



## 2022 Workers' Compensation Update

### HIGHLIGHTS

- Loss cost rates were updated on 9/1/2021 and will continue until the next update expected on 9/1/22. Overall rates are down 7.4% from 1/1/2021 - see page 2
- Codes 5057 and 5059 / Iron and Steel Erection have been consolidated to code 5040 – Iron & Steel Erection.
- The minimum and maximum payrolls for owners / officers have been updated and they are at the bottom of page 2.
- The Department of Industrial Relations assess employers for the costs to administer workers compensation, health and labor standards enforcement programs. In 2022 these assessments are increasing 49.8% from 3.959% of premium to 5.9318 % of premium.
- The WCIRB is expected to substantially raise the hourly dual wage thresholds on 9/1/2022 as follows:

Dual Wage Classification Recommendations			
Dual Wage Classifications	Existing Threshold	Proposed Increase in Hourly Wage	Proposed New Threshold 09/01/22
5027/5028, Masonry	\$28	+\$4	\$32
5190/5140, Electrical Wiring	\$32	+\$2	\$34
5183/5187, Plumbing, Heating, Refrigeration	\$28	+\$3	\$31
5185/5186, Automatic Sprinkler Installation	\$29	+\$3	\$32
5201/5205, Concrete/Cement Work	\$28	+\$4	\$32
5403/5432, Carpentry	\$35	+\$4	\$39
5446/5447, Wallboard Installation	\$36	+\$2	\$38
5467/5470, Glaziers	\$33	+\$3	\$36
5474/5482, Painting/Waterproofing	\$28	+\$3	\$31
5484/5485 Plastering/ Stucco Work	\$32	+\$4	\$36
5538/5542, Sheet Metal Work	\$27	+\$2	\$29
5552/5553, Roofing	\$27	+\$2	\$29
5632/5633, Steel Framing	\$35	+\$4	\$39
6218/6220 Excavation/Grading	\$34	+\$5	\$39
6307/6308, Sewer Construction	\$34	+\$5	\$39
6315/6316, Water/ Gas Mains	\$34	+\$5	\$39

### Safety Update

- Cal-OSHA will likely be finally establishing the Indoor heat illness prevention standard sometime in 2022; upfront costs to employers estimated at between \$159-270 million. Will affect 12% of establishments and 8% of employees in CA.
- Fed-OSHA will be coming out with their Covid Emergency Temporary Standard within the next week or so- which Cal-Osha will need to adopt either as is or on a more protective basis. This is the one that will include required immunizations for employees of companies with 100 or more employees, or weekly testing.
- Traffic fatalities are up 10.5% in 2021 first quarter, as compared with the same period in 2020. Even though the total number of miles drive in 1Q 2021 was well below 1Q 2020 due to Covid. CA had a 7% increase during this same period (stats courtesy of NHTAS).



## WHAT IS YOUR FIRST AID STRATEGY?

The appropriate and timely delivery of health care to injured workers is a critical element in effectively managing your workers' compensation program. This also includes identifying self-care as an option as opposed to a visit to a Medical Provider or Clinic. A successful triage program can aid in identifying First Aid Injuries prior to sending your employee on to your Industrial Clinic.

What is First Aid? California Labor Code Sections 5401(a): Defines "first aid" as any one-time treatment and any follow-up visit for the purpose of observation of minor scratches, cuts, burns, splinters, or other minor industrial injury, which do not ordinarily require medical care. This one-time treatment, and follow-up visit for the purpose of observation, is considered first aid even though provided by a physician or registered professional personnel.

While it is imperative to have a good working relationship and open communication with your Industrial Care clinic, the likelihood of a First Aid injury becoming a recordable injury increases substantially once you walk through the door of an Industrial Clinic.

Having triage partners that can properly identify a First Aid claim will not only impact your OSHA log but your Experience Modification Rate as well. Some insurance carriers and administrators have nurse triage programs in place to address this telephonically. In addition, there are Independent Early Intervention Nurse Case Management providers and Mobile First Aid Providers that can achieve this as well.

**MOBILE FIRST AID PROVIDERS:** Mobile first aid service providers are gaining popularity with contractors. These companies provide a variety of services, from on-call to full-time EMTs, ongoing emergency training, as well as drug and alcohol screening. The costs vary. You can plan on something between \$400-\$750 per call which is relatively similar to what you would pay for using an occupational medical clinic/urgent care center. There are two popular providers of this service in California.

[www.onsitehealthandsafety.com](http://www.onsitehealthandsafety.com) and [www.amphibiousmedics.com](http://www.amphibiousmedics.com).

**INDEPENDENT CASE MANAGEMENT SOLUTIONS:** Providers such as EAGLEONE work with you to provide tailored nurse case management solutions. This starts with identifying First Aid Claims where self-care is an option, but they can also stay with the injured worker and work through the process of recovery along with your administrator if the injury requires a claim to be reported. [www.EagleOneCMS.com](http://www.EagleOneCMS.com)

### Helpful websites for more information:

WCIRB.COM – For Workers' Compensation information on rates, rules, and classification codes

[Dir.ca.gov/dosh/](http://Dir.ca.gov/dosh/)- Emergency temporary standards on COVID-19

[Dir.ca.gov](http://Dir.ca.gov)>insured worker guide-book- Emergency temporary standards on COVID-19

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

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

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