



# Member-Policyholder questions

## **Q: What is the CIS service group offered by SAIF?**

**A:** The CIS service group will be available to LOC and AOC members who are insured with SAIF for workers' compensation. CIS will provide safety/risk management, return-to-work, and online training. Current SAIF policyholders and CIS members who get their workers' compensation from SAIF will be able to participate starting July 1, 2021. Service enrollment forms, obtained by CIS, will need to be signed prior to joining the service group. SAIF will provide the insurance and claim handling.

## **Q: What is an OGSERP?**

**A:** An Oregon Group Supplemental Experience Rating Program (OGSERP) is a supplemental experience-related discounting of premiums available to a group of accounts whose aggregate performance is better than their member's weighted average individual experience ratings would predict. In order to participate in the potential OGSERP (discount) program for CIS, participants will need to be a part of the CIS service group and meet all underwriting eligibility criteria.

To develop an OGSERP group, CIS members must have signed a "Consent to Group Rate" form and returned it to CIS no later than February 15, 2021.

## **Q: Would all CIS and SAIF members be required to participate in the CIS umbrella service program offered by SAIF?**

**A:** No, this is an opt-in group. If you do not participate, you will receive safety and health-related services from SAIF and not be eligible for the CIS group OGSERP.

## **Q: Can I be in the OGSERP and still use SAIF safety services?**

**A:** No. The OGSERP group will be serviced by the CIS services group.

## **Q: My city's premium is under \$5,000. Can we participate in the OGSERP?**

**A:** Yes, there is no minimum premium to participate in this potential OGSERP group. However, you must be in the CIS services group and meet the other underwriting criteria.

## **Q: When will we know the OGSERP discount?**

**A:** We hope to know this by May 15, but it may not be available until June 1.

## **Q: If I join the OGSERP, will it impact potential future dividends?**

**A:** As a reminder, it is unlawful in Oregon for an insurer to promise to pay policyholder dividends for any unexpired portion of the policy term or to misrepresent the conditions for dividend payment. Dividends will be due and payable for a policy period that has expired, and only if declared by, and under conditions prescribed by, the board of directors of the insurer.

In the past, SAIF dividends have been calculated as a percentage of Oregon standard premium recorded for eligible policy periods. Standard premium is calculated after the OGSERP discount.

## **Q: Will SAIF offer a paid-loss retrospective plan to individual policyholders?**

**A:** SAIF has agreed to write retrospective policies with a 5-year evaluation tail for qualified CIS members. Specifics of the retro plans are still being determined. CIS will continue to invoice members with paid-loss retro plans that inception with CIS until the plan is closed.



**Q: Can members report claims using the Rapid Care telephone nurse hotline?**

**A:** Yes, but only until July 1. SAIF has its own claim reporting format.

**Q: Will SAIF offer the critical injury or return-to-work grants CIS has offered?**

**A:** No, and CIS will discontinue these grant programs July 1.

**Q: Will SAIF offer higher limits of Coverage B: Employers Liability?**

**A:** Yes, SAIF will offer up to \$3 million Coverage B limits to match the coverage limits each city currently has on its CIS policy. These requests will need to be made when applying for coverage as SAIF will not automatically include this coverage.

**Q: Will members who are SAIF policyholders be able to obtain workers' compensation claim data?**

**A:** Yes, SAIF has a robust online system that policyholders will be able to access.

**Q: What will happen to the multiline discount?**

**A:** CIS staff is modeling the impact of the multiline discount, and presented a solution to the board at the February board meeting.

**Q: How does SAIF perform payroll audits?**

**A:** All SAIF customers complete self-audits (report payroll) on a monthly, quarterly, or annual basis depending on their billing plan. At the end of each policy period, SAIF determines if a physical (or virtual) audit of policyholder records is needed to validate payroll figures the policyholder reported. If a physical (or virtual) audit is needed, SAIF contacts the policyholders by phone and mail to coordinate next steps in that process. SAIF follows state guidelines on the frequency of physical audits.

**Q: How will global settlements be handled between CIS and SAIF?**

**A:** SAIF's attorneys are familiar with working with employment counsel and can collaborate with CIS counsel when they represent CIS members. A more robust process is yet to be outlined.

**Q: What does SAIF require to cover volunteers?**

**A:** SAIF does not have a "blanket" classification for volunteers, but instead assigns classification to volunteers based on the work being done. SAIF staff will communicate with the agent to clarify the work and exposures of various volunteers in order to ensure the classification assigned and rate charged are as accurate as possible. SAIF uses various assumed wage rates to determine subject payroll

for volunteers. SAIF teams are working on developing standardized questions specific to cities and counties to help speed up this process.

**Q: Will SAIF offer salary continuation?**

**A:** CIS currently offers four options for salary continuation. Options 1 and 2 allow the employee to receive salary continuation to make up the difference between regular pay and time loss. Option 1 allows for these benefits to be charged against accrued sick and/or vacation leave. Option 2 is not charged against accrued leave. These two options will no longer be available through SAIF. Option 3 allows the employee to receive a full paycheck, in exchange for turning over the workers' compensation check to the employer. Option 4 allows the employer to supplement additional funds to the employee on top of their time-loss check. Options 3 and 4 will be available going forward with SAIF. SAIF can provide a time-loss report to the policyholder showing checks issued to help with this process.

**Q: If we join the umbrella service group, what SAIF resources are available to us? Online training? Investigations? Industrial hygiene? Claim adjusting? Safety and health? Other?**

**A:** SAIF will be the workers' compensation carrier, but as noted above, CIS will provide safety/risk management, return-to-work, and online training. SAIF also has online training that will be available through SAIF's learning management system.

**Q: How does SAIF work with MCOs?**

**A:** SAIF relies on our contracted MCO partners to ensure access to high-quality medical care in order to mitigate disability and return injured workers to their job at injury whenever possible. Currently, SAIF contracts with Kaiser Permanente, Managed Care Northwest, and Majoris Health Systems. They manage care for injured workers through treatment reviews, precertification of services and medical equipment, proactive opioid management, and ensuring appropriate work release. Additional benefits of enrollment include cost savings via negotiated rates and consistent provider education on Oregon workers' compensation guidelines. Our nurse consultants, in conjunction with our adjusters, work closely with MCO staff to appeal precertification or request treatment and disability reviews. Reviews may be requested when a care plan is not clear, an injured worker's recovery appears to be stalled, a work release is not supported by medical status, or if medical evidence does not support the current treatment.

For more detailed information on SAIF and our MCO partners, see our MCO coordination information handout ([saif.com/mcoinfo](http://saif.com/mcoinfo)).