

2023 Preliminary Industry Insurance Rates

Presentation to SafeCare BC members

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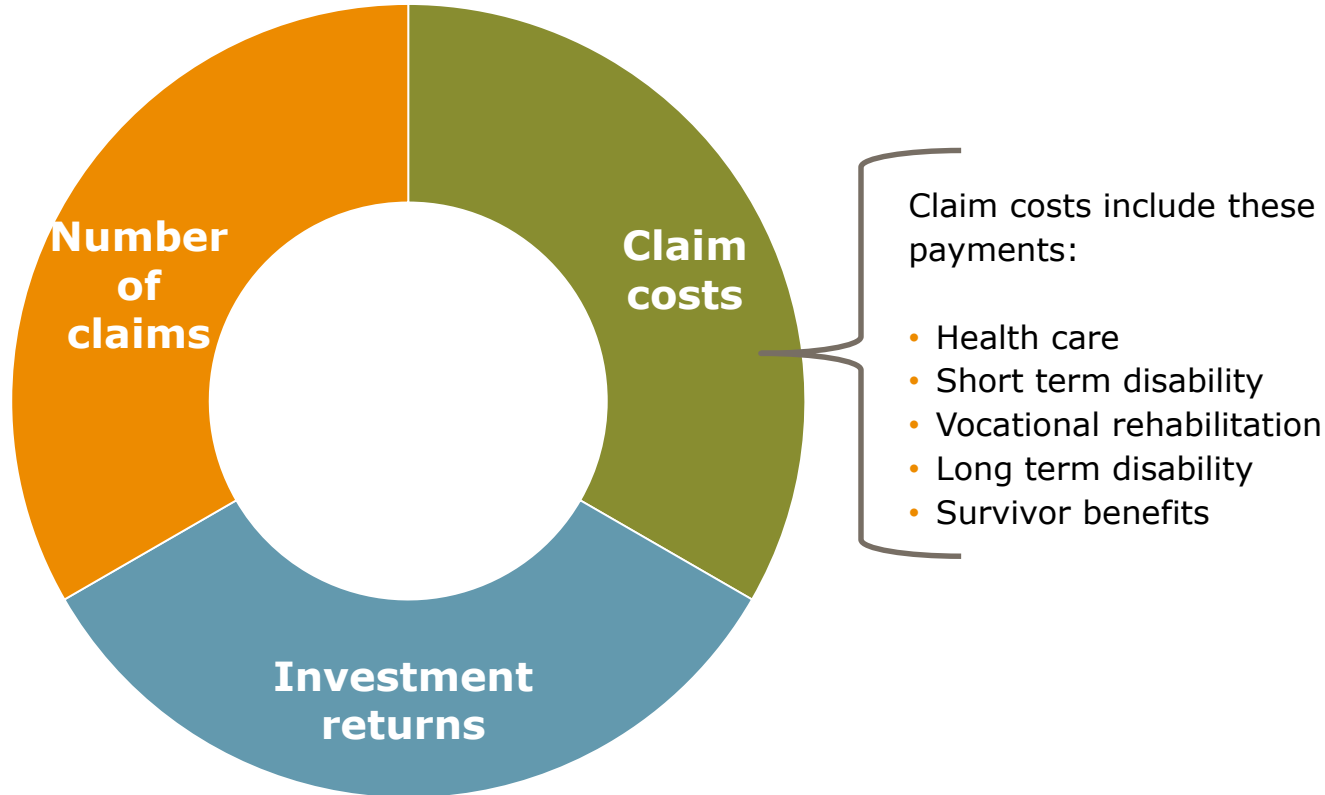
October 5, 2022

Agenda

- 1 Rate setting and health care rates
- 2 Time-loss claims statistics
- 3 WorkSafeBC resources

**Rate setting and health care
rates**

Premium rate drivers



2021 results and 2023 rates

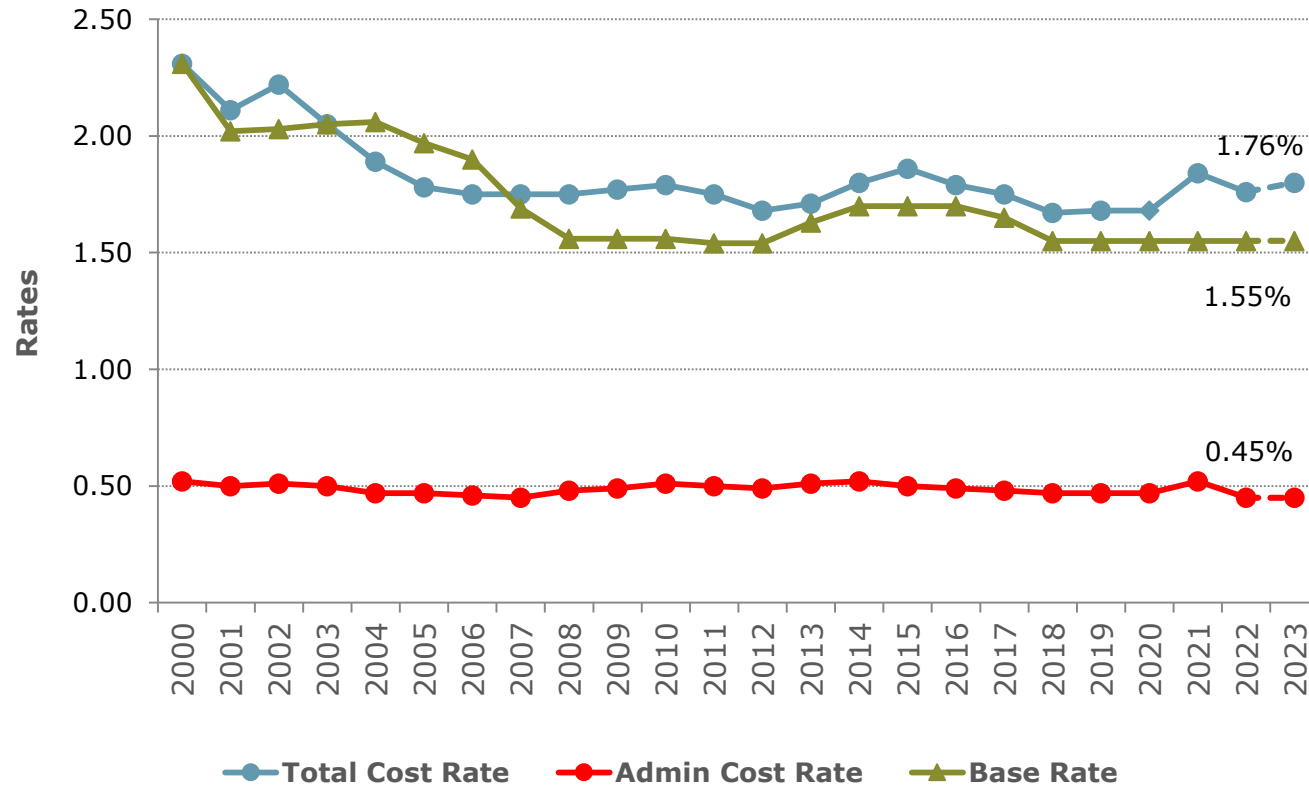
Key 2021 results

- Time-loss claims rate (injury rate): 2.23 claims accepted per 100 person years of employment
- RTW: 79.9% of workers back at work within 26 weeks
- Investment return exceeded WorkSafeBC's long-term requirements
 - 12.7% vs 7.1% required for the year, and is above the investment policy benchmark of 10%

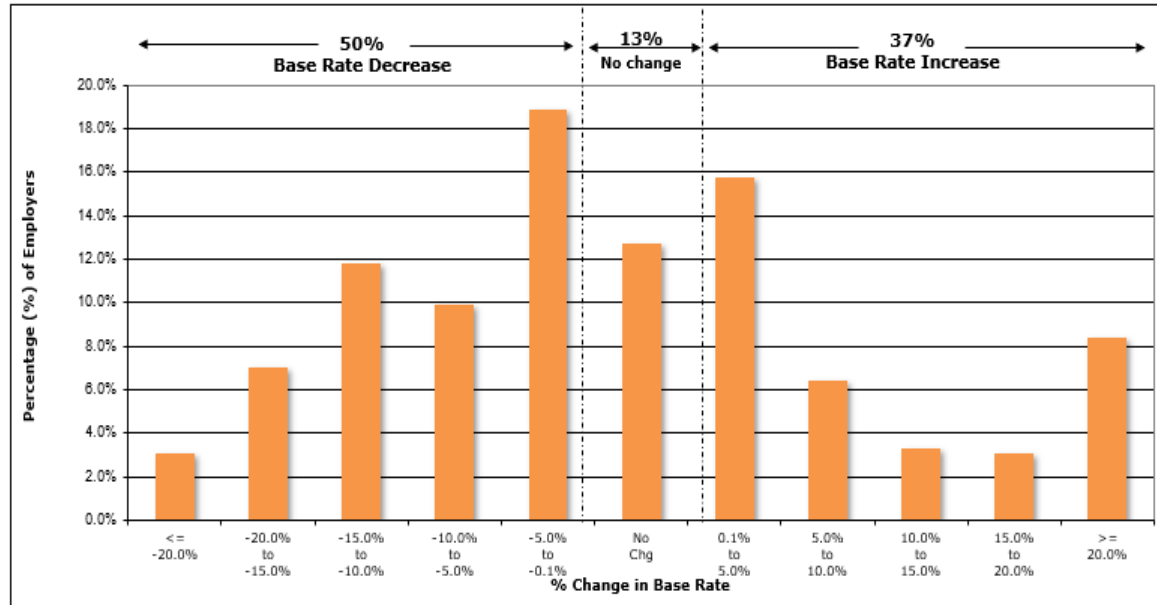
2023 preliminary average base rate to remain at 1.55%

- WorkSafeBC Board of Directors established an average base rate of 1.55% since 2018, and the preliminary average rate is expected to remain the same at 1.55% for 2023

Premium rates and cost rates



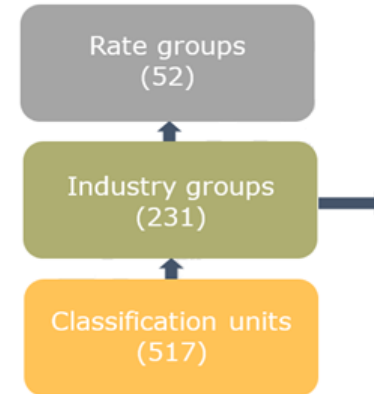
Overview of preliminary 2023 rates



- ~127,000 employers in 289 CUs will experience base rate decreases
- ~92,000 employers in 201 CUs will experience base rate increases
- ~32,000 employers in 27 CUs will experience unchanged base rates

Rate group structure

- Similar classification units (CUs) are placed together into industry groups.
- Industry groups with similar costs are placed into one of 20 clearly defined and stable rate group bands with progressively higher cost-rate boundaries.
- Sufficiently large enough industry groups form their own rate groups.



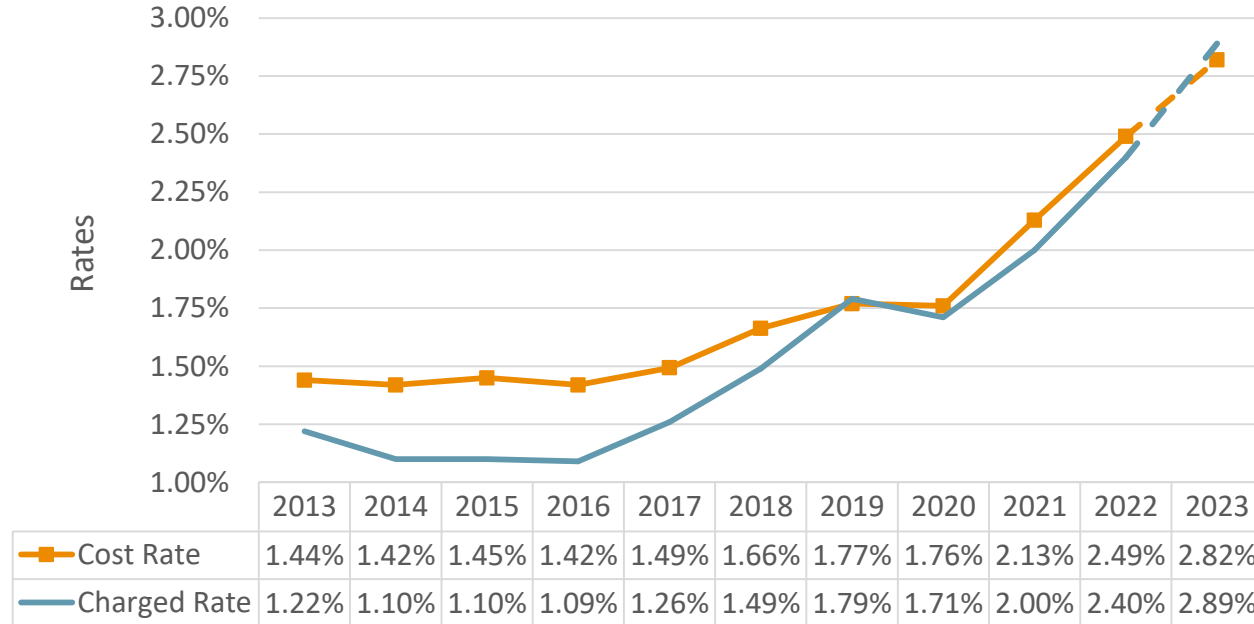
Rate group band	Claims cost rate range
20	Above 6.00
19	4.75 - 6.00
18	4.00 - 4.75
17	3.50 - 4.00
16	3.00 - 3.50
15	2.55 - 3.00
14	2.15 - 2.55
13	1.85 - 2.15
12	1.55 - 1.85
11	1.35 - 1.55
10	1.15 - 1.35
09	0.95 - 1.15
08	0.80 - 0.95
07	0.65 - 0.80
06	0.55 - 0.65
05	0.45 - 0.55
04	0.35 - 0.45
03	0.25 - 0.35
02	0.15 - 0.25
01	up to 0.15

Visit: [Find your classification unit, industry, or rate - WorkSafeBC](#)

Rates in the Health Care and Social Services Subsector

CU #	CU Name	2022 Rate	2023 Prelim
766001	Acute Care	2.36	2.75
766002	Alcohol or Drug Treatment Centre	1.67	2.00
766003	Alternative Health Care	0.50	0.44
766004	Ambulance or First Aid Services	2.57	3.08
766005	Chiropractic Services	0.19	0.19
766006	Community Health Support Services	2.40	2.89
766007	Counselling or Social Services (not elsewhere specified)	1.71	2.05
766008	Dentistry or Ancillary Dental Services	0.19	0.19
766009	Fundraising or Charitable Organization	0.22	0.26
766010	Life and Job Skills Training	1.51	1.81
766011	Long-Term Care	3.93	4.43
766012	Massage Therapy (licensed)	0.50	0.44
766013	Optometry	0.19	0.19
766014	Physiotherapy or Occupational Therapy	0.50	0.44
766015	Physician Professional Services	0.19	0.19
766016	Religious Organization	0.22	0.26
766017	Residential Social Service Facility	3.29	3.95
766018	Retirement Home or Seniors' Home	3.50	4.20
766019	Short-Term Care	0.99	1.09
766020	Supplementary Health Care	0.50	0.44
766021	Surgical Centre	0.50	0.44
766022	Laboratory Services (not elsewhere specified)	0.22	0.26
766023	Senior Move Managing, and Personal Assisting	0.53	0.44
766024	Pre-hospital Emergency Health Care	15.66	18.79

Community health support services – CU 766006



Community Health Support remains in its own rate group. The industry is seeing continued increases in claim costs. We have limited the increase to 20% for this industry since 2021, therefore a further increase can be expected next year.

Community health support services – cost components

2023 - Cost components for Rate Group FE

Cost rates	Prelim 2023	2022
Short term disability	0.694	0.571
Long term disability	0.603	0.519
Survivor benefits	0.007	0.008
Health care	0.368	0.339
Vocational rehabilitation	0.167	0.134
Average benefit cost rate	1.84 *	1.57 *
Accident fund adjustment	0.54	0.42
Allocated benefit cost rate	2.38	1.99
Claim Administration	0.27	0.23
Penalty and ER imbalance adjustment	-0.04	0.07
Other administration costs	0.21	0.20
Total cost rate	2.82	2.49

Cost components	Prelim Rate 2023	Rate 2022
Total cost rate	2.82	2.49
Amortization adjustment	0.59	0.34
Actuarial rate	3.41	2.83
Funding policy adjustment	-0.61	-0.50
Certificate of recognition incentive	0.00	0.00
Industry-funded initiatives	0.09	0.07
Prevention adjustment	0.00	0.00
Base rate	2.89	2.40

(Without adjustments for charges relating to industry-funded initiatives, prevention inspection exemptions, or funding policy requirements, if applicable.)

* Rounded to two decimal places

Rate group FE (community health)

Key indicators	2017	2018	2019	2020	2021	Change 2017- 2021	Change 2020- 2021
Time-loss claims rate	4.3	3.9	4.2	4.9	5.1	18.6%	4.1%
Total duration	54.4	51.5	64.4	69.5	81.9	50.6%	17.8%
Average weekly wage	\$913	\$954	\$1,015	\$1,048	\$1,099	20.4%	4.9%
Number of claims	1,092	987	1,142	1,310	1,455	33.2%	11.1%

Rate group FE (community health) (2)

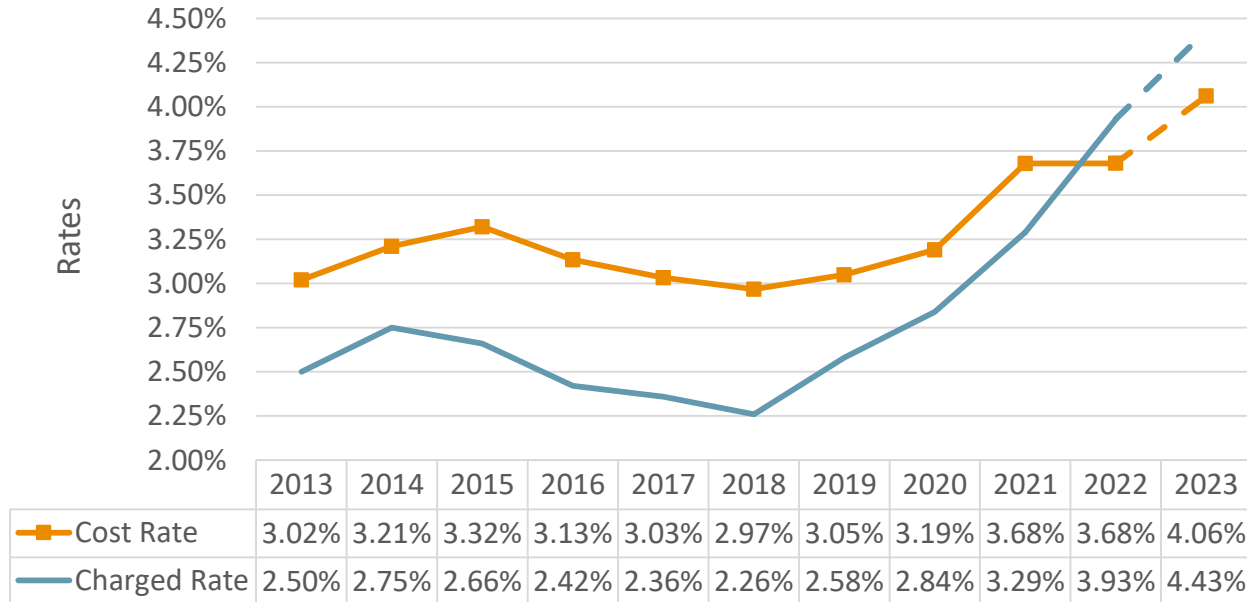
Cost history by year of injury (dollar figures in thousands)	2017	2018	2019	2020	2021	Change 2017-2021	Change 2020-2021
Short term disability	\$5,925	\$5,638	\$7,993	\$11,438	\$16,167	172.9%	41.3%
Long term disability	\$5,236	\$4,515	\$5,720	\$9,250	\$15,956	204.7%	72.5%
Survivor benefits	\$34	\$23	\$35	\$67	\$264	676.5%	294.0%
Health care	\$4,242	\$3,938	\$4,814	\$5,510	\$8,543	101.4%	55.0%
Vocational rehabilitation	\$733	\$1,081	\$1,545	\$2,358	\$4,678	538.2%	98.4%
Total costs	\$16,170	\$15,195	\$20,107	\$28,623	\$45,608	182.1%	59.3%

Rate group FE (community health) (3)

Payroll data (dollar figures in millions)	2017	2018	2019	2020	2021	Change 2017- 2021	Change 2020- 2021
Assessable payroll	\$1,179	\$1,244	\$1,354	\$1,537	\$1,821	54.5%	18.4%
Accumulated payroll	\$1,462	\$1,474	\$1,537	\$1,687	\$1,905	30.3%	12.9%

Benefit cost rate	2017	2018	2019	2020	2021	Change 2017- 2021	Change 2020- 2021
(Percentage % of payroll)	1.11	1.03	1.31	1.70	2.39	115.3%	40.6%

Long-term care – CU 766011



Long Term Care remains its own rate group for 2023. The base rate continues to increase in tandem with the higher claim costs and has been exceeding the cost rate since 2022.

Long-term care – cost components

2023 - Cost components for Rate Group AO

Cost rates	Prelim 2023	2022
Short term disability	1.005	0.910
Long term disability	0.745	0.670
Survivor benefits	0.007	0.011
Health care	0.585	0.561
Vocational rehabilitation	0.196	0.170
Average benefit cost rate	2.54 *	2.32 *
Accident fund adjustment	0.72	0.58
Allocated benefit cost rate	3.26	2.90
Claim Administration	0.46	0.43
Penalty and ER imbalance adjustment	-0.03	-0.01
Other administration costs	0.37	0.36
Total cost rate	4.06	3.68

Cost components	Prelim Rate 2023	Rate 2022
Total cost rate	4.06	3.68
Amortization adjustment	0.26	0.18
Actuarial rate	4.32	3.86
Funding policy adjustment	0.00	0.00
Certificate of recognition incentive	0.02	0.01
Industry-funded initiatives	0.09	0.06
Prevention adjustment	0.00	0.00
Base rate	4.43	3.93

(Without adjustments for charges relating to industry-funded initiatives, prevention inspection exemptions, or funding policy requirements, if applicable.)

* Rounded to two decimal places

Rate group AO (long-term care)

Key indicators	2017	2018	2019	2020	2021	Change 2017- 2021	Change 2020- 2021
Time-loss claims rate	8.9	8.0	8.9	10.0	9.2	3.4%	-8.0%
Total duration	42.1	47.0	50.6	57.1	64.7	53.7%	13.3%
Average weekly wage	\$883	\$881	\$903	\$953	\$994	12.6%	4.3%
Number of claims	2,987	2,619	2,988	2,773	2,867	-4.0%	3.4%

Rate group AO (long-term care) (2)

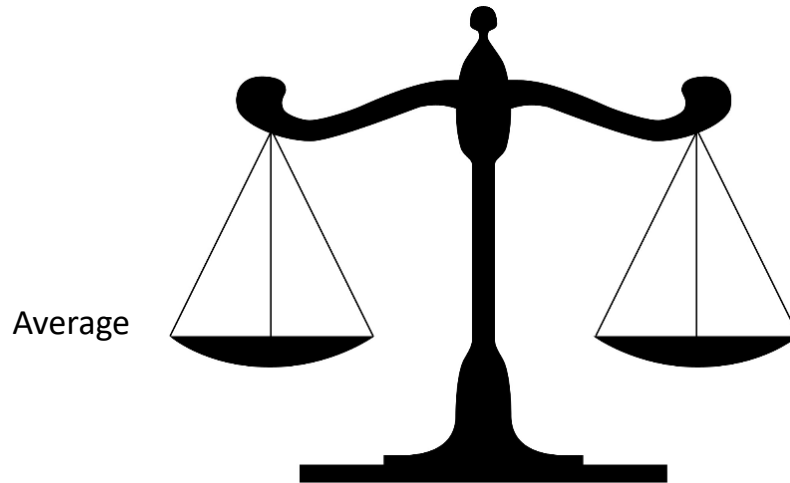
Cost history by year of injury (dollar figures in thousands)	2017	2018	2019	2020	2021	Change 2017-2021	Change 2020-2021
Short term disability	\$14,485	\$13,846	\$17,575	\$20,387	\$25,396	75.3%	24.6%
Long term disability	\$9,889	\$7,708	\$11,278	\$14,138	\$21,522	117.6%	52.2%
Survivor benefits	\$766	\$26	\$63	\$106	\$304	-60.3%	186.8%
Health care	\$9,987	\$8,322	\$11,052	\$11,343	\$14,491	45.1%	27.8%
Vocational rehabilitation	\$1,608	\$2,021	\$2,914	\$3,399	\$6,067	277.3%	78.5%
Total costs	\$36,735	\$31,923	\$42,882	\$49,373	\$67,780	84.5%	37.3%

Rate group AO (long-term care) (3)

Payroll data (dollar figures in millions)	2017	2018	2019	2020	2021	Change 2017- 2021	Change 2020- 2021
Assessable payroll	\$1,605	\$1,626	\$1,714	\$1,958	\$2,109	31.4%	7.7%
Accumulated payroll	\$1,991	\$1,927	\$1,946	\$2,148	\$2,207	10.9%	2.7%

Benefit cost rate	2017	2018	2019	2020	2021	Change 2017- 2021	Change 2020- 2021
(Percentage % of payroll)	1.85	1.66	2.20	2.30	3.07	65.9%	33.5%

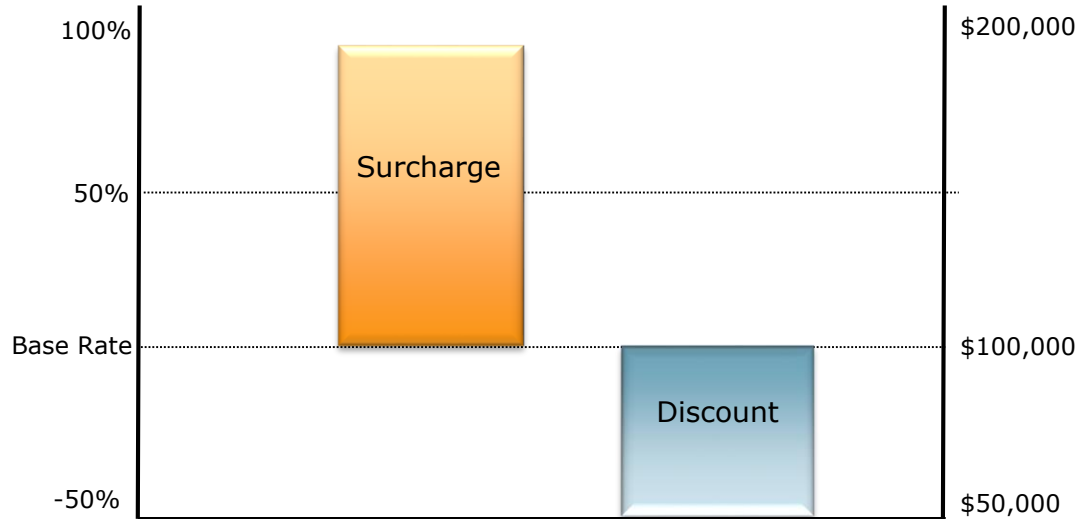
How experience rating works



Compares a firm's claim costs to the average performance of its insurance pool to determine the amount of discount or surcharge to apply to its base rate

If the firm's claim costs are the same as those of other firms of their size in their industry they are considered "average" and receive the industry's base premium rate, or an experience rating of zero

Experience rating: rewarding safety



A \$5 million employer with average performance in an industry with a base rate of 2.00 percent would pay \$100,000, but could pay as little as \$50,000 or as much as \$200,000 depending on their safety record over time.

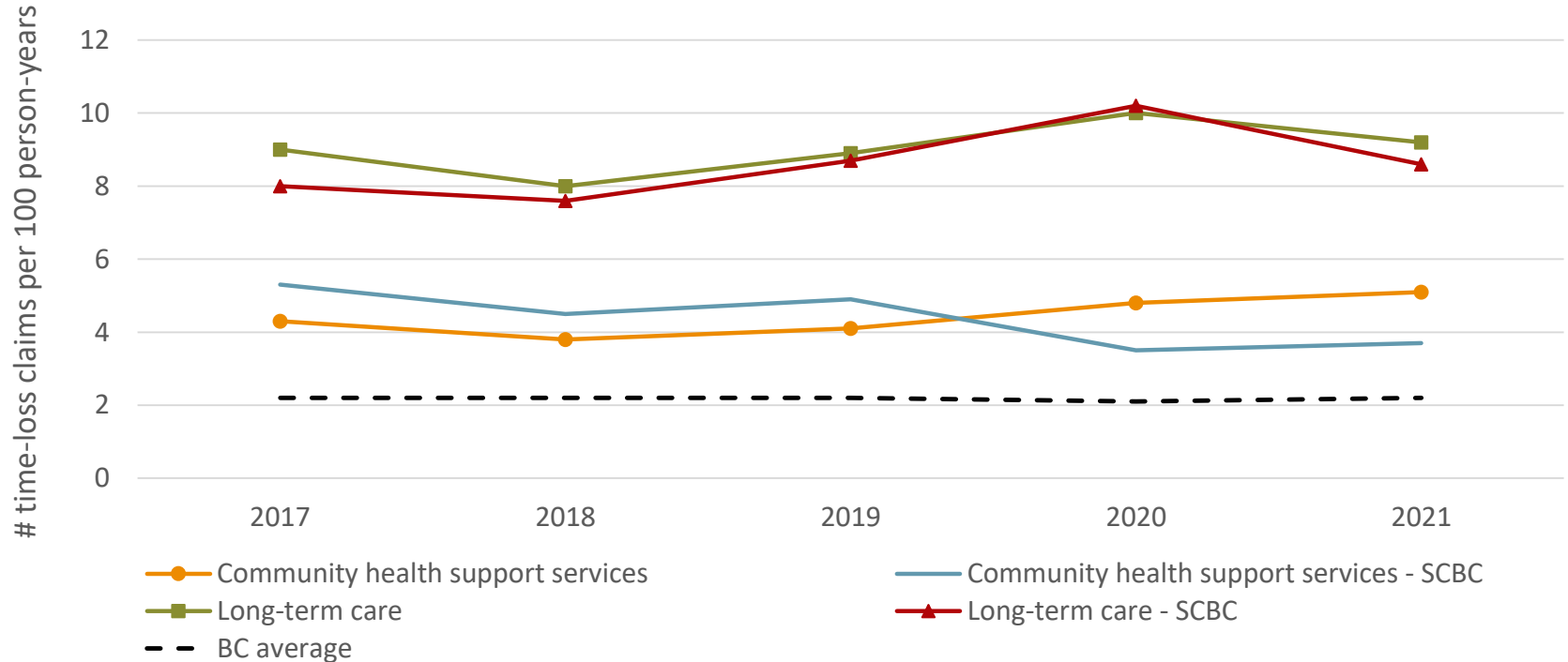
COVID-19 Claims

- The Board of Directors has approved the exclusion of direct COVID-19 claim costs from a firm's experience rating calculation
- The cost of COVID-19 claims will remain with the rate group and factor into the base rate

Time-loss claims statistics

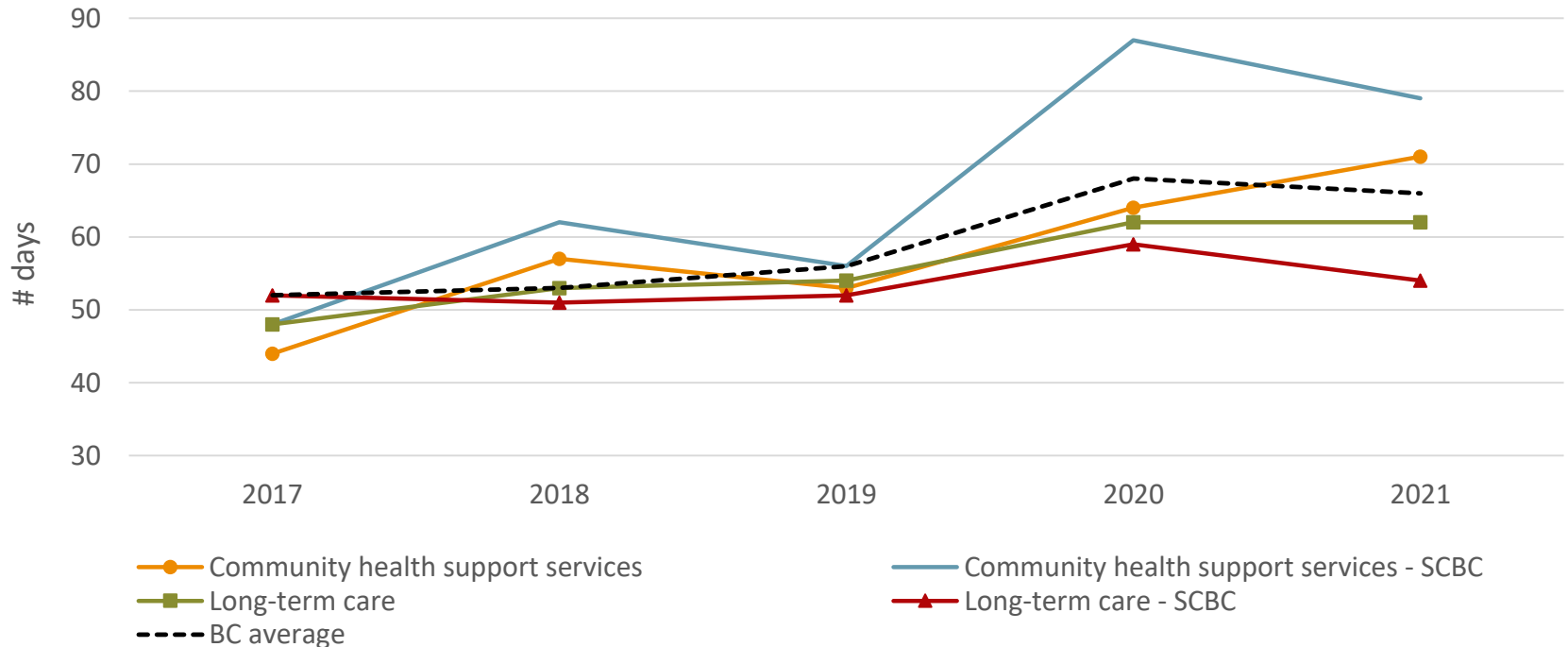
Time-loss claim injury rate by CU

2017-2021



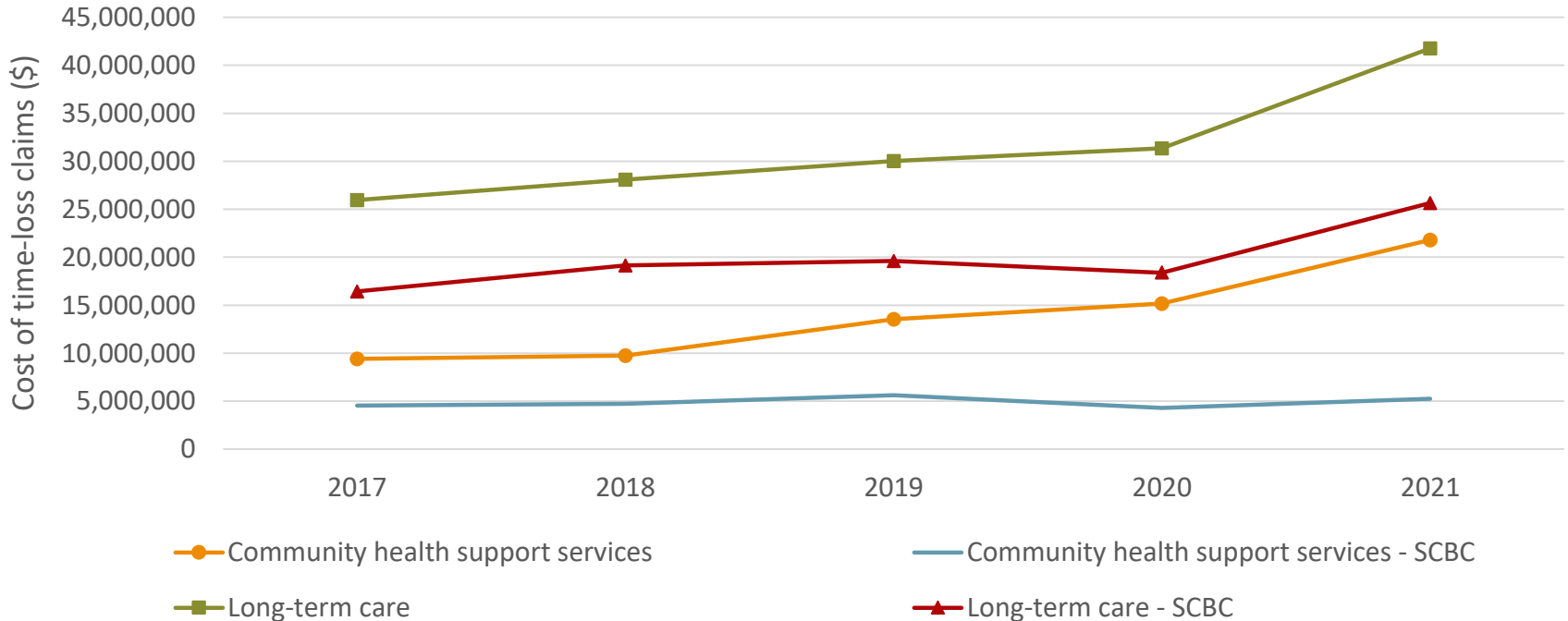
Average complete duration by CU

2017-2021



Time-loss claim injury cost by CU

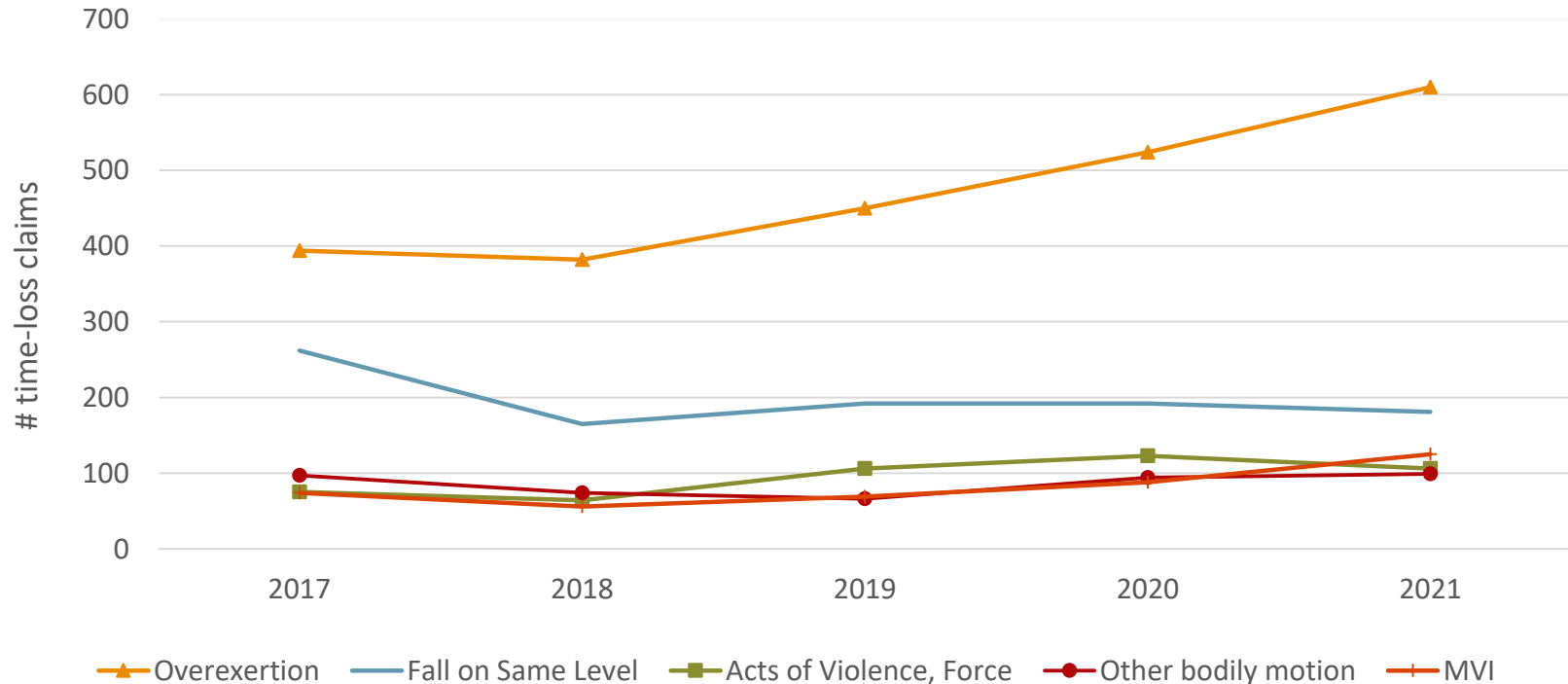
2017-2021



**Community health support
services – CU 766006**

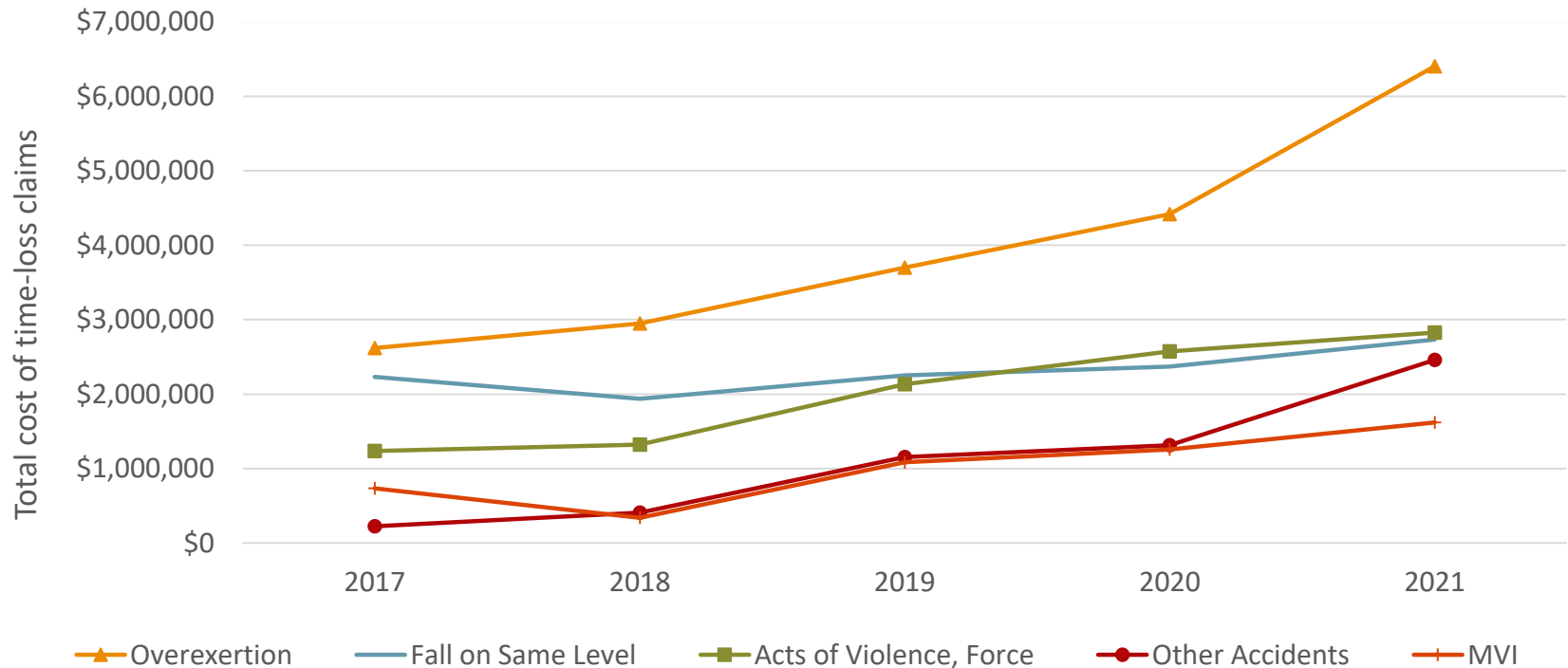
Community health support services

Top 5 accident types by time-loss claim counts, 2017-2021



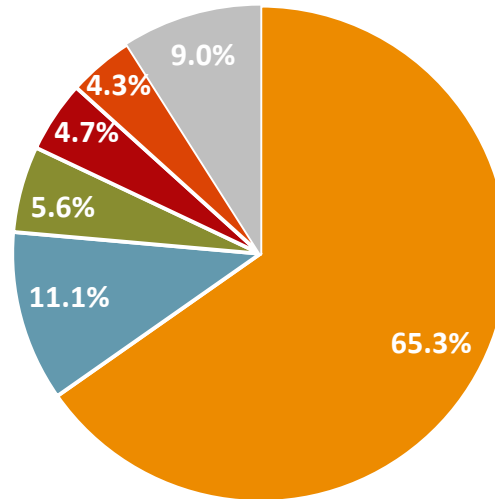
Community Health Support Services

Top 5 accident types by time-loss costs, 2017-2021



Community Health Support Services

Proportion of time-loss claim counts by occupation, 2017-2021

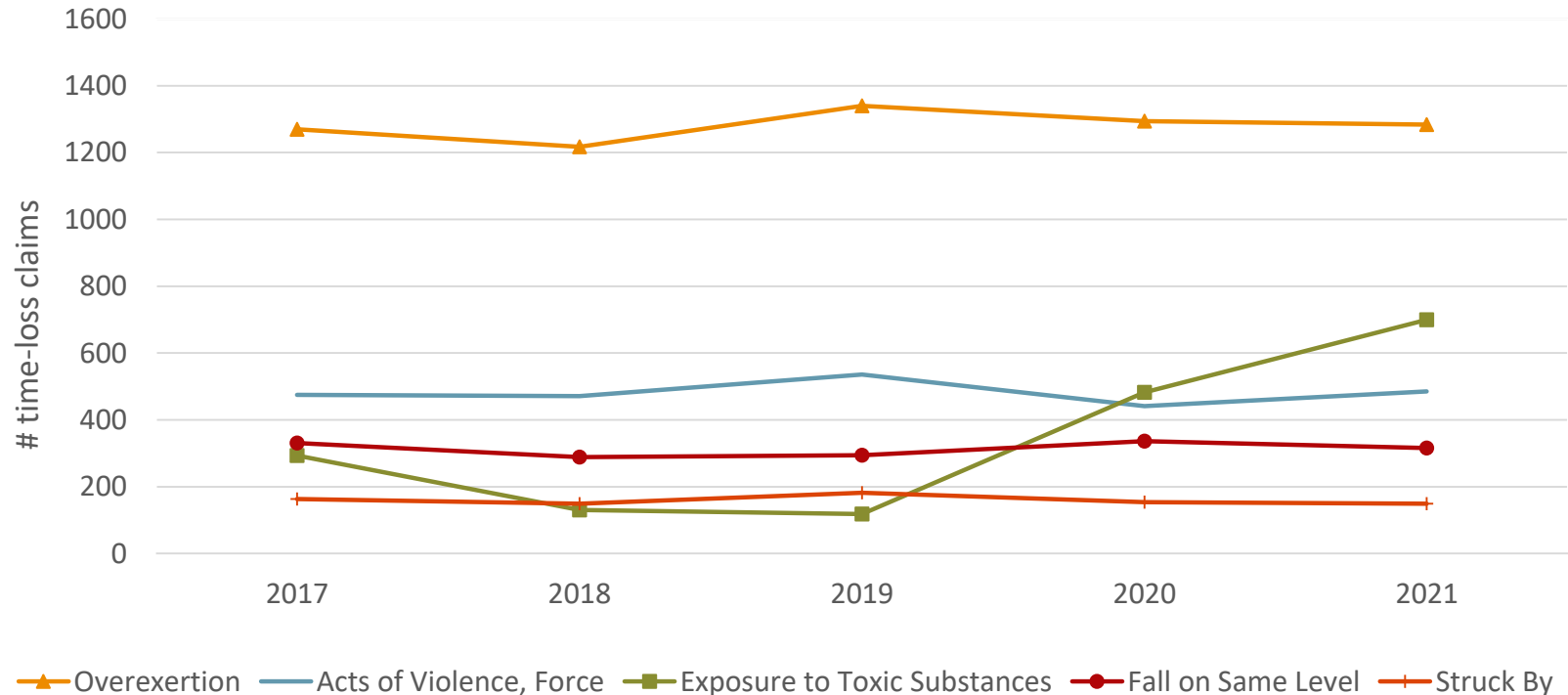


- Nurse aides, orderlies and patient service associates
- Registered nurses and registered psychiatric nurses
- Social and community service workers
- Licensed practical nurses
- Home support workers, housekeepers and related occupations
- Remainder

Long-term care – CU 766011

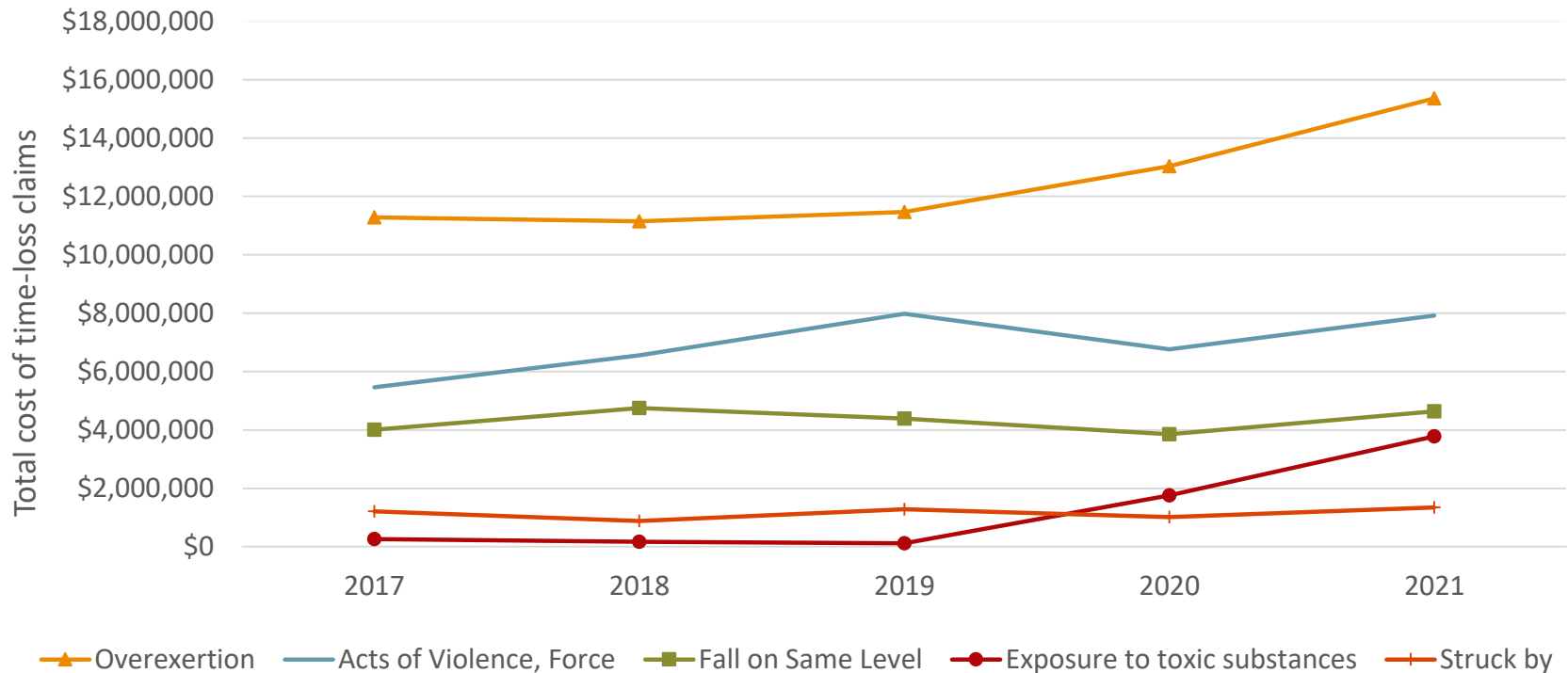
Long-term care

Top 5 accident types by time-loss claim counts, 2017-2021



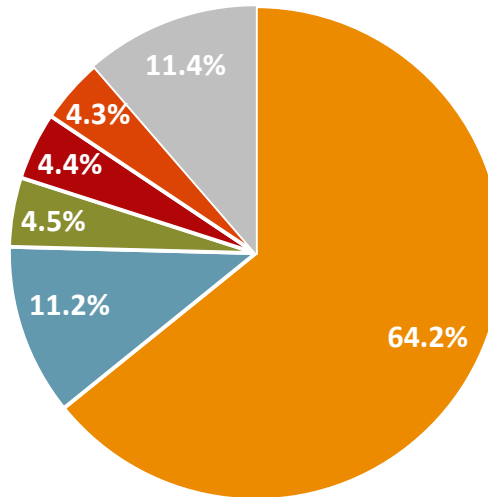
Long-term care

Top 5 accident types by time-loss claim costs, 2017-2021



Long-term care

Proportion of time-loss claim counts by occupation, 2017-2021



- Nurse aides, orderlies and patient service associates
- Licensed practical nurses
- Registered nurses and registered psychiatric nurses
- Light duty cleaners
- Food counter attendants, kitchen helpers and related support occupations
- Remainder

Mental disorder claims

Mental disorder claims

By industry subsector, 2021

Mental Disorder Claims Reported to WorkSafeBC in 2021, by industry subsector and classification unit and eligibility status:

Industry subsectors with more than 100 mental disorder claims reported in 2021 and classification units with more than 50 mental disorder claims reported in 2021 are listed.

Industry Subsector, Classification Unit:	2021			
	Claims Reported	Allowed	Disallowed	Allow Rate
Total - All Sectors	6,352	2,325	1,384	63%
Health Care and Social Services	2,576	1,026	484	68%
Acute Care	852	306	191	62%
Pre-hospital Emergency Health Care	441	264	37	88%
Long-Term Care	334	96	87	52%
Community Health Support Services	306	95	61	61%
Residential Social Service Facility	273	129	34	79%
Counselling or Social Services (not elsewhere specified)	200	72	39	65%

Visit: [Backgrounder: Mental Disorder Claims - 2019 to 2021 | WorkSafeBC](#)

Mental disorder claims (2)

By occupation, 2019-2021

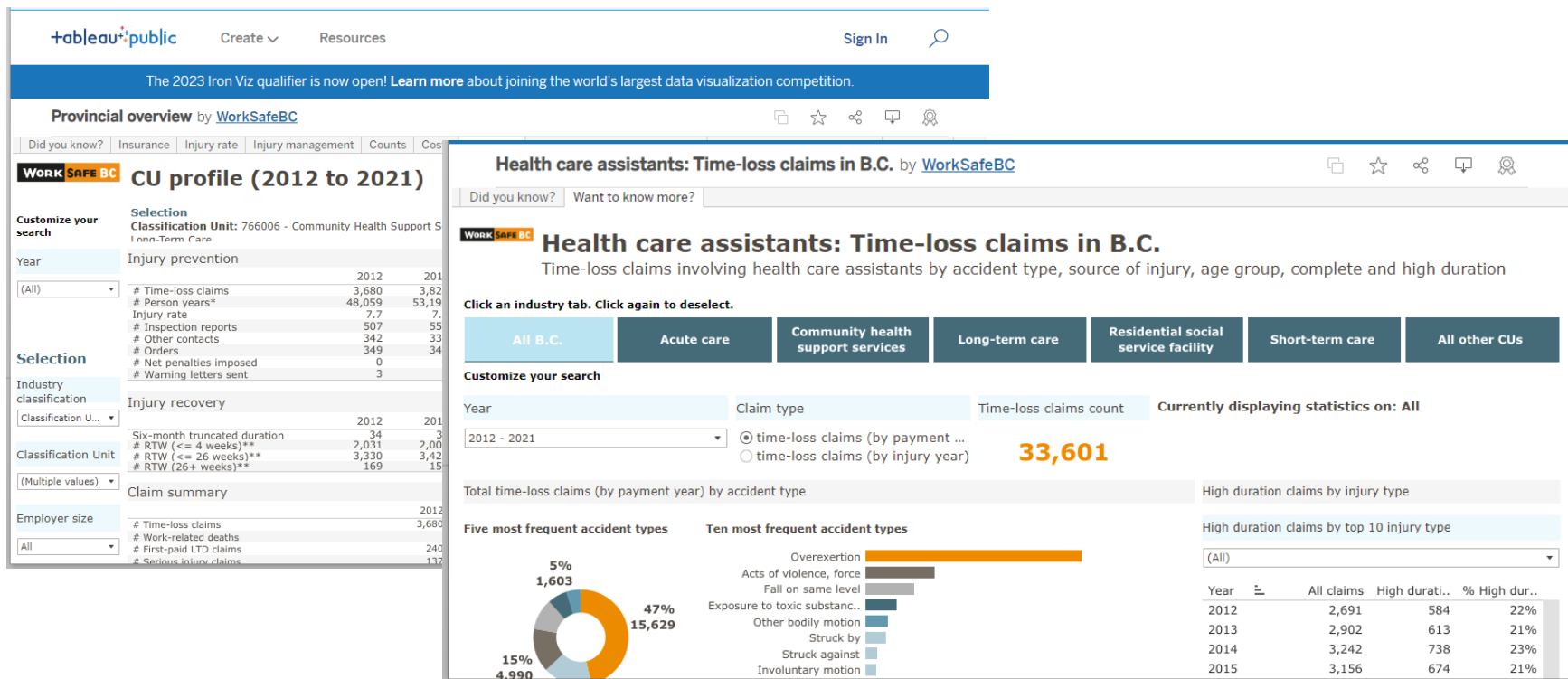
Mental Disorder Claims Reported to WorkSafeBC, by occupation:

Occupations with more than 100 mental disorder claims reported in 2021 are listed.

Occupation	2019	2020	2021
Total - All Occupations	5,440	5,402	6,352
Nurse	496	576	784
Social and community service workers	371	326	554
Paramedical occupations	271	290	363
Teacher and assistant	273	232	326
Nurse aides, orderlies and patient service associates	201	236	256
Police	66	119	246
Correctional Officer	167	154	221

WorkSafeBC resources

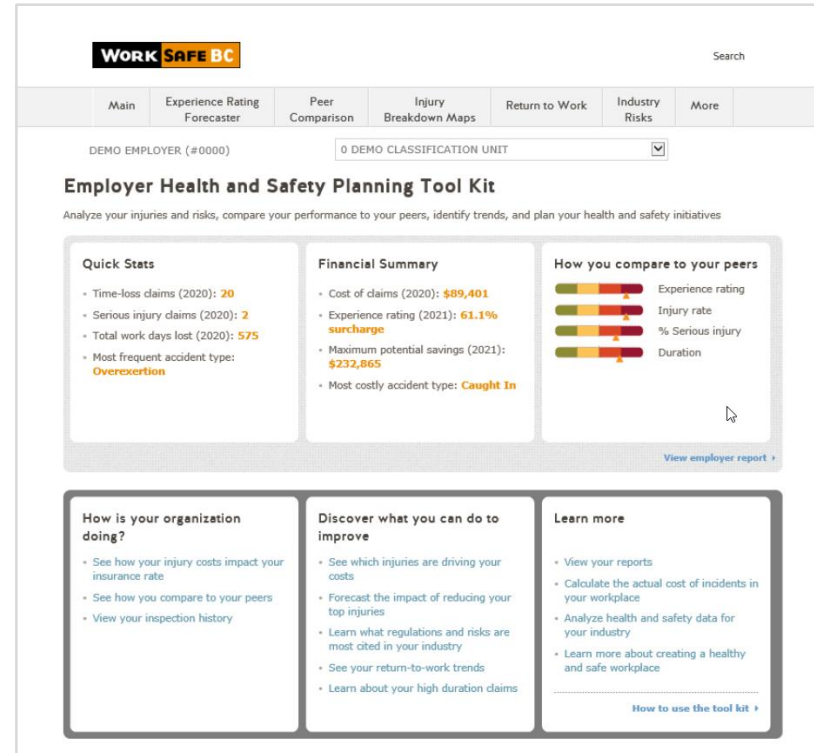
Shared data



Visit: [Shared data - Interactive tools on WorkSafeBC.com](#)

Know your safety performance

Specific data for you



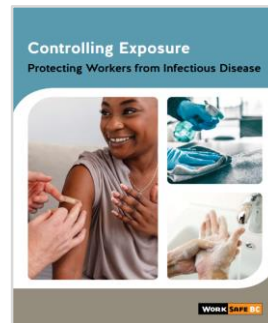
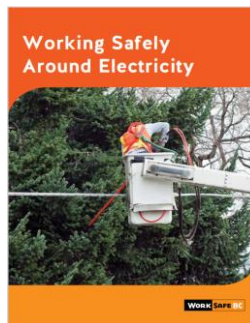
Use our online resources

Sign up and receive ongoing notifications

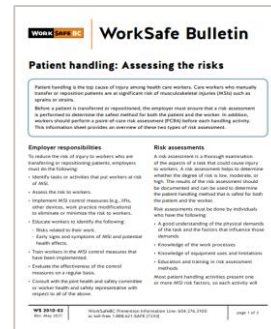
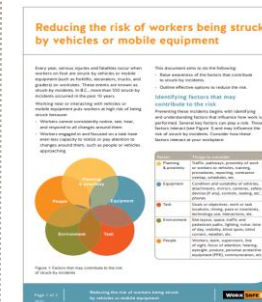
Videos



Books



Bulletins and info sheets



MSI Prevention Resources

WSN Home Patient handling - WorkSafeBC

https://www.worksafebc.com/en/health-safety/industries/health-care-social-services/topics/...

WORKSAFE BC

COVID-19 Health & Safety Insurance Claims I Am a...

Home > Health & Safety > Industries > Health care & social services > Topics > Patient handling

Patient handling

Related topics

Related industries

Patient handling

Patient handling is the top cause of injury among care workers. Care workers who perform patient handling tasks need to be trained in the proper technique for performing the task, the space in which the work will take place, controlling the equipment, and training workers on safe work practices.

The risks

Many factors are related to injuries resulting from patient handling:

- Frequency, force, and postures associated with the task
- Design and layout of the care environment
- Availability and use of appropriate patient handling equipment and
- Patient characteristics

Reducing the risks

Employers must ensure steps are taken to reduce workers' risk of injury as much as possible when transferring people.

WorkSafe Bulletin

Patient handling: Using slings with overhead lifts and floor lifts

Manual handling of patients is a leading cause of injury among health care workers. Overhead lifts and floor lifts are used to reduce workers' risk of injury from manually transferring patients. Other common care tasks also pose a risk to care workers. WorkSafeBC can help to reduce the risk.

Band slings

Band slings (also known as roller band slings) are narrow, long, and often quilted. Each sling has a strap on each end. Depending on the task, one or two slings may be used at a time. Some examples of uses for these slings include the following:

- Raising and holding limbs while:
 - Dressing a patient
 - Changing a wound dressing
 - Washing (especially perineal care)
 - Carrying out rehabilitation exercises
- Turning or rolling a patient

Walking slings

Walking slings (or standing slings) are fully padded. They are used mainly for rehabilitation purposes, including the following:

- Supporting a person from a seated to a standing position
- Walking or gait training

WS 2011-02 Rev. June 2022 WorkSafeBC Prevention Information Line: 604.276.3100 or toll-free 1.888.621.SAFE (7233)

WorkSafe Bulletin

Patient handling: Soaker pads

Using soaker pads to reposition patients puts workers at risk of musculoskeletal injuries (MSIs) such as sprains and strains.

Controlling the risks of repositioning

Under sections 4.47-4.50 of the Regulation, employers must identify, assess, and control the risk of musculoskeletal injury to workers. This risk must be assessed and reduced to the lowest level using appropriate control measures. Repositioning patients is usually achieved by doing the following:

- Using mechanical devices such as an overhead lift with a repositioning sling
- Using non-mechanical aids such as a low-friction slide or draw sheet

For more information, see the Patient handling page on worksafebc.com, including the bulletin. Moving and handling people: Reducing the risk.

Information Line: 604.276.3100 or toll-free 1.888.621.SAFE (7233) page 1 of 1

WorkSafe Bulletin

Patient handling: Assessing the risks

Patient handling is the top cause of injury among health care workers. Care workers who manually transfer or reposition patients are at significant risk of musculoskeletal injuries (MSIs) such as sprains or strains.

Before a patient is transferred or repositioned, the employer must ensure that a risk assessment is performed to determine the safest method for both the patient and the worker. In addition, workers should perform a point-of-care risk assessment (PCRA) before each handling activity. This information sheet provides an overview of these two types of risk assessment.

Employer responsibilities

To reduce the risk of injury to workers who are transferring or repositioning patients, employers must do the following:

- Identify tasks or activities that put workers at risk of MSI.
- Assess the risk to workers.
- Implement MSI control measures (e.g., lifts, other devices, work practice modifications) to eliminate or minimize the risk to workers.
- Educate workers to identify the following:
 - Risks related to their work.
 - Early signs and symptoms of MSI and potential health effects.
- Train workers in the MSI control measures that have been implemented.
- Evaluate the effectiveness of the control measures on a regular basis.
- Consult with the joint health and safety committee or worker health and safety representative with respect to all of the above.

WS 2010-02 Rev. May 2021 WorkSafeBC Prevention Information Line: 604.276.3100 or toll-free 1.888.621.SAFE (7233) page 1 of 3

Visit: [Patient handling page on WorkSafeBC.com](https://www.worksafebc.com/en/health-safety/industries/health-care-social-services/topics/patient-handling)

Get help from your health & safety association

- 13 health and safety associations in B.C.
- Funded from your premiums
- If you pay a levy, you are a member



Questions?