



MISSOURI
Working Better
TOGETHER

2018

ANNUAL REPORT

MISSOURI DIVISION OF WORKERS' COMPENSATION

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Anna S. Hui

Director, Department of Labor & Industrial Relations

Anna Hui was appointed Director of the Department of Labor and Industrial Relations in March of 2017, with her senate confirmation following in January 2018, making her the first Asian American to serve in a governor's cabinet in Missouri history. For over two decades, Anna has worked in numerous senior positions in both state and federal government.

Anna received a J.D. from Loyola University Chicago School of Law, a M.S.M. and a M.B.A. from the University of Maryland University College and B.S. in Psychology from the University of Illinois at Urbana-Champaign. In April 2018, she was named the recipient of the Outstanding Asian American Alumni Award from the University of Illinois Asian American Cultural Center for her dedication to public service.

In addition to her duties as Department Director, Anna currently serves as President for the National Association of Government Labor Officials (NAGLO); serves as President-Elect of the National Association of State Workforce Agencies (NASWA); sits on the NASWA Information Technology Support Center (ITSC) Steering Committee; is a Board member on the Family and Community Trust; and is a Board Member of the International Association of Industrial Accidents Boards and Commissions (IAIABC). She is also a member of the 2018 Missouri Chamber of Commerce's Leadership Missouri class.



Colleen Joern Vetter

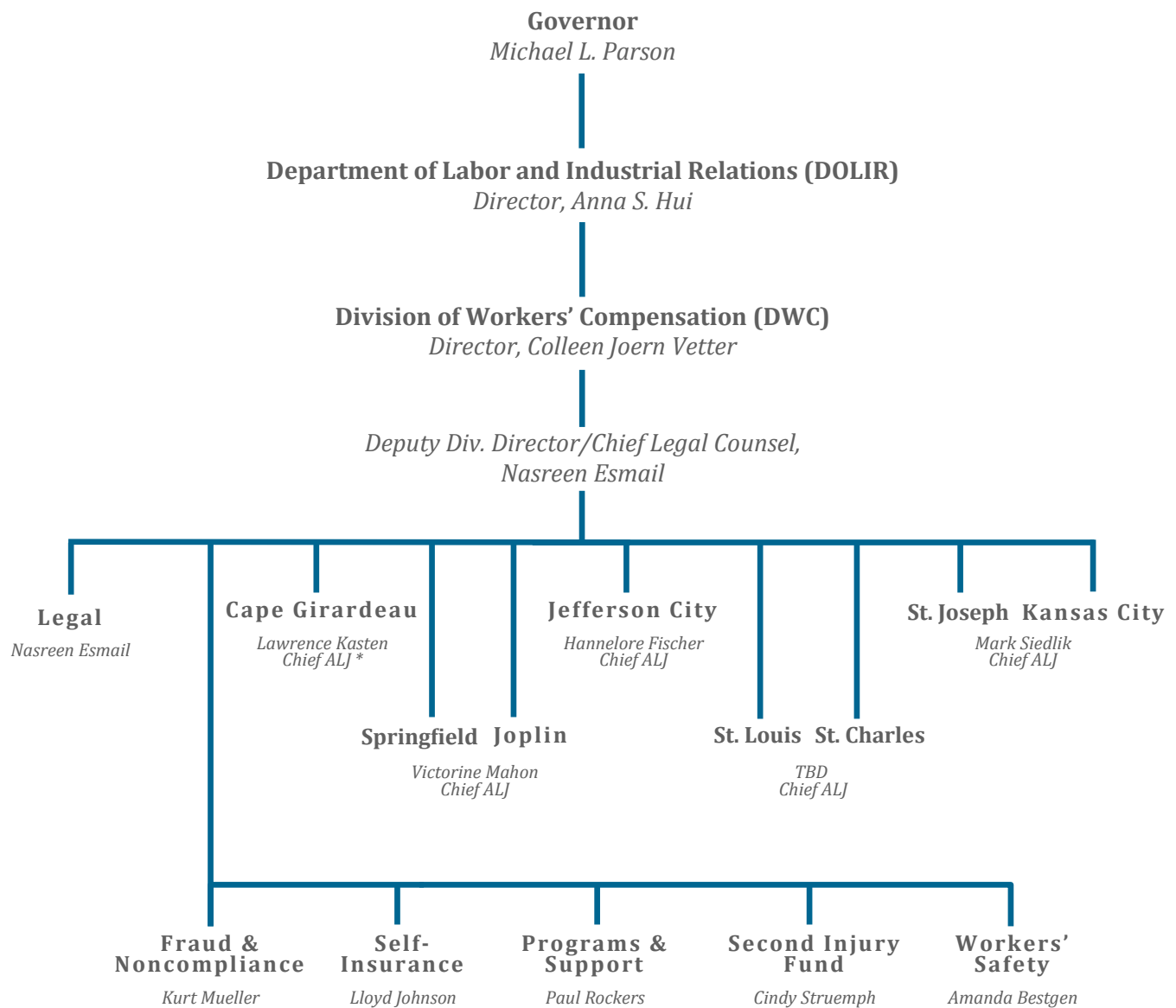
Director, Division of Workers' Compensation

Colleen Joern Vetter has been serving as the Director of the Division of Workers' Compensation since August 2017. Colleen earned her J.D. from St. Louis University School of Law and her B.A. from Webster University.

Previously, Colleen served as a law clerk for the Honorable John C. Holstein at the Missouri Supreme Court. She spent many years in private practice representing insurers, employers, and claimants before Missouri's Division of Workers' Compensation. She also served as an Assistant Attorney General in the litigation Division in the St. Louis office.

Among the measures implemented under her leadership at the Division of Workers' Compensation are: completion of a feasibility study leading towards the modernization of the Division's computer system, the acceptance of electronic payments for copy work requests, the reorganization of the Division's Fraud and Noncompliance Unit in order to focus efforts on outreach and education to ensure compliance with the Workers' Compensation Act, the enablement of electronic submission of forms to facilitate streamlining of processes, participated in various Department of Labor and Industrial Relations strategic initiatives to advance the Department's continuous improvement of services and overall vision and incorporated data analytics to enhance a safety initiative and ensure safe working conditions.

ORGANIZATIONAL CHART



* *Administrative Law Judge (ALJ)*

ACCOMPLISHMENTS & INITIATIVES



Electronic Form Submission

The Division now encourages electronic submission of Claims and Answers through a virtual mailbox called a Box account. Attorneys simply upload the filings electronically to the Division for processing, saving time as well as labor and postage costs. Just send an email to ElectronicFiling@labor.mo.gov and include all email addresses for those from your law firm to be allowed access to upload the filings. Accept the invitation to create your Box account for each email account, and get started! For more information go to: https://labor.mo.gov/sites/labor/files/pubs_forms/DWC-%20Box%20Account%20Instructions%20for%20Lawyers.pdf. Call 573-526-0359 with any questions.

Electronic Payment Acceptance for Records Requests

In early May of 2018, the Division implemented an alternative method for accepting online payments for documents provided in response to records requests. After receiving an invoice from the Division, the requesting party can submit a one time payment via debit/credit card or electronic check. If documents are requested on a regular basis, this method saves time in allowing for the creation of an account, saving of the payment information and viewing the transaction history. The Division is working on ways to encourage the customers to use the online payment option as it saves postage and ensures accuracy and ease of payment confirmation.

The Division plans to start sending records to requesting parties on various digital means, as a way to save money, time and provide responses in a more efficient modernized manner.

Computer Modernization Feasibility Study

The Division completed a Computer Modernization Feasibility Study to: 1) evaluate the current state of our 20+ year legacy computer system; 2) determine and prioritize future state business and high-level design requirements for an online system; and 3) provide an analysis of technology options for implementation of and migration to a future online system, including mobile access. The next steps are to develop a computer modernization program plan for submission to the State IT Governance Committee for approval and then send out a request for proposal.

Self-Insurance Unit

In December the Division hired a new Insurance Manager. In 2019 the Unit will focus efforts on assisting employers and group trusts which manage self-insurance compliance and securities. The Unit plans on implementing electronic reporting through the utilization of a Box account to improve on timeliness and efficiency. The Unit will continue to build our relationships with employers by improved communication and outreach efforts.

Accomplishments & Initiatives Continued

Fraud and Noncompliance Unit (F&N)

In 2018, the Division of Workers' Compensation's F&N Unit focused its efforts on Investigation, Prevention and Service to promote a safe, supportive, fair and equitable work environment by preserving the integrity of Missouri's Workers' Compensation Law.

The Unit conducted twenty outreach programs in over a dozen communities, reaching over 700 citizens. Investigations of potential violations were conducted in over 70 Missouri counties and the City of St. Louis. The Unit investigated over 200 employers for potential noncompliance with Missouri's Workers' Compensation Law, benefiting over 600 employees due to Investigator's efforts.

Second Injury Fund (SIF)

About 7 years ago the SIF was on the brink of insolvency. Effective January 1, 2014, there was a change in the law that created a payment priority schedule defining how the SIF would pay the backlog of settlements and awards of benefits due to injured workers. After years of meticulous recordkeeping and careful oversight of monies received and disbursed from the fund, the SIF is current on paying the settlements and awards.

Missouri Workers' Safety Program (MWSP)

The MWSP played an active role in helping launch the new SafeAtWork (safeatwork.mo.gov) webpage for the Department of Labor and Industrial Relations (DOLIR). SafeAtWork gives Missouri businesses faster access to resources and tools to help them develop safer and healthier workplaces while saving money on workers' compensation costs. Resources include Missouri workplace injury and fatalities statistics, safety toolbox talks, sample OSHA programs, videos, and a quarterly newsletter called "The Safety Zone."

ASSESSMENTS & EXPENDITURES



Workers' Compensation Administrative Fund Tax & Surcharge

As required by §287.690* and §287.716, the state of Missouri imposes a workers' compensation administrative tax on all workers' compensation insurance carriers and self-insured employers and an administrative surcharge on every workers' compensation deductible plan policyholder insured in Missouri. Section 287.690 authorizes the imposition of an administrative tax not to exceed two percent and §287.716 authorizes the imposition of an administrative surcharge at the same rate as the administrative tax. The revenue from the administrative tax and administrative surcharge is used to fund expenses associated with the administration of the Law. The Division Director determines the rates for the subsequent calendar year by October 31, using the formula set forth in §287.690.

CASH BALANCE of fund on January 1, 2018 **\$20,129,200***

Revenue:

Tax & Surcharge Collections	17,852,849
Interest	313,550
Miscellaneous Receipts	425,360
Total Revenue	\$18,591,759

Expenditures:

Administrative Costs	\$16,196,460
Total Expenditures	\$16,196,460

2018

**WC ASSESSMENT RATE: 1%
TAX & SURCHARGE
COLLECTED: \$17,852,849**

CASH BALANCE of fund on December 31, 2018 **\$22,524,500***

**CASH BALANCE does not include approximately \$3,000,000 in credits due. Section 287.690 states if the balance of the fund estimated to be on hand on December 31 of the year each tax rate determination is made is less than one hundred ten percent of the previous year's expenses plus any additional revenue required due to new statutory requirements given to the division by the general assembly, then the director shall impose a tax not to exceed two percent in lieu of all other taxes on net deposits, net premiums or net assessments, rounded up to the nearest one-half of a percentage point. Credits due are deducted from the cash balance in order to derive such balance of the fund.*

Year	Premium Base	WC Assessment Rate	Tax & Surcharge Collected
2015	\$1,669,420,832	1.00%	\$17,876,127
2016	\$1,698,888,141	1.00%	\$17,008,899
2017	\$1,699,733,766	1.00%	\$17,049,761

**2018 not yet available at the time this report went to publication
Source: Missouri Department of Insurance, Financial Institutions and Professional Registration and Missouri SAM II Financial System.*

**All statutory references are to RSMo unless otherwise indicated.*

All tables, figures and data in this report were derived from documents filed and information reported to the Division of Workers' Compensation as required by law, unless otherwise noted. The techniques and analysis used are appropriate and reasonable based upon information currently available and as reported to the Division.

Second Injury Fund Surcharge & Supplemental Surcharge

Section 287.715 provides for the collection of an annual surcharge not to exceed three percent from every authorized self-insurer and every workers' compensation policyholder insured in Missouri. To address the solvency issues facing the SIF, §287.715.6 authorizes the Division Director to collect a supplemental SIF surcharge not to exceed three percent for calendar years 2014 to 2021 of the policyholder's or self-insured's workers' compensation net deposits, net premiums or net assessments of the previous policy year. The surcharge collected is deposited to the credit of the SIF and used to pay benefit and expense liabilities of the SIF per the prioritization schedule established pursuant to §287.220(15). Like the workers' compensation administrative tax and surcharge, the surcharge rate is calculated by the Division Director by October 31 for the following calendar year using the formula set forth in §287.715.2. The Division notifies the commercial carriers and self-insurers of the surcharge and supplemental surcharge percentages that have been imposed by posting the rate announcement on the Division's website.

BALANCE of fund on January 1, 2018 **\$6,192,760**

Revenue:

Surcharge Collections	106,737,923
Interest	168,814
Miscellaneous Receipts	250,375
Total Revenue	\$107,157,112

Expenditures:

Benefit Disbursements	98,079,909
Administrative Costs	4,915,390
Total Expenditures	\$102,995,299

BALANCE of fund on December 31, 2018 **\$10,354,573**

Year	Premium Base	SIF Assessment Rate	Surcharges Collected
2015	\$1,669,420,832	3.0% Surcharge & 3.0% Supplemental Surcharge	\$102,518,495
2016	\$1,698,888,141	3.0% Surcharge & 3.0% Supplemental Surcharge	\$102,180,003
2017	\$1,699,733,766	3.0% Surcharge & 3.0% Supplemental Surcharge	\$104,298,949

2018

SIF ASSESSMENT RATE: 3% Surcharge & 3% Supplemental Surcharge
SURCHARGE COLLECTED:
\$106,737,923

**2018 not yet available at the time this report went to publication*

Source: Missouri Department of Insurance, Financial Institutions and Professional Registration and Missouri SAM II Financial System.

WORKERS' COMPENSATION



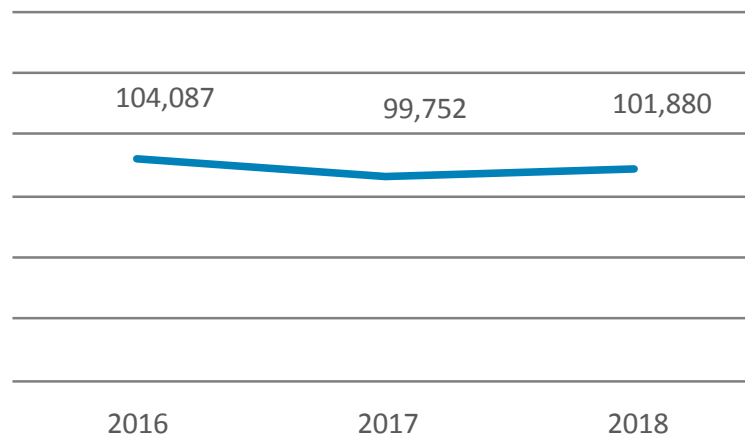
Programs and Support

The Programs and Support Unit receives all filings made by the parties with the Division. This unit's functions include claims processing, database management, case review, imaging and electronic data interchange (EDI) monitoring.

First Reports of Injury (FROIs)

Every injury and occupational disease occurring in Missouri, except "first aid" cases not requiring medical treatment or lost time from work, must be reported to the Division. The injury must be reported by the employer or insurer within 30 days after having knowledge of the injury. The employer must report all injuries to its insurance carrier or third party administrator within five days of the date of the injury or within five days of the date on which the injury was reported to the employer by the employee, whichever is later. The Division receives almost all FROIs electronically. This process minimizes errors, ensures timeliness in reporting, and reduces costs for the reporting entities and the Division. In 2018, 98% of FROIs were filed electronically (through EDI or the web).

FROIs Filed 2016 - 2018



FROIs by County

County	FROIs	County	FROIs	County	FROIs
Adair	388	Grundy	85	Perry	442
Andrew	77	Harrison	107	Pettis	890
Atchison	78	Henry	365	Phelps	668
Audrain	435	Hickory	34	Pike	324
Barry	581	Holt	33	Platte	2,008
Barton	123	Howard	104	Polk	271
Bates	110	Howell	533	Pulaski	639
Benton	133	Iron	149	Putnam	46
Bollinger	65	Jackson	13,175	Ralls	50
Boone	3,369	Jasper	2,849	Randolph	519
Buchanan	2,087	Jefferson	1,682	Ray	174
Butler	664	Johnson	580	Reynolds	76
Caldwell	79	Knox	35	Ripley	73
Callaway	817	Laclede	678	Saline	508
Camden	695	Lafayette	376	Schuyler	19
Cape Girardeau	1,270	Lawrence	336	Scotland	31
Carroll	86	Lewis	117	Scott	759
Carter	43	Lincoln	507	Shannon	40
Cass	1,310	Linn	180	Shelby	59
Cedar	136	Livingston	229	St. Charles	5,956
Chariton	46	Macon	216	St. Clair	50
Christian	670	Madison	163	St. Francois	1,073
Clark	67	Maries	92	St. Louis City	6,932
Clay	5,339	Marion	658	St. Louis County	19,469
Clinton	288	McDonald	378	Ste. Genevieve	215
Cole	1,557	Mercer	49	Stoddard	276
Cooper	248	Miller	387	Stone	187
Crawford	234	Mississippi	172	Sullivan	88
Dade	99	Moniteau	163	Taney	1,338
Dallas	77	Monroe	105	Texas	304
Daviess	54	Montgomery	106	Vernon	278
DeKalb	49	Morgan	163	Warren	350
Dent	173	New Madrid	194	Washington	239
Douglas	73	Newton	434	Wayne	131
Dunklin	260	Nodaway	328	Webster	285
Franklin	1,635	Oregon	76	Worth	6
Gasconade	196	Osage	259	Wright	201
Gentry	83	Ozark	41	Out of State	589
Greene	6,301	Pemiscot	145	County Unknown	39

FROIs by Industry

Industry	FROIs	%
Healthcare and Social Assistance	19,946	19.58
Manufacturing	14,821	14.55
Retail Trade	11,846	11.63
Public Administration	9,228	9.06
Educational Services	8,502	8.34
Accommodation and Food Services	6,007	5.90
Transportation and Warehousing	5,169	5.07
Construction	4,978	4.89
Administrative and Waste Services	4,524	4.44
Wholesale Trade	4,088	4.01
Professional, Scientific, and Technical Service	2,963	2.91
Other Services (Except Public Administration)	2,434	2.39
Arts, Entertainment, and Recreation	1,830	1.80
Finance and Insurance	1,499	1.47
Real Estate and Rental and Leasing	1,045	1.03
Information	993	0.97
Agriculture, Forestry, Fishing, and Hunting	826	0.81
Utilities	756	0.74
Management of Companies and Enterprises	216	0.21
Mining	151	0.15
Employer's Industry Unknown	58	0.05
Total	101,880	100

FROIs by Body Part

Body Part	FROIs	%
HEAD	10,717	10.5
Eyes	3,301	3.1
Soft Tissue	2,616	2.6
Mouth/Nose/Teeth	1,116	1.1
Face/Skull	767	0.8
Facial Bones	403	0.4
Ears	291	0.3
Brain	361	0.4
Multiple Head Injury	1,862	1.8
NECK	1,388	1.4
Soft Tissue	689	0.7
Vertebrae/Disc	173	0.2
Larynx/Trachea	33	0.0
Spinal Cord	23	0.0
Multiple Neck Injury	470	0.5
UPPER EXTREMITIES	38,380	37.7
Fingers/Thumbs	13,353	13.1
Wrists/Hands	11,331	11.1
Upper Arms/Shoulders	7,152	7.0
Elbows/Lower Arms	5,559	5.5
Multiple Upper Extremities	985	1.0
TRUNK	13,703	13.5
Back	8,932	8.8
Abdomen/Groin/Buttocks	1,628	1.6
Chest	1,409	1.4
Lungs/Internal Organs	824	0.8
Pelvis/Sacrum & Coccyx	182	0.2
Spinal Cord/Disc	302	0.3
Heart	76	0.1
Multiple Trunk	350	0.3
LOWER EXTREMITIES	19,152	18.8
Knees/Lower Legs	8,970	8.8
Ankles/Foot/Feet	6,954	6.8
Hips/Upper Legs	1,607	1.6
Toes/Great Toes	939	0.9
Multiple Lower Extremities	682	0.7
BODY SYSTEMS	1,380	1.3
MULTIPLE BODY PARTS	14,878	14.6
WHOLE BODY	172	0.1
NO PHYSICAL INJURY	1,483	1.5
OTHER OR UNSPECIFIED	627	0.6
Total	101,880	100

FROIs by Age & Gender

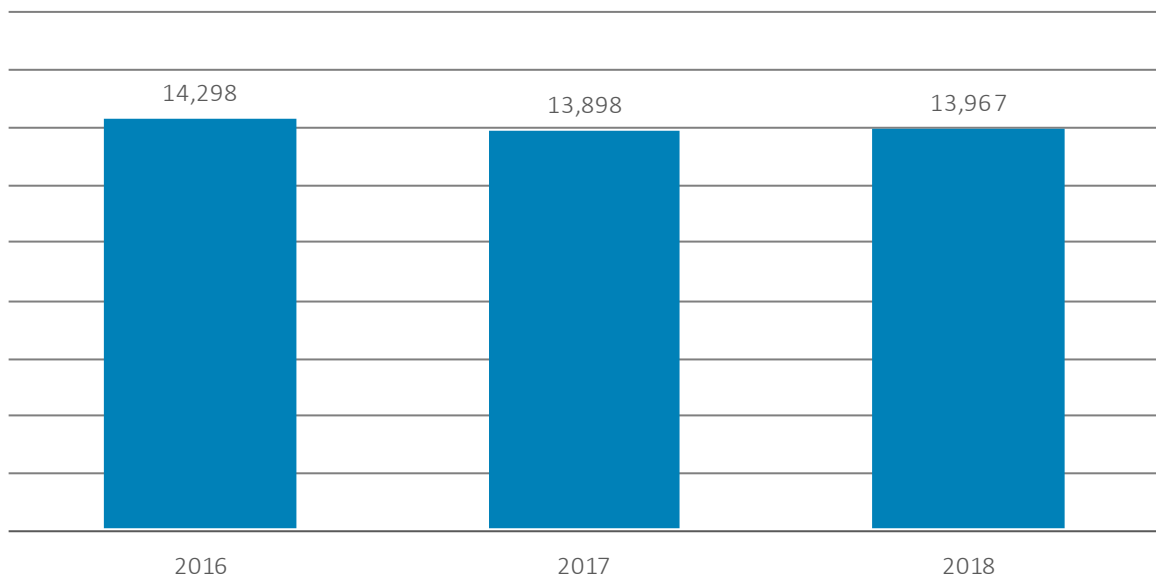
Gender	Age Group	FROIs	%
Male	Unknown	3	0.0
Male	10-15	21	0.0
Male	16-19	1,930	1.9
Male	20-29	12,490	12.3
Male	30-39	11,734	11.5
Male	40-49	10,473	10.3
Male	50-59	40,969	10.8
Male	60-69	5,556	5.5
Male	70-79	750	0.7
Male	80-89	111	0.1
Male	90-99	3	0.0
Female	Unknown	3	0.0
Female	10-15	28	0.0
Female	16-19	1,560	1.5
Female	20-29	10,870	10.7
Female	30-39	9,515	9.4
Female	40-49	9,010	8.8
Female	50-59	10,176	10.0
Female	60-69	5,017	4.9
Female	70-79	744	0.7
Female	80-89	102	0.1
Female	90-99	4	0.0
Unknown	Unknown	2	0.0
Unknown	10-15	0	0.0
Unknown	16-19	56	0.1
Unknown	20-29	301	0.3
Unknown	30-39	165	0.2
Unknown	40-49	135	0.1
Unknown	50-59	93	0.1
Unknown	60-69	40	0.0
Unknown	70-79	14	0.0
Unknown	80-89	5	0.0
Unknown	90-99	0	0.0
Total		101,880	100

**Categories disclosed as "Unknown" reflect cases where the gender and/or age of the employee were not to provided to the Division.*

Claims for Compensation

An employee may file a Claim for Compensation with the Division if they believe they are not receiving benefits they are entitled to under the Law. An employee may obtain legal representation to file a Claim for Compensation with the Division. The filing of a Claim initiates a contested case proceeding where the Administrative Law Judge (ALJ) has the authority to determine the issues in dispute. In 2018, the Division received 13,967 claims for compensation filed against employers and insurers.

Claims for Compensation Filed 2016 -2018



Claims by Industry

Industry	Claims	%
Manufacturing	2,358	16.9
Health Care and Social Assistance	1,596	11.4
Public Administration	1,430	10.2
Transportation and Warehousing	1,288	9.2
Retail Trade	1,159	8.3
Construction	1,061	7.6
Administrative and Waste Services	785	5.6
Wholesale Trade	695	5.0
Educational Services	678	4.9
Accommodation and Food Services	527	3.8
Professional, Scientific, and Technical Services	338	2.4
Other Services (Except Public Administration)	327	2.4
Arts, Entertainment and Recreation	176	1.3
Real Estate and Rental and Leasing	158	1.1
Finance and Insurance	153	1.1
Information	152	1.1
Utilities	139	1.0
Agriculture, Forestry, Fishing and Hunting	79	0.6
Mining	20	0.1
Management of Companies and Enterprises	17	0.1
Employer Industry Unknown	831	5.9
Total	13,967	100

Claims by Body Part

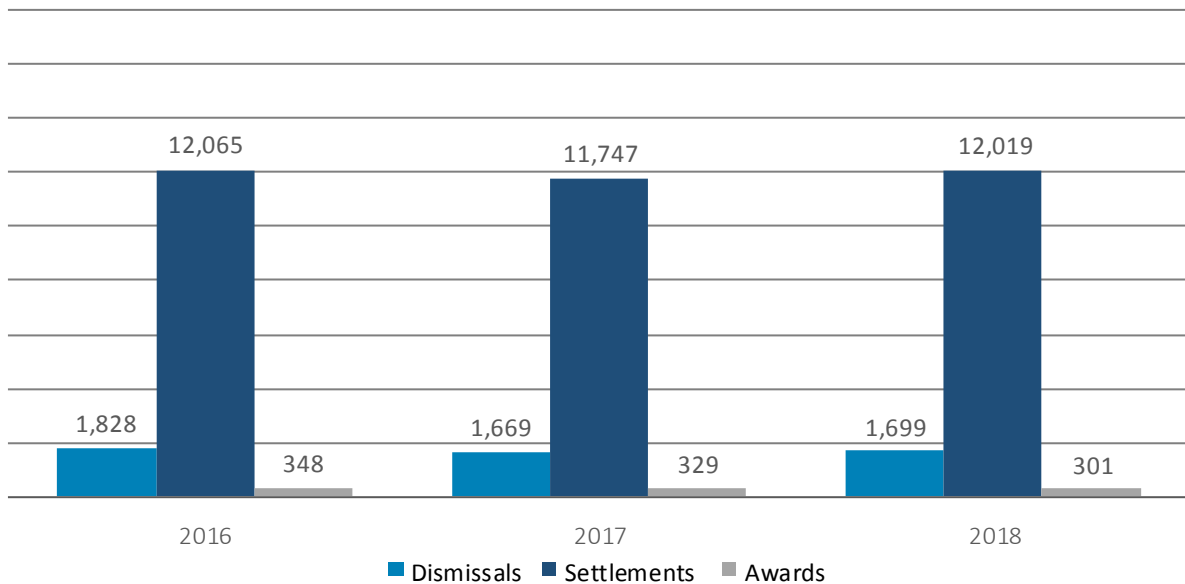
Body Part	Claims	%
HEAD	30	0.2
Eyes	8	0.0
Brain	10	0.2
Ears	5	0.0
Multiple Head Injury	7	0.0
NECK	9	0.0
Soft Tissue	6	0.0
Multiple Neck Injury	3	0.0
UPPER EXTREMITIES	208	1.6
Upper Arms/Shoulders	76	0.7
Wrists/Hands	56	0.4
Fingers/Thumbs	26	0.2
Elbows/Lower Arms	16	0.1
Multiple Upper Extremities	34	0.2
TRUNK	72	0.5
Back	40	0.4
Abdomen/Groin/Buttocks	20	0.1
Lungs/Internal Organs	8	0.0
Chest	1	0.0
Heart	1	0.0
Spinal Cord/Disc	2	0.0
LOWER EXTREMITIES	124	0.9
Knees/Lower Legs	78	0.6
Ankles/Foot/Feet	24	0.2
Hips/Upper Legs	6	0.0
Toes/Great Toes	1	0.0
Multiple Lower Extremities	15	0.1
MULTIPLE BODY PARTS	13,478	96.5
WHOLE BODY	45	0.3
OTHER OR UNSPECIFIED	1	0.0
Total	13,967	100

Claims for Compensation Resolutions

In 2018, 14,019 Claims for Compensation filed against employers and insurers were resolved by the Division's ALJs. Claims may be resolved through the issuance of an award, a compromise settlement, or a dismissal. As of December 31, 2018, 25,746 Claims for Compensation were pending before the Division.

Case resolution time frames vary considerably for each resolution type, with cases proceeding to an evidentiary hearing before an ALJ and the issuance of an award taking longer to resolve than settlements and dismissals.

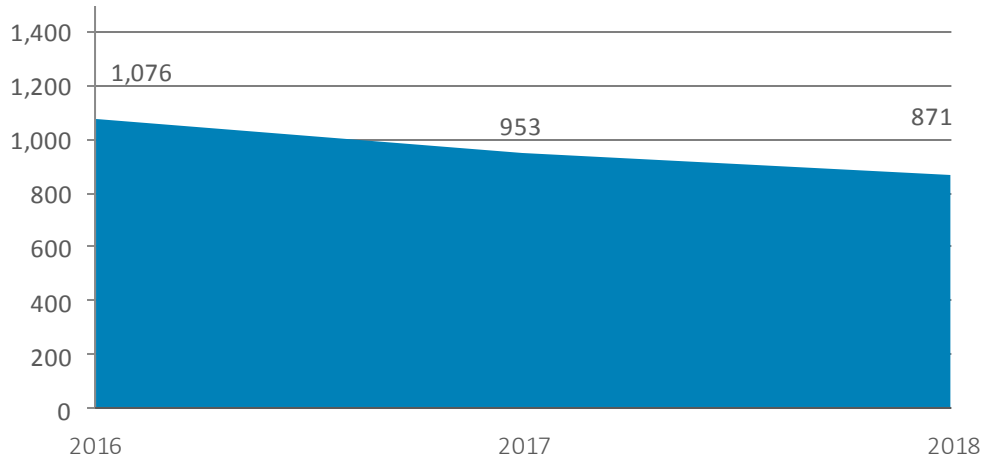
Claims for Compensation Resolutions 2016 -2018



Occupational Diseases

Section 287.067.1 defines an occupational disease as an identifiable disease arising with or without human fault out of and in the course of employment. To be compensable under Chapter 287, the occupational exposure must be the prevailing factor in causing both the resulting medical condition and disability. In 2018, 871 claims were filed for occupational diseases.

Occupational Disease Claims 2016 - 2018



Occupational Diseases Due to Toxic Exposure as set forth in §287.020(11)

Toxic OD	Count
Asbestosis	22
Berylliosis	1
Bronchiolitis Obliterans	4
Coal Workers' Pneumoconiosis	2
Mesothelioma	25
Myelodysplastic Syndrome	1
Silicosis	9
Silicotuberculosis	1
Total	65

Occupational Disease Claims by Injury

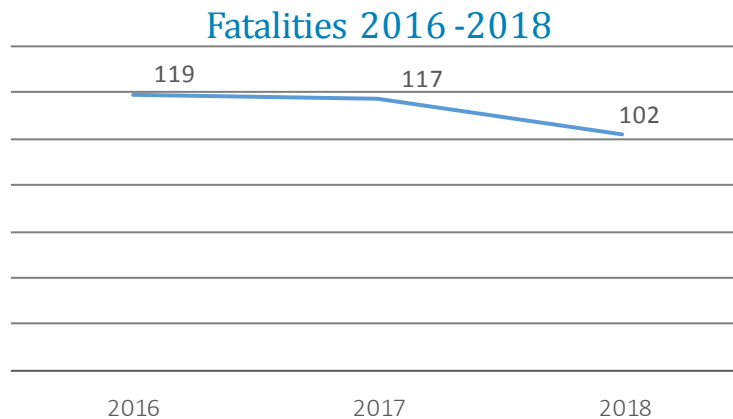
Occupational Disease	Claims	%
All Other Occupational Disease NOC	504	57.9
Carpal Tunnel Syndrome	157	18.0
Mental Stress	68	7.8
Respiratory Disorders	36	4.1
Loss of Hearing	33	3.8
Asbestosis	19	2.2
Poisoning - Chemical	17	2.0
Dermatitis	11	1.3
Cancer	7	0.8
Poisoning - Metal	5	0.6
Silicosis	4	0.5
Dust Disease - NOC	3	0.3
Mental Disorder	3	0.3
Contagious Disease	2	0.2
Radiation	1	0.1
VDT-Related Disease	1	0.1
Total	871	100

Occupational Diseases Claims by Industry

Industry	Claims	%
Manufacturing	251	28.7
Public Administration	92	10.6
Construction	60	6.9
Retail Trade	57	6.5
Wholesale Trade	51	5.9
Transportation and Warehousing	46	5.3
Health Care and Social Assistance	42	4.8
Educational Services	22	2.5
Accommodation and Food Services	21	2.4
Administrative and Waste Services	21	2.4
Professional, Scientific and Technical Services	20	2.3
Other Services (Except Public Administration)	17	2.0
Finance and Insurance	16	1.8
Information	12	1.4
Real Estate and Rental and Leasing	11	1.3
Utilities	9	1.0
Arts, Entertainment, and Recreation	6	0.7
Agriculture, Forestry, Fishing, and Hunting	5	0.6
Employer Industry Unknown	112	12.9
Total	871	100

Fatalities

In 2018, 102 injuries that resulted in fatalities were reported to the Division. These may have been reported to the Division through either a FROI or through the filing of a Claim for Compensation. The injury may or may not be determined to be a compensable injury that caused the death of the injured worker. An ALJ has jurisdiction to determine compensability of an injury resulting in death based upon evidence presented.



Fatalities by Age & Gender

Age Group	Male	Female	Total
16-19	3	0	3
20-29	9	1	10
30-39	12	4	16
40-49	11	4	15
50-59	28	3	31
60-69	14	1	15
70-79	6	0	6
80-89	6	0	6
Total	89	13	102

Fatalities by Industry

Industry	Cases	%
Construction	16	15.7
Transportation and Warehousing	15	14.7
Public Administration	11	10.7
Manufacturing	10	9.8
Administrative and Waste Services	9	8.8
Health Care and Social Assistance	8	7.8
Retail Trade	7	6.9
Wholesale Trade	6	5.9
Accommodation and Food Services	4	3.9
Professional, Scientific and Technical Services	4	3.9
Arts, Entertainment and Recreation	2	2.0
Educational Services	2	2.0
Information	1	1.0
Utilities	1	1.0
Employer Industry Unknown	6	5.9
Total	102	100

SECOND INJURY FUND



The Second Injury Fund (SIF) encourages employment by permitting persons to be employed without exposing employers to any liability for previous disabilities. The Missouri State Treasurer's Office is the custodian of the SIF. The Missouri Attorney General's Office defends the claims made against the SIF.

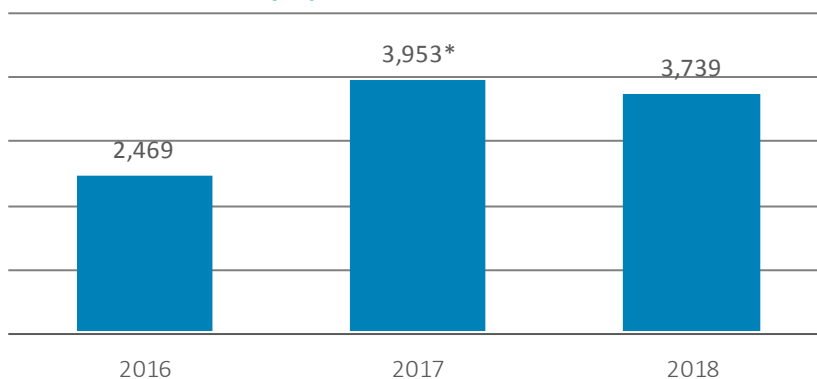
The Second Injury Fund Unit is responsible for the billing and collection of the SIF surcharge and supplemental surcharge as well as processing SIF benefit payments on behalf of the Treasurer of the state of Missouri as custodian of the SIF. When an employee is eligible for SIF benefits and a compromise settlement has been approved or an award has been issued by the Administrative Law Judge, the Division processes payments to the injured worker. The SIF Unit also pursues recoveries of overpayments made on permanent total disability cases and certifies vocational rehabilitation providers.

When an employee sustains a compensable work injury prior to January 1, 2014, and the combined effect of the work-related injury and prior disability results in permanent total disability (PTD), or increased permanent partial disability (PPD), the employer at the time of the last injury, is liable only for compensation due from the most recent injury. The remaining compensation owed to the employee is paid from the SIF. Other benefits that may be available are rehabilitation benefits, second job wage loss benefits, medical and death benefit expenses for injured employees of uninsured employers.

Based upon a claim filed against the SIF, for an injury that occurs after January 1, 2014, or for a subsequent compensable injury which is an occupational disease filed after January 1, 2014, the determination of any PTD liability against the SIF will be based upon the conditions set forth in §287.220.3(2) being met. Other benefits no longer available for injuries occurring after January 1, 2014 are PPD, uninsured medial benefits, death benefits and second job wage loss benefits. See §287.220 for other statutory changes.

Second Injury Fund Claims

Second Injury Fund Claims 2016 -2018

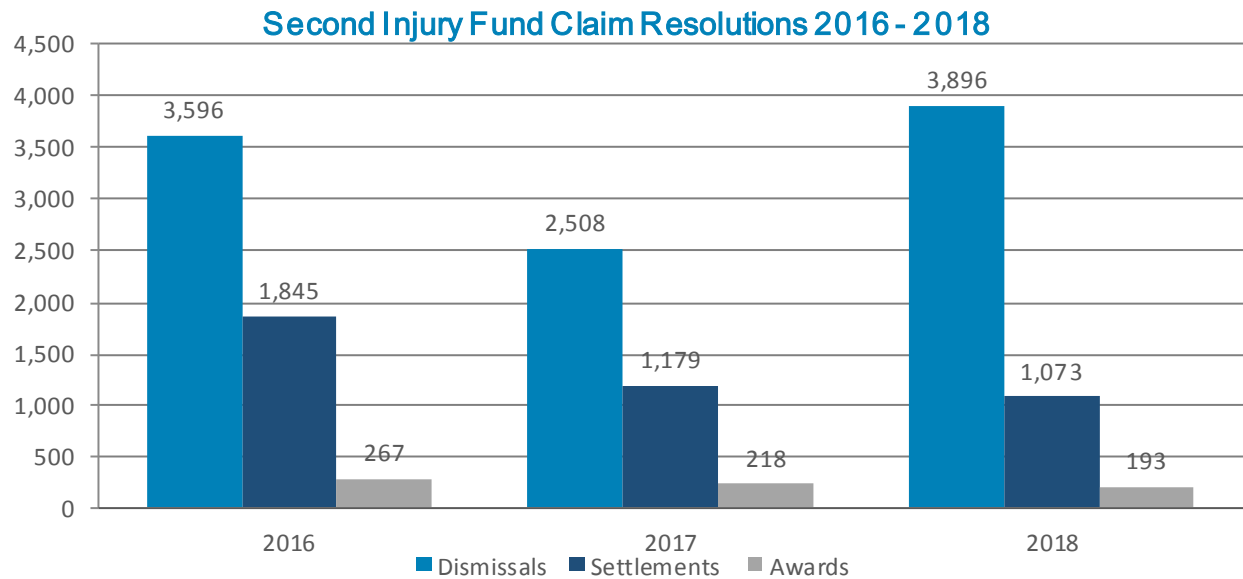


In 2018, there were 3,739 claims filed against the SIF.

**2017 is the first year post the Gattenby v. Treasurer of the State of Missouri as Custodian of the Second Injury Fund, 516 S.W. 3d 859 (Mo. App. W.D. 2017) decision.*

Second Injury Fund Resolutions

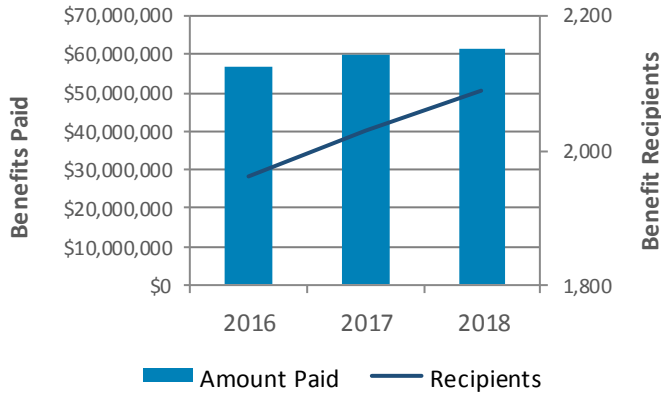
In 2018, 5,162 Claims for Compensation filed against the SIF were resolved by dismissal (3,896; 75%), settlement (1,073; 21%), or issuance of an award (193; 4%). All awards issued by ALJs after a hearing may not necessarily result in SIF benefits being awarded to claimants. An ALJ may also determine the SIF owes no compensation benefits. As of January 1, 2019, there were 19,717 open SIF claims pending before the Division.



Second Injury Fund Benefit Payments

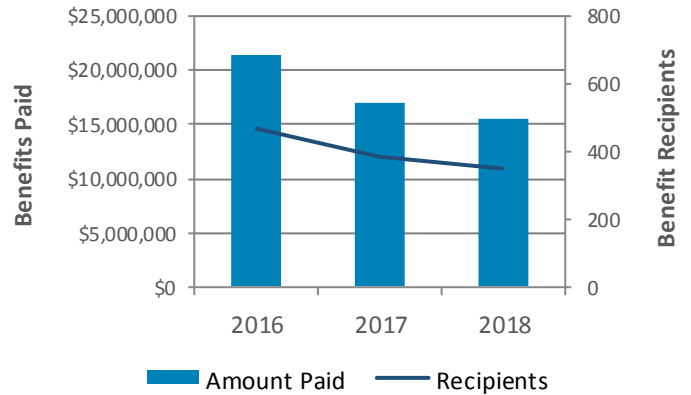
Permanent Total Disability Benefits (Lifetime Payments)

In 2018, \$61,859,742 in permanent total disability (PTD) benefits (lifetime benefits) were paid to 2,086 recipients.



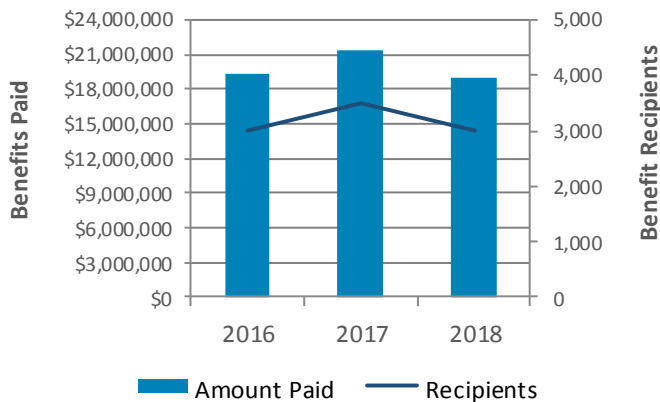
Permanent Total Disability Benefits (Lump Sum Payments)

In 2018, \$15,432,355 in PTD lump sum benefits were paid to 350 recipients.



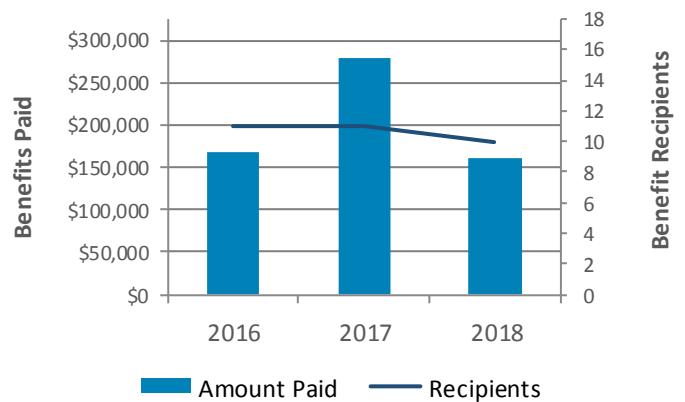
Permanent Partial Disability Benefits

In 2018, \$18,827,750 in permanent partial disability (PPD) benefits were paid to 2,961 recipients.



Death Benefits

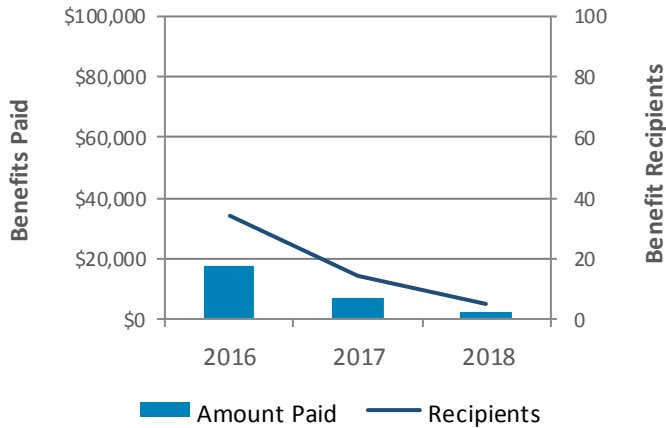
The survivors of 10 injured employees received bi-weekly death benefits totaling \$162,067 from the SIF in 2018. The recipients received the benefits prior to the start of calendar year 2018.



Second Injury Fund Benefit Payments

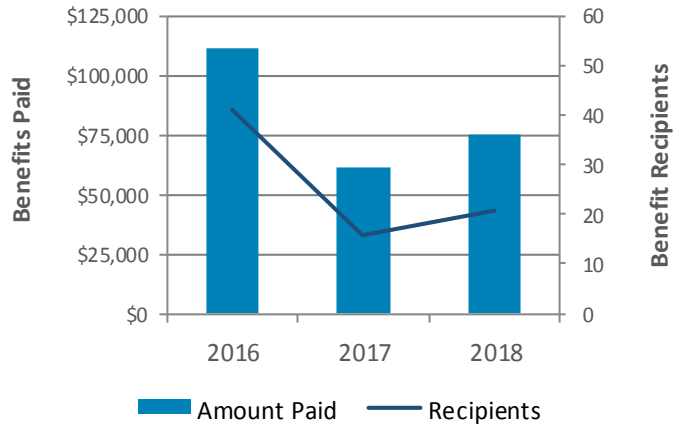
Rehabilitation Benefits

The SIF paid approximately \$2,017 to five injured employees for rehabilitation benefits in 2018.



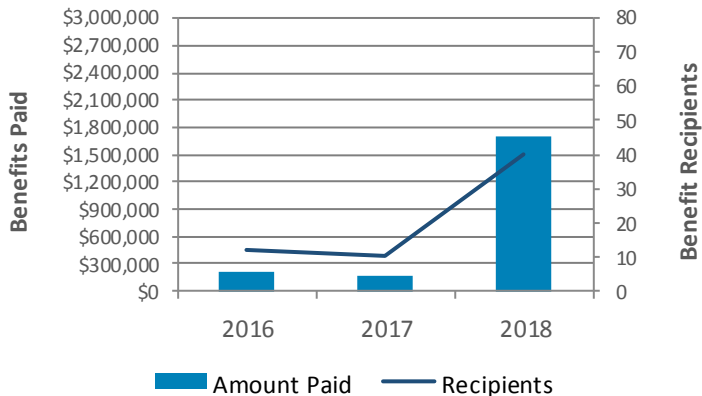
Second Job Wage Loss Benefits

21 injured employees received \$75,100 in second job wage loss benefits from the SIF in 2018.



Medical Benefits

In 2018, \$1,702,957 in medical benefits were paid to 40 recipients.*



**The increase in medical payments in 2018 is due to payments of medical benefits based on the statutory priority schedule. A large portion of the medical payments made in 2018 were back payments and were made during the last few months of 2018.*

Second Injury Fund Recovery Payments

Pursuant to §287.150, the SIF shall be subrogated to the rights of any recoveries received by an employee from a third party in any case in which the SIF paid benefits to the injured employee. In 2018, there were four cases in which the SIF recovered a total amount of \$27,556.02 as subrogation reimbursement.

Section 287.220 provides for the recovery of monies paid from the SIF for medical or death expenses when the employer fails to carry the required workers' compensation insurance coverage. In 2018, \$8,890.00 was collected from 7 employers.

In addition, an amount of \$172,600.93 was collected from employees and/or dependents and their attorneys respectively, who were paid Permanent Total Disability benefits pursuant to an award. This amount represents overpayments that were recovered either by the Division or by the Missouri Attorney General's Office after an employee's death.

FRAUD AND NONCOMPLIANCE



The Fraud and Noncompliance Unit (F&N) investigates allegations of workers' compensation fraud and noncompliance perpetrated by a person or entity. The Unit also investigates misclassification of employees. Section 287.128 prohibits certain conduct in connection with the workers' compensation process. Such prohibited conduct includes, but is not limited to:

- failure of an employer to insure its workers' compensation liability
- knowingly filing multiple claims for the same occurrence with intent to defraud
- knowingly making a false claim for the payment of health care benefits
- knowingly making a false or fraudulent material statement for obtaining or denying a benefit

At the conclusion of the investigation by the F&N Unit, the findings are presented to the Division Director who may refer the file to the Missouri Attorney General's Office for possible prosecution.

The records, reports, recordings, photographs, and documentation submitted by any person to the Unit are confidential and not subject to Missouri's open records laws, although an exception exists to allow the release of records to a local, state, or federal law enforcement authority.

Any person who knowingly files a false or fraudulent workers' compensation claim for payment of benefits; any insurance company or self-insurer who knowingly and intentionally refuses to comply with known and legally indisputable obligations with intent to defraud; or any person who prepares or provides an invalid certificate of insurance as proof of coverage, shall be guilty of a class E felony and shall be fined up to \$10,000 or double the value of the fraud, whichever is greater. Any person who has been previously found guilty shall be guilty of a class D felony. A person who commits any other violation included in §287.128 shall be guilty of a class A misdemeanor and shall be fined up to \$10,000. Any employer failing to insure its liability shall be guilty of a class A misdemeanor and shall be fined up to three times the annual premium the employer would have paid had such employer been insured or up to \$50,000, whichever is greater. A subsequent instance of noncompliance shall be a class E felony.

Educational Outreach and Voluntary Compliance Efforts

In 2017 the Division reorganized the F&N Unit to prioritize educational outreach and achieving voluntary compliance. Below are statistics outlining the impact the reorganization had in 2018. The Division expects the reorganization of the Unit and outreach efforts that have been implemented to result in further efficiencies.

Number of Outreach Presentations	17
Number of Citizens Served During the Outreach Programs	763
Number of Employers Voluntarily Brought into Compliance	28
Number of Employees Impacted by Employer s Voluntarily being Brought Into Compliance	613

Fraud and Noncompliance Investigations

In 2018 the Unit conducted 193 investigations of fraud and 228 investigations of noncompliance. There was an average of 47 cases per investigator.

Investigations Conducted



Number of cases referred to the Attorney General's Office for prosecution:

74

■ Number of Fraud investigations ■ Number of Noncompliance investigations

Penalties Received*

Since 2004, the Division has collected over \$9.3 million in penalties from prosecuted employees, employers, and insurance companies.

Year	Fraud	Noncompliance	Total
2004	\$4,100.00	\$574,059.47	\$578,159.47
2005	\$2,200.00	\$821,419.77	\$823,619.77
2006	\$1,827.98	\$632,740.39	\$634,568.37
2007	\$4,237.58	\$299,948.45	\$304,186.03
2008	\$4,483.50	\$413,853.85	\$418,337.35
2009	\$3,392.00	\$605,412.28	\$608,804.28
2010	\$7,936.38	\$574,741.19	\$582,677.57
2011	\$123,397.78	\$469,849.83	\$593,247.61
2012	\$13,905.49	\$452,696.44	\$466,601.93
2013	\$13,518.00	\$568,949.98	\$582,467.98
2014	\$3,870.00	\$427,249.50	\$431,119.50
2015	\$11,110.50	\$745,632.06	\$756,742.56
2016	\$7,835.00	\$1,413,371.44	\$1,421,206.44
2017	\$11,703.45	\$709,512.65	\$721,216.10
2018	\$500.00	\$416,356.68	\$416,856.68

**Penalties received include those imposed in previous years. Many penalties are paid in monthly installments over several years.*

Report Fraud/Noncompliance or
Request a Presentation:
1-800-592-6003
FraudandNoncompliance@labor.mo.gov

SELF - INSURANCE



The Division's Self-Insurance Unit is responsible for authorizing and regulating all self-insured employers in Missouri. The Self-Insurance Unit oversees roughly 30% of the workers' compensation insurance market (based on premium) as many employers take advantage of the option to self-insure their obligations. The Unit must ensure that all self-insured employers comply with chapter 287, RSMo, and follow the regulation 8 CSR 50-3.010. The Unit's primary functions consist of approving applications to self-insure submitted by employers, providing oversight and assistance to current self-insured entities, ensuring that annual reports are timely submitted to the Division, evaluating security posted, conducting audits to examine case management practices for compliance with statutory requirements and the Division's established guidelines and safety audits.

Section 287.280 requires an employer, who is subject to chapter 287, RSMo, to insure their entire liability under the Law, on either an individual or group basis, by either purchasing insurance coverage through a carrier authorized by the Department of Insurance, Financial Institutions and Professional Registration, or by meeting the Division's requirements to self-insure. An employer may insure in whole or in part their employer liability under a policy of insurance or a self-insurance plan. Upon receiving approval from the Division to self-insure, an employer becomes financially responsible for all workers' compensation liabilities incurred. Under the statute, employers can self-insure individually or as a group.

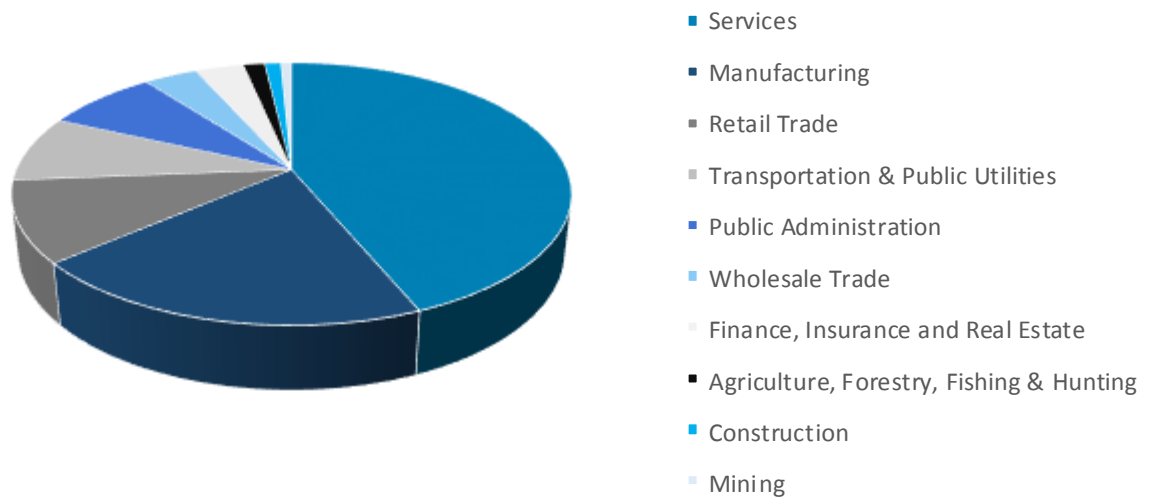
	2016	2017	2018
Individual Self-Insurers	282	271	270
Group Trusts	20	20	20
Individual Member Employers in Group Trusts	2,721	2,686	2,658
Covered SI Employees*	679,724	682,053	688,769
Covered SI Payroll*	\$28,062,950,638	\$28,692,521,277	\$29,539,653,344
SI Payroll as Percent of All Covered Payroll	23.82%	Data available October 2019	Data available October 2020

Source: Missouri Division of Workers' Compensation. National Academy of Social Insurance, Workers' Compensation: Benefits, Coverage, and Costs, October 2018.

**Numbers provided are based on counts as of January 1 of the indicated year.*

Individual Self-Insured Employers by Industry

Industry	Companies	%
Services	118	43.7
Manufacturing	54	20.0
Retail Trade	27	10.0
Transportation and Public Utilities	22	8.2
Public Administration	21	7.8
Wholesale Trade	10	3.7
Finance, Insurance, and Real Estate	9	3.3
Agriculture, Forestry, Fishing, and Hunting	4	1.5
Construction	3	1.1
Mining	2	0.7
Total	270	100



LEGAL UNIT



The Legal Unit provides legal advice and assistance to the Division Director and the Division. The Legal Unit oversees the Customer Service Unit, which handles all incoming calls to the toll-free line, fulfills copy work requests, and responds to inquiries by the Social Security Administration. The Unit also oversees the Religious Exception Program, Medical Fee Dispute Program, Tort Victim's Compensation Fund, Line of Duty Compensation Fund, Proof of Coverage and the Dispute Management Program. The Unit responds to subpoenas and requests for records, complaints referred by other agencies, constituent requests, and all email inquiries sent to the Division's website. The Unit has oversight of the records in the Division's file room which are transferred to the Secretary of State's Office. The Unit also drafts proposed rules and amendments to the existing regulations and responds to fiscal note requests.

The Unit received approximately 633 requests for assistance through the Division's website from various stakeholders and customers. The Unit takes pride in educating, calling, and responding to all written and verbal requests for information relating to the law and general inquiries that are received. The Unit responded to approximately 42 constituent requests and 45 requests for Proof of Workers' Compensation Insurance Coverage.

Religious Exception

The Religious Exception Program receives, reviews, and responds to all questions related to granting workers' compensation exceptions to employers and employees who are members of a recognized religious sect or division (as defined by federal law) who are conscientiously opposed to acceptance of benefits of any public or private insurance in various contexts. In 2018, the Unit received 78 applications for religious exception in which 78 employees working for 27 different employers qualified for a religious exception.

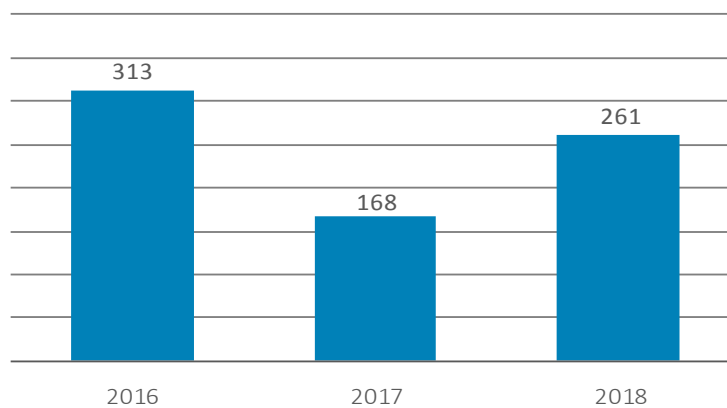
Dispute Management

The Dispute Management Unit offers early intervention services and mediates disputes that arise between the parties soon after a workplace injury occurs. The Division has one mediator and two information specialists who assist parties in resolving medical treatment and lost wage disputes. This is a voluntary process. When one of the parties does not agree to mediate, the party originally requesting mediation services is advised that he or she may take further steps if the problem persists, including requesting a docket setting with an administrative law judge (ALJ). The Dispute Management Unit does not provide voluntary mediation services if a Claim for Compensation has been filed with the Division as the filing of a claim initiates a contested case proceeding.

Medical Fee Dispute

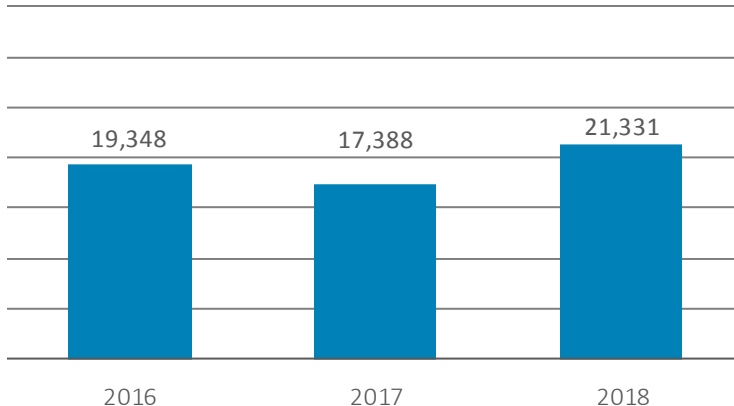
The Medical Fee Dispute Program allows health care providers to file an application for reimbursement of disputed and outstanding charges and fees relating to treatment and services provided to injured employees. In 2018, the Unit processed 176 applications for direct payment and 2,446 applications for payment of additional reimbursement. Since September 1, 2006, the Division has administratively reviewed “reasonableness” disputes where the amount in dispute was \$1,000 or less. The Medical Fee Dispute Program received 261 applications for “reasonableness” disputes under \$1,000 in 2018. Requests for an Administrative Ruling were submitted in 36 cases. The Division’s Mediator received records and corresponded with the parties in four Medical Fee Dispute cases that resulted in these cases being resolved without the need for issuing a formal Administrative Ruling.

Reasonableness Medical Fee Disputes Filed 2016-2018
(Less than \$1,000)



Customer Service

Toll-Free Line Calls 2016 - 2018



The Division is required to maintain a public information program that provides assistance to all parties governed by the law including injured employees, employers, insurers, and lawyers. The Division maintains a toll-free number for any person to call the Division with questions relating to the law. The Unit employs information specialists to respond to calls received on the toll-free line. The Division’s information specialists were presented with a total of 21,331 calls in 2018.

Division Toll-Free Line 1-800-775-2667

Line of Duty Compensation Fund

Enacted in 2009, §287.243, contains the provisions relating to the Line of Duty Compensation Act (Act). The Act provides for benefits, separate and apart from workers' compensation death benefits, paid from the Line of Duty Compensation Fund (Fund) to the survivors of certain individuals who are killed in the line of duty. These individuals include air ambulance pilots, air ambulance registered professional nurses, emergency medical technicians, firefighters, law enforcement officers, and volunteer firefighters. SB981, effective August 28, 2018, expanded the class of individuals who are entitled to line of duty benefits.

Since 2009, the Act has undergone three amendments.

- For claims arising on or after August 28, 2014, the Act was amended to broaden the definition of killed in the line of duty, which allowed a greater number of deaths to qualify for benefits under the Act.
- For claims arising on or after August 28, 2017, the Act was amended to allow survivors of the deceased individual to file claims for line of duty benefits and provided a detailed schedule of distribution for the Division to follow in making payment of benefits from the Fund. Prior to this amendment, the Act required that the estate of the deceased individual file the claim and required that payment of benefits be paid to the estate.
- For claims arising on or after August 28, 2018, the Act was amended to expand the class of individuals whose deaths may qualify for line of duty benefits. In addition to those individuals previously referenced, air ambulance registered respiratory therapist, flight crew member, and the broadly defined public safety officer are now added.

Upon the death of an individual defined by the Act, a claimant must file a Claim for Compensation for Line of Duty Benefits with the Division no later than one year from the date of death. When a claim is filed, the Act requires that the Division shall make an investigation for substantiation of matters set forth in the application. The Division coordinates with the employer and reviews documents submitted by the employer and claimant. After completion of the investigation, the Division Director issues an Administrative Determination either granting or denying line of duty compensation benefits. If compensation is granted, a \$25,000 compensation benefit is paid to the claimant, subject to appropriation. The compensation is in addition to any other pension rights, death benefits, or other compensation that claimant may otherwise be entitled to by law. The employers and workers' compensation insurers do not have subrogation rights against any compensation that is awarded for claims filed against the Fund.

Pursuant to §287.243.7 any person who is aggrieved by the decision issued by the Division may apply for an evidentiary hearing before an ALJ. If no request for an evidentiary hearing is made within 30 days of the date of the decision, the Administrative Determination becomes the final award in the case and no appeal may be made to the Division, Commission, or to the courts.

Since the enactment in 2009, the Division has received 61 Claims for Compensation for line of duty compensation benefits. The Division Director has issued 57 administrative decisions to date, with 11 of those being issued in 2018.

Tort Victims' Compensation Fund

The Missouri Tort Victims' Compensation Fund (Fund) was established by legislation passed in 1987. Revenue into the Fund is generated by a portion of money paid as punitive damages in civil lawsuits in Missouri. In 2001, the Missouri General Assembly enacted legislation authorizing claims to be made against the Fund, giving the Division the duty to evaluate those claims, and set up criteria for the evaluation of those claims.

The purpose of the Fund is to help compensate people who have been injured due to the negligence or recklessness of another. That could include a motor vehicle collision or a hunting accident, or who have been unable to obtain full compensation because the party at fault had no insurance, inadequate insurance, has filed for bankruptcy, or for other reasons specified in the law.

There were 37 claims filed during the 2016 annual claims period and awards were issued in 27 claims. The aggregated total of the awarded amounts in the 27 claims was \$5,134,171.12. However, \$1,791,825.72 was paid out on a pro rata basis.

There were 19 claims filed during the 2017 annual claims period and awards were issued in 16 claims. The aggregated total of the awarded amounts in the 16 claims was \$2,525,116.88. However, \$881,265.79 was paid out on a pro rata basis.

There were 44 claims filed during the 2018 annual claims period. All claims are currently pending review.

MISSOURI WORKERS' SAFETY PROGRAM



All insurance carriers writing workers' compensation insurance in Missouri must provide comprehensive safety engineering and management services to employers. The Missouri Workers' Safety Program (MWSP) certifies and audits these services, investigates complaints of inadequate loss control services, monitors the impact of those services on Missouri employers, and offers additional safety assistance when needed. The MWSP maintains a registry of certified safety consultants and engineers who can offer independent safety services to Missouri employers. The MWSP also answers questions about safety training and approves alternative courses for the Construction Safety Rule. The Program conducts site visits with self-insured businesses and trusts to ensure that they have acceptable safety programs that meet the requirements for self-insurance and certifies the safety programs of rehabilitation facilities who are participating in the SIF rehab benefit program.

In 2018, the MWSP conducted 28 site visits, certified 122 insurance carrier groups with comprehensive safety engineering and management programs, 252 safety consultants or engineers, 149 Physical Rehabilitation Facilities and participated in seven outreach events. The outreach events consisted of educational endeavors at industry conferences and safety fairs and focused primarily on sharing safety practices as well as information regarding services available through the MWSP and the Department. The Program also conducted eight phone reviews with employers regarding the safety services the employer received from their insurance carrier.

Site Visits by Type

Type	Visits	%
Request for Services	4	14.3
Rehabilitation Facilities (for SIF Unit)	16	57.1
Self-Insurance Audits (for Insurance Unit)	8	28.6
Total	28	100

ADJUDICATION



The Division's statutory responsibility to adjudicate and resolve disputes under the law is fulfilled by the eight adjudication offices throughout the state of Missouri. The ALJs, court reporters, docket clerks, and assistants provide services to the parties in the case who appear at the scheduled docket settings in each respective office. The Division has streamlined the rendition of services by standardizing several forms that the parties utilize to request a docket setting. The Division offers various docket settings, such as voluntary settlement conference, prehearing, mediation, §287.203 hearing (to contest termination of compensation), hardship hearing, hearing upon final award, and notice to show cause or dismissal settings. The various docket settings are briefly summarized below. The Division also schedules evidentiary hearings on medical fee disputes, and some tort victims' compensation and some line of duty cases.

A case is set for a **voluntary settlement conference** with an ALJ after the employer/insurer has filed a First Report of Injury (FROI) with the Division, or after the employee has initiated a case through the Dispute Management Unit. A voluntary settlement conference may be set by written request of a party by completing a Division approved form, or it may be set at the discretion of the Division.

A **pre-hearing** is a proceeding before an ALJ to discuss issues in a case in which a claim for compensation has been filed. A pre-hearing may be requested when:

- The parties want to present a settlement agreement for approval
- Disputes or other issues arise that must be resolved in order for the case to proceed
- The parties have a good-faith belief that a brief meeting with an ALJ will help in moving the case more expeditiously to settlement or final hearing

A **mediation** is a setting in which the parties and their attorneys, if they are represented, meet with an ALJ to discuss issues in a confidential manner, identify areas of agreement and facilitate a compromise settlement of a claim to avoid proceeding to a hearing. A mediation may be set upon the written request of a party, provided that an ALJ finds that the issues have been sufficiently developed to make the mediation meaningful. It is the intent of the Division to conduct a mediation before the parties incur the expense of any expert medical depositions.

A **hardship hearing** is an evidentiary hearing held before an ALJ when the employee alleges that he or she is not at maximum medical improvement, is in need of medical treatment, or entitled to temporary total disability benefits, and the employer is not providing such treatment or benefits. The hearing may alternatively be based on the termination of benefits under §287.203. A hardship hearing is a hearing in which the employee is requesting the issuance of a temporary or partial award. A temporary or partial award addresses issues of medical treatment and payment of temporary disability benefits. If a party requests the issuance of a final award and makes it an issue at the hearing, and the evidence presented so merits, a final award may be issued.

A **hearing requesting issuance of a final award** is an evidentiary hearing held before an ALJ. Evidence is offered, testimony is presented, and a verbatim record is made for the reviewing tribunal. A final hearing may be requested when the employee has reached maximum medical improvement or the case is otherwise ready for final resolution.

Adjudication Continued

All parties must appear at the hearing and be ready to proceed with the presentation of evidence on all issues. An ALJ may grant a continuance of the final hearing only upon a showing of good cause or by consent of the parties. A continuance will generally not be granted for conflicts after the attorney has cleared the hearing date in advance.

In cases where §287.203 applies, the ALJ shall issue an award, including findings of facts and rulings of law, within 90 days of the last day of the hearing. For all other hearings (except hearings on the medical fee disputes reasonableness cases) an ALJ shall issue the award within 90 days of the last day of the hearing. The hearing shall be concluded within 30 days of the commencement of the hearing, except in extraordinary circumstances.

If the ALJ determines that any proceedings have been brought, prosecuted, or defended without reasonable grounds, the ALJ may assess the whole cost of the proceedings upon the party who brought, prosecuted, or defended them. The ALJ shall not issue a written award if the case is settled or dismissed after a hearing and before the award is issued.

Compromise settlements between the parties must be approved by an ALJ in order to be valid. An ALJ will approve a settlement agreement pursuant to §287.390 as valid and enforceable as long as:

- The settlement is not the result of undue influence or fraud
- The employee fully understands his or her rights and benefits
- The employee voluntarily agrees to accept the terms of the agreement and
- The settlement is in accordance with the rights of the parties

All stipulations for compromise settlement submitted for approval must be accompanied by copies of all available medical rating reports, surgical notes, and radiological reports, or progress notes showing a diagnosis, or statement from the employer/insurer's attorney indicating that the injury is of such a minor nature that no medical report is necessary. Stipulations for compromise settlement in an acceptable format may be presented for approval by mail or in person. SB 66 made the following changes regarding settlements:

For all compromise settlements offered after a claimant has reached MMI, claimants have 12 months after receiving an initial permanent disability rating from the employer's physician to acquire a rating from a second physician of his or her own choosing. Absent a finding of extenuating circumstances by an Administrative Law Judge or the Labor and Industrial Relations Commission, if after 12 months the claimant has not acquired a second rating, any compromise settlement entered into shall be based upon the initial rating. Employers may waive these provisions with or without stating a cause.

An order of **default judgment or dismissal** may be issued in the following circumstances:

- Default Hearings and Awards – A case may be set for default judgment upon the request of the employee if the employer/insurer has failed to appear and/or defend the claim
- Voluntary Dismissals - A claim for compensation may be voluntarily dismissed by the employee as to any party, or the case as a whole
- Dismissal for Failure to Prosecute – Cases in which no party has requested a setting in one year will automatically be set on a dismissal docket. The claim for compensation may be dismissed for failure to prosecute if, after notice to the parties, the claimant or the claimant's attorney fails to show good cause as to why the claim should not be dismissed

Docket Settings & Hearings

Local Office/Docket Location	Counties Covered	Setting Types				Hearing Types	
		Conference	Pre-Hearing	Mediation	Dismissal	Hardship	Final
Cape Girardeau Office							
Bloomfield	Stoddard	21	31	53	20	0	0
Cape Girardeau	Bollinger, Cape Girardeau, Perry	221	169	306	62	4	7
Caruthersville	Dunklin, Pemiscot	44	20	67	17	0	1
Farmington	St. Francois, St. Genevieve	175	30	178	52	1	11
Ironton	Iron, Madison, Reynolds, Washington	79	23	80	42	0	10
New Madrid	New Madrid	28	24	123	35	0	0
Popular Bluff	Butler, Carter, Ripley, Wayne	94	52	197	53	0	1
Rolla - CAPE	Crawford, Dent, Phelps	147	43	177	77	2	3
Sikeston	Mississippi, Scott	97	112	224	36	0	8
West Plains - CAPE	Douglas, Howell, Oregon, Ozark, Shannon, Texas	13	2	4	21	0	0
Jefferson City Office							
Boonville	Cooper, Howard	47	132	0	9	0	0
Camdenton	Camden, Hickory, Morgan	111	186	0	11	3	3
Columbia	Boone	324	1,161	192	78	3	11
Eldon (Held in Jefferson City)	Miller	47	36	0	0	0	3
Fulton (Held in Jefferson City)	Callaway	85	433	0	49	5	21
Hermann	Gasconade	15	58	0	8	0	0
Jefferson City	Cole, Maries, Moniteau, Osage	240	313	392	19	8	16
Kirksville	Adair, Knox, Putnam, Schuyler, Scotland, Sullivan	112	197	0	4	0	3
Lebanon - JC	Laclede, Pulaski, Wright	137	397	0	58	1	3
Macon	Linn, Macon, Shelby	82	95	0	5	1	0
Mexico	Audrain, Montgomery	55	299	0	29	0	8
Moberly	Chariton, Monroe, Randolph	102	102	0	10	1	1
Joplin Office							
Joplin	Jasper	384	1,029	280	48	3	27
Lamar	Barton, Cedar, Dade, Vernon	50	207	0	7	0	0
Neosho	McDonald, Newton	70	425	10	9	1	0

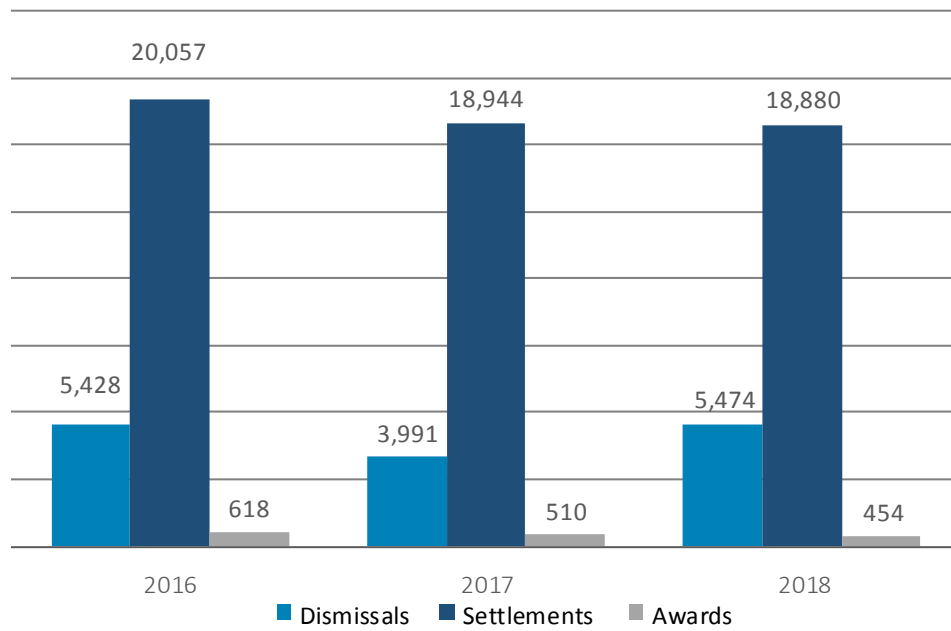
Docket Settings & Hearings Continued

Local Office/Docket Location	Counties Covered	Conference	Setting Types			Hearing Types	
			Pre-Hearing	Mediation	Dismissal	Hardship	Final
Kansas City Office							
Clinton (Held in Kansas City)	Bates, Henry, Johnson, St. Clair	70	25	0	40	0	0
Kansas City	Cass, Clay, Jackson, Platte	1,072	503	1,930	1,667	145	454
Lexington	Lafayette, Ray	61	14	0	26	0	0
Marshall - KC	Saline	103	19	0	19	0	1
Sedalia - KC	Benton, Pettis	149	37	0	89	0	2
Trenton (Held in Kansas City)	Grundy, Mercer	0	0	0	0	0	0
Springfield Office							
Branson	Barry, Stone, Taney	174	223	95	33	0	0
Springfield	Christian, Dallas, Greene, Lawrence, Polk, Webster	714	1,440	520	179	30	65
West Plains - SPG	Douglas, Howell, Oregon, Ozark, Shannon, Texas	106	69	29	36	1	3
St. Charles Office*							
Hannibal	Clark, Lewis, Marion, Monroe, Pike, Ralls	46	244	17	12	0	0
Union/Washington	Franklin	16	251	13	11	0	1
St. Charles	St. Charles	49	424	147	23	4	3
Warrenton	Lincoln, Warren	15	73	16	6	0	3
St. Joseph Office							
Bethany	Daviess, Harrison	15	8	0	3	0	0
Chillicothe	Caldwell, Carroll, Livingston	87	41	6	1	0	0
Maryville	Atchison, Gentry, Holt, Nod-away, Worth	74	32	1	1	0	0
St. Joseph	Andrew, Buchanan, Clinton, DeKalb	356	567	120	33	5	6
St. Louis Office							
Festus - STL	Jefferson	133	801	317	191	1	12
Union/Washington- STL	Franklin	111	827	186	38	1	18
Hannibal - STL	Clark, Lewis, Marion, Monroe, Pike, Ralls	107	326	72	47	0	0
St. Charles - STL	St. Charles	334	2,697	826	161	9	32
St. Louis	City of St. Louis, St. Louis County	1,488	14,499	6,219	2,515	65	349
Warrenton - STL	Lincoln, Warren	62	288	59	23	1	6
TOTALS		8,122	28,984	12,856	5,913	295	1,092

*The St. Charles local office was reopened 11/1/2018. Prior to 11/1/2018, the settings and hearings are included in the St. Louis local office counts.

Case Resolutions

Workers' Compensation Case Resolutions 2016 - 2018



In 2018, 24,808 workers' compensation cases were resolved by an ALJ.

INTERSTATE COMPARISON



Missouri employers pay, on average, the 25th lowest workers' compensation premium rates in the nation. Missouri's premium rate index is \$1.68 per \$100 of payroll or 99% of the national median, which was \$1.70 in 2018. This is a 7.6% decrease in the national median since 2016.

Workers' Compensation Premium Rate Rankings

2018 Ranking	2016 Ranking	State	Index Rate	% of Study Median	Effective Date
1	3	New York	3.08	181%	October 1, 2017
2	1	California	2.87	169%	January 1, 2018
3	2	New Jersey	2.84	167%	January 1, 2018
4	5	Alaska	2.51	148%	January 1, 2018
5	6	Delaware	2.50	147%	December 1, 2017
6	27	Georgia	2.27	134%	March 1, 2017
7	5	Connecticut	2.20	129%	January 1, 2018
8	9	Rhode Island	2.19	129%	August 1, 2017
9	14	Vermont	2.09	123%	April 1, 2017
10	10	Louisiana	2.05	121%	January 1, 2018
11	12	Wisconsin	2.02	119%	October 1, 2017
13	17	Hawaii	2.01	118%	January 1, 2018
13	11	Montana	2.01	118%	July 1, 2017
14	18	South Carolina	1.95	115%	September 1, 2016
16	15	Washington	1.87	110%	January 1, 2018
16	23	Wyoming	1.87	110%	January 1, 2018
17	26	Pennsylvania	1.85	109%	April 1, 2017
19	22	North Carolina	1.84	108%	April 1, 2017
19	14	Maine	1.84	108%	April 1, 2017
21	28	Idaho	1.81	106%	January 1, 2018
21	33	Florida	1.81	106%	January 1, 2018
22	8	Illinois	1.80	106%	January 1, 2018
23	32	South Dakota	1.73	102%	July 1, 2017
24	8	Oklahoma	1.71	101%	January 1, 2018
26	17	New Hampshire	1.70	100%	January 1, 2018
26	32	Nebraska	1.70	100%	February 1, 2017
27	20	MISSOURI	1.68	99%	January 1, 2018
28	22	Minnesota	1.67	98%	January 1, 2018
29	25	Alabama	1.65	97%	March 1, 2017
30	24	Iowa	1.64	96%	January 1, 2018
31	29	Mississippi	1.54	91%	March 1, 2017
32	30	Tennessee	1.52	89%	March 1, 2017
33	36	Kentucky	1.51	89%	October 1, 2017
34	20	New Mexico	1.50	88%	January 1, 2018
35	35	Colorado	1.43	84%	January 1, 2018
36	40	Ohio	1.40	82%	July 1, 2017
37	34	Michigan	1.38	81%	January 1, 2017
38	44	Massachusetts	1.37	81%	July 1, 2016
39	38	Maryland	1.33	78%	January 1, 2018
40	38	Arizona	1.30	76%	January 1, 2018
41	47	Virginia	1.28	75%	April 1, 2017
42	42	District of Columbia	1.25	74%	November 1, 2017
43	40	Texas	1.21	71%	July 1, 2017
44	43	Nevada	1.18	69%	March 1, 2017
46	41	Kansas	1.15	68%	January 1, 2018
46	45	Oregon	1.15	68%	January 1, 2018
47	46	Utah	1.06	62%	December 1, 2017
48	48	West Virginia	1.01	59%	November 1, 2017
49	49	Arkansas	0.90	53%	July 1, 2017
50	50	Indiana	0.87	51%	January 1, 2018
51	51	North Dakota	0.82	48%	July 1, 2017

Source: Oregon Department of Consumer & Business Services, 2018 (bi-annual Workers' Compensation Premium Rate Ranking report)

MISSOURI DWC

CONTACTS



Missouri Division of Workers' Compensation

Central Office

P.O. Box 58
Jefferson City, MO 65102-0058
573-751-4231

Internet Home Page: www.labor.mo.gov/dwc

Toll Free Information Line: (800) 775-2667

Dispute Management Unit

P.O. Box 58
Jefferson City, MO 65102-0058
573-526-4951

Fraud and Noncompliance Unit

P.O. Box 1009
Jefferson City, MO 65102-1009
800-592-6003

Self-Insurance Unit

P.O. Box 58
Jefferson City, MO 65102-0058
573-526-3692

Medical Fee Dispute

P.O. Box 58
Jefferson City, MO 65102-0058
573-526-5610 or 573-522-2546

Missouri Workers' Safety Program

P.O. Box 58
Jefferson City, MO 65102-0058
573-526-4945

Second Injury Fund and Rehabilitation

P.O. Box 58
Jefferson City, MO 65102-0058
573-526-3505

Religious Exception and Proof of Coverage

P.O. Box 58
Jefferson City, MO 65102-0058
573-522-2546 or 573-526-4941

Local Office Directory

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Phone: 573-290-5757 Fax: 573-290-5760
3102 Blattner Dr., Suite 101
Cape Girardeau, MO 63701

Jefferson City

Phone: 573-751-4231 Fax: 573-751-2012
3315 West Truman Blvd., P.O. Box 58
Jefferson City, MO 65102

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3311 Texas Ave.
Joplin, MO 64804

Kansas City

Phone: 816-889-2481 Fax: 816-889-2489
1410 Genessee St., Suite 210
Kansas City, MO 64102

Springfield

Phone: 417-888-4100 Fax: 417-888-4105
1736 E. Sunshine, Suite 610
Springfield, MO 65804

St. Charles

Phone: 636-949-1999 Fax: 636-949-1990
3737 Harry S. Truman Blvd., Suite 300
St. Charles, MO 63301

St. Joseph

Phone: 816-387-2275 Fax: 816-387-2279
525 Jules St., Room 315
St. Joseph, MO 64501

St. Louis

Phone: 314-340-6865 Fax: 314-340-6915
111 North 7th St., Room 250
St. Louis, MO 63101

ADDITIONAL CONTACTS

Missouri Department of Insurance, Financial Institutions and

Professional Registration (DIFP)
Property and Casualty Section
P.O. Box 690

Jefferson City, MO 65102-0690
573-751-3365 or 800-726-7390

Internet Home Page: www.insurance.mo.gov

National Council on Compensation Insurance (NCCI)

901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362

Customer Service: 800-622-4123

Internet Home Page: www.ncci.com



Missouri Department of Labor and Industrial Relations

Division of Workers' Compensation

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