

Claim acceptance for indemnity benefits

2020 claims with injury dates through Sept. 25.

Worker/ organization	Injury years	Claim count				Claim percentage				Percentage accepted among claims with determinations
		Not determined or not lost time	Not accepted	Accepted	Total	Not determined or not lost time	Not accepted	Accepted	Total	
Dispatchers	2003-5	1	5	13	19	5%	26%	68%	100%	72%
	2006-8	1	2	21	24	4%	8%	88%	100%	91%
	2009-11	0	2	9	11	0%	18%	82%	100%	82%
	2012-14	0	6	4	10	0%	60%	40%	100%	40%
	2015-17	1	3	10	14	7%	21%	71%	100%	77%
	2018-20	1	4	9	14	7%	29%	64%	100%	69%
	Total		4	22	66	92	4%	24%	72%	100%
Corrections	2003-5	11	74	328	413	3%	18%	79%	100%	82%
	2006-8	20	69	334	423	5%	16%	79%	100%	83%
	2009-11	8	65	311	384	2%	17%	81%	100%	83%
	2012-14	18	93	309	420	4%	22%	74%	100%	77%
	2015-17	25	89	247	361	7%	25%	68%	100%	74%
	2018-20	45	142	422	609	7%	23%	69%	100%	75%
	Total		127	532	1,951	2,610	5%	20%	75%	100%
All other public workers	2003-5	192	393	2,513	3,098	6%	13%	81%	100%	87%
	2006-8	133	278	2,293	2,704	5%	10%	85%	100%	89%
	2009-11	154	242	2,375	2,771	6%	9%	86%	100%	91%
	2012-14	180	300	2,534	3,014	6%	10%	84%	100%	89%
	2015-17	202	367	2,659	3,228	6%	11%	82%	100%	88%
	2018-20	226	545	2,694	3,465	7%	16%	78%	100%	83%
	Total		1,087	2,125	15,068	18,280	6%	12%	82%	100%
Total	2003-5	204	472	2,854	3,530	6%	13%	81%	100%	86%
	2006-8	154	349	2,648	3,151	5%	11%	84%	100%	88%
	2009-11	162	309	2,695	3,166	5%	10%	85%	100%	90%
	2012-14	198	399	2,847	3,444	6%	12%	83%	100%	88%
	2015-17	228	459	2,916	3,603	6%	13%	81%	100%	86%
	2018-20	272	691	3,125	4,088	7%	17%	76%	100%	82%
	Total		1,218	2,679	17,085	20,982	6%	13%	81%	100%

Source: Minnesota workers' compensation claims database, downloaded Oct. 1, 2020.

Discussion

1. Indemnity claims require more than three days of disability, including the date of injury, in order to qualify for wage loss benefits. 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.
2. 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.

9/22/2021

Minnesota Department of Labor and Industry
 Research and Statistics

Nature of injury for claims accepted for indemnity benefits, 2012-2020

Source: Minnesota workers' compensation claims database

2020 indemnity claims determined by Sept. 30, 2020

Only includes claims with nature of injury code.

Worker/ organization	Injury years	Contusions	Open wounds	Fractures	Sprains/strains/tears	Pain	Multiple traumatic injuries	Diseases	Mental disorders and syndromes	All other	Total	Number of codable indemnity claims
Dispatchers	2012-14	0%	0%	0%	75%	0%	0%	0%	0%	25%	100%	4
	2015-17	10%	0%	10%	30%	10%	0%	0%	0%	40%	100%	10
	2018-20	0%	0%	0%	33%	22%	0%	0%	22%	22%	100%	9
	Total	4%	0%	4%	39%	13%	0%	0%	9%	30%	100%	23
Corrections	2012-14	12%	4%	5%	51%	14%	4%	2%	0%	7%	100%	297
	2015-17	20%	4%	7%	50%	8%	5%	0%	2%	5%	100%	220
	2018-20	17%	4%	4%	28%	11%	5%	28%	1%	2%	100%	378
	Total	16%	4%	5%	41%	11%	4%	13%	1%	5%	100%	895
All other public workers	2012-14	5%	4%	6%	51%	17%	3%	2%	1%	11%	100%	2,416
	2015-17	8%	5%	7%	57%	9%	4%	1%	2%	7%	100%	2,463
	2018-20	9%	5%	6%	42%	19%	4%	7%	2%	6%	100%	2,503
	Total	7%	5%	6%	50%	15%	4%	3%	2%	8%	100%	7,382
Total	2012-14	6%	4%	6%	51%	16%	3%	2%	1%	11%	100%	2,717
	2015-17	9%	4%	7%	57%	9%	4%	1%	2%	7%	100%	2,693
	2018-20	10%	5%	6%	40%	18%	4%	10%	2%	6%	100%	2,890
	Total	8%	5%	6%	49%	14%	4%	4%	2%	8%	100%	8,300

Source: Minnesota workers' compensation claims database, downloaded Oct. 1, 2020.

Discussion

1. Results are restricted to workers injured in 2012 and later because their injuries are coded using the OIICS version 2 system, which is not strictly compatible with claims coded using OIICS version 1.
2. The yellow-shaded cells highlight the effects of the COVID-19 pandemic on claims. The number of COVID-19 indemnity claims among corrections workers is high because many corrections workers are covered by the presumption statute for COVID-19 claims. The first responders among the "All other public workers" group are also covered by the presumption.
3. Sprains, strains and tears account for the largest number of injuries for all three worker groups.

9/22/2021

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 Research and Statistics

Event or exposure for claims accepted for indemnity benefits, 2012-2020

Source: Minnesota workers' compensation claims database

2020 indemnity claims determined by Sept. 30, 2020

Only includes claims with event or exposure code.

Worker/ organization	Injury years	Violence	Transportation incidents	Fires, explosions	Falls, slips, trips	Exposure	Contact with objects and equipment	Overexertion and bodily reaction	Total	Number of codable indemnity claims
Dispatchers	2012-14	0%	0%	0%	25%	0%	0%	75%	100%	4
	2015-17	0%	0%	0%	22%	11%	0%	67%	100%	9
	2018-20	0%	0%	0%	11%	11%	0%	78%	100%	9
	Total	0%	0%	0%	18%	9%	0%	73%	100%	22
Corrections	2012-14	37%	1%	0%	22%	1%	9%	30%	100%	290
	2015-17	40%	3%	1%	22%	2%	7%	25%	100%	241
	2018-20	35%	1%	0%	18%	23%	5%	18%	100%	406
	Total	37%	1%	0%	21%	11%	7%	23%	100%	937
All other public workers	2012-14	12%	7%	0%	32%	2%	9%	38%	100%	2,421
	2015-17	12%	7%	0%	28%	1%	10%	42%	100%	2,532
	2018-20	10%	6%	0%	31%	6%	10%	37%	100%	2,571
	Total	11%	6%	0%	30%	3%	10%	39%	100%	7,524
Total	2012-14	15%	6%	0%	31%	2%	9%	37%	100%	2,715
	2015-17	14%	7%	0%	27%	2%	9%	41%	100%	2,782
	2018-20	14%	5%	0%	29%	8%	10%	34%	100%	2,986
	Total	14%	6%	0%	29%	4%	9%	37%	100%	8,483

Source: Minnesota workers' compensation claims database, downloaded Oct. 1, 2020.

Discussion

1. Overexertion and bodily reaction is the most common event leading to accepted indemnity claims for dispatchers and all other public workers. For corrections workers, violence is the most common event. Exposure is elevated among corrections workers for the 2018-2020 period because of COVID-19 claims. Overexertion is often due to lifting, carrying, pulling or pushing objects or bodily movements such as twisting and reaching.

9/22/2021

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Characteristics of workers with indemnity claims

Source: Minnesota workers' compensation claims database

Gender

Gender	Claim count				Percentage within worker group			
	Dispatchers	Corrections	All other public workers	Total	Dispatchers	Corrections	All other public workers	Total
blank	0	3	8	11	0%	0%	0%	0%
Female	53	695	3,884	4,632	80%	36%	26%	27%
Male	13	1,253	11,176	12,442	20%	64%	74%	73%
Total	66	1,951	15,068	17,085	100%	100%	100%	100%

Worker age at injury

Age group	Claim count				Percentage within worker group			
	Dispatchers	Corrections	All other public workers	Total	Dispatchers	Corrections	All other public workers	Total
15-24 years	2	76	634	712	3%	4%	4%	4%
25-34 years	11	428	2,589	3,028	17%	22%	17%	18%
35-44 years	14	584	4,066	4,664	21%	30%	27%	28%
45-54 years	26	607	4,726	5,359	39%	31%	32%	32%
55 years and older	13	244	2,966	3,223	20%	13%	20%	19%
Total	66	1,939	14,981	16,986	100%	100%	100%	100%

Job tenure

Job tenure	Claim count				Percentage within worker group			
	Dispatchers	Corrections	All other public workers	Total	Dispatchers	Corrections	All other public workers	Total
Less than 3 months	1	45	541	587	2%	3%	4%	4%
3-11 months	4	99	729	832	7%	5%	5%	5%
1-5 years	8	488	2,967	3,463	13%	27%	21%	22%
More than 5 years	47	1,198	9,684	10,929	78%	66%	70%	69%
Total	60	1,830	13,921	15,811	100%	100%	100%	100%

Worker location

Employee residence region	Claim count				Percentage within worker group			
	Dispatchers	Corrections	All other public workers	Total	Dispatchers	Corrections	All other public workers	Total
Non-TC metro MN	27	992	6,596	7,615	42%	51%	44%	45%
TC metro	36	778	7,989	8,803	55%	40%	53%	52%
non-MN	2	168	375	545	3%	9%	3%	3%
Total	65	1,938	14,960	16,963	100%	100%	100%	100%

Discussion

1. The majority of the dispatchers were female, unlike the injured workers in the other two groups.
2. The dispatcher age distribution was similar to the distribution for all other public workers. There was a lower percentage of Corrections workers age 55 or older.
3. Job tenure was similar for all three groups, with the majority of workers having more than five years of job tenure.
4. The dispatcher worker residence distribution was similar to the distribution for all other public workers., with a majority living in the Twin Cities metropolitan area. Corrections workers were more likely to live outside the Twin Cities metropolitan area.

9/23/2021

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Job tenure by worker group, indemnity claims 2012-2020

Job tenure [1]	Claim count			Percentage within worker group				
	Dispatchers	Corrections	All other public workers	Total	Dispatchers	Corrections	All other public workers	Total
Less than 5 years	13	630	4,195	4,838	22%	35%	30%	31%
5-9 years	8	461	2,657	3,126	13%	25%	19%	20%
10-14 years	12	295	2,345	2,652	20%	16%	17%	17%
15-19 years	13	234	1,995	2,242	22%	13%	14%	14%
20-25 years	5	104	1,312	1,421	8%	6%	10%	9%
25 years or longer	9	104	1,375	1,488	15%	6%	10%	9%
Total	60	1,828	13,879	15,767	100%	100%	100%	100%

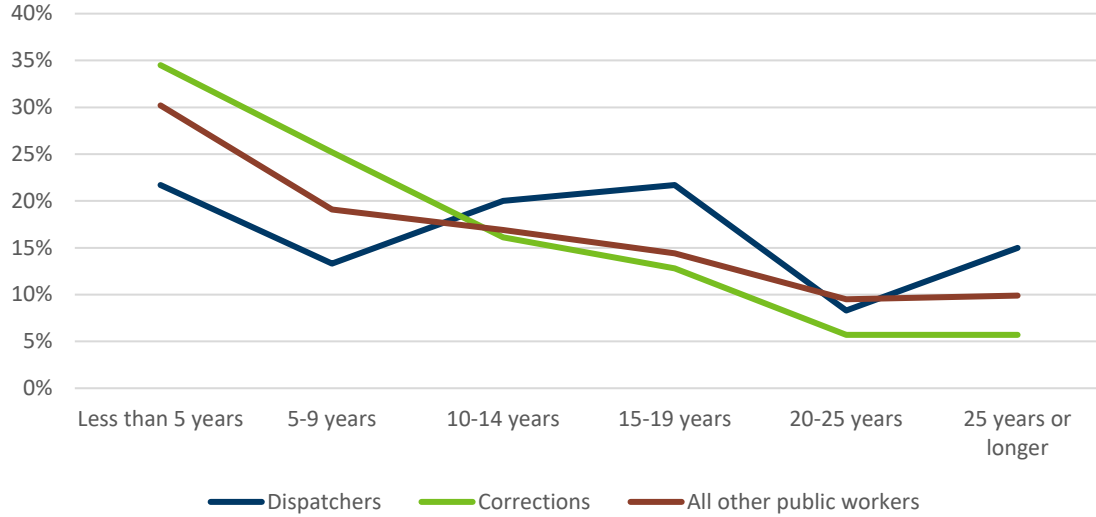
1. Categories include all decimal values up to next 5-year group. Example: 14.99 years is included in 10-14 years group.

Discussion

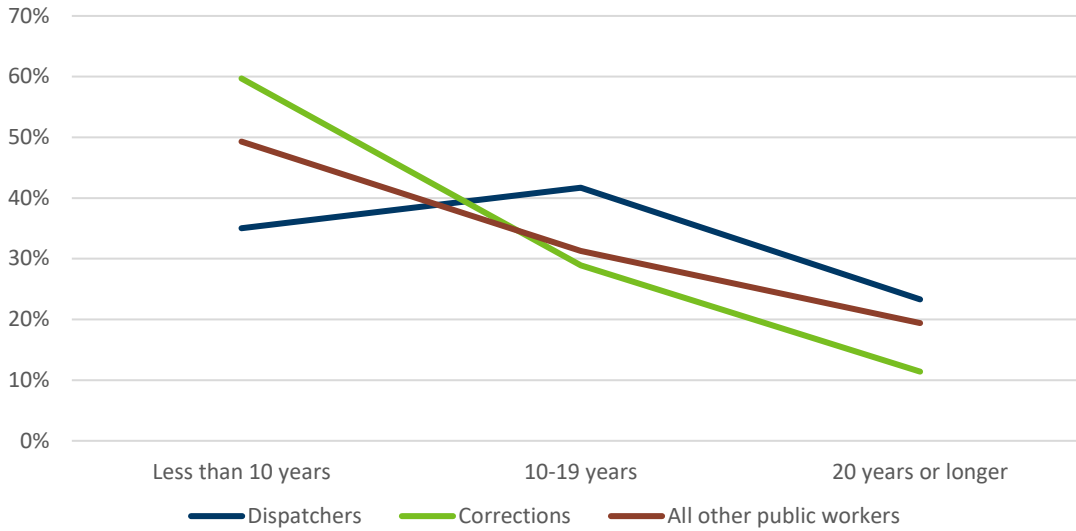
1. Dispatchers show a different distribution of job tenure than the comparison groups. Dispatchers have lower percentages of claims among workers with less than 10 years of job tenure, then have higher percentages among workers in the 10-19 year tenure groups and among workers with at least 25 years of job tenure. The percentage of indemnity claims among workers with 20 or more years of tenure is also higher than for the comparison groups.

Job tenure	Dispatchers	Corrections	All other public workers
Less than 10 years	35%	60%	49%
10-19 years	42%	29%	31%
20 years or longer	23%	11%	19%

Job tenure by worker group



Job tenure by worker group



9/22/2021

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Weeks of temporary total disability (TTD) by year of claim closure

Upper limit of TTD duration is 130 weeks, after which TTD becomes permanent total disability (PTD)

One dispatcher claim was classified as PTD

2020 closures through Sept. 30

Worker/ organization	Claim closure years	Mean weeks of TTD	Median weeks of TTD	Number of claims
Dispatchers	2006-8	6.8	3.2	8
	2009-11	15.1	5.6	11
	2012-14	7.5	5.6	9
	2015-17	7.5	4.2	4
	2018-20	16.3	6.4	9
	Total	11.3	5.4	41
Corrections	2006-8	8.9	2.2	255
	2009-11	9.5	2.4	275
	2012-14	10.8	2.8	281
	2015-17	12.6	3.4	241
	2018-20	9.8	3.0	359
	Total	10.3	2.8	1,411
All other public workers	2006-8	6.6	2.4	1,845
	2009-11	7.2	2.4	1,994
	2012-14	7.7	2.4	2,101
	2015-17	9.5	2.9	2,333
	2018-20	10.9	3.2	2,708
	Total	8.6	2.6	10,981
Total	2006-8	6.8	2.4	2,108
	2009-11	7.5	2.4	2,280
	2012-14	8.1	2.6	2,391
	2015-17	9.8	3.0	2,578
	2018-20	10.8	3.2	3,076
	Total	8.8	2.8	12,433

Source: Minnesota workers' compensation claims database, downloaded Oct. 1, 2020.

Discussion

1. Statistics are not shown for closure years 2003-2005 because the claims from 2003-2005 are not of sufficient
2. Increases in claim maturity also contribute to increases in mean and median values for later closure years.
3. Total mean and median weeks of TTD benefits were higher for dispatchers than for the comparison groups. This could result from dispatchers reporting, on average, more serious injuries than workers in the other groups because they are not opportunities and practices. However, dispatchers only had noticeably higher TTD durations for two of the five time periods.

9/22/2021

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Frequency of permanent partial disability (PPD)

Some workers who are otherwise determined to have a PPD or who are involved in disputes about the presence or amount of PPD benefits receive payment in a settlement agreement. In this table, workers with settlements of at least \$5,000 and who did not receive any PPD benefits paid without a settlement are counted in the "Settlement-no PPD paid" column.
 2020 closures through Sept. 30

Worker/ organization	Claim closure years	Claim count				Claim percentage			
		No PPD or settlement	PPD paid	Settlement- no PPD paid	Total	No PPD or settlement	PPD paid	Settlement- no PPD paid	Total
Dispatchers	2006-8	9	1	2	12	75%	8%	17%	100%
	2009-11	8	4	1	13	62%	31%	8%	100%
	2012-14	6	3	2	11	55%	27%	18%	100%
	2015-17	5	1	1	7	71%	14%	14%	100%
	2018-20	8	0	4	12	67%	0%	33%	100%
	Total	36	9	10	55	66%	16%	18%	100%
Corrections	2006-8	204	66	18	288	71%	23%	6%	100%
	2009-11	213	81	11	305	70%	27%	4%	100%
	2012-14	219	68	42	329	67%	21%	13%	100%
	2015-17	181	71	31	283	64%	25%	11%	100%
	2018-20	320	60	30	410	78%	15%	7%	100%
	Total	1,137	346	132	1,615	70%	21%	8%	100%
All other public workers	2006-8	1,417	606	109	2,132	67%	28%	5%	100%
	2009-11	1,486	702	105	2,293	65%	31%	5%	100%
	2012-14	1,617	689	142	2,448	66%	28%	6%	100%
	2015-17	1,805	658	229	2,692	67%	24%	9%	100%
	2018-20	2,129	729	275	3,133	68%	23%	9%	100%
	Total	8,454	3,384	860	12,698	67%	27%	7%	100%
Total	2006-8	1,630	673	129	2,432	67%	28%	5%	100%
	2009-11	1,707	787	117	2,611	65%	30%	5%	100%
	2012-14	1,842	760	186	2,788	66%	27%	7%	100%
	2015-17	1,991	730	261	2,982	67%	25%	9%	100%
	2018-20	2,457	789	309	3,555	69%	22%	9%	100%
	Total	9,627	3,739	1,002	14,368	67%	26%	7%	100%

Source: Minnesota workers' compensation claims database, downloaded Oct. 1, 2020.

Discussion

1. Statistics are not shown for closure years 2003-2005 because the claims from 2003-2005 are not of sufficient maturity.
2. The three worker groups have very similar percentages of claims without a PPD or settlement.
3. Compared to the comparison groups, dispatchers are more likely to receive a settlement and less likely to be paid PPD benefits. Dispatchers were the only group with a higher percentage of claims receiving a settlement instead of PPD benefits.