on the MWCIA website.
 - Does not automatically renew! Applications received with a postmark after 4/1 will have a late penalty applied.
 - Average Hourly Wage: \$27.00
 - [Online Training for MCPAP](#) – Found in Online Training under the “Underwriting” section
- Effective 1/1/2019 the Split Point is:
 - \$16,500
- Effective 1/1/2020 the Split Point is:
 - \$17,000
- Effective 1/1/2019 the State Per Claim Accident Limitation is:
 - \$221,000 Single
 - \$442,000 Multiple
- Effective 1/1/2020 the State Per Claim Accident Limitation is:
 - \$216,000 Single
 - \$432,000 Multiple
- Minimum & Maximum Payrolls
Effective 1/1/2019 – Assigned Risk & Standard Market
 - Minimum: \$56,004
 - Maximum: \$224,016
 - Family: \$16,796
- Minimum & Maximum Payrolls
Effective 1/1/2020 – Assigned Risk & Standard Market
 - Minimum: \$57,824
 - Maximum: \$231,296
 - Family: \$17,368

Gift Card Anyone:

A winner of a \$10 gift card will be drawn from the first ten correct responses that are emailed to: newsletter@mwcia.org.

A favorite holiday in the USA is derived from the pagan holiday of Samhain.

Section 6. Minn. Stat. § 176.231. Report of death or injury to commissioner of Department of Labor and Industry; access to data - effective Aug. 31, 2020: (sourced from the DLI [Compact Newsletter](#) for complete articles please use link.)

- Clarifies when first reports of injury and subsequent reports must be filed with the commissioner, adding that a report of injury must also be filed when a dispute is initiated, when a vocational rehabilitation form is filed and when permanent partial disability is ascertainable. The insurer must also report whether the injury is covered by UCWCP under Minn. Stat. § 176.1812.
- Describes the process for adopting and updating new technical requirements for electronic filing of reports of injuries by employers and insurers according to a national workers' compensation electronic reporting standard developed by the International Association of Industrial Accident Boards and Commissions (IAIABC).
- Describes and clarifies who has electronic access to the CAMPUS division file or parts of the division file depending on the entity's role in the workers' compensation system, including: agencies, attorneys, employees, employers, insurers, intervenors, licensed third-party administrators, registered rehabilitation providers, and statutorily created entities that pay or reimburse benefits. Specifies when an authorization is required to access the division file and requirements for authorizations.

Roslyn Robertson Returns as DLI Deputy Commissioner: (sourced from the DLI [Compact Newsletter](#) for complete articles please use link.)

Roslyn Robertson is the Department of Labor and Industry's (DLI's) new deputy commissioner. She has 30 years of experience working at DLI in a variety of leadership roles and has significant experience in the program areas of Apprenticeship, Construction Codes and Licensing, Labor Standards and Minnesota OSHA (MNOSHA).

As deputy commissioner, Robertson will oversee the Construction Codes and Licensing Division, Workers' Compensation Division, and the Apprenticeship, Labor Standards, MNOSHA Compliance and MNOSHA Workplace Safety Consultation units.

Learn more about DLI at www.dli.mn.gov/about-department/about-dli.

Which holiday is it?

Last Quarter's Answer: L'Oeil du Cochon which is French for Pig's Eye or Pig's Eye Landing

Last Quarter's Winner: Laraly A Lane
CISR – Loretz Johnson

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Opt 1 – Underwriting Department

Opt 2 – Assigned Risk Department

Opt 3 – Actuarial Department

Opt 4 – Unit Stat/Mod Department

Web Membership:

WebMembership@mwcia.org

President:

Brandon Miller –

Brandon.miller@mwcia.org

Rumor Has It...

Welcome to the section of the newsletter that gives the different departments a spot to give a quick update about what is going on that may affect you or your insureds.

Save the Date for the Minnesota Work Comp Forum

The WCRA and Minnesota Workers' Compensation Insurers Association (MWCIA) are teaming up September 25, 2020, to provide educational workshops regarding the Minnesota Workers' Compensation system and to offer education for navigating the resources available.

Our day-long event provides opportunities to learn from industry professionals, meet local and regional professionals, and expand attendees' knowledge and networks. Insurance continuing education units (CEUs) have been applied for from the Department of Commerce. Space is limited, so please register at www.mnworkcompforum.com.



**SAVE
THE
DATE**

Information and Registration at:
minnesotaworkcompforum.com

**FRIDAY
SEPTEMBER 25TH, 2020**

**Embassy Suites by
Hilton Bloomington**

2800 American Blvd. West
Bloomington, MN 55431

Hosted by:



MWCIA News is a periodic publication of the Minnesota Workers' Compensation Insurers Association as a service to its members and the workers' compensation industry. Please direct any questions, comments or suggestions for articles you may have concerning this publication to: Dani Main-editor of MWCIA News via e-mail: newsletter@mwcia.org