

# 20



Division of Workers'  
Compensation

# ANNUAL REPORT



# 24



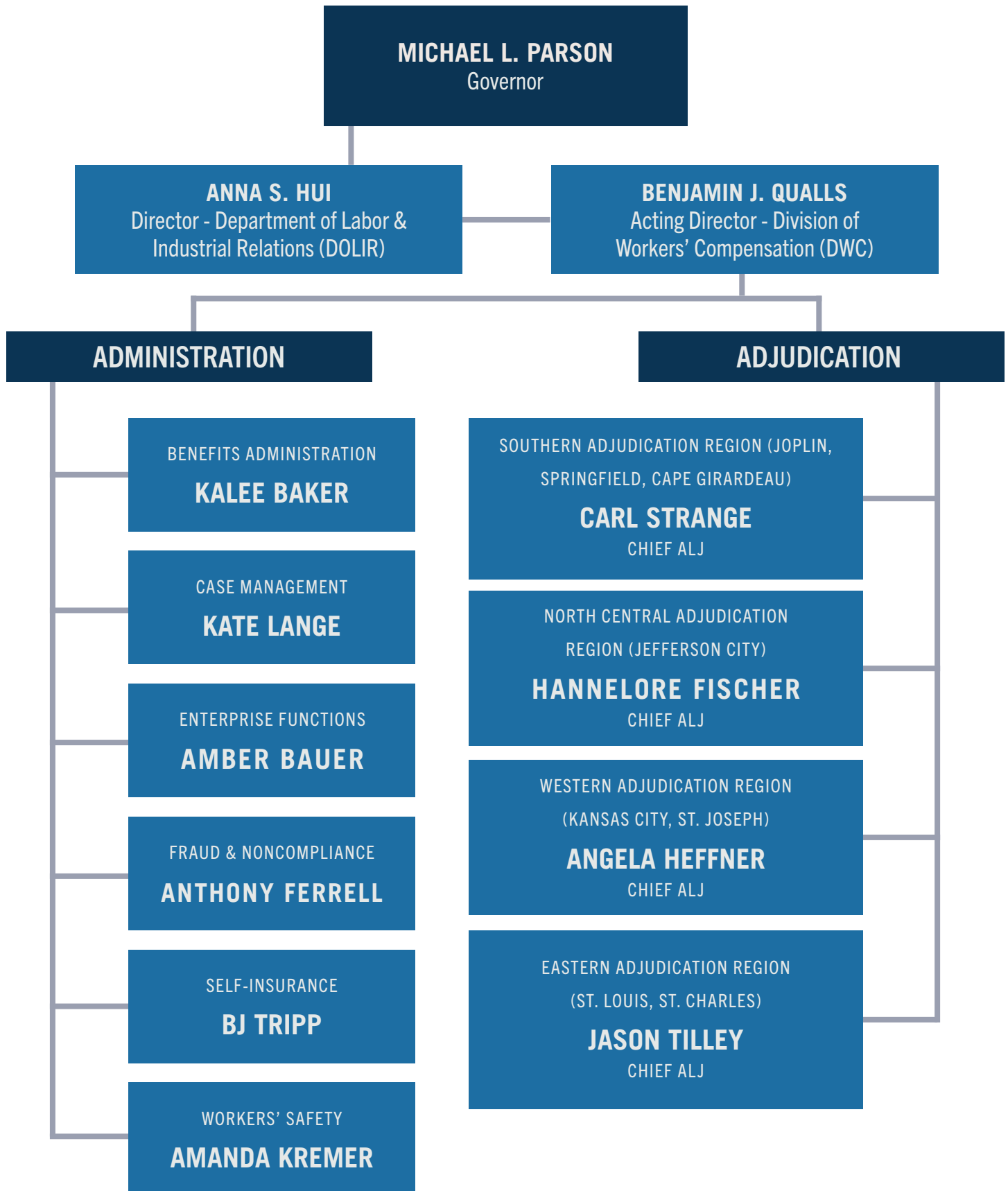
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\*The figures in this report are CY 2024 unless otherwise noted.



# ORGANIZATIONAL CHART



# DEPARTMENT & DIVISION LEADERSHIP

## DIVISION OF WORKERS' COMPENSATION

The Division of Workers' Compensation ensures that an employee who suffers a work-related accident, injury, or occupational disease receives medical treatment and other benefits they are entitled to such as disability payments. Options to resolve disputes between injured employees and the employers/insurers, and/or the Second Injury Fund (SIF), including adjudication

services, are provided through adjudication offices. The Division regulates individual employers and groups/trusts authorized to self-insure and investigates allegations of workers' compensation fraud and noncompliance. The Division also authorizes payments and benefits from the SIF and administers the Line of Duty and Tort Victims' Compensation Programs.

## ANNA S. HUI *DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS DIRECTOR*



Anna Hui was appointed Director of the Missouri Department of Labor and Industrial Relations in March of 2017 and confirmed by the Senate in January 2018, making her the first American of Asian descent to serve

in the governor's cabinet in Missouri history. During her career, she served as Chief of Staff to former U.S. Department of Labor Secretary Elaine Chao and as

Acting Director of the Illinois Department of Labor. Anna is the current Board President of the International Association of Industrial Accidents Boards and Commissions. She has also served as the President of the National Association of Government Labor Officials (NAGLO) 2018-2020 and Board President of the National Association of State Workforce Agencies (NASWA) 2019-2020. She received a J.D. from Loyola University Chicago School of Law, an M.S.M. and an M.B.A. from the University of Maryland University College (UMUC) and a B.S. in Psychology from the University of Illinois at Urbana-Champaign (UIUC).

## BENJAMIN J. QUALLS *DIVISION OF WORKERS' COMPENSATION ACTING DIRECTOR*



Ben Qualls joined the Division of Workers' Compensation (DWC) in 2004, holding various roles before moving up to a Senior Research/Data Analyst role supporting both the statewide COVID Fusioncell

response effort and DWC Modernization Project. He became Deputy Director of DWC in June of 2022

and is currently serving dual roles as Acting Division Director and Deputy Division Director, as of November of 2024. Ben holds a Bachelor's Degree in Business Administration with an emphasis in Finance and Banking and a Minor in Economics from the University of Missouri-Columbia, as well as industry certifications Professional Scrum Master I – PSM I and Professional Scrum Product Owner I – PSPO I (issued by Scrum.org), Certified Change Practitioner (issued by Prosci, Inc.) and Electronic Data Interchange (EDI) Claims Professional (issued by IAIABC).

# ASSESSMENTS & EXPENDITURES

## WORKERS’ COMPENSATION ADMINISTRATIVE FUND TAX & SURCHARGE

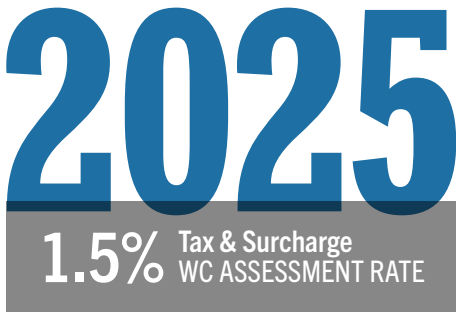
Missouri imposes a workers’ compensation administrative tax on all workers’ compensation insurance carriers and self-insured employers and an administrative surcharge on every workers’ compensation deductible plan policyholder. Section 287.690 RSMo authorizes the imposition of an administrative tax not to exceed 2.0% and §287.716 authorizes an administrative surcharge at the same rate as the administrative tax. Administrative tax and administrative surcharge revenues fund administration of the workers’ compensation law.

The Division is modernizing its legacy system, a mix of in-house, custom-developed applications limited in the ability to handle advancements in technology, legislative mandates, and the changing needs of DWC stakeholders. The new system, Work Comp Connect, will have self-service options for injured workers, attorneys, healthcare providers, self-insured companies, employers, carriers and third party administrators.

Work Comp Connect will be implemented in three phases. Phase 1 includes efficiencies in docket scheduling and hearing notification for adjudication offices and Labor and Industrial Relations Commission. The division will also migrate to EDI 3.1 accepting both First Reports of Injury Filed (FROI) and Subsequent Report of Injury (SROI) reporting.

Each year, the DWC Director estimates the amount of revenue required to administer the workers’ compensation program and determines the rate for the following calendar year. If the estimated available balance of the fund on Dec. 31 of the year the tax rate determination is made falls below 110% of the previous year’s expenses plus any additional revenue required due to new statutory requirements given the division by the general assembly, the Director shall impose a tax not to exceed 2.0%. For calendar year 2025, the administrative tax and surcharge will be 1.5%.

CASH BALANCE (JAN 1, 2024)	\$19,032,929
REVENUE:	
Tax & Surcharge Collections	\$29,162,312
Interest	\$682,961
Miscellaneous Receipts	\$123,069
TOTAL REVENUE	\$29,968,341
EXPENDITURES:	
Administrative Costs	\$25,047,645
TOTAL EXPENDITURES	\$25,047,645
CASH BALANCE (DEC 31, 2024)	\$23,953,625



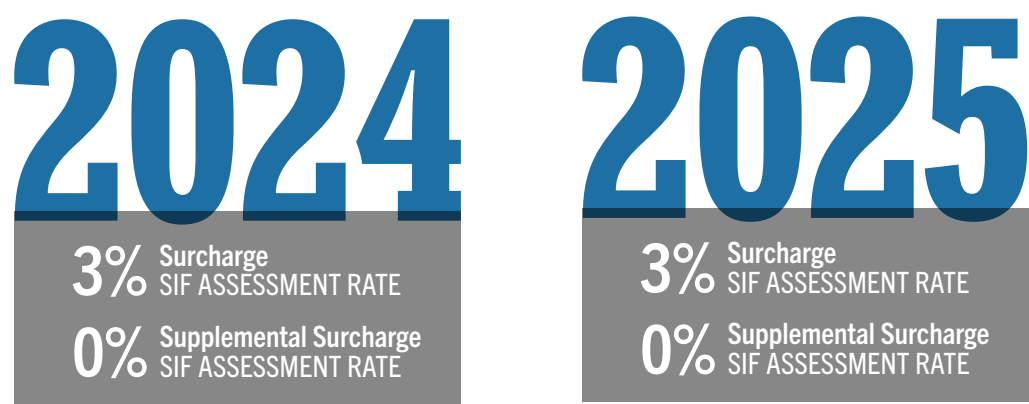
## SECOND INJURY FUND SURCHARGE & SUPPLEMENTAL SURCHARGE

Section 287.715 RSMo, authorizes the imposition of a Second Injury Fund (SIF) Surcharge that shall not exceed 3.0%. Section 287.715.6, RSMo, (Supp. 2023) authorizes the imposition of a SIF supplemental surcharge not to exceed 1% through calendar year 2026.

The revenue generated by the SIF surcharge and the SIF supplemental surcharge is used to pay benefit and expense liabilities of the fund. For calendar year 2025, the SIF surcharge will be 3.0% and the SIF supplemental surcharge will not be required and set at 0.0%.

## SECOND INJURY FUND BALANCE AND EXPENDITURES

CASH BALANCE (JAN 1, 2024)	\$54,357,373
REVENUE:	
Surcharge Collections	\$57,477,082
Interest	\$1,875,308
Miscellaneous Receipts	\$99,368
TOTAL REVENUE	\$59,451,758
EXPENDITURES:	
Benefit Disbursements	\$60,199,231
Administrative Costs	\$5,516,803
TOTAL EXPENDITURES	\$65,716,034
CASH BALANCE (DEC 31, 2024)	\$48,093,098







## MODERNIZATION PROJECT

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During 2024, the Division worked closely with Objectstream, Inc. (Phase 1 implementation) and CSG Independent Verification & Validation (IV&V) advisor, making significant progress on Work Comp Connect (WCC) in Analysis and Design as well as Application Development. After rejoining the team in September, Verisk (EDI 3.1 implementation) has supported the EDI upgrade.

Within the WCC application, design completion is occurring for all business areas. Over the year, design for Case Management, Medical Fee Dispute, Adjudication, Benefits Administration, and Order Entry was completed. In addition, design is complete for Master Data Management, Operational Data Store, and Data Bridging and Synchronization. Due to the complexities involved in the design of Case Management and Adjudication, and the delays associated with the EDI 3.1 Implementation Vendor procurement, the Go-Live date for Phase 1 was adjusted to Dec. 16, 2025.

In April, Objectstream began application development using an Agile framework, completing work in iterations (sprints). Each sprint consists of 1) development, 2) demo and release and 3) testing. Testing early and fixing defects will occur prior to System Integration Testing (SIT), where the primary focus will be testing of end-to-end scenarios. Sprints for Self-service Portal, Enterprise Functions, Case Management, and Medical Fee Dispute

have been completed. Sprints for Adjudication and Benefit Administration will be released before the end of the year 2025. Several sprints have also been completed for Master Data Management and Data Migration.

Additionally, DWC kicked-off requirements analysis activities for Phase 2. The initial business areas of focus are Line of Duty Claims and Tort Victims' Claims, followed by Second Injury Fund.

A Modernization Program update was provided during the 29th DWC Educational Seminar. The Division presented on the need for modernization, work accomplished, a general outline of system capabilities, and an estimated timeline for completion and Phase 1 Go-Live. DWC also hosted a Work Comp Connect booth, where attendees were able to see demos of the WCC system and assess the capabilities that will be available.

Organizational Change Management (OCM) continued to be an important focus area for the team. Activities included distributing a regular newsletter for internal stakeholders, providing a quarterly update for external stakeholders, and conducting quarterly town hall meetings. The OCM Team administered a survey to internal stakeholders. The survey's results will be used to guide future activities for a smooth transition to the new system.

The Enterprise Functions Unit supports functions Division-wide by providing data analytics, statistical reporting, program management, training, and process improvement. The Unit assists in distributing mail, account administration, equipment management, and technical assistance for the Division. The Unit aids the

## CASE MANAGEMENT

The Case Management Unit processes paper and electronic filings made by external parties, including documents initially filed at each of the Division's eight Adjudication offices. This unit's functions include claims processing, case review, paper imaging, document management and EDI monitoring.

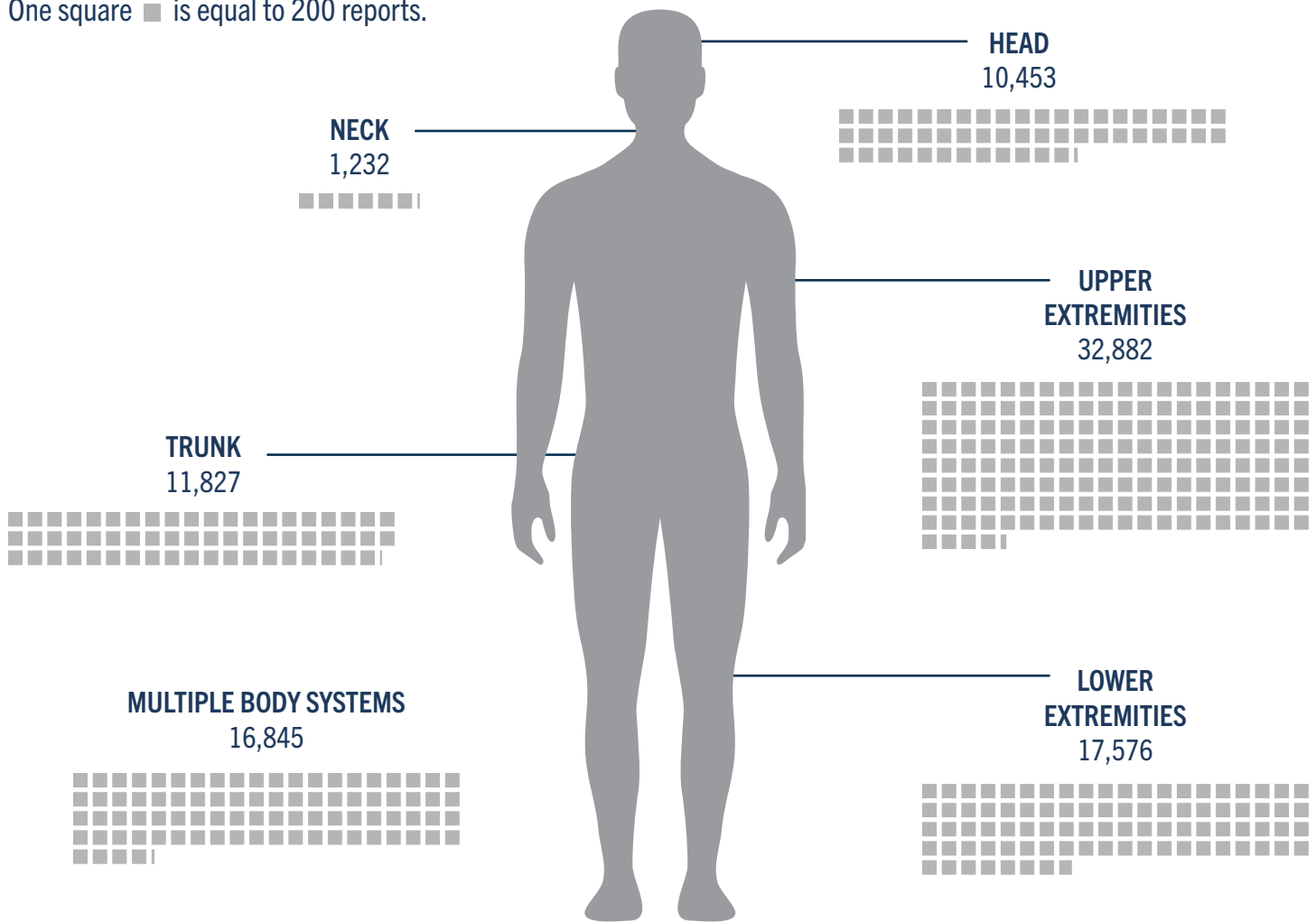
In 2024, 98% of FROIs were filed electronically (through EDI or the web).

## FIRST REPORTS OF INJURY FILED BY COUNTY



## FIRST REPORTS OF INJURY FILED BY BODY PART

One square ■ is equal to 200 reports.



## FIRST REPORTS OF INJURY FILED BY AGE GROUP

AGE GROUP	REPORTS
10-15	27
16-19	3,271
20-29	22,716
30-39	19,840
40-49	16,471
50-59	15,954
60-69	10,461
70-79	1,861
80-89	191
90-99	10
Unknown	13

## FIRST REPORTS OF INJURY FILED BY INDUSTRY (TOP 10)

INDUSTRY	REPORTS
Health Care & Social Assistance	17,907
Manufacturing	12,709
Retail Trade	10,226
Public Administration	8,895
Transportation & Warehousing	6,073
Accommodation & Food Services	5,274
Finance & Insurance	5,055
Educational Services	4,483
Construction	3,982
Wholesale Trade	3,562

## CLAIMS FOR COMPENSATION

An employee may contact the Dispute Management Unit for assistance and/or file a Claim for Compensation with the Division if they believe they are not receiving benefits they are entitled to under the Workers' Compensation Law. An employee may opt to obtain legal representation to file a Claim for Compensation with the Division.

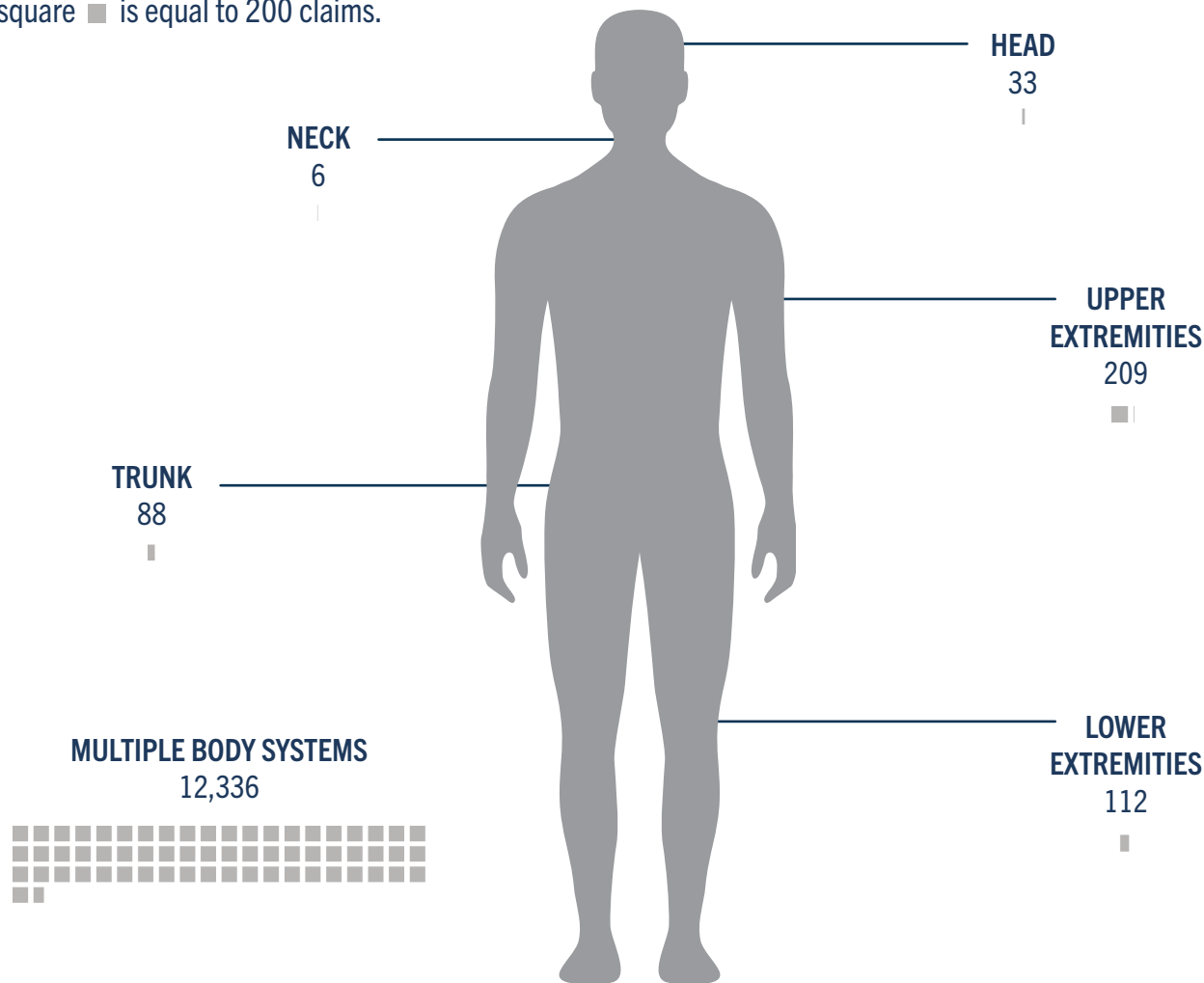
The filing of a Claim initiates a contested case proceeding where the Administrative Law Judge (ALJ) has the authority to determine the issues in dispute. As of Dec. 31, 2024, a total of 23,719 Claims for Compensation were pending before the Division.

## CLAIMS FOR COMPENSATION FILED BY YEAR



## CLAIMS FOR COMPENSATION FILED BY BODY PART

One square ■ is equal to 200 claims.



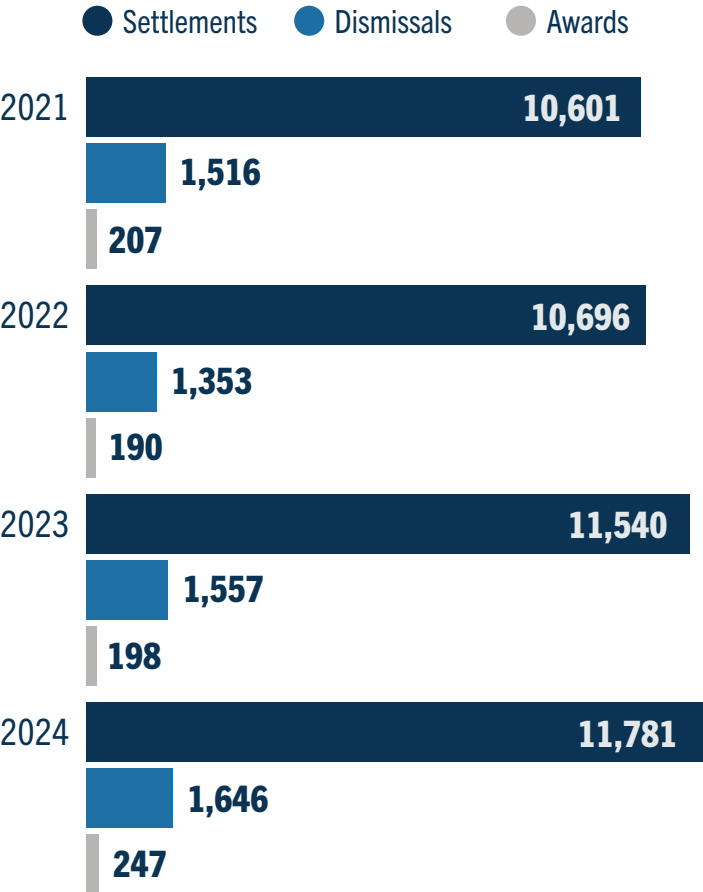
Claims may be resolved through the issuance of an award, a compromise settlement, or a dismissal. Case resolution time frames vary based on multiple factors including body part injured, employment, disability

plan, treatment plan and for each resolution type. Each adjudication office provides prehearing and mediation services throughout the life of a Claim.

CLAIMS FOR COMPENSATION BY INDUSTRY (TOP 10)

INDUSTRY	CLAIMS
Manufacturing	2,292
Public Administration	1,573
Health Care & Social Assistance	1,364
Transportation & Warehousing	1,213
Retail Trade	1,066
Unknown	945
Construction	774
Finance & Insurance	551
Wholesale Trade	526
Administrative & Support & Waste Management & Remediation Services	522

CLAIMS FOR COMPENSATION RESOLUTIONS



OCCUPATIONAL DISEASES

Section 287.067.1 RSMo defines an occupational disease (OD) 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 2024, 718 claims were filed for occupational diseases.

**718** | OD TOTAL CLAIMS

## OD CLAIMS BY INDUSTRY (TOP 10)

INDUSTRY	CLAIMS
Manufacturing	217
Public Administration	110
Unknown	106
Construction	42
Transportation & Warehousing	38
Healthcare and Social Assistance	33
Retail Trade	29
Finance & Insurance	24
Wholesale Trade	20
Educational Services	18

## OD CLAIMS BY NATURE OF INJURY (TOP 10)

NATURE OF INJURY	CLAIMS
All Other Occupational Disease NOC	432
Carpal Tunnel Syndrome	97
Mental Stress	87
Respiratory Disorders	25
Asbestosis	21
Poisoning-Chemical	15
Cancer	12
Loss of Hearing	10
Dermatitis	9
Mental Disorder	6

## OD DUE TO TOXIC EXPOSURE as set forth in §287.020.11 RSMo

21 ASBESTOSIS	5 MESOTHELIOMA	1 SILICOSIS
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**WORKERS' COMPENSATION PRIMARY INJURY FUNNEL**

Statistics below portray an injury's resolution through the workers' compensation process.

91K  
16K  
13K

FIRST REPORTS OF INJURY

SETTLEMENTS

CLAIMS FOR COMPENSATION

524  
222

HEARINGS

AWARDS

**CUSTOMER SERVICE**

The Division is required to maintain a public information program that provides assistance to all parties including injured workers, employers, insurers, and lawyers. The Division's Customer Service Representatives received a total of 17,547 calls in 2024 beyond those calls received by Docket Clerks in our Adjudication offices.

The Unit may also process requests for assistance coming through the Division's website to include Sunshine Law requests, constituent requests from the legislature or Governor's office, and requests for Proof of Coverage.

17.5K

CUSTOMER SERVICE  
CALLS RECEIVED

**MEDICAL FEE DISPUTE**

The Medical Fee Dispute Program allows health care providers to file an application for reimbursement of disputed, outstanding charges and fees relating to treatment and services provided to injured employees. In 2024, the Unit processed 77 applications for direct payment and 2,284 applications for payment of

additional reimbursement. The Medical Fee Dispute Program received 248 applications for "reasonableness" disputes, defined as under \$1,000, during the calendar year 2024. Requests for an Administrative Ruling were submitted in 16 cases.

**MEDICAL FEE DISPUTE DOCUMENTS PROCESSED**

2K  
248

APPLICATIONS FOR  
PAYMENT OF ADDITIONAL  
REIMBURSEMENT

"REASONABLENESS"  
DISPUTE APPLICATIONS  
<\$1,000

77  
16

APPLICATIONS  
PROCESSED  
FOR DIRECT PAYMENT

REQUESTS FOR  
ADMINISTRATIVE  
RULINGS SUBMITTED

## FATALITIES

An employer must report fatalities to the Division through the filing of a FROI within 30 days. A Claim for Compensation may be filed by other parties to the Claim. 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 CAUSE (TOP 10)

CAUSES	FATALITIES	PERCENT
Other-Miscellaneous	18	18.37%
Unknown	13	13.27%
Fall, Slip, Trip, NOC	6	6.12%
Motor Vehicle, NOC	6	6.12%
MV Collision with another Vehicle	6	6.12%
Cumulative, NOC	5	5.1%
MV Collision with Fixed Object	4	4.08%
Strain or Injury, NOC	4	4.08%
Struck by Falling or Flying Object	4	4.08%
Absorption, Ingestion, Inhalation, NOC	3	3.06%

### FATALITIES BY AGE GROUP

AGE GROUP	FATALITIES
16-19	3
20-29	9
30-39	19
40-49	19
50-59	23
60-69	21
70-79	3
80-89	1
90-99	0
Unknown	0

### FATALITIES BY INDUSTRY (TOP 10)

INDUSTRY	FATALITIES	PERCENT
Manufacturing	14	14.29%
Construction	13	13.27%
Public Administration	12	12.24%
Transportation & Warehousing	11	11.22%
Unknown	8	8.16%
Retail Trade	8	8.16%
ASWMRS <sup>1</sup>	7	7.14%
Wholesale Trade	7	7.14%
Accommodation & Food Services	5	5.1%
Finance & Insurance	5	5.1%

<sup>1</sup>Administrative & Support & Waste Management & Remediation Services

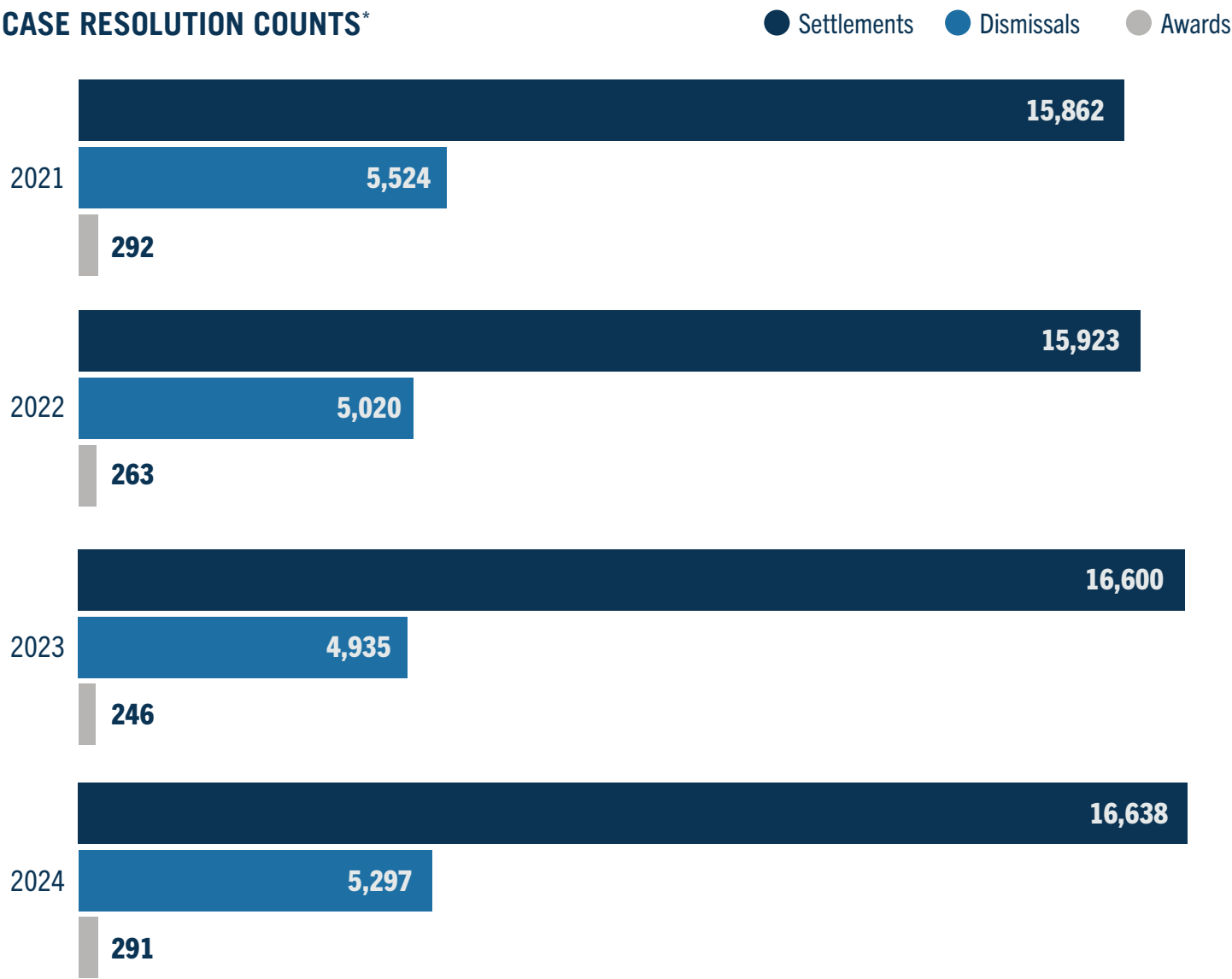


# ADJUDICATION

The Division’s statutory responsibility to adjudicate and resolve disputes under the law is fulfilled by the four Chief Administrative Law Judges with oversight of eight physical adjudication offices in four Adjudication Regions spread throughout the State of Missouri. The Administrative Law Judges, Court Reporters and Docket Clerks provide services to the parties to a Claim or case.

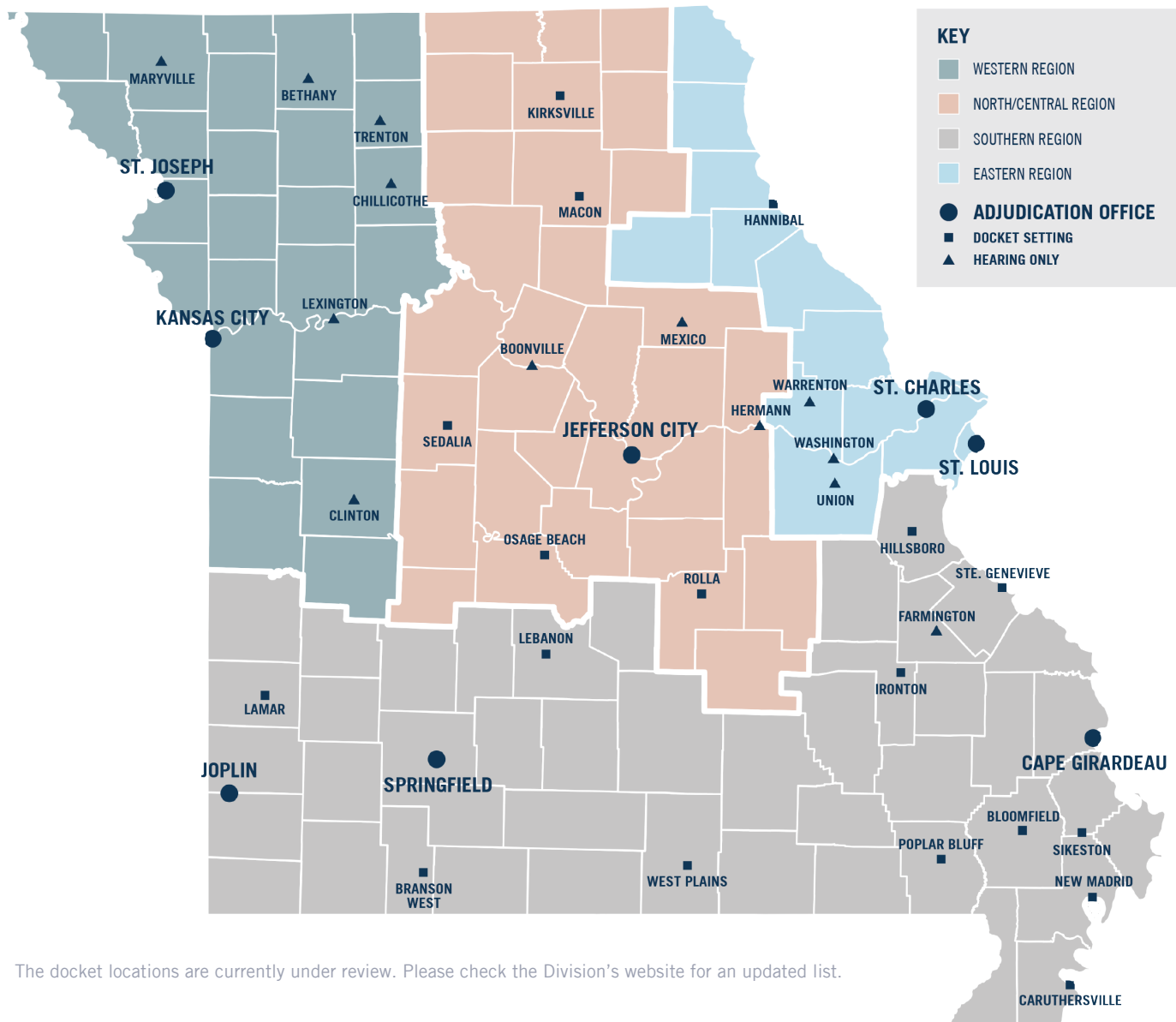
The Division is able to place voluntary settlement conferences, mediations, hardship hearings and dismissal settings on their dockets to be held by phone, virtually and in person. The prehearing status calls are required by the Administrative Law Judges during the life of a Claim.

## CASE RESOLUTION COUNTS\*



*\*Case Resolution Counts include both Primary Injury and Second Injury Fund resolutions.*

# 4-REGION ADJUDICATION OFFICE MAP



The docket locations are currently under review. Please check the Division's website for an updated list.

**WESTERN REGION**  
Chief ALJ: Angie Heffner

## KANSAS CITY

Kenneth Cain  
Emily Fowler  
Lawrence Rebman  
Mark Siedlik  
Kevin Thomas

## ST. JOSEPH

Ryan Asbridge

**NORTH/CENTRAL REGION**  
Chief ALJ: Hannelore Fischer

## JEFFERSON CITY

Bruce Farmer  
Melodie Powell

**SOUTHERN REGION**  
Chief ALJ: Carl Strange

## CAPE GIRARDEAU

Maureen Byrne  
Amy Young

## JOPLIN

Karen Fisher

## SPRINGFIELD

Skyler Burks  
Kevin Elmer

**EASTERN REGION**  
Chief ALJ: Jason Tilley

## ST. LOUIS

Karla Boresi  
Suzette Flowers  
Kathleen Hart  
Joseph Keaveny  
John Ottenad  
Cole Rosenblum

## ST. CHARLES

Melissa Gilliam  
Edwin Kohner

## DOCKET SETTINGS

LOCAL OFFICE	CONFERENCES	DISMISSALS	MEDIATIONS	PREHEARINGS	HARDSHIP HEARINGS	FINAL HEARINGS	TOTAL
Cape Girardeau	761	52	964	2,723	9	29	4,538
Jefferson City	983	143	923	1,238	7	23	3,317
Joplin	267	26	240	634	2	14	1,183
Kansas City	978	1,430	1,930	837	66	228	5,469
Springfield	838	451	831	2,369	8	33	4,530
St. Charles	306	188	1,055	3,727	9	28	5,313
St. Joseph	302	132	79	405	0	0	918
St. Louis	2,429	756	4,155	18,497	9	169	26,015
Total	6,864	3,178	10,177	30,430	110	524	51,283

# BENEFITS ADMINISTRATION UNIT

The Benefits Administration Unit is responsible for tasks associated with the Second Injury Fund, Dispute Management, the Line of Duty Compensation Fund, and the Tort Victims’ Compensation Fund.

## SECOND INJURY FUND

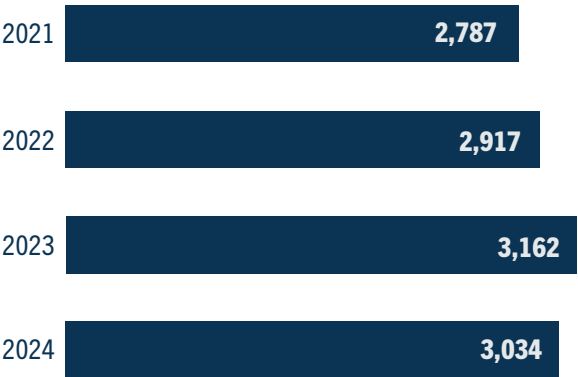
The Second Injury Fund (SIF) liability is set forth in §287.220, RSMo. When the SIF statute is applicable, the employer is liable only for the amount of disability caused by the employee’s current or last injury, and the SIF is liable for the amount of the increase in disability caused by the synergistic effect of the two injuries. As a result, the SIF provides the employers with protection in hiring an employee who has a preexisting disability.

For Claims filed for injuries after Jan. 1, 2014 (or post-2014 injury), the employee has to prove that a qualifying preexisting disability, combined with the disability from the primary injury, results in permanent total disability. Claims for Compensation filed against the SIF are resolved by dismissal, settlement, or issuance of an

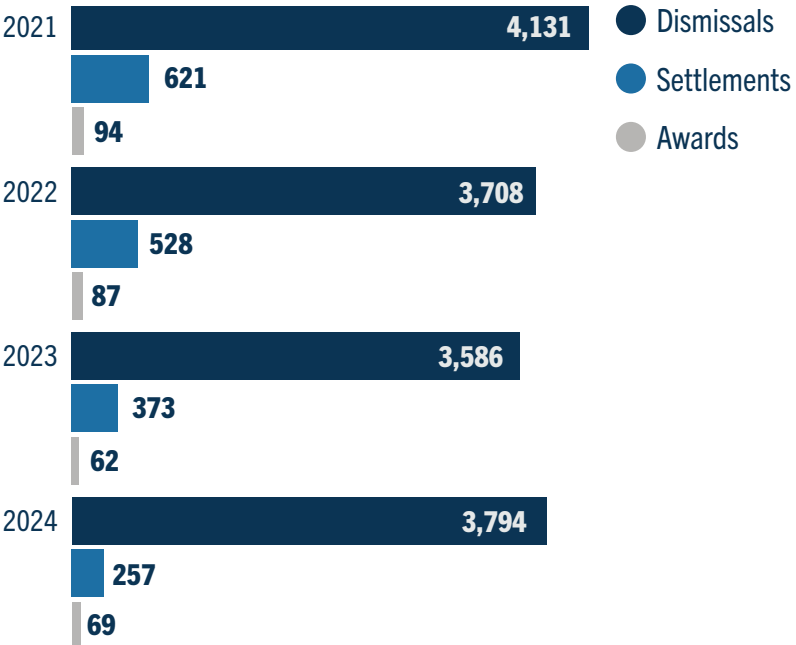
award. All awards issued by ALJs are issued after a hearing and may determine whether the claimant is eligible for SIF benefits under the statute or is not eligible for SIF benefits based on the evidence presented at the hearing. All awards are subject to appeal as provided by law. As of Dec. 31, 2024, there were 9,871 open SIF claims pending before the Division.

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 one percent through calendar year 2026.

## SECOND INJURY FUND CLAIMS FOR COMPENSATION FILED



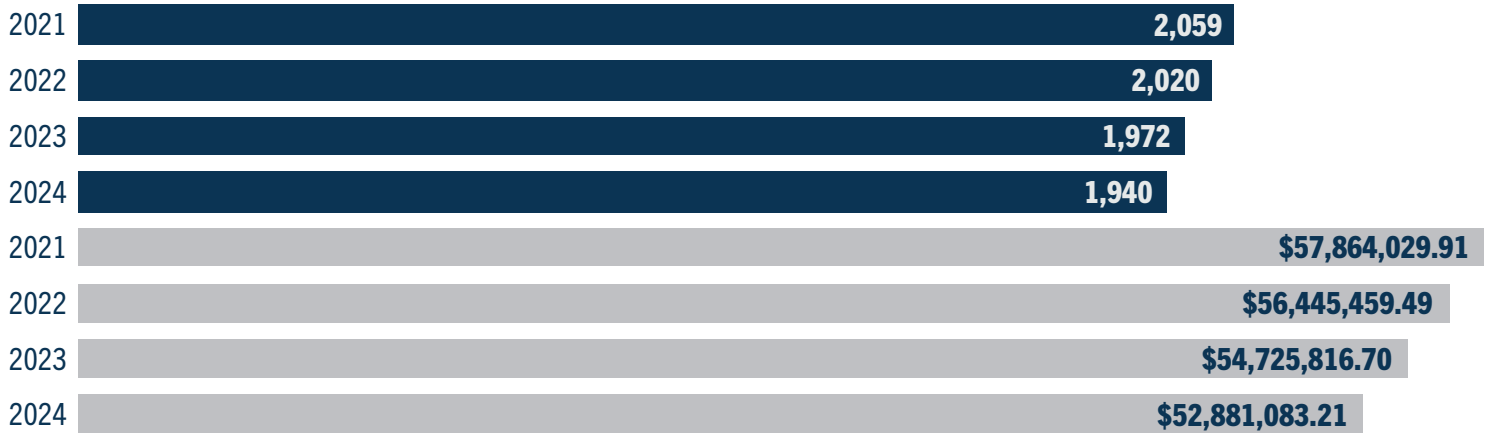
## SECOND INJURY FUND RESOLUTIONS



The charts below depict the aggregated payments made by benefit type and the number of recipients receiving said benefits, by calendar year.

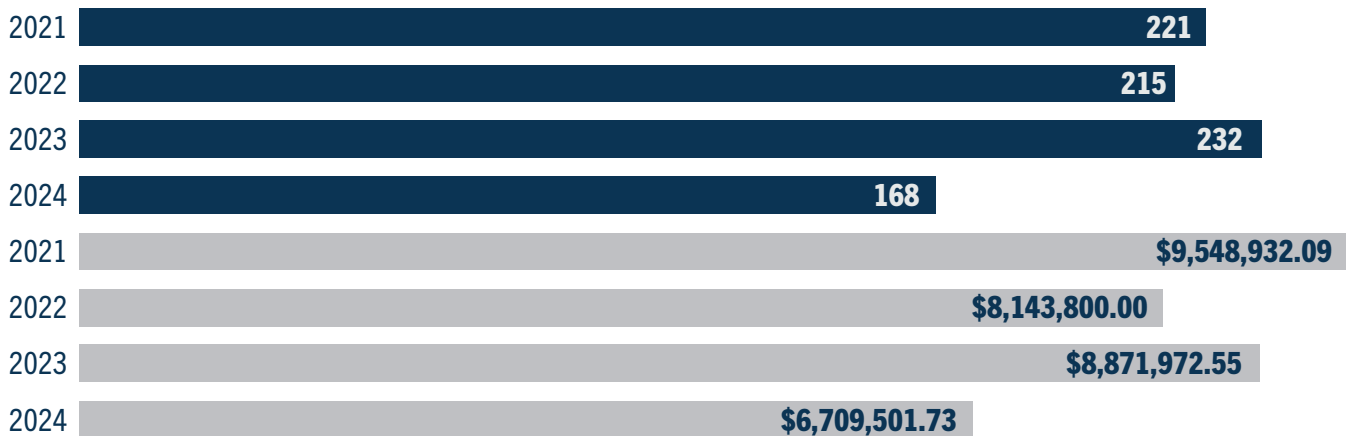
## PTD LIFETIME

● Recipient ● Benefit



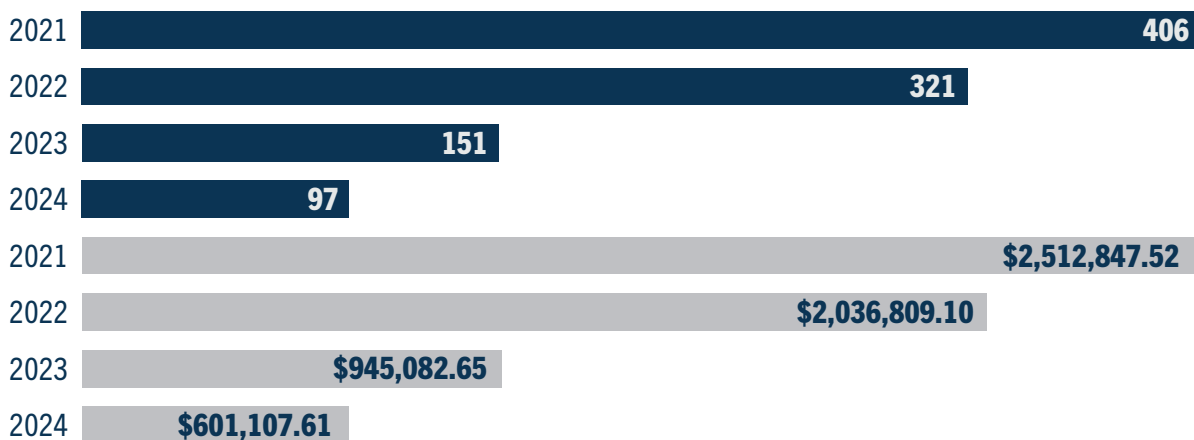
## PTD LUMP SUM

● Recipient ● Benefit



## PPD

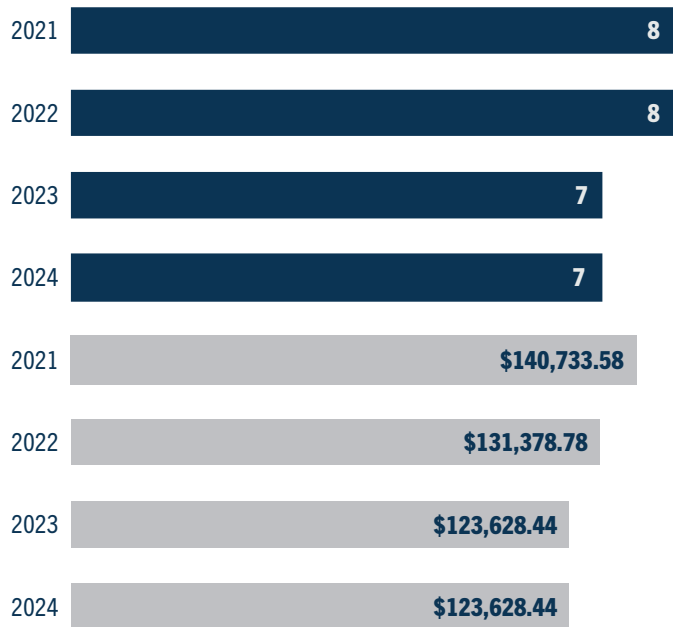
● Recipient ● Benefit



The charts below depict the aggregated payments made by benefit type and the number of recipients receiving said benefits, by calendar year.

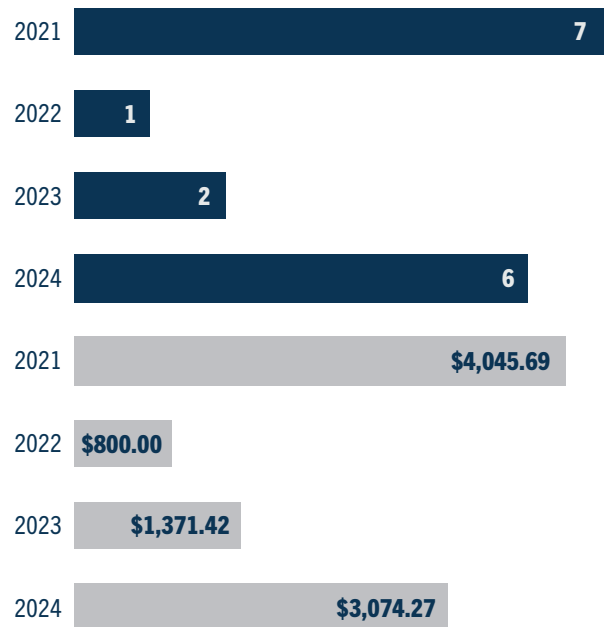
## DEATH

● Recipient ● Benefit



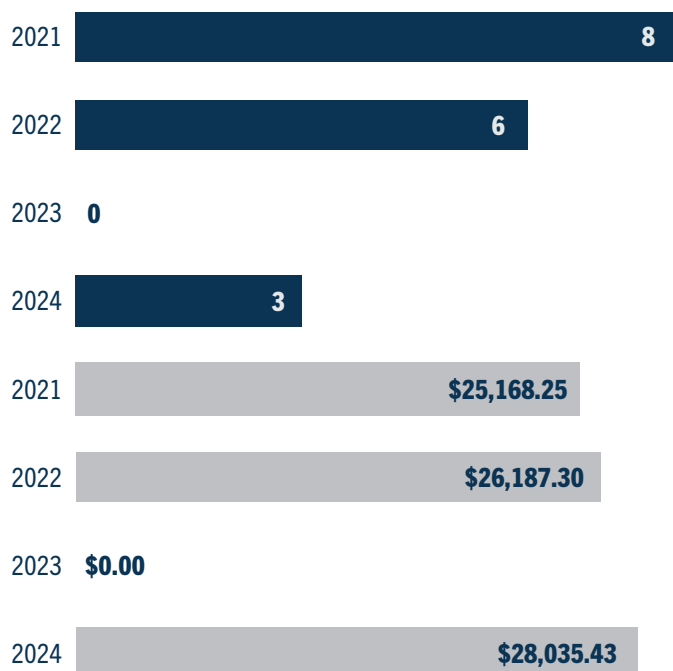
## REHABILITATION

● Recipient ● Benefit



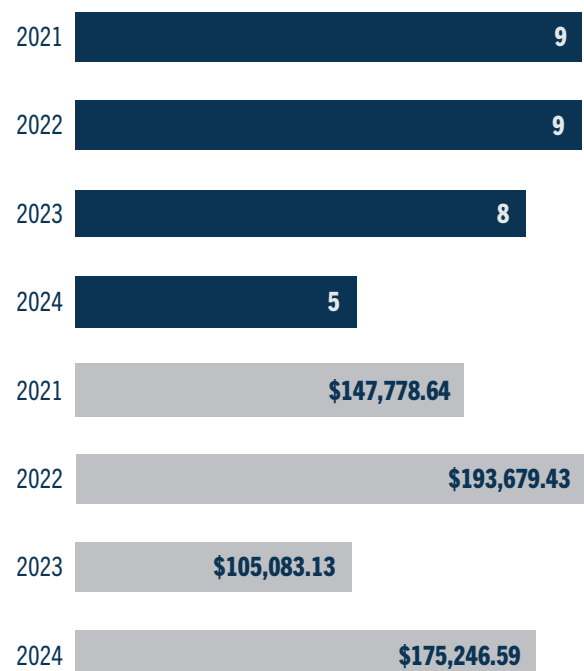
## LOST WAGE

● Recipient ● Benefit



## MEDICAL

● Recipient ● Benefit



## 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 Claim for Compensation is filed. This process is designed to benefit all parties by allowing an exchange of information and records to resolve issues without incurring litigation costs. Agreements that are reached between the parties remain confidential.

Because Dispute Management is voluntary, when mediation is rejected or fails, the party originally requesting mediation services is advised that further adjudication steps are available including filing of a Claim and determination by an Administrative Law Judge (ALJ). Once a written claim is filed, Dispute Management is no longer available to either party as the case has become a contested proceeding.

## LINE OF DUTY COMPENSATION FUND

The Line of Duty Compensation Act provides for benefits, separate and apart from workers' compensation death benefits, paid from the Line of Duty Compensation 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. Effective Aug. 28, 2018, the Missouri Legislature expanded the class of individuals who are entitled to line of duty benefits. There were 8 Line of Duty Claims received and 8 Line of Duty awards issued in 2024.

8  
8

LINE OF DUTY CLAIMS RECEIVED

LINE OF DUTY AWARDS ISSUED

## TORT VICTIMS' COMPENSATION FUND

Chapter 537, RSMo., requires the Division of Workers' Compensation to administer the Tort Victims' Compensation Fund which was created to support those injured due to another's negligence or recklessness who are unable to obtain full compensation for their injuries.

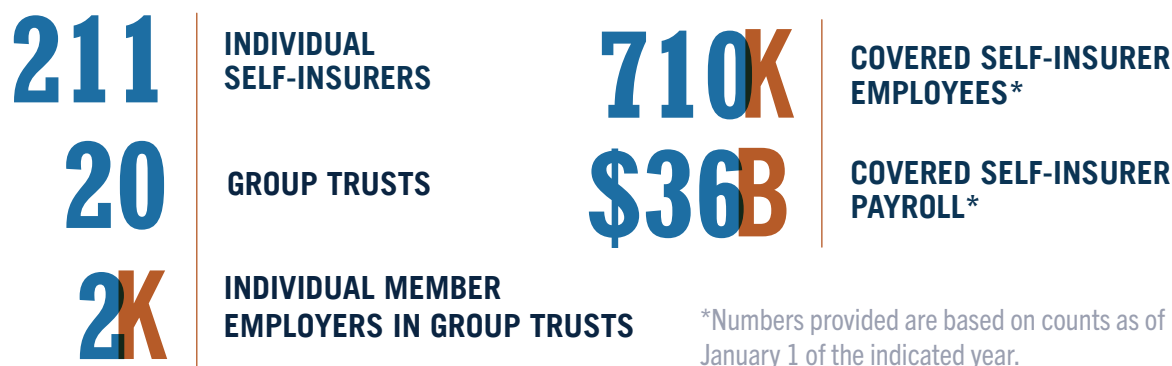
Awards are limited to \$300,000, and payments are prorated based on monies appropriated by the legislature. Currently, the Division is unable to make any payments from the Fund pursuant to a court issued injunction.

# 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 utilize the option to self-insure their obligations. The Unit must ensure that all self-insured employers comply with Chapter 287, RSMo, and follow 8 CSR 50-3.010. The Unit’s primary

functions consist of evaluating applications to self-insure submitted by employers and, providing oversight and assistance to current self-insured entities. Oversight requirements include filing timely self-insurer annual reports, posting appropriate levels of security, and complying and meeting claims best practices and safety obligations.

## SELF-INSURANCE COUNTS



## SELF-INSURERS BY INDUSTRY

INDUSTRY	SELF-INSURERS
Services	91
Manufacturing	32
Public Adminstration	21
Retail Trade	19
Transportation & Public Utilities	15
Wholesale Trade	8
Finance, Insurance, & Real Estate	5
Agriculture, Forestry, & Fish	3
Construction	3



# MISSOURI WORKERS’ SAFETY PROGRAM (MWSP)

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.

## CERTIFICATIONS COMPLETED

292

SAFETY CONSULTANTS OR ENGINEERS

156

PHYSICAL REHABILITATION FACILITIES

133

INSURANCE CARRIER GROUPS

## SAFETY AUDITS CONDUCTED

TYPE	AUDITS
Rehabilitation Facilities	15
Requests for Services	4
Self-Insurance	1
GRAND TOTAL	20

# FRAUD AND NONCOMPLIANCE

The Fraud and Noncompliance Unit promotes a safe, supportive, fair, and equitable work environment by preserving the integrity of Workers' Compensation Law. The Unit investigates allegations of fraud and noncompliance and serves all stakeholders by providing education and awareness through outreach. The Fraud and Noncompliance Unit investigates all allegations of workers' compensation fraud and noncompliance with Chapter 287 RSMo.

Examples include employee misclassification, failure to ensure liability by not having workers' compensation insurance, preparing or providing invalid certificates of insurance, filing fraudulent claims, failure to report workplace injuries, and making false statements to obtain or deny a benefit. In 2025, the Unit will continue to monitor injury reporting data received by the Division to look for opportunities to improve timely reporting by stakeholders.

355

NONCOMPLIANCE INVESTIGATIONS CONDUCTED

116

FRAUD INVESTIGATIONS CONDUCTED

48

REFERRALS TO THE ATTORNEY GENERAL'S OFFICE

## EMPLOYER EXEMPTIONS

The Employer Exemptions Program authorizes corporations who meet statutory officer and employee requirements the ability to exempt themselves from Missouri workers' compensation laws. The Employer Exemptions Program also

provides education to employers, employees, and other stakeholders regarding the requirements of businesses to insure their liability.

## RELIGIOUS EXCEPTIONS

The Religious Exception Program grants workers' compensation exceptions to employees who are members of recognized religious entities that are conscientiously opposed to acceptance of public or private insurance benefits (as defined by federal law). Both the employer and employee

must meet the statutory requirements. In 2024, the Unit granted 123 religious exceptions certificates from 25 separate employers; and 216 rescissions for employment separations.

216

RECISSIONS GRANTED FOR EMPLOYMENT SEPARATIONS

123

EMPLOYEES APPROVED FOR RELIGIOUS EXCEPTION CERTIFICATES

25

SEPARATE EMPLOYERS FOR THE APPROVED RELIGIOUS EXCEPTIONS CERTIFICATES

## PENALTIES RECEIVED\*

YEAR	FRAUD	NONCOMPLIANCE	TOTAL
2021	\$55,490.81	\$213,356.33	\$268,847.14
2022	\$98,660.09	\$238,530.69	\$337,190.78
2023	\$8,428.36	\$76,572.17	\$85,000.53
2024	\$13,936.00	\$89,861.85	\$103,797.85

\*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](mailto:FraudAndNoncompliance@labor.mo.gov)

# MISSOURI DWC CONTACTS

## MISSOURI DIVISION OF WORKERS' COMPENSATION

### Central Office

P.O. Box 58

Jefferson City, MO 65102-0058

[labor.mo.gov/dwc](http://labor.mo.gov/dwc)

(800) 775-2667

### Medical Fee Dispute

(800) 775-2667

### Physical Rehabilitation Benefits

573-751-7268

### 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

[insurance.mo.gov](http://insurance.mo.gov)

### Physical Rehabilitation Facility Certification

573-526-4945

### Records Requests

(800) 775-2667

### Religious Exception

573-526-6630

### National Council on Compensation Insurance (NCCI)

901 Peninsula Corporate Circle

Boca Raton, FL 33487-1362

Customer Service: 800-622-4123

[ncci.com](http://ncci.com)

### Self-Insurance

573-526-3692

### Second Injury Fund Benefits

573-526-3876

### Box Account Set-up

(800) 775-2667

### Second Injury Fund Surcharge

573-526-3543

### Dispute Management

(800) 775-2667

### Tort Victims' Compensation

573-751-7268

### Fraud and Noncompliance

(800) 592-6003

### Vocational Rehabilitation

573-751-7268

### Case Management

(800) 775-2667

### Workers' Safety Program

573-526-5757

### Line of Duty

573-751-7268

# MISSOURI DWC CONTACTS

## ADJUDICATION OFFICE DIRECTORY

### WESTERN REGION

#### Kansas City

Phone: 816-889-2481  
1410 Genessee St., Suite 210  
Kansas City, MO 64102  
KCDocketing@labor.mo.gov

#### St. Joseph

Phone: 816-387-2275  
525 Jules St., Room 315 St.  
Joseph, MO 64501  
STJoeDocketing@labor.mo.gov

### EASTERN REGION

#### St. Louis

Phone: 314-340-6865  
111 North 7th St., Room 250  
St. Louis, MO 63101  
STLDocketing@labor.mo.gov

#### St. Charles

Phone: 636-949-1999  
3737 Harry S. Truman Blvd., Suite 300  
St. Charles, MO 63301  
STCDocketing@labor.mo.gov

### NORTH/CENTRAL REGION

#### Jefferson City

Phone: 573-751-4231  
3315 West Truman Blvd.  
Jefferson City, MO 65109  
JCDocketing@labor.mo.gov

### SOUTHERN REGION

#### Cape Girardeau

Phone: 573-290-5757  
3102 Blattner Dr., Suite 101  
Cape Girardeau, MO 63701  
CGDocketing@labor.mo.gov

#### Joplin

Phone: 417-629-3032  
3311 Texas Ave.  
Joplin, MO 64804  
JoplinDocketing@labor.mo.gov

#### Springfield

Phone: 417-888-4100  
1736 E. Sunshine, Suite 610  
Springfield, MO 65804  
SGFDocketing@labor.mo.gov





## **Division of Workers' Compensation**

P.O. BOX 58  
Jefferson City, MO 65102-0058

800-775-2667

[workerscomp@labor.mo.gov](mailto:workerscomp@labor.mo.gov)

[labor.mo.gov/DWC](http://labor.mo.gov/DWC)