

Member-Policyholder questions



Q: What is the SDAO service group offered by SAIF?

A: The SDAO service group will be available to SDAO members who are insured with SAIF for workers' compensation. SDAO will provide safety/risk management and online training. SAIF will provide insurance, claim handling, return-to-work services, and online training.

Q: Who is eligible for the SDAO service group offered by SAIF?

A: Current SAIF policyholders and SDAO members (excluding PACE members) who get their workers' compensation from SAIF will be able to participate starting July 1, 2023. Service enrollment forms, obtained by SDAO, will need to be signed prior to joining the service group.

Q: What is an OGSERP?

A: An Oregon Group Supplemental Experience Rating Program (OGSERP) is a discount program for members of a group. It offers a supplemental experience-related premium discount when the group's aggregate performance is better than the predicted performance of its members' weighted average individual experience ratings. In order to participate in the potential OGSERP (discount) program for SDAO, participants will need to be a part of the SDAO service group and meet all underwriting eligibility criteria.

To develop an OGSERP group, SDAO members must have signed a "Consent to Group Rate" form and returned it to SDAO no later than January 31, 2023.

Q: Would all SDAO and SAIF members be required to participate in the SDAO 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 SDAO group OGSERP or SDAO multi-line discount.

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

A: Yes; there is no minimum premium to participate in this potential OGSERP group. However, you must be in the SDAO 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 OGSERP, will it impact potential future dividends?

A: 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 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 member currently has on its SDIS 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: SDAO will continue to offer the discount for those members in the property/casualty program and opting into the SDAO service group offered by SAIF.

Q: What type of payment plans are offered?

A: SAIF has a variety of billing plans available, depending on premium size. Some policies are set up on installments, while others are set up on payroll reporting. Your agent can review your policy and billing plan with you and answer any questions you may have.

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 the next steps. SAIF follows state guidelines on the frequency of audits.

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

A: SAIF's attorneys are familiar with working with employment counsel and can collaborate with SDAO counsel when they represent SDAO members. A more thorough 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 volunteers in order to ensure the classification and rate 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 special districts to help speed up this process.

Q: What if I have employees working outside the state of Oregon?

A: SAIF has a partnership with Zurich to provide an insurance solution (called other states coverage) for your coverage needs in all states except those that do not permit private workers' comp insurance (North Dakota, Ohio, Washington, and Wyoming). If you need other states coverage, please contact your agent.

Q: If we join the SDAO 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 and will provide claim adjusting, investigation services when needed, and online training. SDAO will provide safety/risk management and online training. SAIF will also augment the SDAO safety/risk management services with industrial hygiene services as needed.

Q: How does SAIF work with MCOs?

A: SAIF uses managed care organization (MCO) partners to ensure access to high-quality medical care, mitigate disability, and return injured workers to their job 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).

Q: Do you have bilingual claims services?

A: SAIF can manage claims and provide services in Spanish and other languages. SAIF's goal is to provide the best customer service to Spanish-preferred workers and their employers by providing clear and concise communication in their preferred language.