

# MWCIA QUARTERLY

The Official Quarterly Newsletter of  
the Minnesota Workers' Compensation Insurers Association.

*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](mailto:newsletter@mwcia.org)*



## PRESIDENT'S MESSAGE

*Jennifer Wolf - President MWCIA*

In a polarizing debate earlier this year, The Economist announced it would allow the singular use of data in addition to the plural<sup>[1]</sup>. The change reflects a shift in how organizations and society think about data. No longer a small collection of numbers, today's data are number sets in the millions and billions. Sets of numbers these large would have been impossible to manage on pen and paper, but advanced computing converts data into insights within seconds.

As a data service organization (DSO), data is fundamental to the Minnesota Workers' Compensation Insurers Association (MWCIA). MWCIA collects policy, unit stat, financial, medical, and indemnity data. However, it is not the collection of data that is meaningful. Instead, the transformation of that data into adequate rates, accurate experience rates, and research briefs supports a sustainable Minnesota workers' compensation system.

MWCIA is excited to advance the use of data to improve the health and safety of workers across the state. We are ever mindful that the millions of data points are not just numbers but stories of the human experience.

[1] "Should "data" be singular or plural?" The Economist. August 11, 2022. Should "data" be singular or plural? | The Economist

### WHAT'S IN OUR LATEST ISSUE:

[PG 2 - New Social Media Infographics Coming in 2023](#)

[PG 3 - Actuarial Recap of 2022](#)

[PG 4 - Actuarial Recap of 2022 Continued](#)



# NEW SOCIAL MEDIA INFOGRAPHICS COMING IN 2023

*Newsletter Editor*

MWCIA has heard you! We understand that every segment of Workers' Compensation in MN has different needs, so in 2023 we will be tailoring infographics to specific subsections of our stakeholders.



## How this will work

Every other week starting in the second quarter, we will issue infographics particular to the needs of carriers, agents, and business owners on two specific days. We will keep our #WednesdayWisdom dates and use those for our infographics that will apply to all three of our targeted subsections of stakeholders.

## When will your infographic be released?

Tuesdays will be focused on items that apply to our carrier partners. Watch for the #TuesdayTipsforCarriers hashtag.

Always check on Wednesdays, as that is the general information infographic and will apply to everyone. We will be keeping the #WednesdayWisdom hashtags.

Every other Thursday and Friday, we will have:

#ThursdayThoughtsforAgents. We will focus on our agents and items that will help them better understand and navigate our workers' compensation system to assist their insureds.

And Fridays will be for our business owners. We know that not everyone has the time to understand everything, but we want to help you be an informed business owner. Watch for the #FridayFactsforBusinessOwners hashtag.

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# ACTUARIAL RECAP OF 2022

*Andrea Everling - VP Actuarial Services*



## What you need to know and where to find it.

The actuarial services team released several resources during the fourth quarter. Here is an overview of the resources and a few takeaways from each.

### COVID-19 and Workers' Compensation: Phase II

This inter-bureau project analyzed statistical plan data and financial call data to investigate the impact of COVID on the workers' compensation industry. See [Circular 22-1813](#) for more information.

- COVID claims made up 1% of total paid + case losses in accident year 2021.
- 47% of COVID claims occurring in 2021 were indemnity-only.
- COVID claims are paid less quickly than non-COVID claims.

### State of the Market Presentation

This information was presented at the MWCIA Annual Luncheon. The presentation featured key metrics from the report and discussed Minnesota's labor force changes over recent years.

- 2023 pure premium base rates contain new elements: LAE, trend, and 27th-to-ultimate loss development.
- Minnesota's unemployment rate in 2022 (through June) is the lowest since 1974.
- Employment and wage changes since 2019 vary greatly across sectors.
- [View the State of the Market Presentation.](#)

### State of the Market Report

This report highlights key metrics of the workers' compensation industry to show trends and provide benchmarks. See [Circular 22-1814](#) for more information.

- The calendar year 2021 loss ratio drop is driven by a large net release of reserves.
- 2021 direct earned premium rebounded to 2019 levels.
- The frequency of low back injuries has decreased by 28% since Policy Year 2015.



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# ACTUARIAL RECAP OF 2022 CONTINUED

*Andrea Everling - VP Actuarial Services*

## Minnesota Medical Data Call Report

This report summarizes medical transactions occurring in the service year 2021 and compares metrics for Minnesota to the Midwest region and countrywide. See [Circular 22-1815](#) for more information.

- The median time until first treatment for major surgery is 28 days in Minnesota and 37 days for the Midwest region and countrywide.
- Rotator cuff tear was the largest diagnosis group by paid share for ASC Major Surgery visits.
- The highest-paid share of emergency hospital outpatient visits was for minor hand/wrist injuries.

## Opioid Utilization Supplement

This report focuses on medical data call transactions involving drug payments, focusing on opioid metrics.

- Share of drug claims with at least one opioid prescription dropped 13% since Service Year 2017.
- 29% of opioid claims in Minnesota have been open for more than 11 years, compared to 9% for the Midwest region.
- The shoulder was the top body system impacted for opioid claims, with an injury date in 2020 at 25%.



Important Information  
you **Need To Know** links:

[Circulars: Changes to MN Workers Compensation](#)

[Helpful Industry Links:](#)

[MN DLI](#), [MN Dept of Commerce](#), [MN Dept of Employment & Economic Development](#)

[Yearly Changes:](#)

[Split Point](#),

[Per Claim Accident Limitations](#),

[Min/Max Payrolls](#)

[Online Training:](#)

[Experience Mods](#),

[ERM-14](#),

[& More](#)

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