

DIVISION OF WORKERS'
COMPENSATION

ANNUAL REPORT

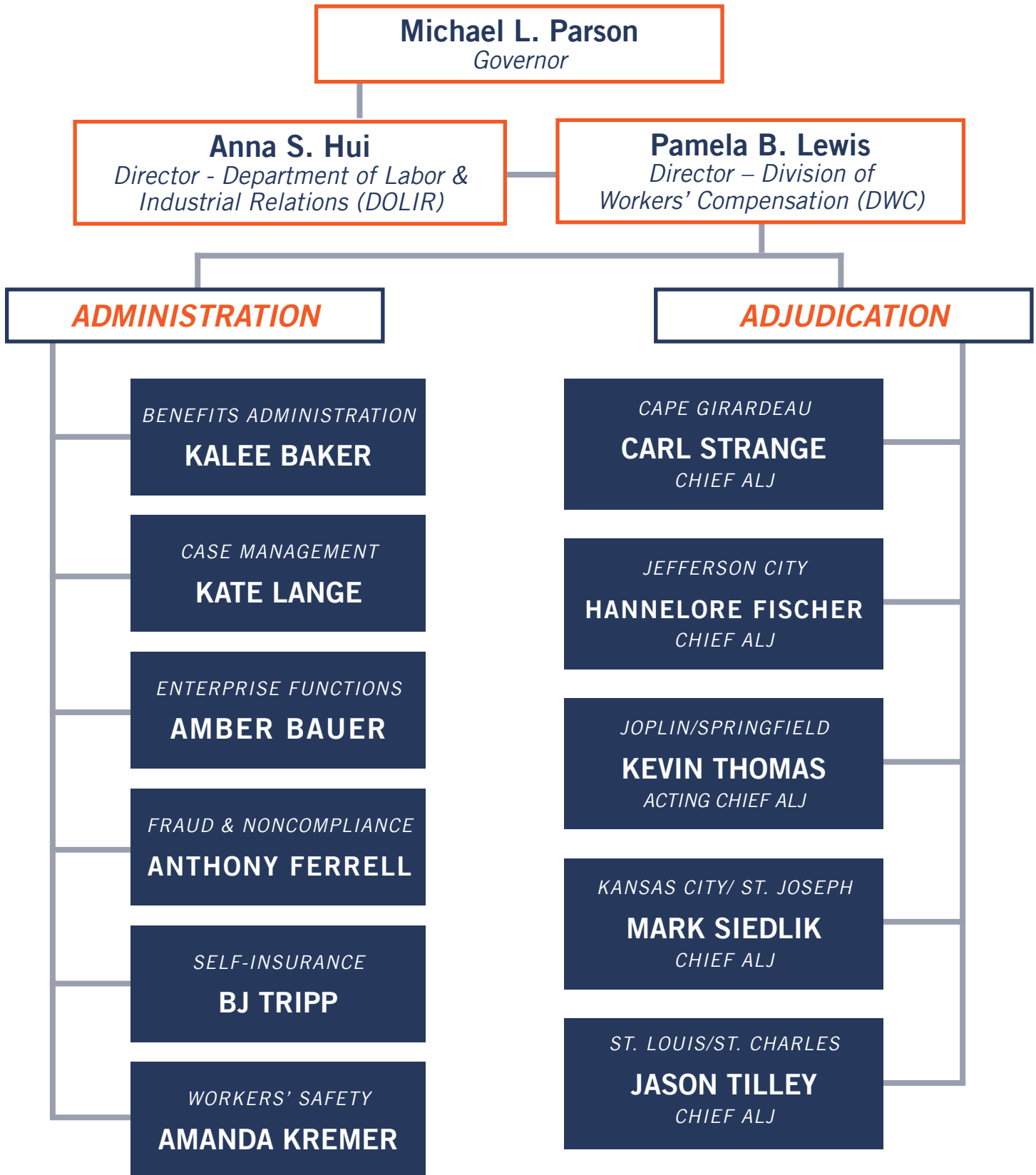
2023

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**The figures in this report are CY 2023 unless otherwise noted.*

ORGANIZATIONAL CHART



DEPARTMENTAL & DIVISIONAL LEADERSHIP

DIVISION OF WORKERS' COMPENSATION

The Workers' Compensation Division ensures that an employee who suffers a work-related accident, injury, or occupational disease receives medical treatment; wage loss replacement benefits; permanent, partial, or permanent total disability benefits; and/or death benefits, as prescribed by the law. The Division also oversees benefits that are owed to employees for occupational diseases due to toxic exposure. Various options to resolve disputes that may arise between injured employees and the employers/insurers, and/or the Second Injury Fund (SIF), including adjudication services, are provided through eight adjudication offices. The Division regulates individual employers and groups/trusts that have been authorized to self-insure their workers' compensation obligations and investigates allegations of workers' compensation fraud and noncompliance. The Division authorizes payment of compensation 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. For over two decades, Anna has worked to improve citizen service delivery, provide good stewardship of taxpayer dollars, and promote inclusion and diversity in numerous senior positions in both state and federal government.

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 Preside-elect 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 NASWA 2019-2020; she is a graduate of the Missouri Chamber of Commerce and Industry's 2018 Leadership Missouri Program. 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).

PAMELA B. LEWIS *DIVISION OF WORKERS' COMPENSATION DIRECTOR*



Pam Lewis was appointed Director of the Missouri Division of Workers' Compensation in April 2022 after joining the State in July 2021. She has over 25 years of experience in the insurance industry focusing primarily on workers' compensation claims, leadership, auditing and training. Past roles have included eight years of service at CorVel Corporation advancing to Vice President, Claims Unit and 13 years of service with Hartford Financial Services. Movement within the industry has provided her with a broad experience with insurance carriers, third party administrators, assigned risk programs and brokers in Missouri, Kansas, Iowa, Minnesota, Nebraska, South Dakota and Wisconsin. In her current role as Director, she is responsible for the Division's \$10 million administrative budget, programs payments, and monitoring expenditures while the Division moves forward with modernizing its missions and legacy software system. She is currently serving as the President of the Central States Regional Association and various committees for the International Association of Industrial Accident Boards and Commissions. Pam was born and raised in Kansas City, MO where she graduated from the University of Missouri-Kansas with a bachelor's in business administration.

ASSESSMENTS & EXPENDITURES

WORKERS' COMPENSATION ADMINISTRATIVE FUND TAX & SURCHARGE

As required by §287.690 and §287.716 RSMo, 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 workers' compensation law. The Division of Workers' Compensation has been appropriated funding for modernization of its current legacy system. The legacy system is a mix of in-house, custom developed applications that is outdated and limited in its ability to handle external advancements in technology, legislative mandates, and the changing needs of DWC stakeholders. The new system, Work Comp Connect, will have enhanced, real-time 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 increased efficiency in docket scheduling and notification of hearings for both the 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.

State law requires the Director of the Division of Workers' Compensation to estimate the amount of revenue required to administer the workers' compensation program each year and to determine the rate of tax to be paid in 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 2024, the administrative tax and surcharge will be 1.5%.

| | |
|--|---------------------|
| CASH BALANCE of fund on January 1, 2023 | \$15,323,897 |
| REVENUE: | |
| Tax & Surcharge Collections | \$27,699,216 |
| Interest | \$454,118 |
| Miscellaneous Receipts | \$93,400 |
| Total Revenue | \$28,246,734 |
| EXPENDITURES: | |
| Administrative Costs | \$24,537,701 |
| Total Expenditures | \$24,537,701 |
| CASH BALANCE of fund on December 31, 2023 | \$19,032,930 |

2023 WC ASSESSMENT RATE:
1.5% Tax & Surcharge

2024 WC ASSESSMENT RATE:
1.5% Tax & Surcharge

SECOND INJURY FUND SURCHARGE & SUPPLEMENTAL SURCHARGE

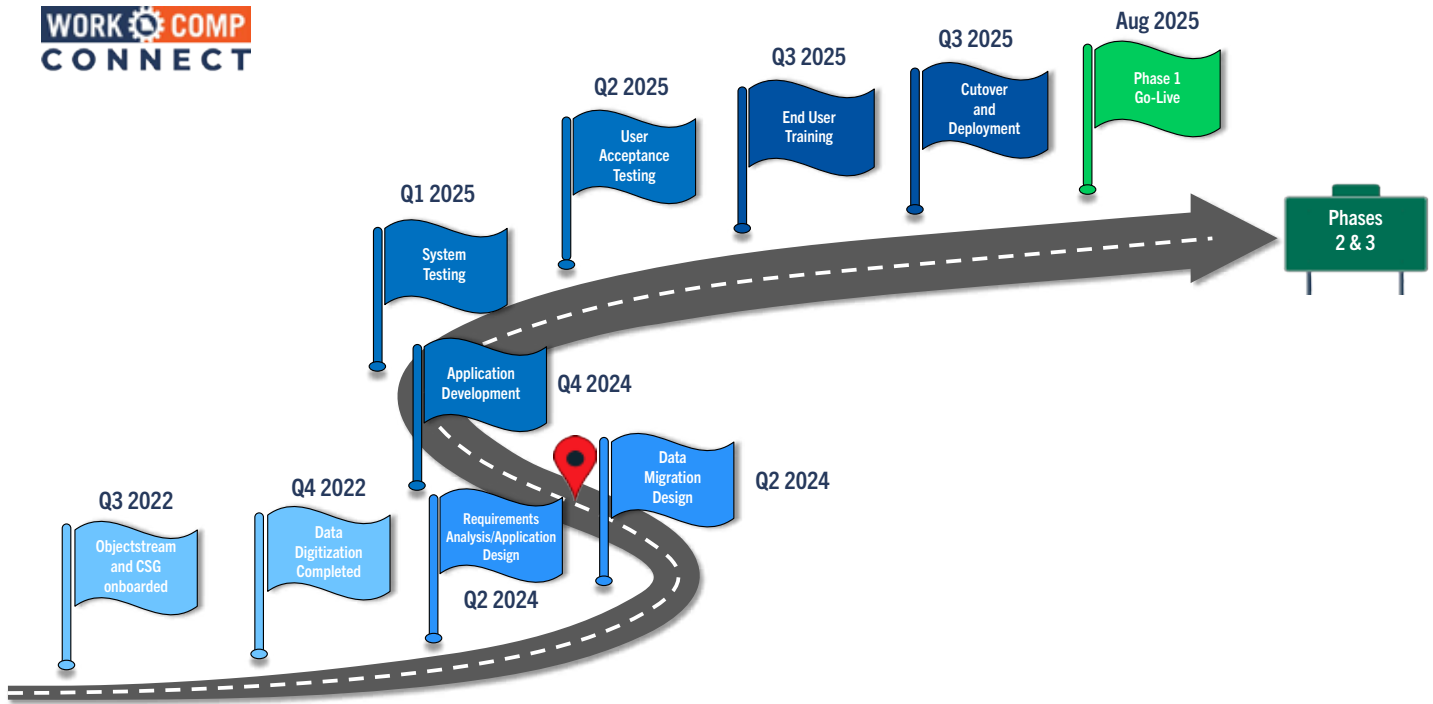
Section 287.715 RSMo, authorizes the imposition of a Second Injury Fund (SIF) Surcharge that shall not exceed 3.0%. Section 287.715.6, RSMo, (Supp. 2023) authorizes the imposition of a SIF supplemental surcharge not to exceed 1% through calendar year 2026. The revenue generated by the SIF surcharge and the SIF supplemental surcharge is used to pay benefit and expense liabilities of the fund. For calendar year 2024, the SIF surcharge will be 3.0% and the SIF supplemental surcharge will not be required and set at 0.0%.

| | |
|---|---------------------|
| BALANCE of fund on January 1, 2023 | \$57,304,750 |
| <i>REVENUE:</i> | |
| Surcharge Collections | \$64,857,302 |
| Interest | \$1,675,112 |
| Miscellaneous Receipts | \$214,441 |
| Total Revenue | \$66,746,855 |
| <i>EXPENDITURES:</i> | |
| Benefit Disbursements | \$64,730,423 |
| Administrative Costs | \$4,963,809 |
| Total Expenditures | \$69,694,232 |
| BALANCE of fund on December 31, 2023 | \$54,357,373 |

2023 SIF ASSESSMENT RATE:
3% Surcharge & 0% Supplemental Surcharge

2024 SIF ASSESSMENT RATE:
3% Surcharge & 0% Supplemental Surcharge

MODERNIZATION PROJECT



WHERE WE ARE NOW

DWC's team continued to make great strides on its Modernization Program in 2023. DWC worked closely with the Phase 1 implementation vendor Objectstream, Inc., and IV&V advisor CSG and made significant progress in the analysis and design stage of the project. This stage is typically the most demanding and time consuming since each RFP requirement is reviewed jointly by the Division and Implementation Vendor to create a blueprint (design) of the system ensuring each requirement is met.

Objectstream and DWC have been collaborating closely all year completing the design work for the self-service portal, customer service functions, and enterprise functions tasks. In addition, the Adjudication and Case Management modules, the primary driver for the new system, are close to completion. The Medical Fee Dispute module has been started.

System modernization includes two data initiative projects. Good progress has been made on both. Data Migration deals with accurately transporting data from the legacy system to the new system, Work Comp Connect. It includes bad data cleansing before moving it to Work Comp Connect. Master Data Management is instrumental in ensuring clean data in Work Comp Connect by eliminating duplicates, redundancies, and human error.

During 2023, modernization team members helped kick off the 28th DWC Seminar with a Work Comp Connect update, along with presentations during the Missouri Self-Insurer's Association's Annual Conference and Missouri Bar Association's Annual Workers' Compensation Institute and Fall Committee Meetings. The team covered information pertaining to work accomplished, a general outline of system capabilities, preliminary system design information, and an estimated timeline for completion and Phase 1 Go-Live.

Organizational Change Management (OCM) continued to be an important focus area for the team. Activities included creating and distributing a monthly newsletter for internal stakeholders, conducting quarterly town hall meetings, creating a style guide for visual and written elements to be used in the Work Comp Connect. The OCM team has participated in DWC Educational Seminar by staffing a booth to share updates on modernization with attendees, working with the DOLIR web team to create a Work Comp Connect informational website (<https://labor.mo.gov/wcc>), and providing staff training activities on stress management and professional communication. External stakeholders may receive a quarterly Work Comp Connect Newsletter by signing up at www.labor.mo.gov/wcc/contact.

ENTERPRISE FUNCTIONS

The Enterprise Functions Unit supports the DWC’s mission by providing data analytics, statistical reporting, process improvement, training, account administration and technical assistance. The unit is fully engaged in the DWC’s Modernization Project by providing their knowledge, resources and program management skills.

CASE MANAGEMENT

INJURY PROCESSING

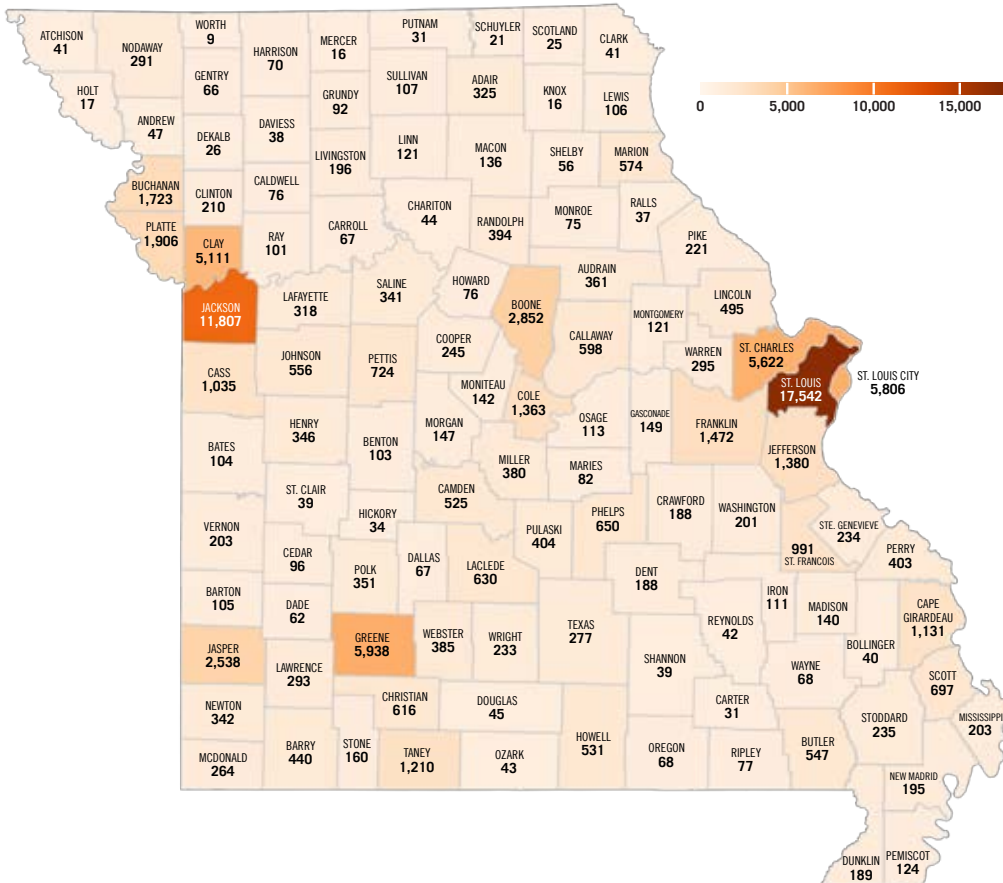
The Case Management Unit processes paper and electronic filings made by external parties, including documents initially filed at each of the Division’s eight Adjudication offices. This unit’s functions include claims processing, case review, paper imaging, document management and electronic data interchange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

FIRST REPORTS OF INJURY (FROI)

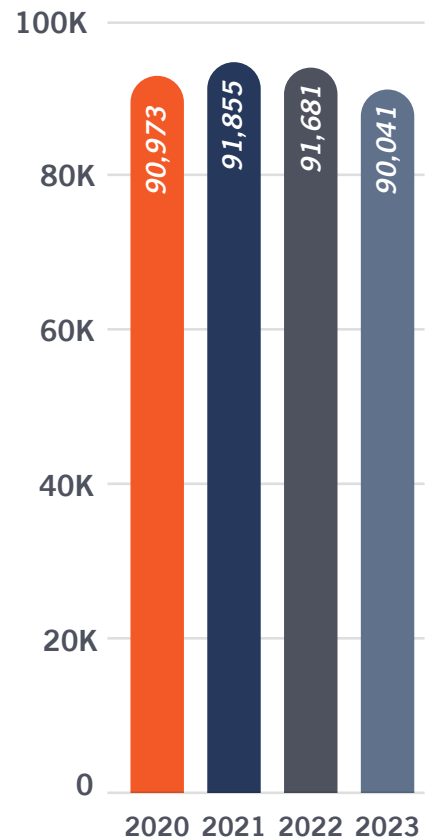
In 2023, 98% of FROIs were filed electronically (through EDI or the web).

FIRST REPORTS OF INJURY FILED

BY COUNTY

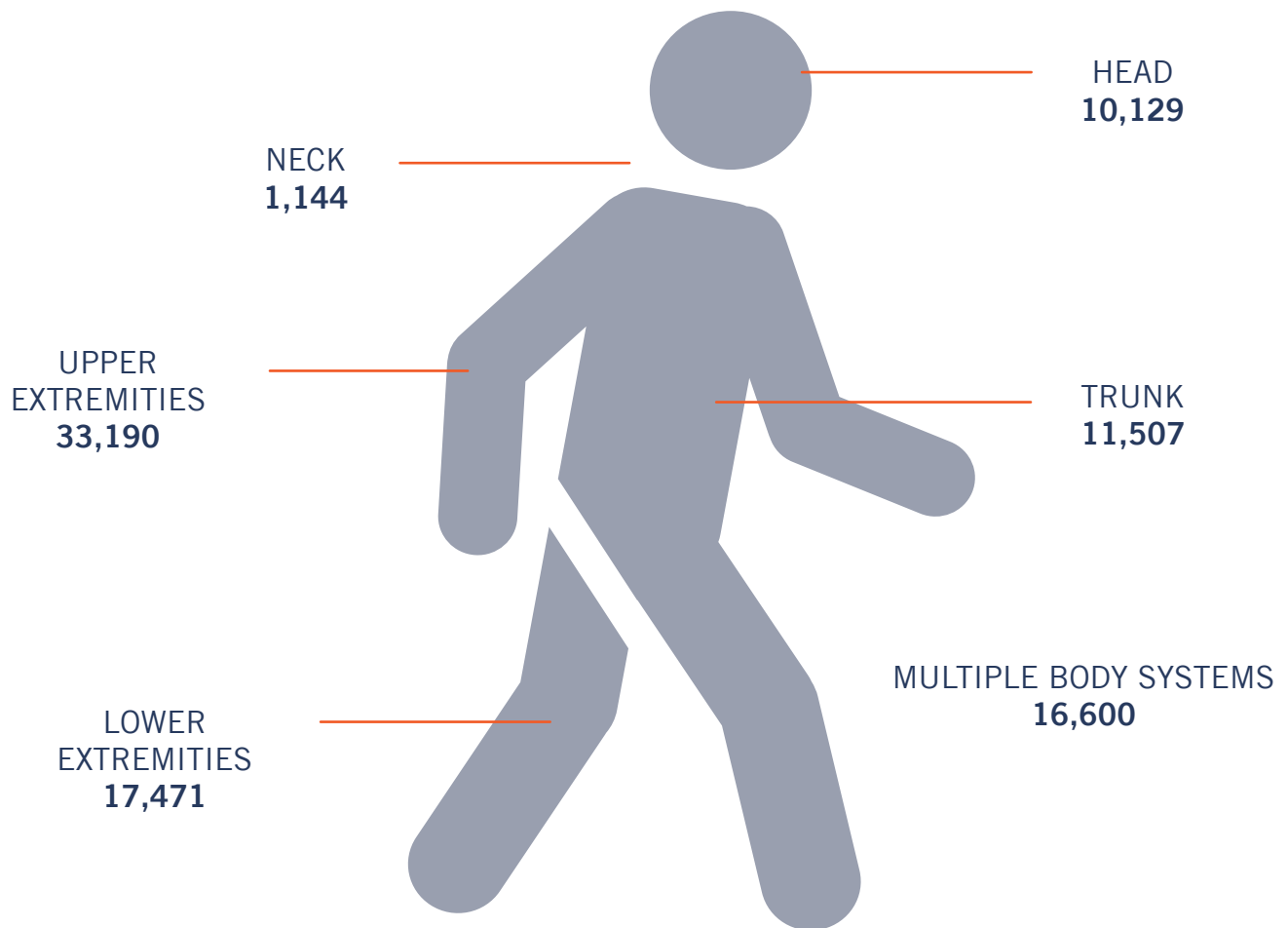


BY YEAR



FIRST REPORTS OF INJURY FILED

BY BODY PART



BY AGE GROUP

| | |
|---------|--------|
| 10-15 | 42 |
| 16-19 | 3,392 |
| 20-29 | 21,865 |
| 30-39 | 19,578 |
| 40-49 | 16,666 |
| 50-59 | 16,369 |
| 60-69 | 10,224 |
| 70-79 | 1,674 |
| 80-89 | 209 |
| 90-99 | 8 |
| UNKNOWN | 9 |

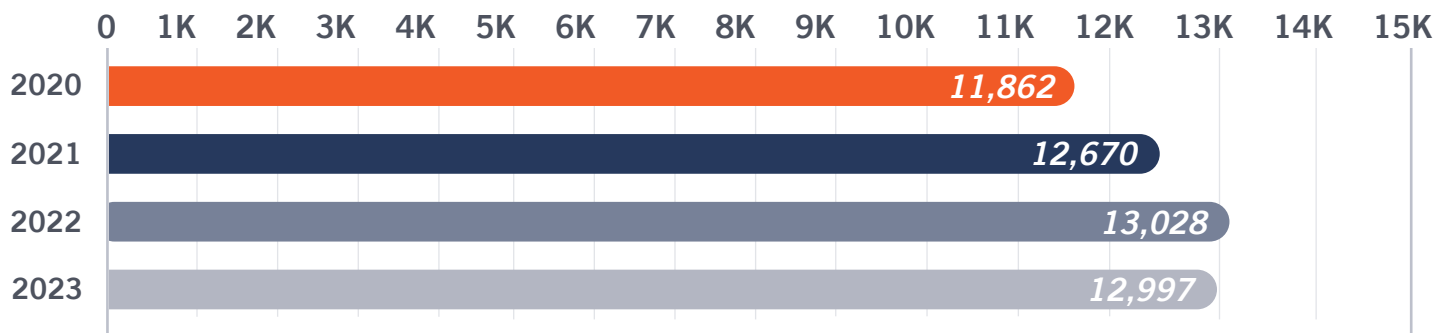
BY INDUSTRY (TOP 10)

| | |
|--|--------|
| Health Care & Social Assistance | 16,478 |
| Manufacturing | 13,456 |
| Retail Trade | 9,963 |
| Public Administration | 8,568 |
| Transportation & Warehousing | 5,945 |
| Finance & Insurance | 5,231 |
| Accommodation & Food Services | 4,993 |
| Educational Services | 4,571 |
| Construction | 4,310 |
| Administrative & Support & Waste Management & Remediation Services | 3,703 |

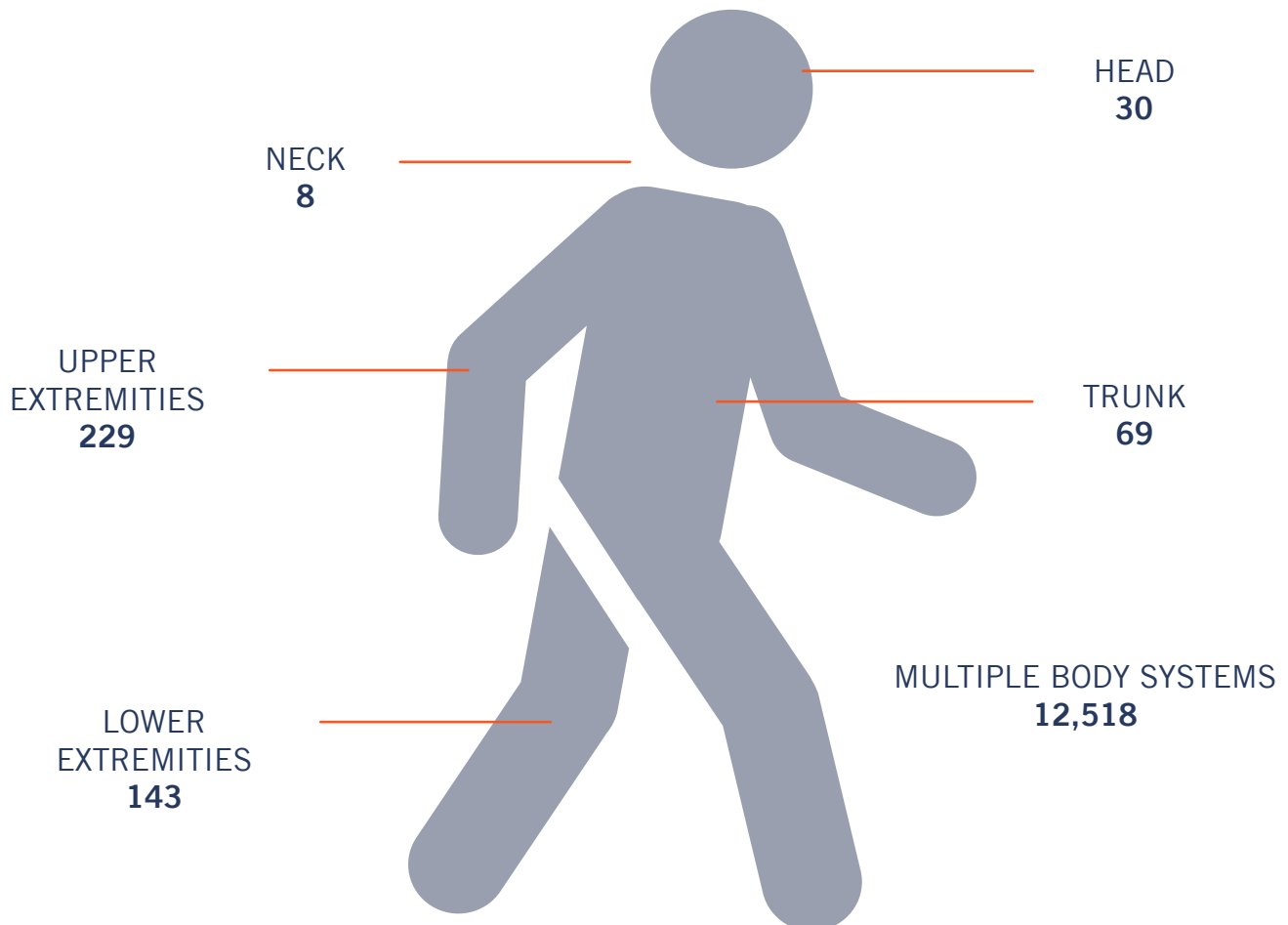
CLAIMS FOR COMPENSATION

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 December 31, 2023, 24,748 Claims for Compensation were pending before the Division.

CLAIMS FOR COMPENSATION FILED BY YEAR



BY BODY PART

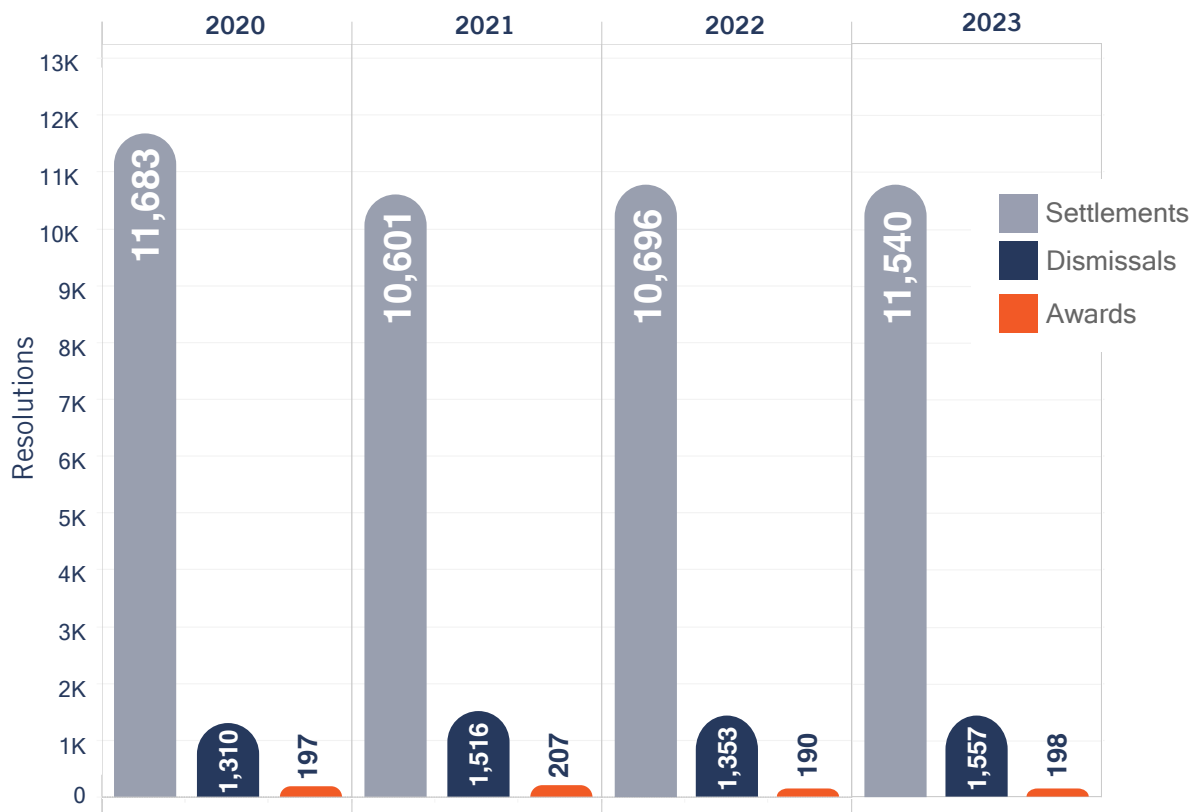


Claims may be resolved through the issuance of an award, a compromise settlement, or a dismissal. Case resolution time frames vary based on multiple factors including body part injured, employment, disability plan, treatment plan and for each resolution type. Each adjudication office provides prehearing and mediation services throughout the life of a Claim.

CLAIMS FOR COMPENSATION TOP 10 BY INDUSTRY

| | |
|--|-------|
| Manufacturing | 2,338 |
| Public Administration | 1,618 |
| Health Care & Social Assistance | 1,237 |
| Transportation & Warehousing | 1,218 |
| Retail Trade | 1,147 |
| Missing | 966 |
| Construction | 887 |
| Administrative & Support & Waste Management & Remediation Services | 611 |
| Finance & Insurance | 587 |
| Wholesale Trade | 492 |

CLAIMS FOR COMPENSATION RESOLUTIONS



OCCUPATIONAL DISEASES

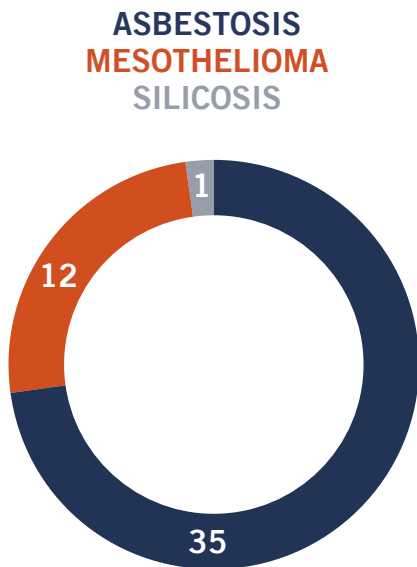
Section 287.067.1 defines an occupational disease (OD) as an identifiable disease arising with or without human fault out of and in the course of employment. To be compensable under Chapter 287, the occupational exposure must be the prevailing factor in causing both the resulting medical condition and disability. In 2023, 766 claims were filed for occupational diseases.

OD CLAIMS - TOP 10 BY INDUSTRY

| | |
|---|-----|
| Manufacturing | 210 |
| Unknown | 129 |
| Public Administration | 99 |
| Transportation & Warehousing | 52 |
| Retail Trade | 47 |
| Construction | 42 |
| Wholesale Trade | 25 |
| Admin & Support & Waste Mgmt & Remediation Services | 23 |
| Healthcare and Social Assistance | 23 |
| Finance & Insurance | 21 |



OD DUE TO TOXIC EXPOSURE as set forth in §287.020(11)



OD CLAIMS - TOP 10 NATURE OF INJURY

| Nature of Injury | Frequency |
|------------------------------------|-----------|
| All Other Occupational Disease NOC | 447 |
| Carpal Tunnel Syndrome | 124 |
| Mental Stress | 66 |
| Asbestosis | 35 |
| Respiratory Disorders | 26 |
| Loss of Hearing | 17 |
| Cancer | 14 |
| Poisoning-Chemical | 14 |
| Dermatitis | 9 |
| Mental Disorder | 5 |

WORKERS' COMPENSATION PRIMARY INJURY FUNNEL

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

FIRST REPORTS OF INJURY

90,041

SETTLEMENTS

16,227

CLAIMS FOR COMPENSATION

12,997

HEARINGS

482

AWARDS

184

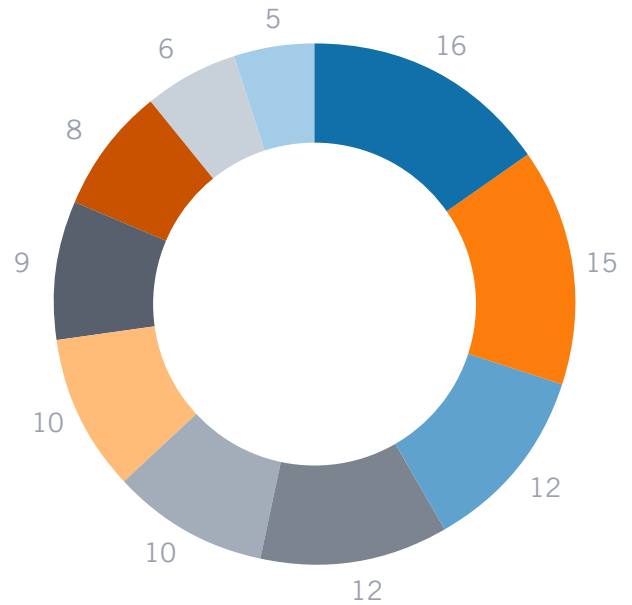
FATALITIES

An employer must report fatalities may be reported 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.

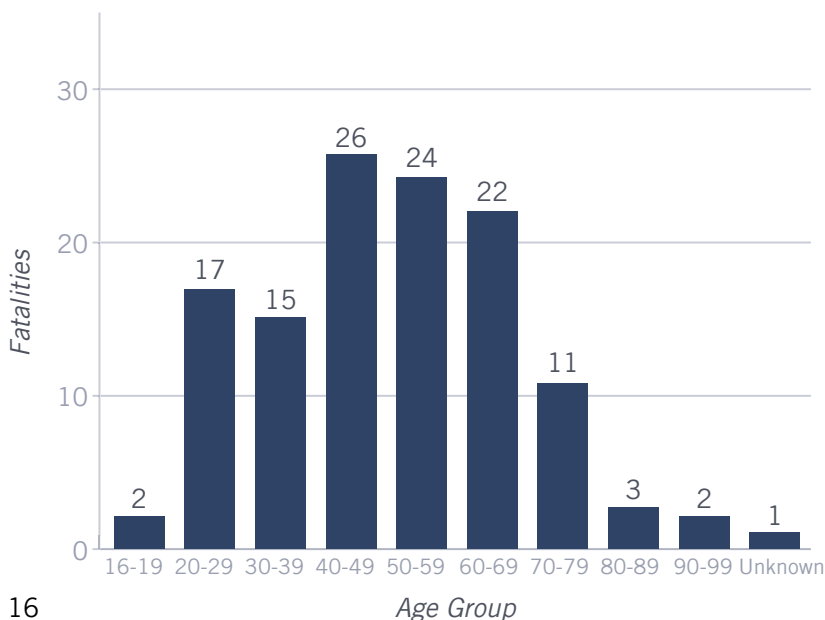
FATALITIES - TOP 10 BY CAUSE

| Cause | Frequency | Percent |
|--|-----------|---------|
| Unknown | 21 | 17.07% |
| Other-Miscellaneous | 20 | 16.26% |
| Motor Vehicle, NOC | 10 | 8.13% |
| MV Collision with another Vehicle | 8 | 6.50% |
| Absorption, Ingestion, Inhalation, NOC | 6 | 4.88% |
| Struck by Motor Vehicle | 6 | 4.88% |
| Other than Physical Cause of Injury | 5 | 4.07% |
| Strain or Injury, NOC | 5 | 4.07% |
| Gunshot | 4 | 3.25% |
| Caught in or between Machine/Machinery | 4 | 3.25% |

FATALITIES - TOP 10 BY INDUSTRY



FATALITIES BY AGE GROUP



Industry

- MANUFACTURING
- TRANSPORTATION & WAREHOUSING
- ADMINISTRATIVE & SUPPORT & WASTE MANAGEMENT & REMEDIATION SERVICES
- MISSING
- CONSTRUCTION
- RETAIL TRADE
- HEALTH CARE & SOCIAL ASSISTANCE
- PUBLIC ADMINISTRATION
- ACCOMMODATION & FOOD SERVICES
- FINANCE & INSURANCE

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 18,563 calls in 2023 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.

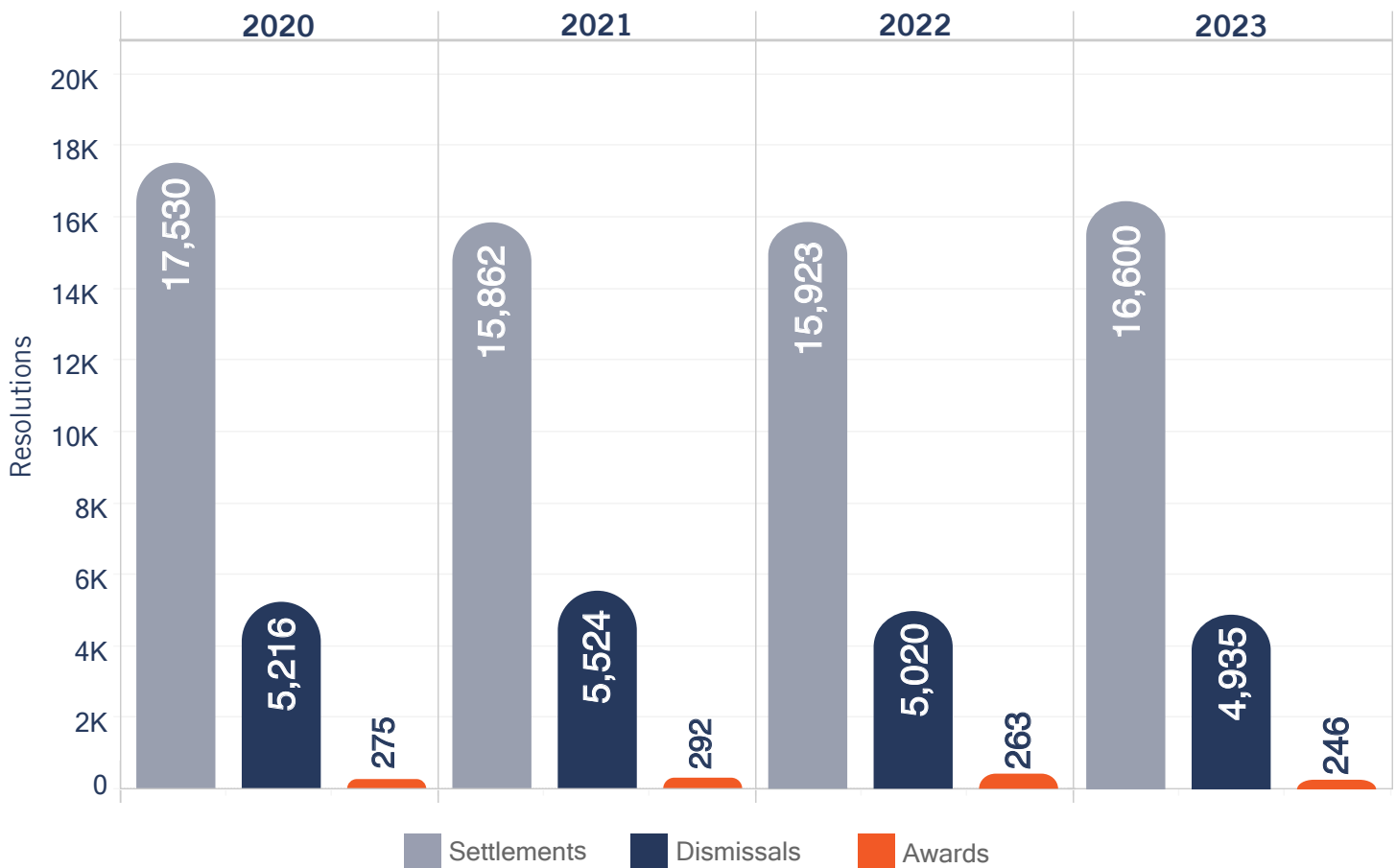
CUSTOMER SERVICE CALLS RECEIVED

18,563

ADJUDICATION

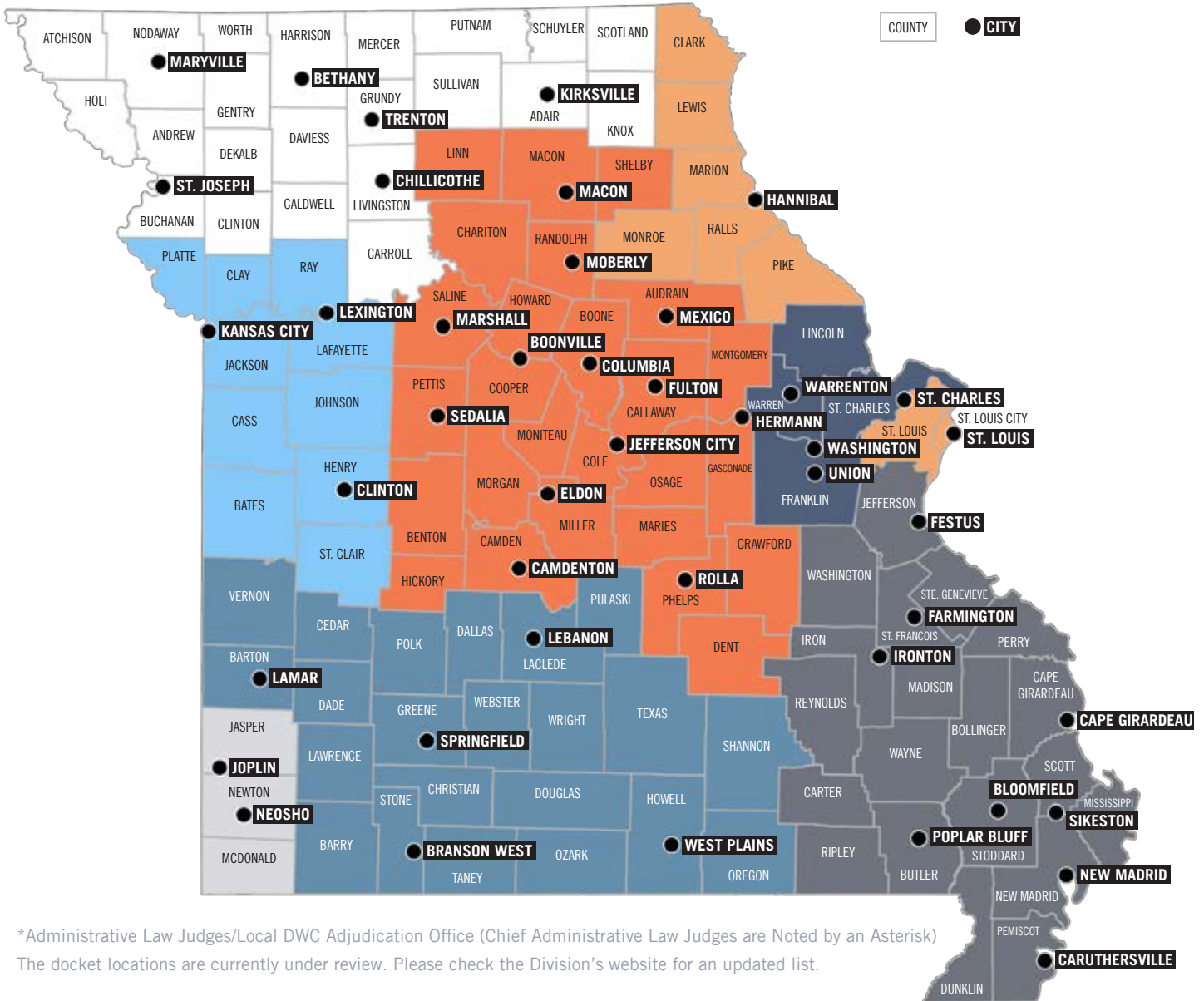
The Division's statutory responsibility to adjudicate and resolve disputes under the law is fulfilled by the five Chief Administrative Law Judges with oversight of eight physical adjudication offices spread throughout the State of Missouri. The Administrative Law Judges, Court Reporters and Docket Clerks 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.

COUNTIES & VENUES BY LOCAL DWI ADJUDICATION OFFICE



*Administrative Law Judges/Local DWI Adjudication Office (Chief Administrative Law Judges are Noted by an Asterisk)
 The docket locations are currently under review. Please check the Division's website for an updated list.

CAPE GIRARDEAU

Amy Young
 Carl Strange*
 Maureen Byrne

ST. LOUIS

Cole Rosenblum
 Gina Mitten
 Jason Tilley*
 John Ottenad
 Joseph Keaveny
 Karla Boresi
 Kathleen Hart
 Lee Schaefer
 Suzette Flowers

JEFFERSON CITY

Bruce Farmer
 Hannelore Fisher*
 Melodie Powell

ST. CHARLES

Edwin Kohner
 Melissa Gilliam

ST. JOSEPH

Ryan Asbridge

JOPLIN

Karen Fisher

SPRINGFIELD

Kevin Elmer
 Kevin Thomas*

KANSAS CITY

Angela Heffner
 Emily Fowler
 Kenneth Cain
 Lawrence Rebman
 Lisa Pottenger
 Mark Siedlik*

DOCKET SETTINGS

| <i>Local Office</i> | <i>Conferences</i> | <i>Dismissals</i> | <i>Mediations</i> | <i>Prehearings</i> | <i>Hardship Hearings</i> | <i>Final Hearings</i> | <i>Total</i> |
|---------------------|--------------------|-------------------|-------------------|--------------------|--------------------------|-----------------------|---------------|
| Cape Girardeau | 673 | 118 | 996 | 3,752 | 11 | 31 | 5,581 |
| Jefferson City | 918 | 223 | 758 | 1,485 | 9 | 22 | 3,415 |
| Joplin | 218 | 34 | 277 | 801 | 2 | 7 | 1,339 |
| Kansas City | 782 | 1,541 | 1,809 | 691 | 90 | 213 | 5,126 |
| Springfield | 707 | 96 | 693 | 2,214 | 10 | 39 | 3,759 |
| St. Charles | 521 | 202 | 1,289 | 4,878 | 9 | 26 | 6,925 |
| St. Joseph | 251 | 37 | 0 | 123 | 0 | 0 | 411 |
| St. Louis | 1,895 | 1,222 | 3,942 | 17,300 | 14 | 144 | 24,517 |
| Grand Total | 5,965 | 3,473 | 9,764 | 31,244 | 145 | 482 | 51,073 |

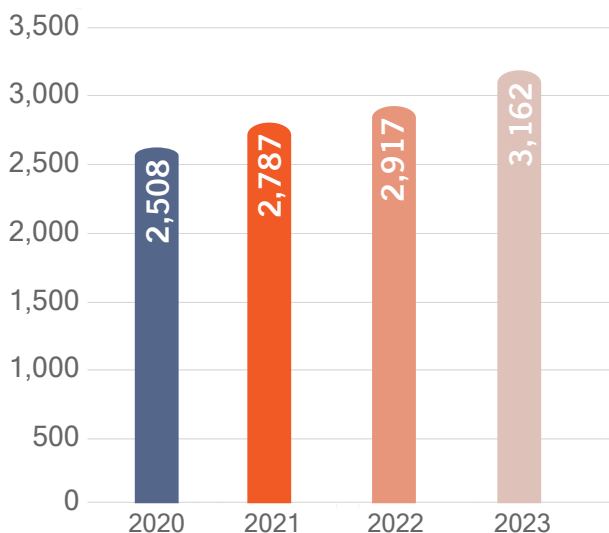
BENEFITS ADMINISTRATION UNIT

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

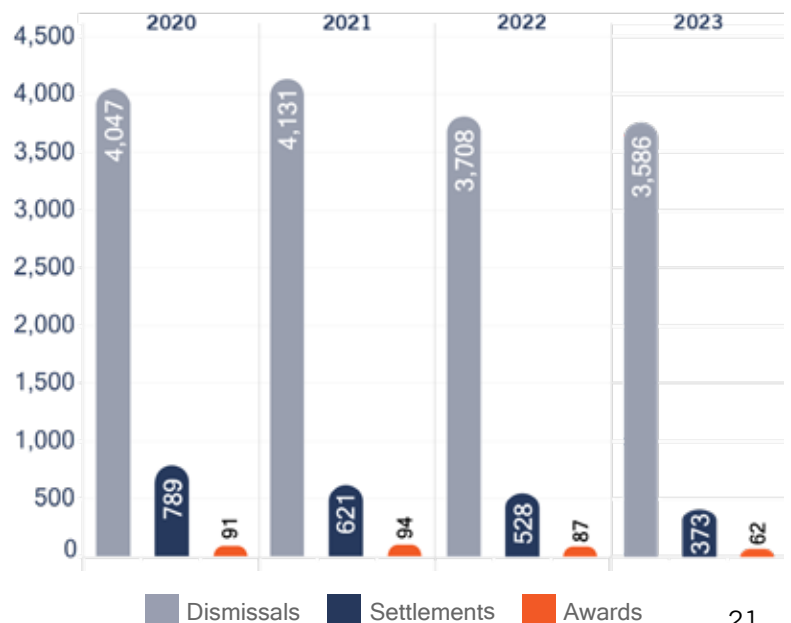
SECOND INJURY FUND

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 January 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 December 31, 2023, there were 10,957 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

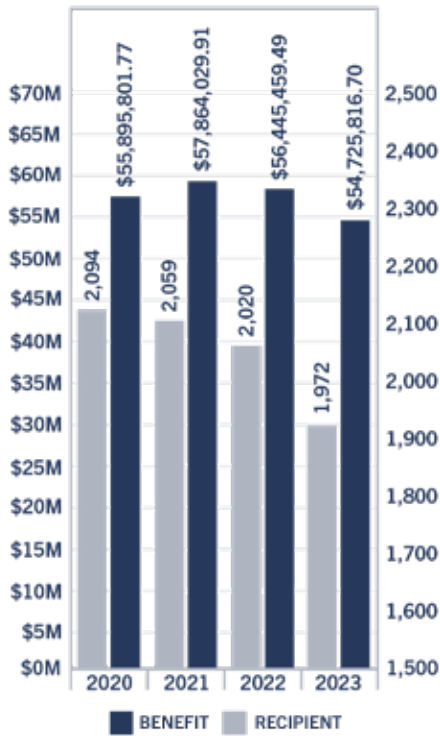


SECOND INJURY FUND RESOLUTIONS



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

PTD LIFETIME



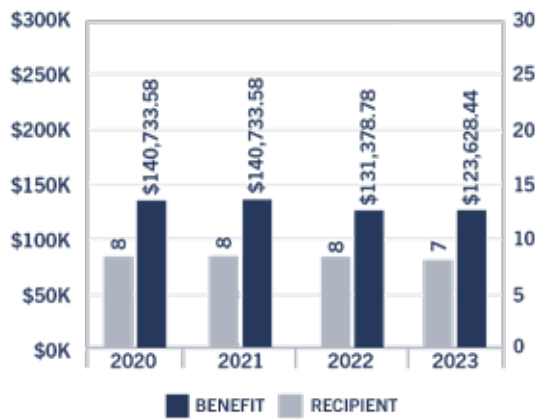
PTD LUMP SUM



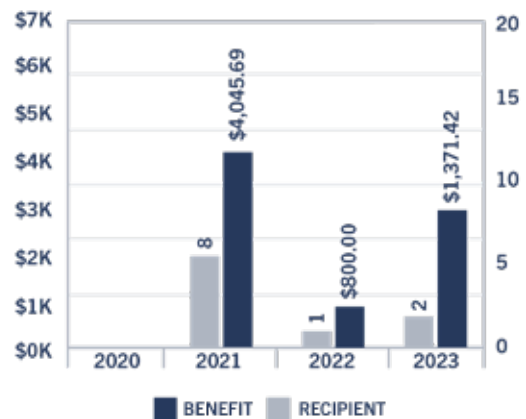
PPD



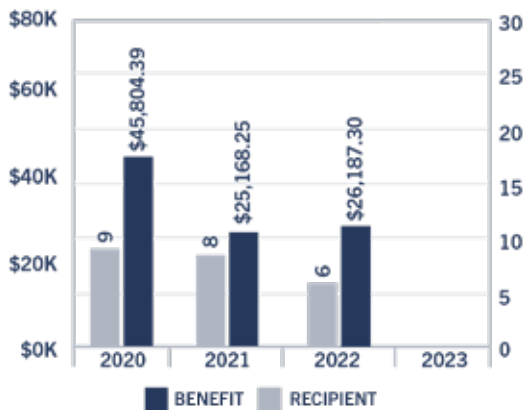
DEATH



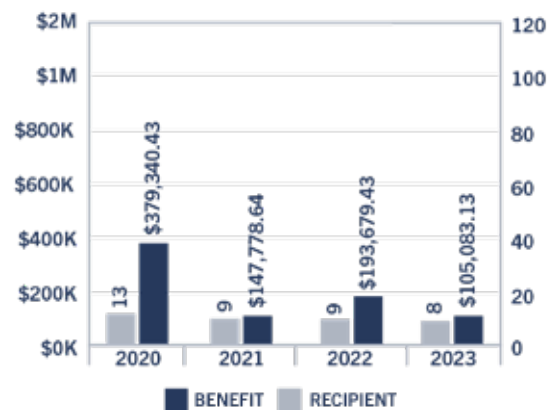
REHABILITATION



LOST WAGE



MEDICAL

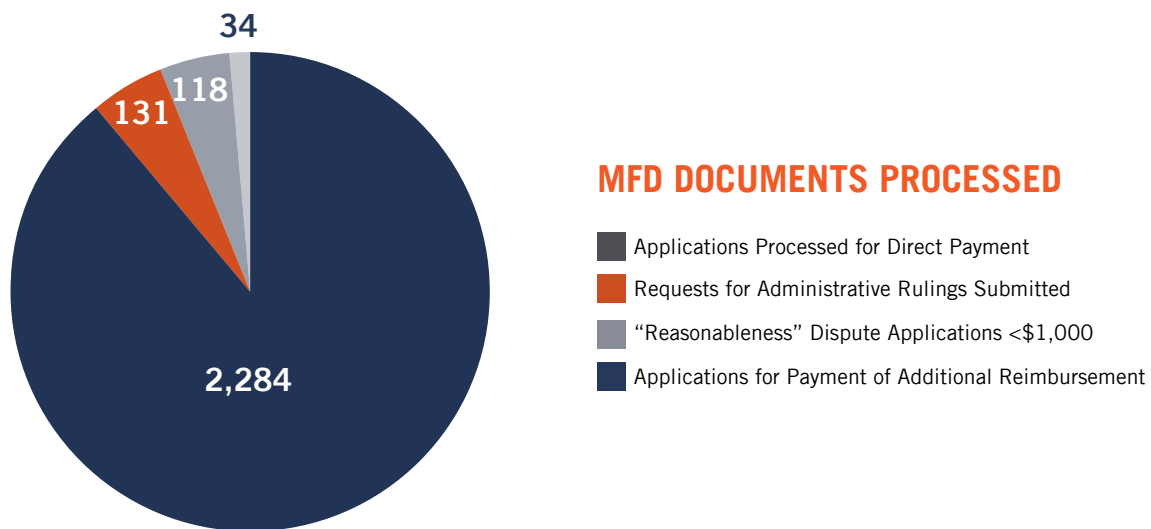


DISPUTE MANAGEMENT

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.

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 2023, the Unit processed 118 applications for direct payment and 2,284 applications for payment of additional reimbursement. The Medical Fee Dispute Program received 131 applications for “reasonableness” disputes, defined as under \$1,000, during the calendar year 2023. Requests for an Administrative Ruling were submitted in 34 cases.



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 August 28, 2018, the Missouri Legislature expanded the class of individuals who are entitled to line of duty benefits. There were 11 Line of Duty Claims received and 3 Line of Duty awards issued in 2023.

TORT VICTIMS' COMPENSATION FUND

The Tort Victims' Compensation Fund (TVC) compensates people for personal injuries or wrongful death due to the negligence of others. Fund claims typically involve motor vehicle accidents. Compensation is awarded from the Fund where the tort-feasor is uninsured or has policy limits that are inadequate in light of the nature and extent of damages suffered due to the personal injury or wrongful death. Compensation is also allowed if the tort-feasor filed for bankruptcy, is unidentified, and for other reasons provided by law. The maximum award for any one claim is capped at \$300,000.

The payment of claims is determined based on the aggregate value of the awards and the funds available. Payments may be issued on a pro rata basis if the aggregate amount of the awards is more than the money appropriated for the Fund.

In 2021, a large payment from the Johnson & Johnson lawsuit totaling more than \$482 million was deposited in the Fund. The fund balance as of December 31, 2023, was \$130,969,986.10.

CLAIMS FILED DURING THE 2021 ANNUAL CLAIMS PERIOD

There were 455 claims filed during the 2021 annual claims period and awards were issued for 332 claims. The aggregated total of the awarded amounts for the 332 claims was \$72,915,000. The Fund balance was sufficient to pay them in full. The Division mailed the payments by September 30, 2022.

CLAIMS FILED DURING THE 2022 ANNUAL CLAIMS PERIOD

There were 2,118 claims filed during the 2022 annual claims period and awards were issued for 1,748 claims. The aggregated total of the awarded amounts for the 1,748 claims was \$148,450,000. The available appropriation allowed for a 40% pro rata payment. The Division mailed the payments by September 30, 2023.

CLAIMS FILED DURING THE 2023 ANNUAL CLAIMS PERIOD

There were over 2,545 claims filed during the 2023 annual claims period. Claims are pending and under review at the time of the annual report posting.

SELF INSURANCE

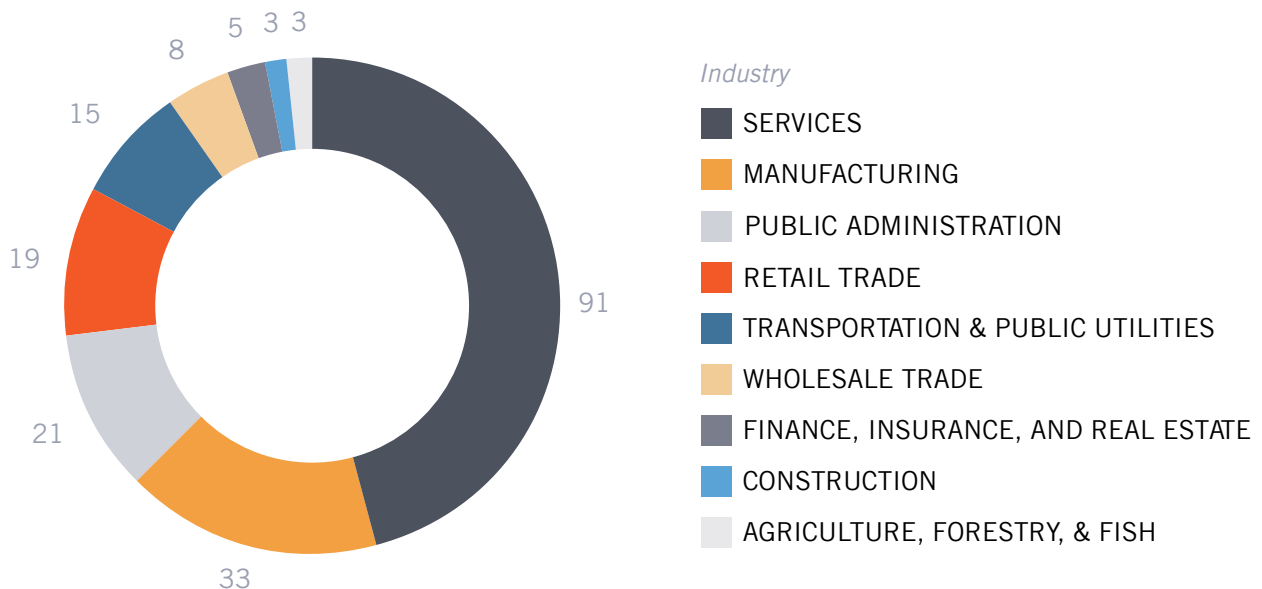
The Division's Self-Insurance Unit is responsible for authorizing and regulating all self-insured employers in Missouri. The Self-Insurance Unit oversees roughly 30% of the workers' compensation insurance market (based on premium) as many employers utilize the option to self-insure their obligations. 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

| | |
|---|-------------------------|
| Individual Self-Insurers | 213 |
| Group Trusts | 20 |
| Individual Member Employers in Group Trusts | 2,488 |
| Covered Self-Insurer Employees* | 699,004 |
| Covered Self-Insurer Payroll* | \$34,051,686,523 |

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

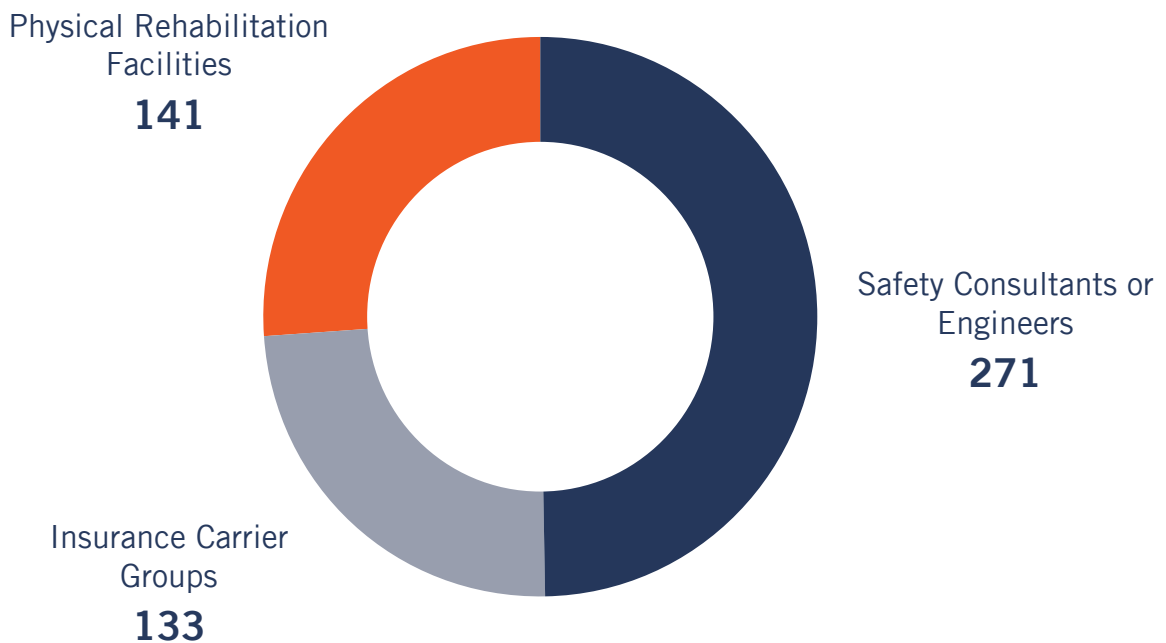
SELF-INSURED BY INDUSTRY



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



SAFETY AUDITS CONDUCTED

| Type | Count |
|---------------------------|-------|
| Rehabilitation Facilities | 29 |
| Requests for Services | 4 |
| Self-Insurance | 6 |
| Grand Total | 39 |

FRAUD AND NONCOMPLIANCE

The Fraud and Noncompliance Unit promotes safe, supportive, fair, and equitable work environment by preserving the integrity of Missouri's Workers' Compensation Law. The Unit investigates allegations of fraud and noncompliance pursuant to Missouri's Workers' Compensation Laws. The Fraud and Noncompliance Unit serves all stakeholders by providing education and awareness through outreach opportunities. The Fraud and Noncompliance Unit investigates violations such as misclassification of employees, failure to insure liability, invalid certificates of insurance, fraudulent claims, failure to report workplace injuries, and false statements to obtain or deny a benefit. In 2024, the Unit will continue to take a proactive approach to ensure the Division receives injured worker's reports of injury within the 30-day statutory requirement. The goal is to ensure that injured workers receive the workers' compensation benefits they are entitled to in a timely manner. This process includes monitoring injury reporting data received by the Division, conducting investigations, and continuing to provide information to improve compliance. Employers and insurers who continue to report injuries outside of statutory requirements will be referred to the Attorney General's Office for prosecution, which may result in fines and affect their ability to conduct business in Missouri.

RELIGIOUS EXCEPTION

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 2023, the Unit granted 64 religious exceptions.

APPLICATIONS



INVESTIGATIONS CONDUCTED



**REFERRALS TO THE
ATTORNEY GENERAL'S
OFFICE**



PENALTIES RECEIVED*

| YEAR | FRAUD | NONCOMPLIANCE | TOTAL |
|------|-------------|---------------|--------------|
| 2020 | \$7,698.82 | \$313,379.08 | \$321,077.90 |
| 2021 | \$55,777.84 | \$203,563.46 | \$259,341.30 |
| 2022 | \$98,947.12 | \$238,530.69 | \$337,477.81 |
| 2023 | \$8,428.36 | \$76,573.17 | \$85,000.53 |

*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**

MISSOURI DWC CONTACTS

MISSOURI DIVISION OF WORKERS' COMPENSATION

Central Office

P.O. Box 58
Jefferson City, MO 65102-0058
www.labor.mo.gov/dwc
(800) 775-2667

Missouri Department of Commerce and Insurance (DCI)

Property and Casualty Section
P.O. Box 690
Jefferson City, MO 65102-0690
573-751-7470 or 800-726-7390
www.insurance.mo.gov

National Council on Compensation Insurance (NCCI)

901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362
Customer Service: 800-622-4123
www.ncci.com

Box Account Set-up

(800) 775-2667

Dispute Management

(800)-775-2667

Fraud and Noncompliance

(800) 592-6003

Case Management

(800) 775-2667

Line of Duty

573-522-6960

Medical Fee Dispute

573-522-6960

Physical Rehabilitation Benefits

573-522-6960

Physical Rehabilitation Facility Certification

573-526-4945

Records Requests

(800) 775-2667

Religious Exception

573-522-6630

Self-Insurance

573-526-3692

Second Injury Fund Benefits

573-526-3876

Second Injury Fund Surcharge

573-526-3543

Tort Victims' Compensation

573-526-2700

Vocational Rehabilitation

573-522-6960

Workers' Safety Program

573-526-5757

MISSOURI DWC CONTACTS

ADJUDICATION OFFICE DIRECTORY

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KCDocketing@labor.mo.gov

Springfield

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3737 Harry S. Truman Blvd., Suite 300
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STCDocketing@labor.mo.gov

St. Joseph

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

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111 North 7th St., Room 250
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STLDocketing@labor.mo.gov



DIVISION OF WORKERS' COMPENSATION

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