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Contact Us

Clarissa Preston, CIC
Agent Relations Executive
Phone: 561-945-4517
clarissa_preston@ncci.com

NCCI is the nation's most experienced provider of workers compensation insurance information. We gather data, analyze industry trends, and prepare objective insurance rate and loss cost recommendations. These activities, together with our research, analytical services and tools, and overall commitment to excellence, help foster a healthy workers compensation system. Visit ncci.com.

Catch Up on the Top Workers Comp Issues

NCCI recently posted the first-ever fall edition of *Workers Compensation 2016 Issues Report*. This signature publication offers an in-depth look at key topics for the workers compensation industry, including updated numbers and observations from the *State of the Line Report* presented at *Annual Issues Symposium (AIS) 2016*, regulatory and legislative updates, research and legal briefs, and more.

Check out the full publication in the **Industry Information** section of ncci.com.

NCCI Research on the Impacts of the ACA

NCCI recently published a research paper that examines how the Patient Protection and Affordable Care Act (ACA) has dramatically changed the healthcare landscape in the United States. The ACA's individual health insurance mandate, together with the state option for Medicaid expansion, have increased the number of medically insured in America by roughly 20 million people as of early 2016, with the greatest impact occurring at the time both provisions first went into effect in 2014. Another objective of the ACA is to promote population wellness, for which one point of focus is obesity reduction.

NCCI's research addresses two questions concerning the ACA's impacts on workers compensation:

- **Access to Primary Care**—Has the increase in demand for primary care services by newly insured people under the ACA crowded out access to the same services by workers compensation claimants?
- **Obesity Reduction**—If the ACA is successful in reducing population obesity in the United States, what are the potential medical cost savings to workers compensation?

Key Findings

- The ACA has had no discernible impact on crowding out workers compensation claimants from access to primary care services through 2014, the first full year of expanded medical insurance coverage under the ACA
- 68% of primary care services provided during the first 90 days of a workers compensation claim occur during the claim's first 10 days

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- A reduction in the US obesity rate from 35% to 25%, in accordance with the goals of the ACA's wellness initiative, might reduce workers compensation medical costs by 3–4%

View the complete paper in the **Research** section of ncci.com.

Experience Rating Update

NCCI's *Experience Rating Update* is a publication that provides insight into the experience rating process, along with other useful tools and information.

The latest issue includes information about:

- The Importance of Ownership Changes
- Data Visualization Tools
- The new ***State Insight***
- ***ERWD*** Enhancements
- Reclassifications and Revisions
- Changes to the Premium Eligibility Threshold
- New ER Split Data Reporting

The report can be accessed by visiting ncci.com, Agents/Brokers, Publications/Reports.

Invitation to NCCI's State Advisory Forums

NCCI will conduct ***State Advisory Forums*** in 36 states in 2017. These forums are designed to educate and provide a greater understanding of national and state workers compensation issues. NCCI experts focus on state-specific information and speak in greater detail about:

- Proposed/enacted state and federal legislation
- State system cost drivers
- NCCI studies and economic information
- The residual market

The content of each forum is tailored to the state where the meeting is held. There is no charge to attend these forums, but reservations are required. Visit ncci.com in January for 2017 ***State Advisory Forum*** schedule and registration information.

NCCI's Learning Library

NCCI offers Web-based education designed to enhance your knowledge of workers compensation. Through our online education modules, you can learn the fundamentals of workers compensation—including how a business is classified, how rates are determined, and how experience rating works—as well as requirements for reporting data to NCCI. These modules offer a flexible learning plan, are easy to use, and allow you to self-pace your viewing of the presentation.

You can also learn how to accurately fill out frequently submitted forms or learn “How to Understand Your Experience Rating Worksheet.” Visit ncci.com, Agents/Brokers, Learning Center for more information.

This quarter's highlighted webinar: How to Understand Your Experience Rating Worksheet—Webinar on Demand

The How to Understand Your Experience Rating Worksheet Webinar on Demand walks you through the elements of an experience rating worksheet and the formulas used. Follow along as each element is explained.

You will learn about:

- How expected losses for each classification are determined
- What Expected Loss Rates and Discount Ratios are
- How to determine expected losses and how actual losses are used in the calculation
- Additional factors that are calculated along with the mod factor

Save the Date—NCCI's Agent Track at Workers' Compensation Institute Conference

NCCI will host the Agent Track at the 72nd annual Workers' Compensation Educational Conference to be held in Orlando, FL, **August 7-8, 2017**. During the 1-1/2 day track, regulators, agent association heads, and subject matter experts on a variety of topics specifically aimed at agents will speak. Look for further details in the coming months.