

2019

ANNUAL REPORT

MISSOURI DIVISION OF WORKERS' COMPENSATION

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**The figures in this report are CY 2019 unless otherwise noted*

LEADERSHIP

Anna S. Hui

Director, Department of Labor and Industrial Relations



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

Anna started her public service career working for Illinois Governor Jim Edgar as the Special Assistant to the Governor for Asian-American affairs and then for Governor George Ryan, as a senior-member of the Washington, D.C. policy management team. She then

served as the Associate Deputy Secretary of Labor at the U.S. Department of Labor during President George W. Bush's Administration. In that role, Anna spearheaded efforts to encourage diversity and the inclusion of historically underserved communities in the Department's programs and Federal government management.

After leaving federal service in 2009 and until she returned to Illinois in 2015, she was Chief of Staff to former U.S. Department of Labor Secretary Elaine Chao. From 2015 to 2017, Anna served as Assistant Director and later as Acting Director of the Illinois Department of Labor, where she implemented major reforms in process and program efficiency and effectiveness.

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 (UMUC) and B.S. in Psychology from the University of Illinois at Urbana-Champaign (UIUC). In April 2018, she was named the recipient of UIUC's Outstanding Asian American Alumni Award from the Asian American Cultural Center for her dedication to public service.

Currently, Anna serves as the President of the National Association of Government Labor Officials (NAGLO); President of the National Association of State Workforce Agencies (NASWA) and sits on the NASWA Information Technology Support Center (ITSC) Steering Committee; She is a board member of the International Association of Industrial Accidents Boards and Commissions (IAIABC); Board member on the Family and Community Trust; and a graduate of the Missouri Chamber of Commerce 2018 Leadership Missouri Program.

Colleen Joern Vetter

Director, Division of Workers' Compensation

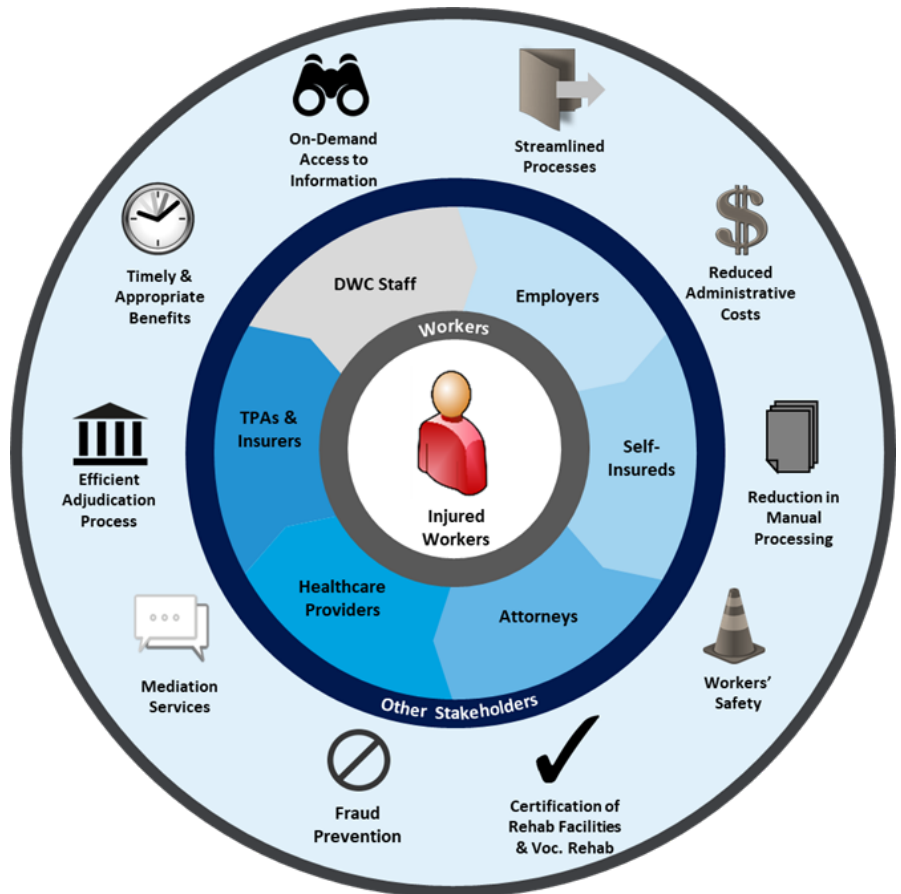


Colleen Joern Vetter has been serving as the Director of the Division of Workers' Compensation since August 2017. Colleen earned her J.D. from St. Louis University School of Law and her B.A. from Webster University.

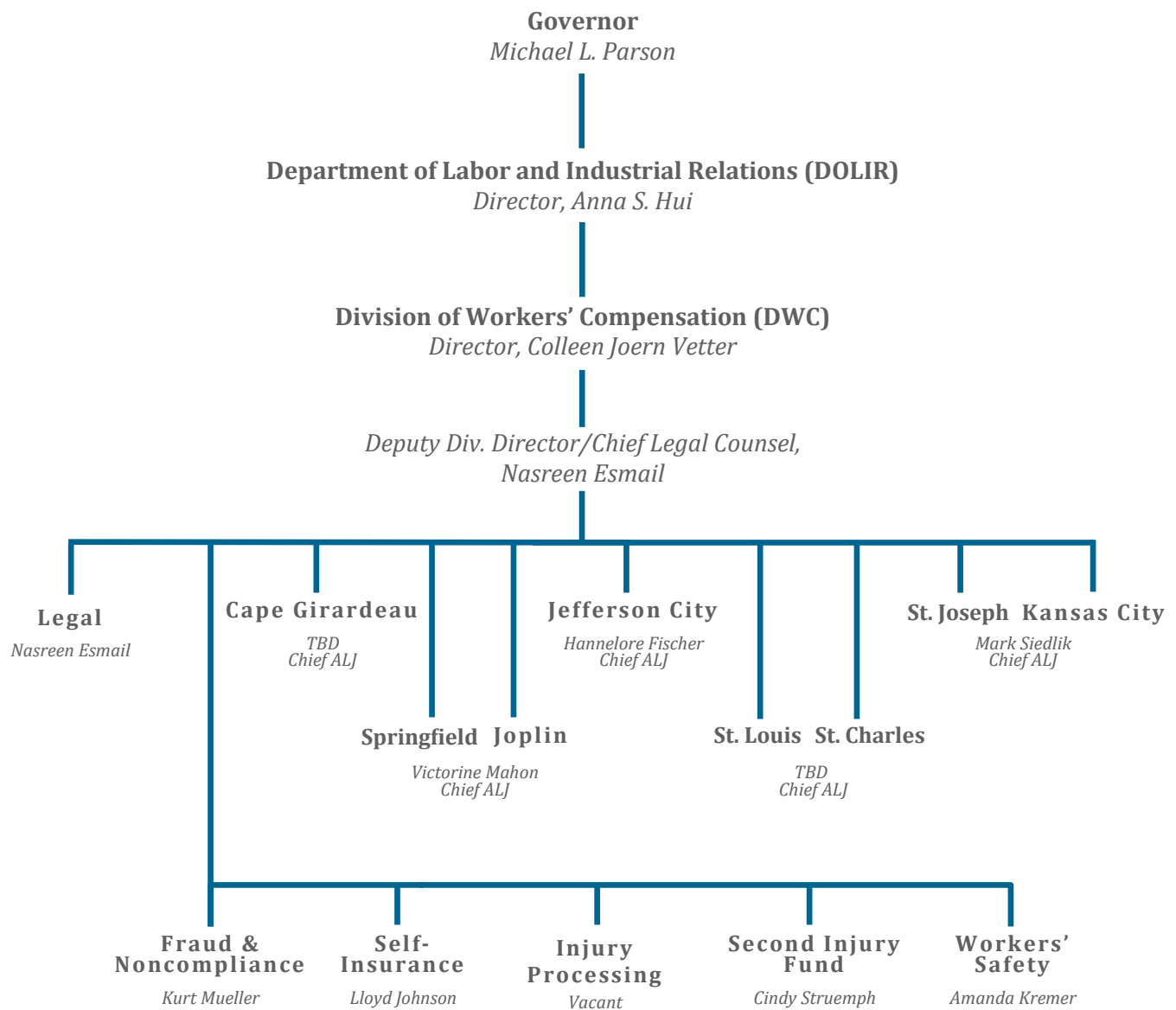
Previously, Colleen served as a law clerk for the Honorable John C. Holstein at the Missouri Supreme Court. She spent many years in private practice representing insurers, employers, and claimants before Missouri's Division of Workers' Compensation. She also served as an Assistant Attorney General in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

Among the measures implemented under her leadership at the Division of Workers' Compensation are:

- Remaining on schedule for the Computer Modernization initiative so the Division can meet the technological needs of its stakeholders and internal users
- Pre-modernization efforts to convert antiquated paper files to electronic documents
- Coordination with DOLIR-ITSD staff to hire a System Architect to complete Computer Modernization Project Roadmap
- Education and outreach efforts to the legal community and other interested groups on the Division's Modernization progress
- Streamlining and leaning of internal processes



ORGANIZATIONAL CHART



* *Administrative Law Judge (ALJ)*

ACCOMPLISHMENTS & INITIATIVES



Computer Modernization Program Director and System Architect Project

The Division hired a Program Director for its computer modernization initiative and a System Architect completed a three month project providing the Division with a Roadmap for the forthcoming modernization program. The Roadmap outlines the phases necessary to implement a comprehensive and modernized integrated computer system. Phase 1 of the program will focus on Case Management and Adjudication aspects, including upgrading from the IAIABC EDI Claims Release 1 standard to the IAIABC EDI Claims Release 3.1 standard for electronic reporting of workers' compensation First Reports of Injury (FROI) and Subsequent Reports of Injury (SROI). The mandatory implementation is planned for February 22, 2022.

The following link provides information regarding the upgrade to EDI Claims 3.1: [modwcedi.info](https://www.modwcedi.info).

Electronic Form Submission

The Division now receives electronic submission of Claims for Compensation, Answers to Claims for Compensation and copy work requests 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. The attorneys send an email to ElectronicFiling@labor.mo.gov and include all email addresses for those in their law firm to be allowed access to upload the filings. For more information go to: labor.mo.gov/dwc

Fraud and Noncompliance Unit (F&N)

In 2019, 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 18 outreach programs in over a dozen communities, reaching over 1800 citizens. Investigations of potential violations were conducted in over 68 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 500 employees due to Investigator's efforts.

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, 2019 **\$22,524,500***

Revenue:

Tax & Surcharge Collections	\$17,064,169
Interest	\$430,692
Miscellaneous Receipts	\$367,647
Total Revenue	\$17,862,508

Expenditures:

Administrative Costs	\$17,253,236
Total Expenditures	\$17,253,236

CASH BALANCE of fund on December 31, 2019 **\$23,133,772***

2019

**WC ASSESSMENT RATE: 1%
TAX & SURCHARGE
COLLECTED: \$17,064,169**

**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
2016	\$1,698,888,141	1.00%	\$17,008,899
2017	\$1,699,733,766	1.00%	\$17,049,761
2018	\$1,704,198,848	1.00%	\$17,852,849

**2019 not yet available at the time this report went to publication
Source: Missouri Department of Commerce and Insurance 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, 2019 **\$10,354,573**

Revenue:

Surcharge Collections	\$102,442,325
Interest	\$303,641
Miscellaneous Receipts	\$113,963
Total Revenue	\$102,859,929

Expenditures:

Benefit Disbursements	86,263,041
Administrative Costs	5,086,851
Total Expenditures	\$91,349,892

BALANCE of fund on December 31, 2019 **\$21,864,610**

2019

**SIF ASSESSMENT RATE: 3%
Surcharge & 3% Supplemental
Surcharge
SURCHARGE COLLECTED:
\$102,859,929**

Year	Premium Base	SIF Assessment Rate	Surcharges Collected
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	\$1,704,198,848	3.0% Surcharge & 3.0% Supplemental Surcharge	\$106,737,923

**2019 not yet available at the time this report went to publication*

Source: Missouri Department of Commerce and Insurance and Missouri SAM II Financial System.

WORKERS' COMPENSATION

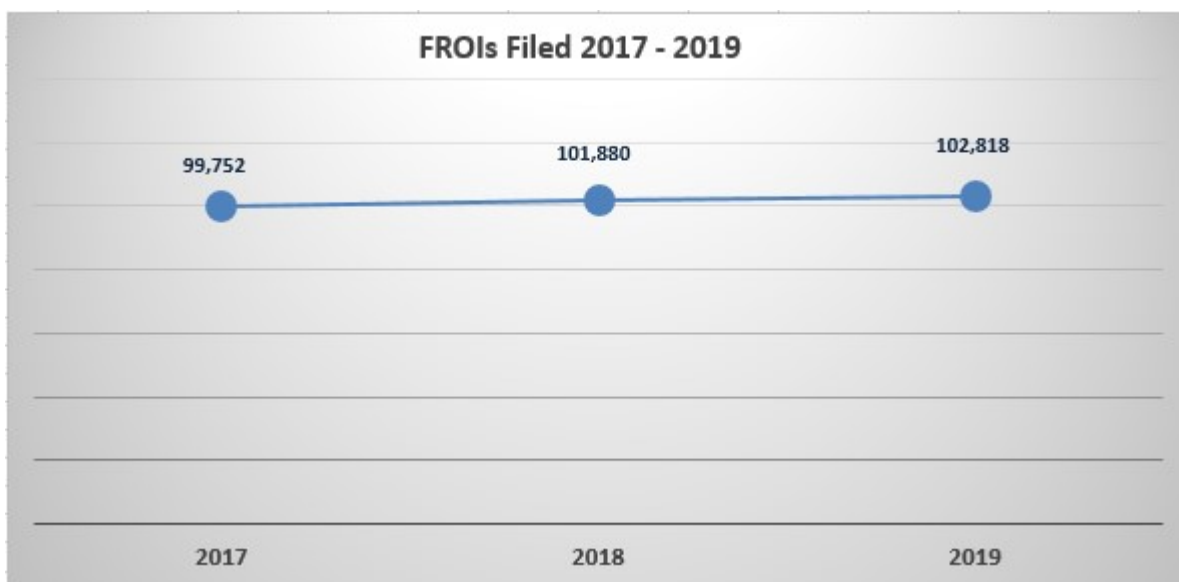


Injury Processing

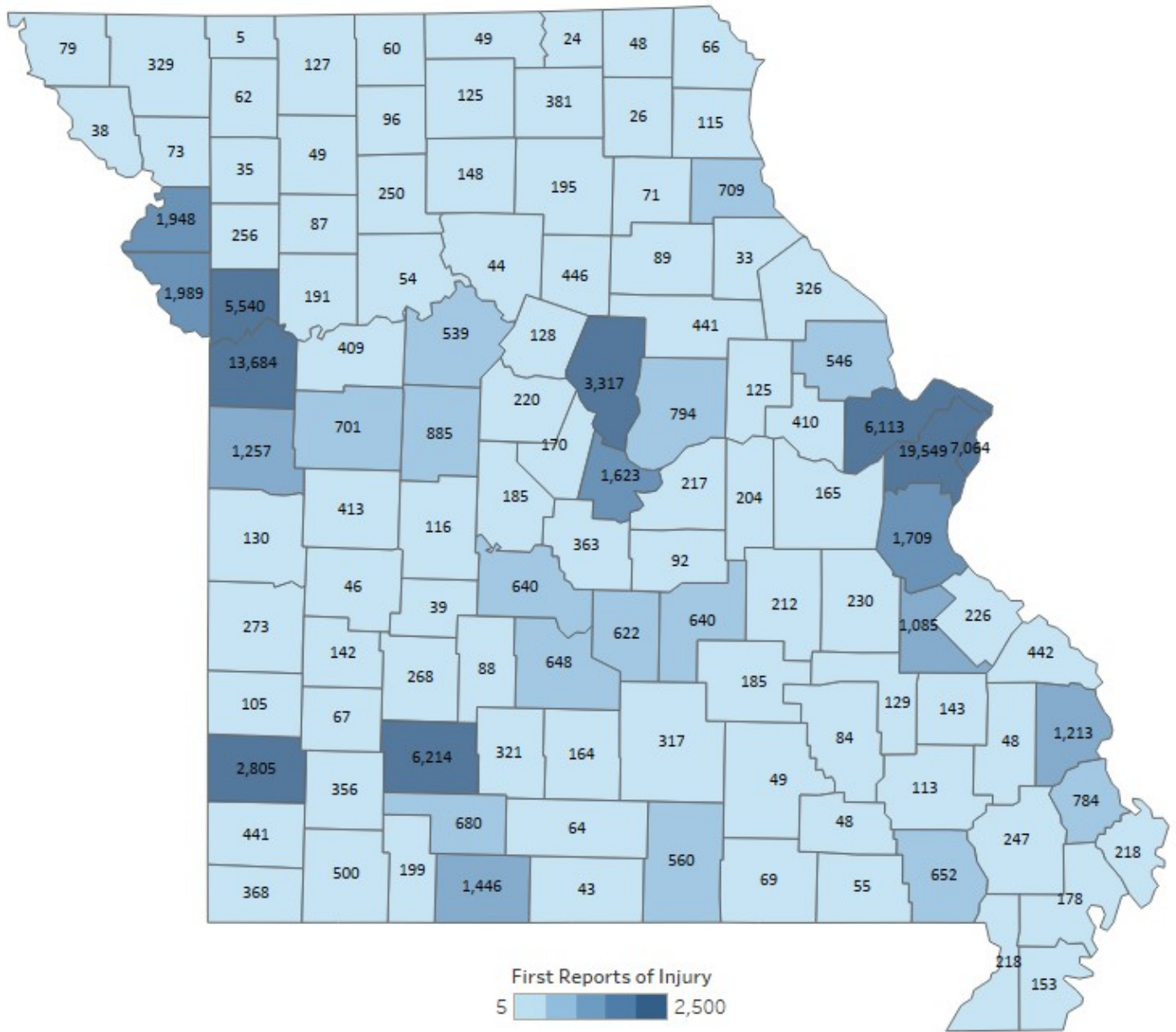
The Injury Processing Unit receives all filings made by the parties with the Division. This unit's functions include claims processing, case review, imaging and electronic data interchange (EDI) monitoring.

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 2019, 98% of FROIs were filed electronically (through EDI or the web).



FROIs by County



FROIs by County

County	FROIs	County	FROIs	County	FROIs
Adair	381	Grundy	96	Perry	442
Andrew	73	Harrison	127	Pettis	885
Atchison	79	Henry	413	Phelps	640
Audrain	441	Hickory	39	Pike	326
Barry	500	Holt	38	Platte	1,989
Barton	105	Howard	128	Polk	268
Bates	130	Howell	560	Pulaski	622
Benton	116	Iron	129	Putnam	49
Bollinger	48	Jackson	13,684	Ralls	33
Boone	3,317	Jasper	2,805	Randolph	446
Buchanan	1,948	Jefferson	1,709	Ray	191
Butler	652	Johnson	701	Reynolds	84
Caldwell	87	Knox	26	Ripley	55
Callaway	794	Laclede	648	Saline	539
Camden	640	Lafayette	409	Schuyler	24
Cape Girardeau	1,213	Lawrence	356	Scotland	48
Carroll	54	Lewis	115	Scott	784
Carter	48	Lincoln	546	Shannon	49
Cass	1,257	Linn	148	Shelby	71
Cedar	142	Livingston	250	St. Charles	6,113
Chariton	44	Macon	195	St. Clair	46
Christian	680	Madison	143	St. Francois	1,085
Clark	66	Maries	92	St. Louis City	7,064
Clay	5,540	Marion	709	St. Louis County	19,549
Clinton	256	McDonald	368	Ste. Genevieve	226
Cole	1,623	Mercer	60	Stoddard	247
Cooper	220	Miller	363	Stone	199
Crawford	212	Mississippi	218	Sullivan	125
Dade	67	Moniteau	170	Taney	1,446
Dallas	88	Monroe	89	Texas	317
Daviess	49	Montgomery	125	Vernon	273
DeKalb	35	Morgan	185	Warren	410
Dent	185	New Madrid	178	Washington	230
Douglas	64	Newton	441	Wayne	113
Dunklin	218	Nodaway	329	Webster	321
Franklin	165	Oregon	69	Worth	5
Gasconade	204	Osage	217	Wright	164
Gentry	62	Ozark	43	Out of State	672
Greene	6,214	Pemiscot	153	County Unknown	55

FROIs by Industry

Industry	FROIs	%
Healthcare and Social Assistance	20,878	20.31
Manufacturing	14,524	14.13
Retail Trade	11,666	11.35
Public Administration	9,661	9.40
Educational Services	9,475	9.22
Accommodation and Food Services	6,011	5.85
Transportation and Warehousing	5,759	5.60
Construction	4,862	4.73
Administrative and Waste Services	3,851	3.75
Wholesale Trade	3,627	3.53
Professional, Scientific, and Technical Service	2,527	2.46
Other Services (Except Public Administration)	2,272	2.21
Finance and Insurance	1,755	1.71
Arts, Entertainment, and Recreation	1,732	1.68
Real Estate and Rental and Leasing	1,185	1.15
Agriculture, Forestry, Fishing, and Hunting	968	0.94
Information	939	0.91
Utilities	795	0.77
Management of Companies and Enterprises	149	0.14
Mining	139	0.14
Employer's Industry Unknown	43	0.04
Total	102,818	100

FROIs by Body Part

Body Part	FROIs	%
HEAD	11,065	10.76
Eyes	3,354	3.26
Soft Tissue	2,683	2.61
Multiple Head Injury	2,064	2.01
Mouth/Nose/Teeth	1,117	1.09
Face/Skull	788	0.77
Facial Bones	378	0.37
Brain	357	0.35
Ears	324	0.32
NECK	1,378	1.34
Soft Tissue	699	0.68
Multiple Neck Injury	429	0.42
Vertebrae/Disc	178	0.18
Larynx/Trachea	41	0.04
Spinal Cord	31	0.03
UPPER EXTREMITIES	37,956	36.92
Fingers/Thumbs	13,105	12.75
Wrists/Hands	10,929	10.63
Upper Arms/Shoulders	7,325	7.12
Elbows/Lower Arms	5,633	5.48
Multiple Upper Extremities	964	0.94
TRUNK	13,857	13.48
Back	8,990	8.74
Abdomen/Groin/Buttocks	1,672	1.63
Chest	1,394	1.36
Lungs/Internal Organs	847	0.82
Multiple Trunk	373	0.37
Spinal Cord/Disc	313	0.30
Pelvis/Sacrum & Coccyx	182	0.18
Heart	86	0.08
LOWER EXTREMITIES	19,472	18.94
Knees/Lower Legs	9,166	8.91
Ankles/Foot/Feet	7,048	6.85
Hips/Upper Legs	1,619	1.57
Toes/Great Toes	914	0.89
Multiple Lower Extremities	725	0.71
MULTIPLE BODY PARTS	14,995	14.58
NO PHYSICAL INJURY	1,841	1.79
BODY SYSTEMS	1,443	1.40
OTHER OR UNSPECIFIED	651	0.63
WHOLE BODY	160	0.16
Total	102,818	100

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

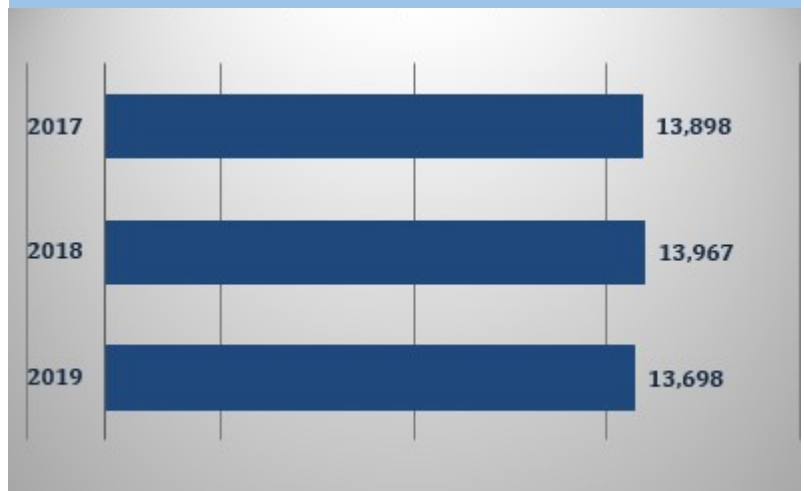
FROIs by Age & Gender

Gender	Age Group	FROIs	%
Male	20-29	12,444	12.10
Male	30-39	11,781	11.46
Male	50-59	10,586	10.30
Male	40-49	10,084	9.81
Male	60-69	5,839	5.68
Male	16-19	1,852	1.80
Male	70-79	863	0.84
Male	80-89	96	0.09
Male	10-15	11	0.01
Male	Unknown	5	0.00
Male	90-99	4	0.00
Female	20-29	11,235	10.93
Female	30-39	9,993	9.72
Female	50-59	9,956	9.68
Female	40-49	9,241	8.99
Female	60-69	5,487	5.34
Female	16-19	1,510	1.47
Female	70-79	864	0.84
Female	80-89	113	0.11
Female	10-15	17	0.02
Female	Unknown	8	0.01
Female	90-99	2	0.00
Unknown	20-29	281	0.27
Unknown	30-39	193	0.19
Unknown	40-49	122	0.12
Unknown	50-59	97	0.09
Unknown	60-69	59	0.06
Unknown	16-19	48	0.05
Unknown	70-79	21	0.02
Unknown	Unknown	1	0.00
Unknown	10-15	1	0.00
Unknown	80-89	3	0.00
Unknown	90-99	1	0.00
Total		102,818	100

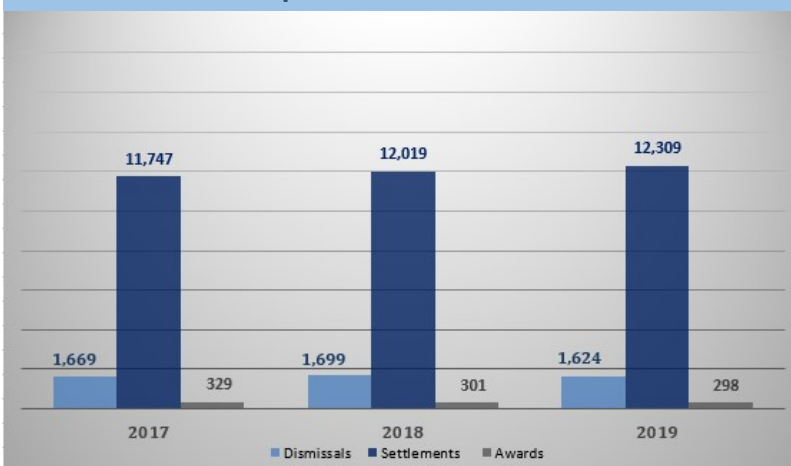
Claims for Compensation

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 2019, the Division received 13,698 claims for compensation filed against employers and insurers.

Claims for Compensation Filed 2017-2019



Claims for Compensation Resolutions 2017-2019



In 2019, 14,231 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, 2019, 25,746 Claims for Compensation were pending before the Division.

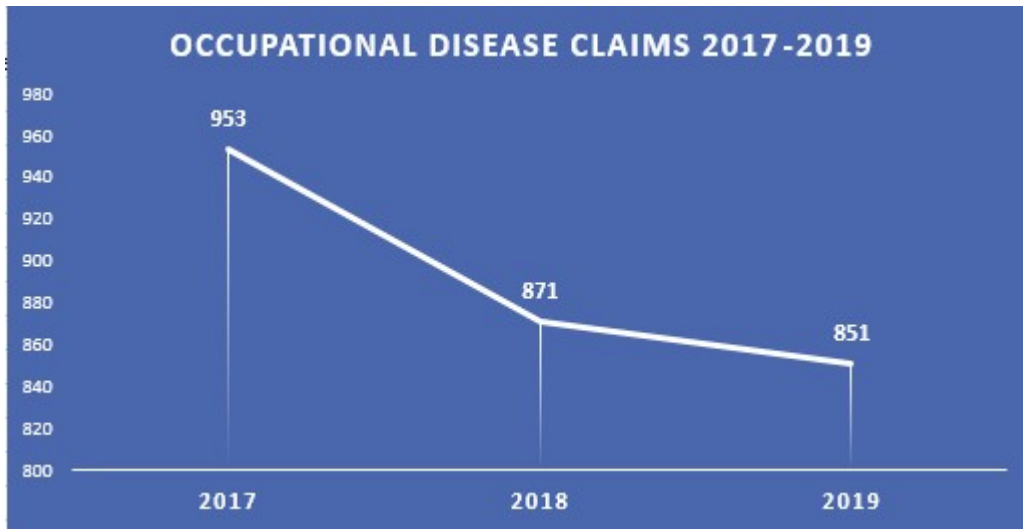
Case resolution time frames vary considerably for each resolution type, with cases proceeding to an evidentiary hearing before an ALJ and the issuance of an award taking longer to resolve than settlements and dismissals.

Claims by Industry		
Industry	Claims	%
Manufacturing	2,485	18.14
Public Administration	1,580	11.53
Health Care and Social Assistance	1,516	11.07
Transportation and Warehousing	1,300	9.49
Retail Trade	1,130	8.25
Construction	980	7.15
Employer Industry Unknown	763	5.57
Administrative and Waste Services	758	5.53
Educational Services	734	5.36
Wholesale Trade	525	3.83
Accommodation and Food Services	511	3.73
Other Services (Except Public Administration)	307	2.24
Professional, Scientific, and Technical Services	270	1.97
Finance and Insurance	175	1.28
Real Estate and Rental and Leasing	174	1.27
Information	127	0.93
Utilities	122	0.89
Arts, Entertainment and Recreation	118	0.86
Agriculture, Forestry, Fishing and Hunting	79	0.58
Mining	30	0.22
Management of Companies and Enterprises	14	0.11
Total	13,698	100

Claims by Body Part		
Body Part	Claims	%
HEAD	29	0.2
Multiple Head Injury	10	0.1
Brain	6	0.1
Eyes	5	0.0
Ears	5	0.0
Soft Tissue	2	0.0
Mouth/Nose/Teeth	1	0.0
NECK	15	0.1
Soft Tissue	13	0.1
Multiple Neck Injury	1	0.00
Vertebrae/Disc	1	0.00
UPPER EXTREMITIES	180	1.4
Upper Arms/Shoulders	73	0.6
Wrists/Hands	46	0.3
Multiple Upper Extremities	34	0.3
Fingers/Thumbs	18	0.1
Elbows/Lower Arms	9	0.1
TRUNK	58	0.4
Back	34	0.3
Abdomen/Groin/Buttocks	13	0.1
Lungs/Internal Organs	5	0.0
Spinal Cord/Disc	4	0.0
Chest	2	0.0
LOWER EXTREMITIES	129	0.9
Knees/Lower Legs	60	0.5
Ankles/Foot/Feet	46	0.3
Multiple Lower Extremities	17	0.1
Hips/Upper Legs	5	0
Toes/Great Toes	1	0
MULTIPLE BODY PARTS	13,242	96.7
WHOLE BODY	40	0.3
OTHER OR UNSPECIFIED	3	0.0
BODY SYSTEMS	2	0.0
Total	13,698	100

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 2019, 851 claims were filed for occupational diseases.



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

Toxic OD	Count
Asbestosis	32
Bronchiolitis Obliterans	6
Coal Workers' Pneumoconiosis	3
Mesothelioma	27
Silicosis	4
Silicotuberculosis	2
Total	74

Occupational Disease Claims by Injury

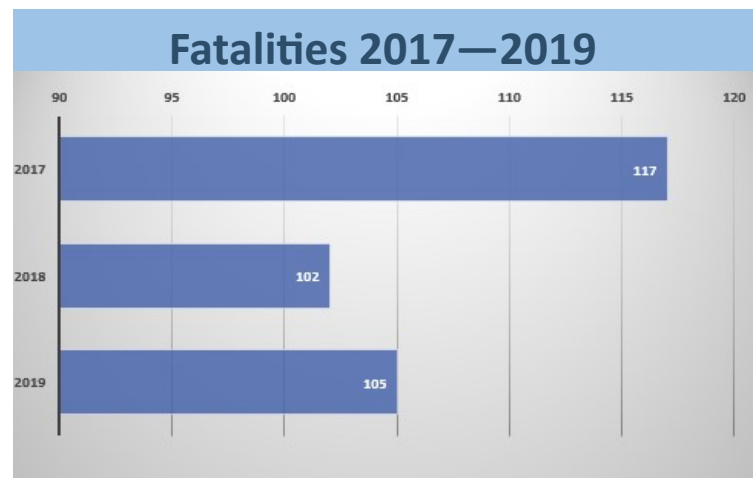
Occupational Disease	Claims	%
All Other Occupational Disease NOC	437	51.35
Carpal Tunnel Syndrome	188	22.09
Mental Stress	70	8.23
Respiratory Disorders	61	7.17
Asbestosis	16	1.88
Poisoning - Chemical	15	1.76
Cancer	15	1.76
Dermatitis	14	1.65
Loss of Hearing	12	1.41
Contagious Disease	9	1.06
Mental Disorder	6	0.71
Poisoning - Metal	3	0.35
Radiation	3	0.35
Silicosis	2	0.24
Total	851	100

Occupational Diseases Claims by Industry

Industry	Claims	%
Manufacturing	255	29.96
Public Administration	115	13.51
Employer Industry Unknown	78	9.17
Health Care and Social Assistance	58	6.82
Construction	54	6.35
Retail Trade	49	5.76
Transportation and Warehousing	44	5.17
Educational Services	37	4.35
Administrative and Waste Services	27	3.17
Professional, Scientific and Technical Services	22	2.59
Wholesale Trade	22	2.59
Finance and Insurance	18	2.12
Accommodation and Food Services	17	2
Other Services (Except Public Administration)	15	1.76
Information	11	1.29
Real Estate and Rental and Leasing	10	1.18
Utilities	10	1.18
Arts, Entertainment, and Recreation	4	0.47
Agriculture, Forestry, Fishing, and Hunting	3	0.35
Management of Companies and Enterprises	1	0.12
Mining	1	0.12
Total	851	100

Fatalities

In 2019, 105 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	8	1	9
30-39	9	1	10
40-49	11	3	14
50-59	18	1	19
60-69	23	3	26
70-79	13	3	16
80-89	5	1	6
90-99	2	0	2
Total	92	13	105

Fatalities by Industry

Industry	Cases	%
Manufacturing	25	23.81
Construction	18	17.14
Retail Trade	9	8.57
Public Administration	8	7.62
Administrative and Waste Services	6	5.71
Employer Industry Unknown	6	5.71
Transportation and Warehousing	6	5.71
Professional, Scientific and Technical Services	5	4.76
Other Services (Except Public Administration)	4	3.81
Real Estate and Rental and Leasing	4	3.81
Accommodation and Food Services	3	2.86
Wholesale Trade	3	2.86
Agriculture, Forestry, Fishing, and Hunting	2	1.90
Finance and Insurance	2	1.90
Health Care and Social Assistance	2	1.90
Arts, Entertainment and Recreation	1	0.95
Information	1	0.95
Total	105	100.00

SECOND INJURY FUND

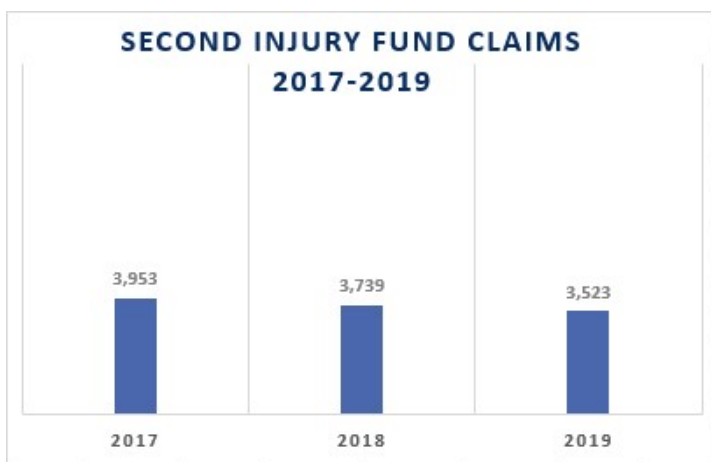


The main purpose of the Second Injury Fund (SIF) is to pay compensation related to pre-existing disability, which encourages the employment of individuals with pre-existing disabilities by protecting employers from liability for the effects of those pre-existing disabilities. In general, when an employee sustains a compensable work injury (primary injury), which, when combined with certain pre-existing disabilities, results in disability that is substantially greater than the disability that would have resulted from the primary injury alone, then the employer is liable to pay compensation for that portion of disability attributable to the primary injury and the SIF is liable to pay compensation for the remaining portion of disability attributable to the employee’s pre-existing disabilities. SIF liability is generally set forth at § 287.220, RSMo.

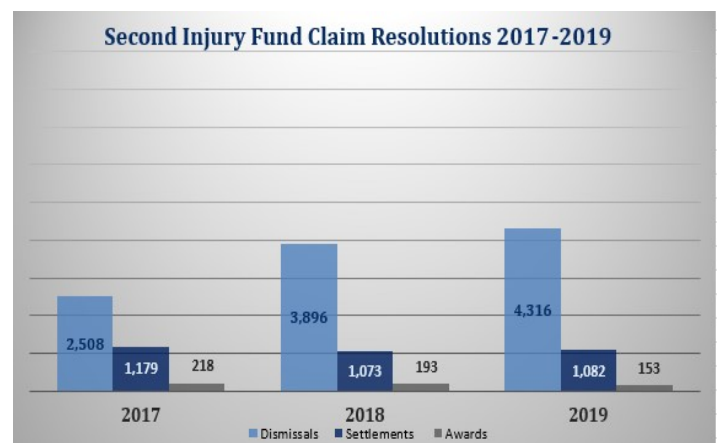
For employees whose primary injury occurred prior to January 1, 2014, the SIF may be liable for compensation related to pre-existing disabilities on claims for permanent partial disability (PPD) and permanent total disability (PTD). The SIF could also be liable for additional benefits related to physical rehabilitation, second job wage loss benefits, and medical and death benefits for injured employees of uninsured employers. For employees whose primary injury occurred on or after January 1, 2014, the SIF may be liable for compensation related to pre-existing disabilities on claims for PTD, but the SIF is no longer liable for compensation related to pre-existing disabilities on claims for PPD, nor for second job wage loss benefits or medical and death benefits for injured employees of uninsured employers.

The SIF is responsible for the billing and collection of the statutory SIF surcharge and supplemental surcharge, and for processing SIF benefit payments on behalf of the Treasurer of the State of Missouri, the custodian of the SIF. The Missouri Attorney General’s Office defends claims made against the SIF.

Second Injury Fund Claims



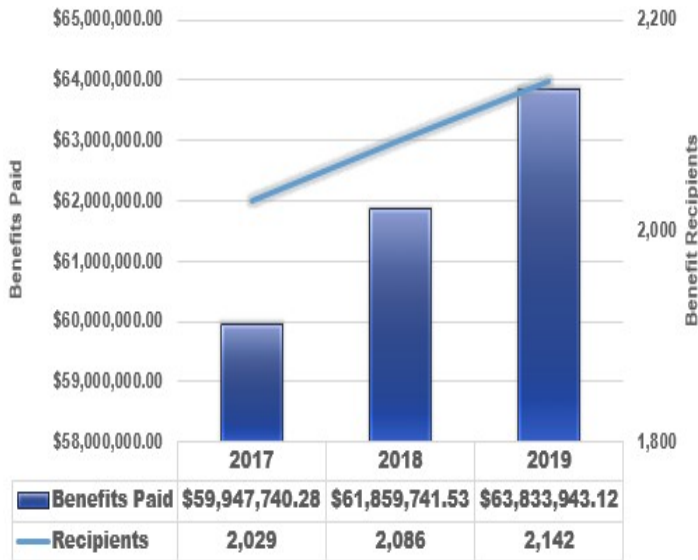
In 2019, there were 3,523 claims filed against the SIF.



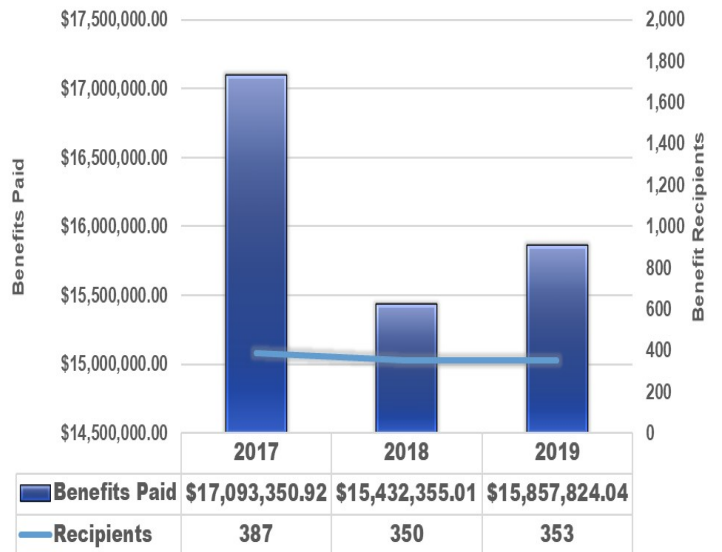
In 2019, 5,551 Claims for Compensation filed against the SIF were resolved by dismissal (4,316; 78%), settlement (1,082; 20%), or issuance of an award (153; 3%). All awards issued by ALJs after a hearing may not necessarily result in SIF benefits being awarded to claimants. An ALJ may also determine the SIF owes no compensation benefits. As of January 1, 2020, there were 17,668 open SIF claims pending before the Division.

Second Injury Fund Benefit Payments

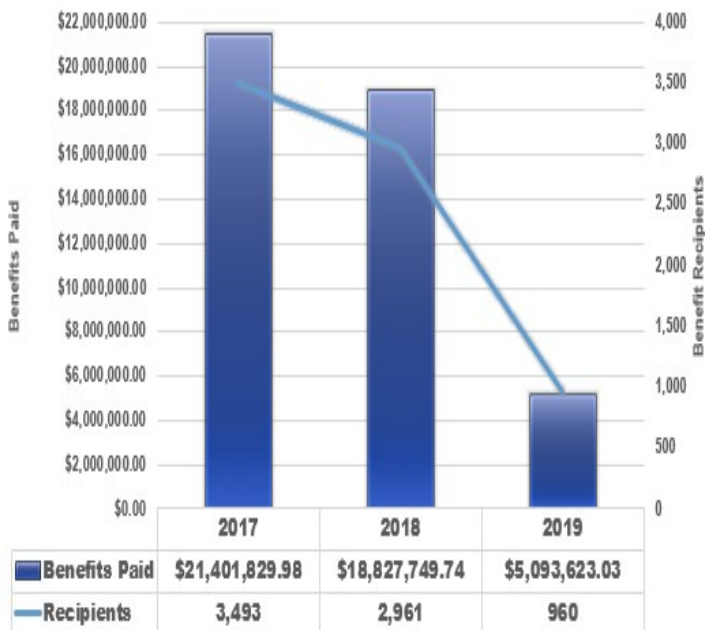
Permanent Total Disability Benefits (Lifetime Payments)



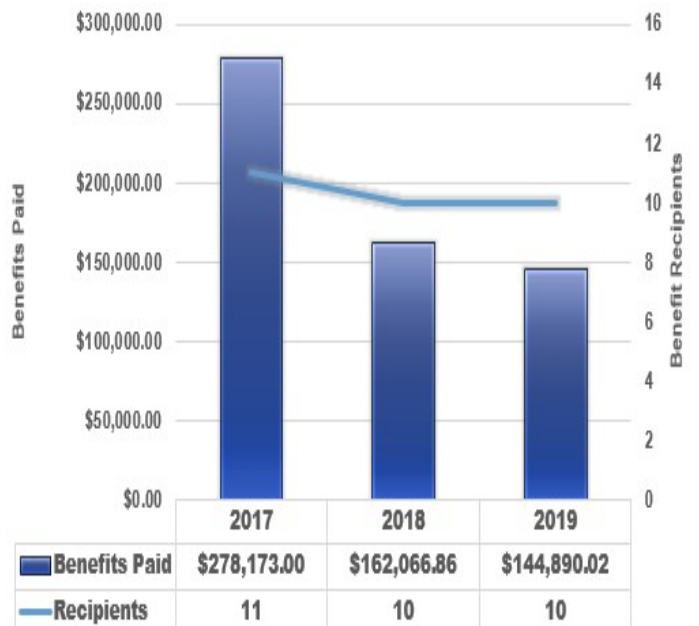
Permanent Total Disability Benefits (Lump Sum Payments)



Permanent Partial Disability Benefits



Death Benefits



Second Injury Fund Benefit Payments

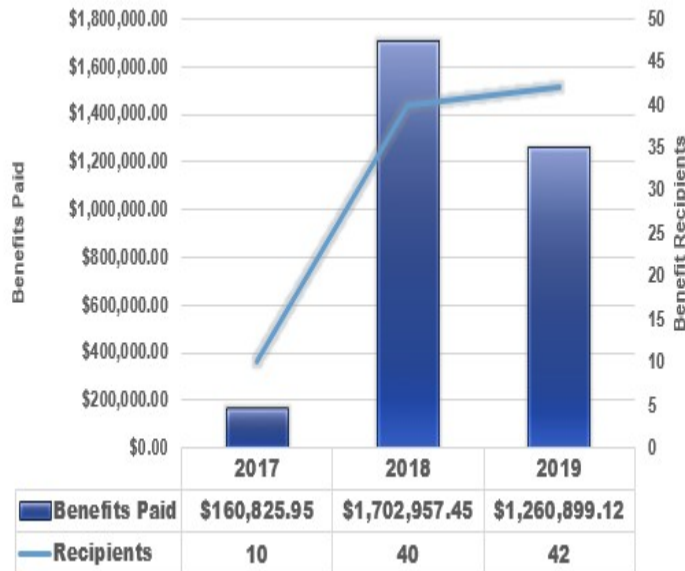
Rehabilitation Benefits



Second Job Wage Loss Benefits



Medical Benefits



**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 2019, there were three cases in which the SIF recovered a total amount of \$33,248.89 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 2019, \$9,758.80 was collected from 8 employers.

In addition, an amount of \$61,400.61 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
- failure to report an injured worker to the Division of Workers' Compensation
- knowingly and intentionally refusing to comply with known and legally indisputable obligations with intent to defraud
- preparing or providing an invalid certificate of insurance as proof of coverage

At the conclusion of an investigation by the Fraud and Noncompliance Unit, the findings may be presented to the Division Director who may refer the file to the Missouri Attorney General's Office for possible prosecution if probable cause of a violation exists. Penalties for convictions of Workers' Compensation Law violations range from Class A Misdemeanors, to Class D Felonies, or substantial fines.

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.

Educational Outreach and Voluntary Compliance Efforts

Number of Outreach Presentations	18
Number of Citizens Served During the Outreach Programs	1,828
Number of Employers Voluntarily Brought into Compliance	30
Number of Employees Impacted by Employers Voluntarily being Brought Into Compliance	500

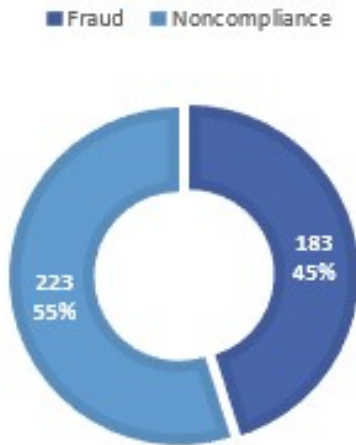
**Report Fraud/Noncompliance or
Request a Presentation:
1-800-592-6003
FraudandNoncompliance@labor.mo.gov**

Fraud and Noncompliance Investigations

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

In 2019 the Unit conducted 183 investigations of fraud and 223 investigations of noncompliance. There was an average of 41 cases per investigator.

INVESTIGATIONS CONDUCTED



76

Penalties Received*

Since 2004, the Division has collected over \$9.6 million in penalties from prosecuted employees, employers, and insurance companies.

Year	Fraud	Noncompliance	Total
2017	\$11,703.45	\$709,512.65	\$721,216.10
2018	\$500.00	\$416,356.68	\$416,856.68
2019	\$1,400.00	\$339,113.83	\$340,513.83

**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.

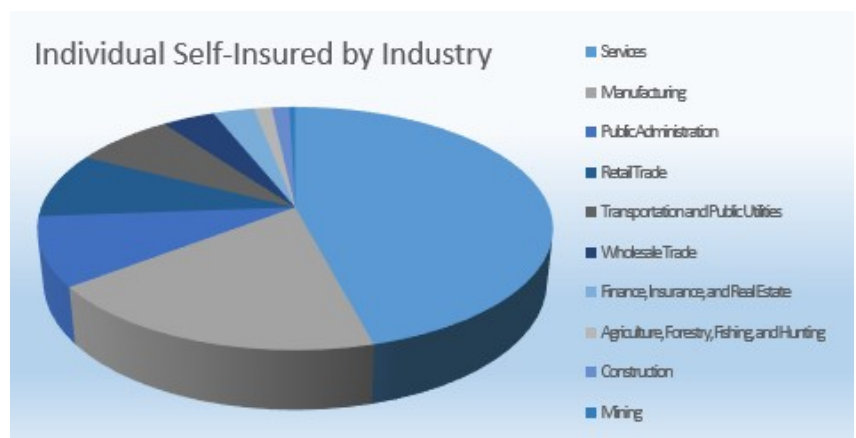
	2017	2018	2019
Individual Self-Insurers	271	270	229
Group Trusts	20	20	20
Individual Member Employers in Group Trusts	2,686	2,658	2,632
Covered SI Employees*	682,053	688,769	688,934
Covered SI Payroll*	\$28,692,521,277	\$29,539,653,344	\$30,371,305,792
SI Payroll as Percent of All Covered Payroll	23.49%	Data available October 2020	Data available October 2021

Source: Missouri Division of Workers' Compensation. National Academy of Social Insurance, Workers' Compensation: Benefits, Coverage, and Costs, October 2019.

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

Individual Self-Insured Employers by Industry

Industry	Companies	%
Services	105	45.9
Manufacturing	43	18.8
Public Administration	21	9.2
Retail Trade	20	8.7
Transportation and Public Utilities	17	7.4
Wholesale Trade	9	3.9
Finance, Insurance, and Real Estate	7	3.1
Agriculture, Forestry, Fishing, and Hunting	3	1.3
Construction	3	1.3
Mining	1	.4
Total	229	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 858 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 41 constituent requests and 50 requests for Proof of Workers' Compensation Insurance Coverage occurs and before a written claim is filed.

Religious Exception

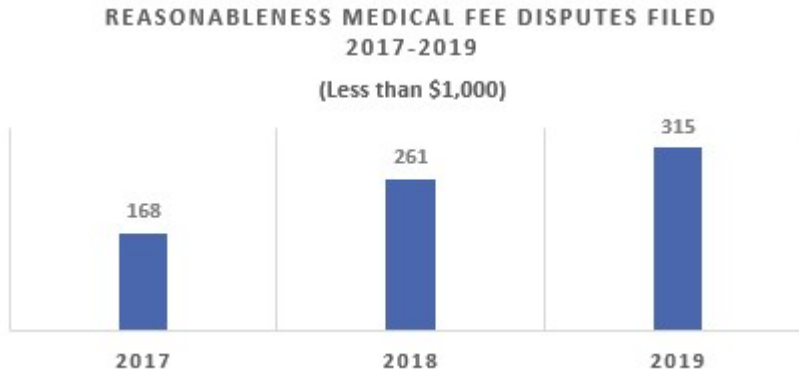
The Religious Exception Program receives, reviews, and responds to all questions related to granting workers' compensation exceptions to employers and employees who are members of a recognized religious sect or division (as defined by federal law) who are conscientiously opposed to acceptance of benefits of any public or private insurance in various contexts. In 2019, the Unit received 66 applications for religious exception in which 66 employees working for 12 different employers qualified for a religious exception.

Dispute Management

The Dispute Management Unit (DMU) program offers voluntary early intervention services to mediate disputes that arise between the parties after a workplace injury occurs and before a written claim is filed. The Division has one mediator who assists parties in resolving disputes over medical treatment and lost wages. This process is designed to benefit all the parties by allowing an exchange of facts that may resolve what should be done without the costs of litigation. Nevertheless, DMU does not force solutions, nor decide issues. Agreements reached remain confidential if the matter goes on to litigation. Because DMU is voluntary, when mediation is rejected or fails, the party originally requesting mediation services is advised that further adjudication steps are available including escalation to a written claim and determination by an Administrative Law Judge (ALJ). Once a written claim is filed, DMU is no longer available to either party as the case has become a contested proceeding.

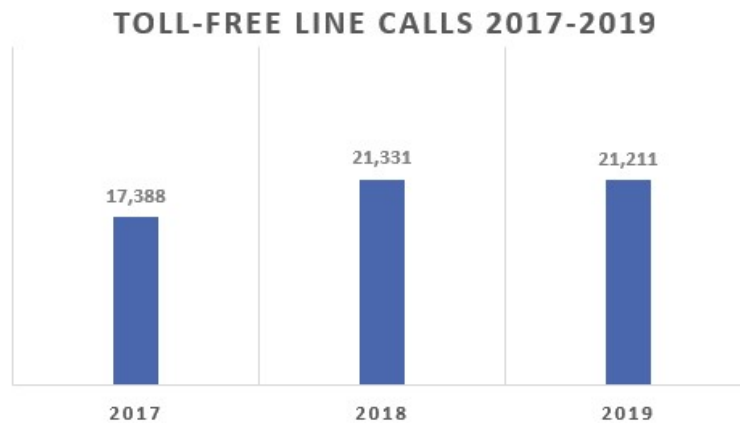
Medical Fee Dispute

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 2019, the Unit processed 144 applications for direct payment and 2,333 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 315 applications for “reasonableness” disputes under \$1,000 in 2019. Requests for an Administrative Ruling were submitted in 11 cases.



Customer Service

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 21,211 calls in 2019.



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 66 Claims for Compensation for line of duty compensation benefits. The Division Director has issued 59 administrative decisions to date, with 2 of those being issued in 2019.

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.

Claims filed during the 2017 Annual Claims Period

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.

Claims filed during the 2018 Annual Claims Period

There were 44 claims filed during the 2018 annual claims period and awards were issued in 32 claims. The aggregated total of the awarded amounts in the 32 claims was \$6,815,000.00. No payments have yet been made on the 2018 Annual Claims Period cases.

Claims filed during the 2019 Annual Claims Period

There were 85 claims filed during the 2019 annual claims period. All claims are currently pending review.

MISSOURI WORKERS' SAFETY PROGRAM (MWSP)



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 2019, the MWSP conducted 36 site visits, certified 122 insurance carrier groups with comprehensive safety engineering and management programs, 259 safety consultants or engineers, 158 Physical Rehabilitation Facilities and participated in eight 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.

Site Visits by Type		
Type	Visits	%
Request for Services	3	8.3
Rehabilitation Facilities (for SIF Unit)	29	80.6
Self-Insurance Audits (for Insurance Unit)	4	11.1
Total	36	100



Outreach Events

The Missouri Workers' Safety Program was created to help employers improve workplace safety and reduce workers' compensation insurance costs. The Missouri Workers' Safety program offers **FREE** safety and health services to Missouri businesses. MWSP can answer safety and health questions, survey facilities to help identify hazards and safety violations, review or provide written safety programs, assist in accident investigations, or help develop safety training programs. Workers' Safety also works to ensure that Missouri businesses have access to individualized safety and health resources through their workers' compensation insurance carrier and also maintains a list of certified safety consultants and engineers who can offer independent services.

Contact the Missouri Workers' Safety Program

573-526-4945

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 (MMI) or the case is otherwise ready for final resolution.

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.

Adjudication Continued

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:

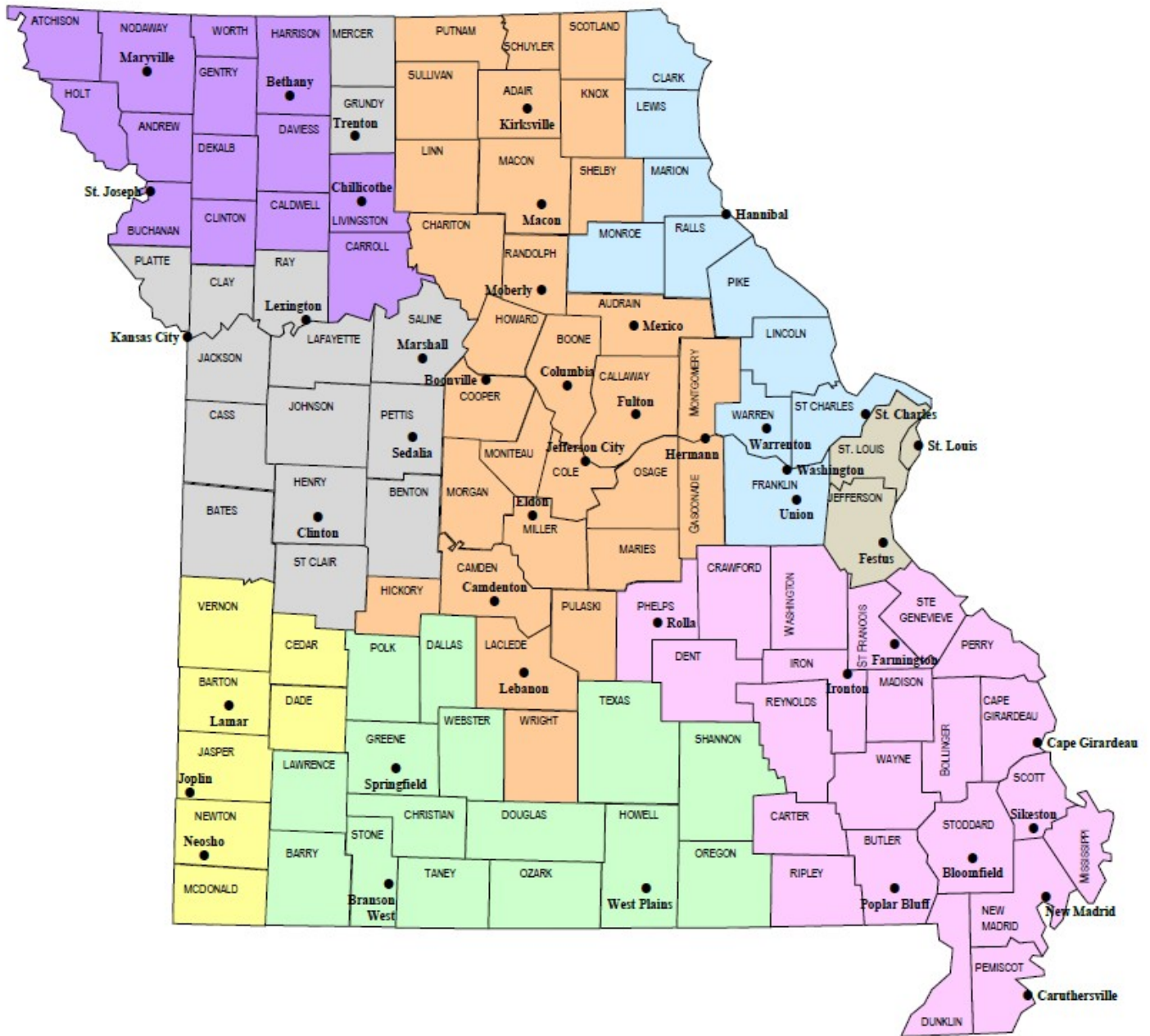
- Default Hearings and Awards – A case may be set for default judgment upon the request of the employee if the employer/insurer has failed to appear and/or defend the claim
- Voluntary Dismissals - A claim for compensation may be voluntarily dismissed by the employee as to any party, or the case as a 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

Case Resolution



In 2019, 25,566 workers' compensation cases were resolved by an ALJ.

Docket Map



- | | | | |
|--|--|--|---|
| Cape Girardeau Office
573-290-5757 | Jefferson City Office
573-751-4231 | Joplin Office
417-629-3032 | Kansas City Office
816-889-2481 |
| Springfield Office
417-888-4100 | St. Charles Office
636-940-3113 | St. Joseph Office | St. Louis Office |

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	23	26	64	12	0	0
Cape Girardeau	Bollinger, Cape Girardeau, Perry	225	113	283	74	11	18
Caruthersville	Dunklin, Pemiscot	45	16	60	19	1	1
Farmington	St. Francois, St. Genevieve	156	55	202	56	4	9
Ironton	Iron, Madison, Reynolds, Washington	90	18	70	33	1	4
New Madrid	New Madrid	30	10	65	28	0	0
Popular Bluff	Butler, Carter, Ripley, Wayne	120	46	202	44	2	4
Rolla - CAPE	Crawford, Dent, Phelps	112	32	143	63	2	6
Sikeston	Mississippi, Scott	80	112	180	30	4	9
Jefferson City Office							
Boonville	Cooper, Howard	29	110	0	6	0	2
Camdenton	Camden, Hickory, Morgan	120	239	0	13	4	7
Columbia	Boone	314	1,104	246	119	3	13
Eldon (Held in Jefferson City)	Miller	48	89	0	3	2	1
Fulton (Held in Jefferson City)	Callaway	70	461	0	25	5	11
Hermann	Gasconade	20	82	1	3	2	1
Jefferson City	Cole, Maries, Moniteau, Osage	258	469	441	14	6	20
Kirksville	Adair, Knox, Putnam, Schuyler, Scotland, Sullivan	108	186	0	12	2	0
Lebanon - JC	Laclede, Pulaski, Wright	159	272	0	39	2	3
Macon	Linn, Macon, Shelby	75	68	0	9	2	0
Mexico	Audrain, Montgomery	56	188	0	42	4	3
Moberly	Chariton, Monroe, Randolph	93	168	0	3	2	1
Joplin Office							
Joplin	Jasper	471	1,047	328	36	11	20
Lamar	Barton, Cedar, Dade, Vernon	22	195	0	2	0	0
Neosho	McDonald, Newton	48	434	8	9	0	2

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	74	16	0	34	0	0
Kansas City	Cass, Clay, Jackson, Platte	1,082	454	2,109	1,954	170	437
Lexington	Lafayette, Ray	43	6	0	12	0	0
Marshall - KC	Saline	51	20	0	42	0	0
Sedalia - KC	Benton, Pettis	128	30	0	64	0	2
Trenton (Held in Kansas City)	Grundy, Mercer	0	0	0	0	0	0
Springfield Office							
Branson	Barry, Stone, Taney	173	122	86	17	0	0
Springfield	Christian, Dallas, Greene, Lawrence, Polk, Webster	601	986	576	59	21	63
West Plains - SPG	Douglas, Howell, Oregon, Ozark, Shannon, Texas	96	72	43	6	1	4
St. Charles Office							
Hannibal	Clark, Lewis, Marion, Monroe, Pike, Ralls	137	411	82	72	1	6
Union/Washington	Franklin	169	1,094	135	53	0	14
St. Charles	St. Charles	797	3,908	926	250	4	26
Warrenton	Lincoln, Warren	132	498	81	32	1	6
St. Joseph Office							
Bethany	Daviess, Harrison	25	8	0	3	0	0
Chillicothe	Caldwell, Carroll, Livingston	50	18	3	0	0	0
Maryville	Atchison, Gentry, Holt, Nodaway, Worth	46	27	1	0	0	0
St. Joseph	Andrew, Buchanan, Clinton, DeK- alb	280	338	129	22	2	10
St. Louis Office							
Festus - STL	Jefferson	121	690	280	21	1	10
St. Louis	City of St. Louis, St. Louis County	1,538	14,973	6,392	2,626	25	289
TOTALS		8,315	29,211	13,136	5,961	296	1,002

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, the next version of the report should be released around October 2020)

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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Joplin, MO 64804

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1736 E. Sunshine, Suite 610
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3737 Harry S. Truman Blvd., Suite 300
St. Charles, MO 63301

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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 Commerce and Insurance (DCI)

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



**DEPARTMENT OF LABOR
& INDUSTRIAL RELATIONS**

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