MWCIA

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.

January 2021   4th Quarter 2020 Issue

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President's Message

Well here we are, turning the page and closing the book on a challenging 2020.
Let's take a moment to look back and be thankful for a few things.

- Ability to adapt – MWCIA was able to make the pivot from a mostly in person operation to a mostly remote operation within a short ten-day period back in late March when the initial wave of Coronavirus hit.

- Staff flexibility – Our staff have been so adaptive to the new reality and will continue to adapt as we hopefully reopen in 2021. Thanks to all the hard work they have done.

- Service – Through it all, MWCIA has been able to provide seamless and dependable information and services to our member carriers and customers without interruption.

- Technology and processes – Our consistent and focused attention to investing in technology and improving processes to make access and information to our members has paid off over the past 25 years.

- Support from our members – As a result of all the above, our Board representing our carrier members, have supported MWCIA by providing clear direction and fiscally sound guidance for while making sure service levels continue as all our customers expect and demand.

With the turn of the calendar, we are saying goodbye to three of our long-time colleagues who are choosing to retire. Craig Anderson, Pam Flaten and Vicki Evenson are leaving us to take the next step on their journey. We wish them well and thank them for their years of service to the industry.

A good way to stay up to date with circulars, developments, and items celebrating our 100th anniversary, is to subscribe as a follower on our social media pages here:

January 1, 2022

Important Dates & Deadlines:

- MN Contractors Premium Adjustment Program (MCPAP)

Elimination of Hard Copy ERM-14s Effective January 1, 2022

Effective January 1, 2022, the Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA) will discontinue the acceptance of "hard copy" ERM-14s. For several years, MWCIA has provided the means to electronically report ownership changes through our ERM-14 web application (previously known as Manage Ownership) located on our website.

The ERM-14 web application provides an easy method for carriers, agents and employers to complete and submit ERM-14 changes electronically. Using the web application, you can:

- Create and save an ERM-14 change of ownership form.
- Submit a completed ERM-14 to MWCIA for online review and processing.
- Check the status of your submitted ERM-14.
- Revise and resubmit an ERM-14 that is returned for more information.

Access to the ERM-14 web application is available through MWCIA's Web Membership system. If you do not already have access to Web Membership, you may register for a Web Membership ERM-14 account.

For information on how to register and use the ERM-14 web application, please visit the Online Training module located on the home page of our website.

MN DLI has a new, dedicated workers' compensation help desk

(sourced from the DLI Compact Newsletter for complete articles please use link.)

The Department of Labor and Industry (DLI) launched its new Workers' Compensation Division Help Desk on Tuesday, Aug. 25. The new help desk delivers high-quality customer service for workers' compensation stakeholders and is staffed by three Workers' Compensation Division staff members whose positions are dedicated to answering calls and responding to email messages.

The help desk is available from 8 a.m. to 4:30 p.m., Monday through Friday at:

- 651-284-5005 (press 3);
- 800-342-5354 (press 3); or
- helpdesk.dli@state.mn.us.

Those calling outside of help desk hours can leave a message and a staff member will respond the next business day.

Medical Data Call Report and Opioid Supplement

The 2020 Medical Data Report and the Opioid Utilization Supplement for the state of Minnesota have been recently shared on our homepage. These reports have been compiled by the National

- o 2021 MCPAP Application is available on the MWCIA website.
- o Does not automatically renew! Applications received with a postmark after 4/1 will have a late penalty applied.
- o Average Hourly Wage: $28.00
- o Online Training for MCPAP – Found in Online Training under the "Underwriting" section

- Effective 1/1/2021 the Split Point is:
  - o $17,500

- Effective 1/1/2021 the State Per Claim Accident Limitation is:
  - o $222,500 Single
  - o $445,000 Multiple

- Minimum & Maximum Payrolls

  Effective 1/1/2021 – Assigned Risk & Standard Market
  - o Minimum: $59,488
  - o Maximum: $237,952
  - o Family: $17,836

Follow Us:

Council on Compensation Insurance (NCCI) to provide insight into the medical cost drivers that impact the workers' compensation system in Minnesota. The reports are accessible under the Carriers menu below the State of the Market item.

The NCCI's Medical Data Call (MDC) serves as the source of the metrics displayed in the report. The MDC solicits detailed workers' compensation medical information from insurance carriers in states where the NCCI has ratemaking jurisdiction and serves as the collecting agency for Minnesota as well. Please note that since the report reflects insurer-only data, its analyses and indications should be viewed as complementary to WCRI CompScope Medical Benchmark findings.

Group Dashboard

Minnesota Workers' Compensation Insurers Association, Inc. (MWCIA) has released Policy Year 2018 Group Dashboard reports, now available on our website in Web Membership under User Products.

The Group Dashboard Report displays group-specific and statewide metrics: premium distributions, loss frequency, and severity. Breakouts by industry group and region are also provided to benchmark against statewide statistics.

If you have questions, please contact our Actuarial staff by calling 952.897.1737, Option 3 or by sending an email.

Minnesota Work Comp Forum Rescheduled to Oct. 1, 2021

The Minnesota Workers' Compensation Insurers Association (MWCIA) and the Workers' Compensation Reinsurance Association (WCRA) have teamed up to provide educational workshops relevant to the Minnesota workers' compensation community. After closely monitoring the evolving situation with the COVID-19 pandemic, MWCIA and WCRA have rescheduled the event to Oct. 1, 2021.