



Emergency dispatcher workers' compensation claims

Presentation to 911 Telecommunicator Pension Benefits Working Group

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Workers' compensation background

- Indemnity claims require more than three days of disability, including the date of injury, in order to qualify for wage loss benefits.
 - Indemnity claims include claims resulting in permanent disabilities. Workers qualifying for indemnity benefits also have full medical coverage and maybe eligible for vocational rehabilitation benefits.
 - Only 24% of claims are indemnity claims; the remainder of the claims are medical-only claims. Only claims for indemnity benefits are required to be reported to DLI.
- Claims are not accepted for indemnity benefits (denied) when the insurer or self-insured employer determines that the injury or illness is not work-related or not otherwise eligible for workers' compensation benefits.
- Primary liability determinations are generally received about two to three weeks after the claim is initially reported to the Department of Labor and Industry. Some reported claims do not qualify for indemnity benefits when it is determined that the worker has not experienced more than three days of work disability.
- Small number of 911 dispatcher claims affects stability of all statistics presented.

Emergency dispatchers reported 92 claims for indemnity benefits since 2003

Claim status of emergency dispatcher claims

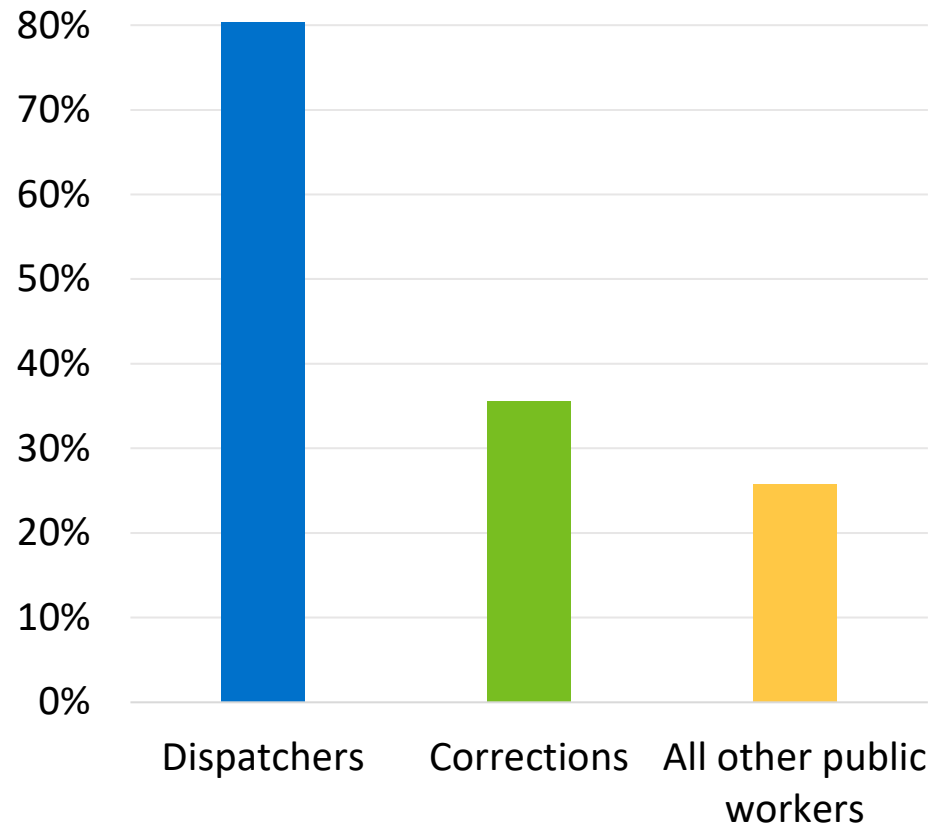


- Percentage of claims accepted or paid over the 2003-2020 period, among claims with payments or determinations
- Emergency dispatchers: 75%
- Corrections: 79%
- All other public workers: 88%

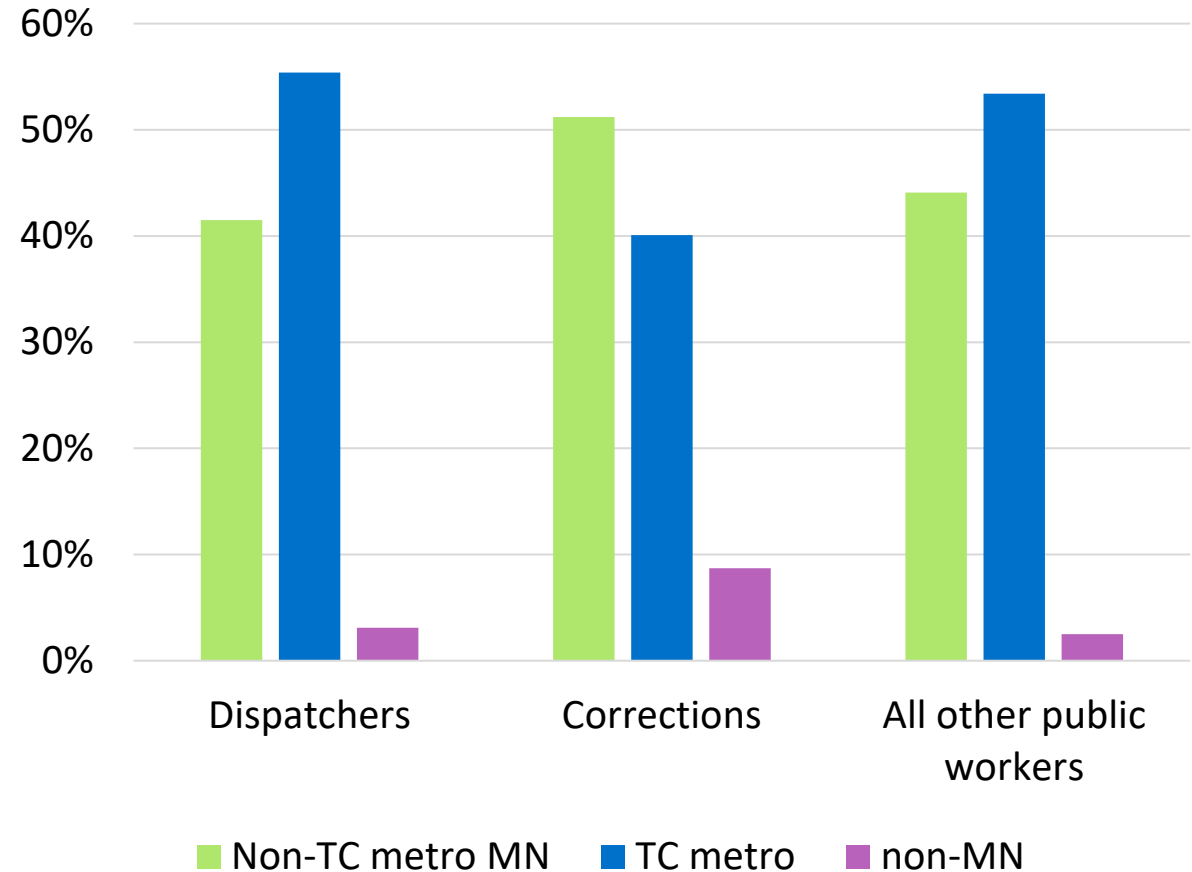
■ Not determined or not lost time ■ Not accepted ■ Accepted ■ Total

Injured 911 dispatchers mostly female, majority live in TC metro area

Percentage of claims from female workers

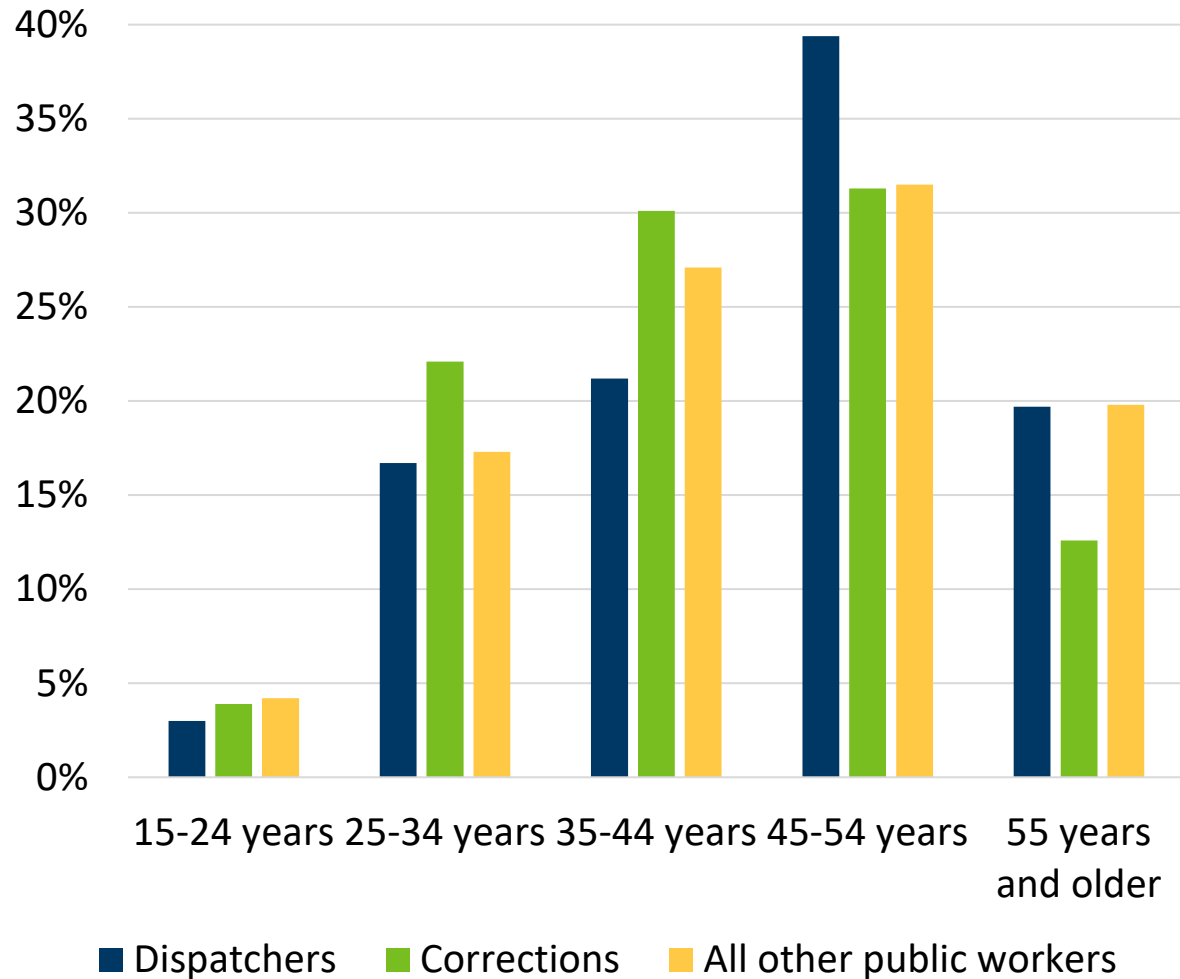


Residence of injured workers

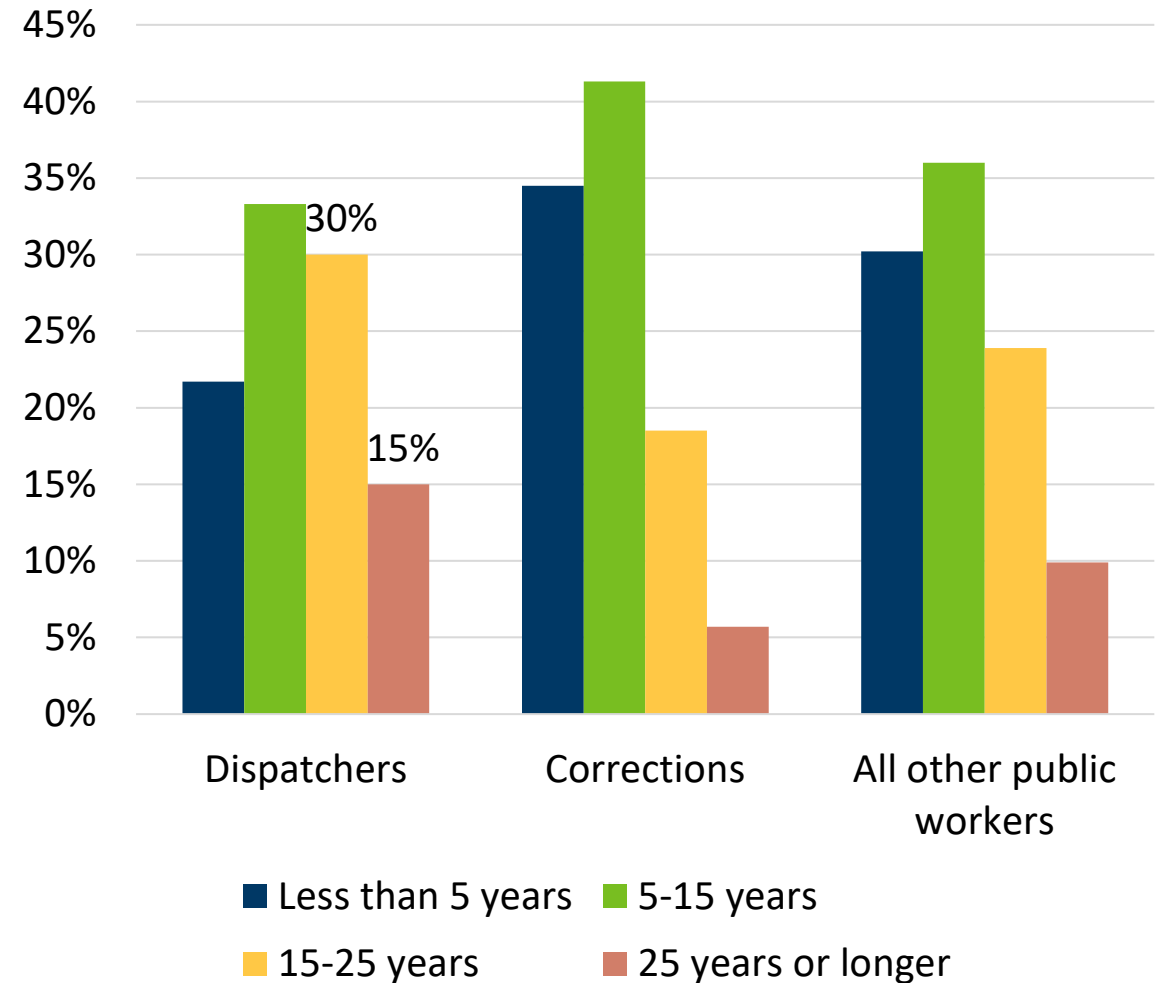


Injured 911 dispatchers are older and longer-tenured

Age of injured workers

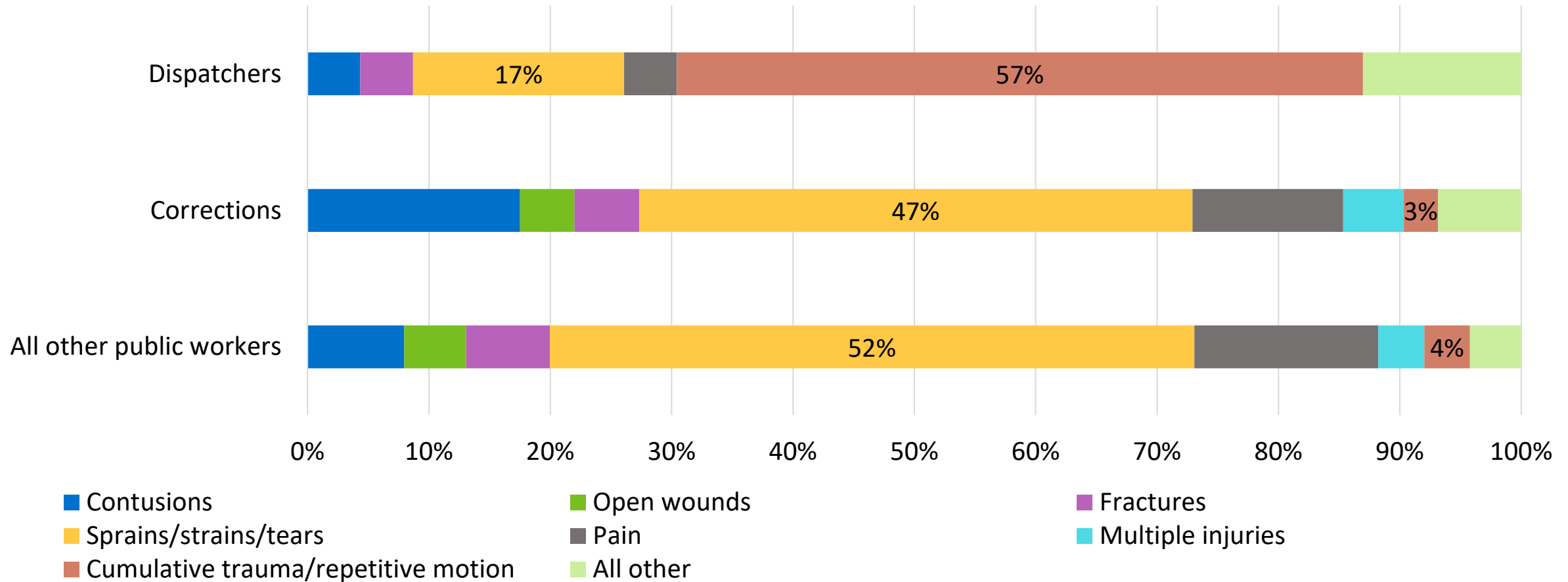


Job tenure of injured workers

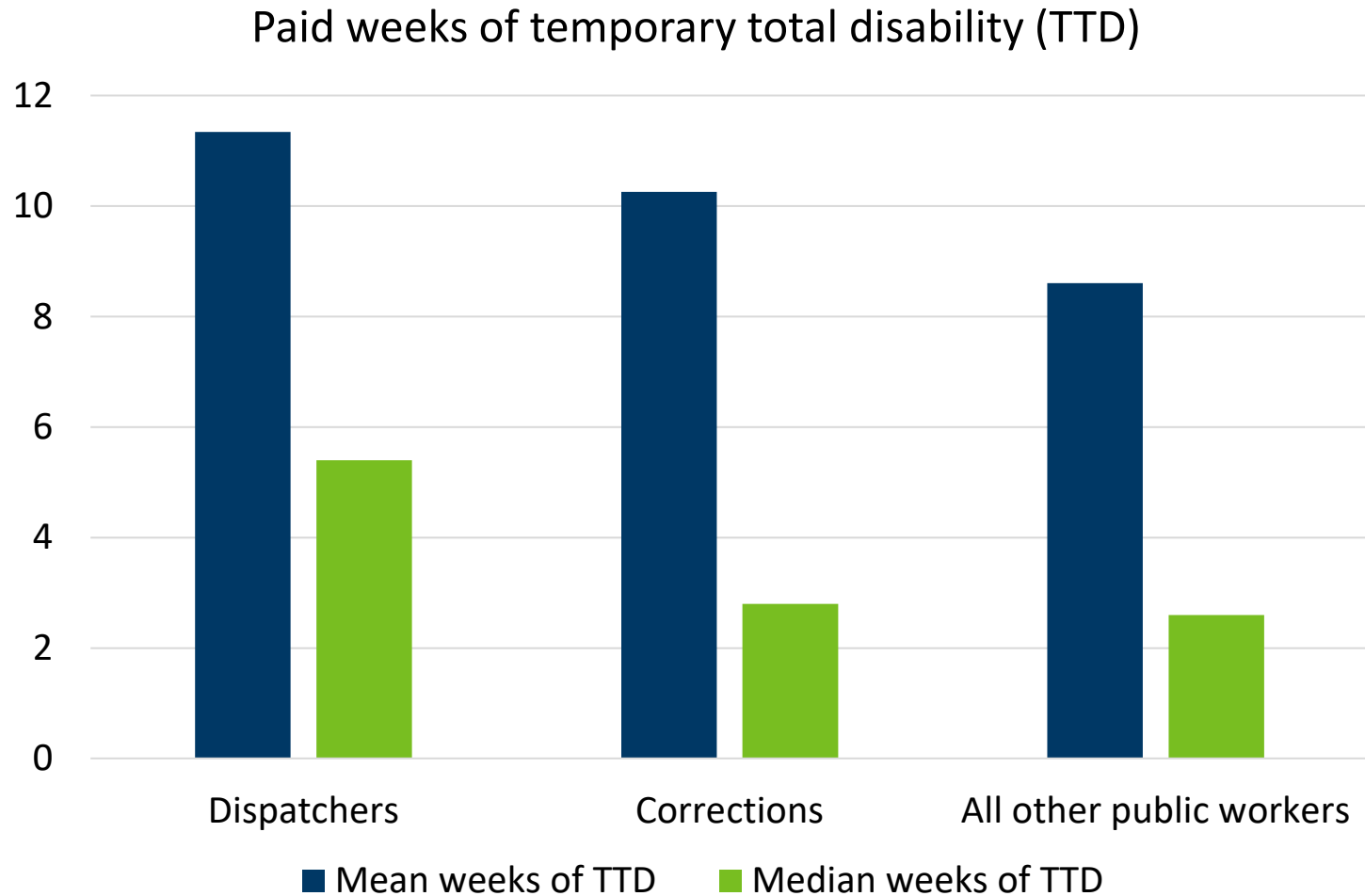


Cumulative trauma and repetitive motion injuries dominate the 911 dispatcher claims

Types of injuries* among claims paid indemnity benefits, 2012-2020



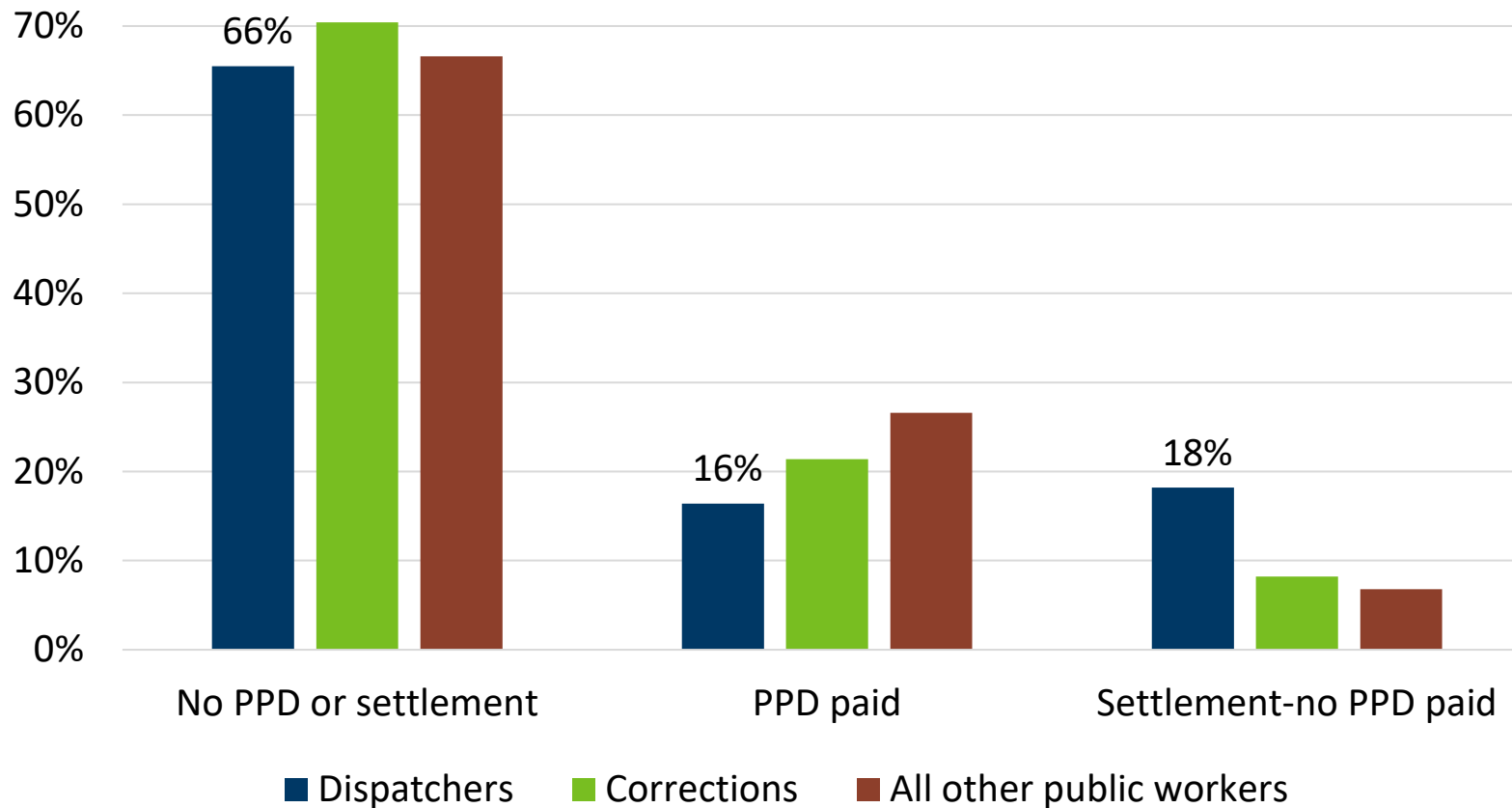
911 dispatchers had longer temporary total disability duration



- TTD paid at 2/3 of weekly wage, subject to minimum and maximum levels
- Mean weekly wages for claims closed in 2015 and later:
 - Dispatchers--\$1,250
 - Corrections--\$1,070
 - All other public workers--\$1,230
- Statistics based on claims closed between 2006 and Sept. 2020
 - 41 dispatcher claims, 1,411 corrections claims and 10,981 other public worker claims

911 dispatchers paid PPD benefits less often than settlements, unlike other public worker groups

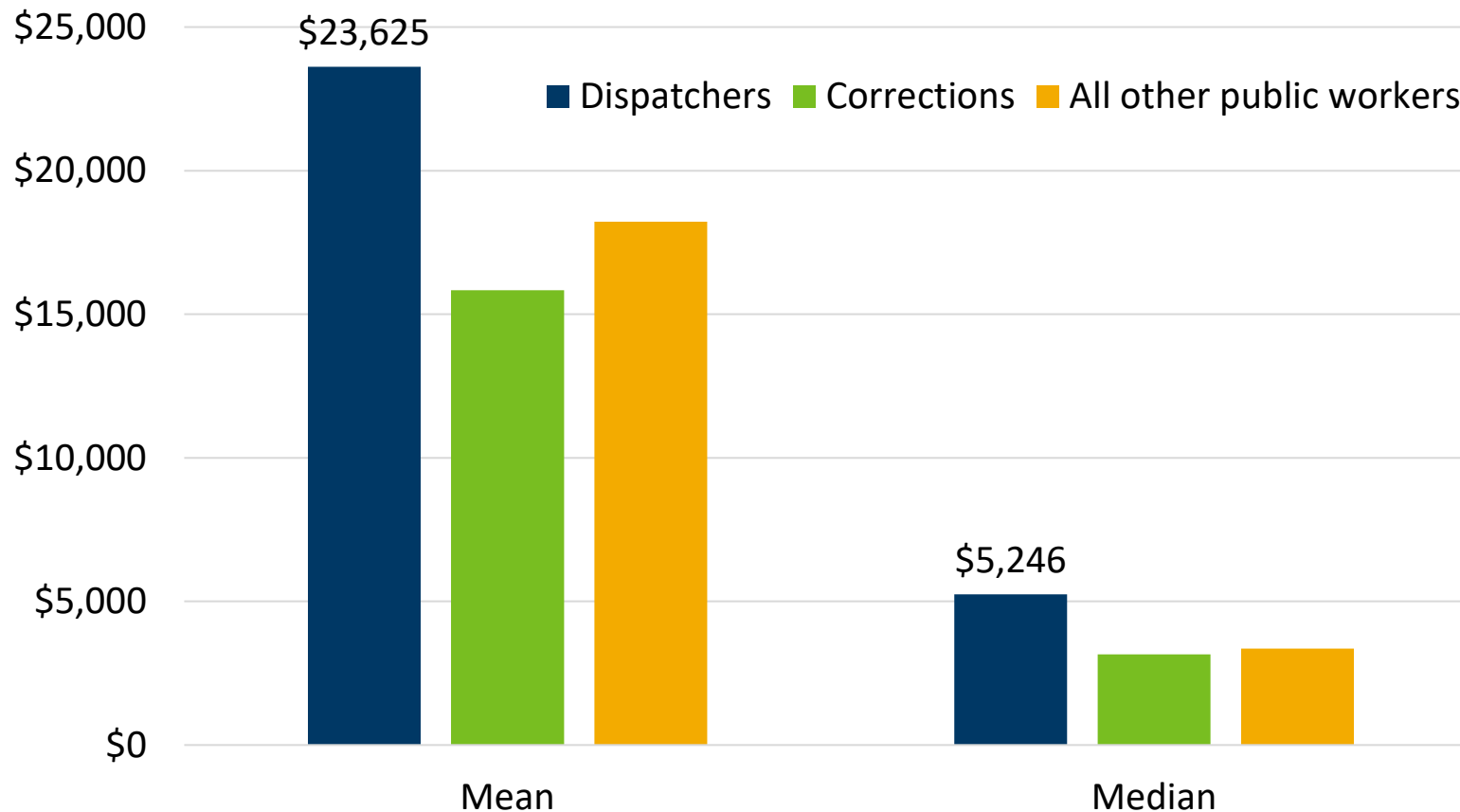
Payment of permanent partial disability (PPD) and settlements



- Many workers choose to receive a lump sum settlement instead of receiving weekly or biweekly benefit payments
- Groups had similar percentages without either PPD or settlement
- Statistics based on claims closed between 2006 and Sept. 2020
 - 55 dispatcher claims, 1,615 corrections claims and 12,698 other public worker claims

911 dispatchers paid higher average indemnity benefits for work injuries

Mean and median indemnity benefits paid, claims closed
2015 and later for injuries 2009 and later



- Higher benefits generally indicate more severe injuries
- Benefit values are not adjusted for inflation
- A few very high benefit claims affected the mean for all three groups
- Statistics based on claims closed between 2015 and Sept. 2020
 - 18 dispatcher claims, 605 corrections claims and 5,608 other public worker claims

Thank you

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