



MANAGING YOUR WORKERS' COMPENSATION POLICY

Employer Education Series

Our Speakers

Denise Haliczar Corporate Underwriting Manager	Rochelle Small-Ware Senior Underwriter	Carol Miguel Senior Billing Services Specialist	Angelica Murphy Senior Claims Liaison	Lizeth Mercado Senior Loss Prevention Engineer	Kimberly Brunson Senior Payroll Auditor

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund

What is Workers Compensation?

State-mandated insurance that provides **medical benefits** and **wage replacement** for employees who have job-related injuries or illnesses

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund



Who Is Covered?



California Labor Code § 3351

California law defines "employee" as "every person in the service of an employer under any appointment or contract of hire or apprenticeship, express or implied, oral or written, whether lawfully or unlawfully employed".

California Labor Code § 3357

creates a presumption of employment

Employment Status

Assembly Bills 5 & 2257

- Changed the test on whether a worker is an employee or independent contractor
- Effective for Worker's Compensation purposes on July 1, 2020

Employment Status Resource Center on StateFundCA.com



Your Policy

Workers' Compensation and Employer's Liability Insurance

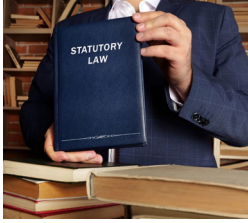
Part 1: Statutory Obligations under Workers' Compensation laws (Unlimited)

Part 2: Employer's Liability Insurance (\$1,000,000 Policy Limit)










Statutory Obligations



Labor Code – Division 4
Sections 3200 to 6002

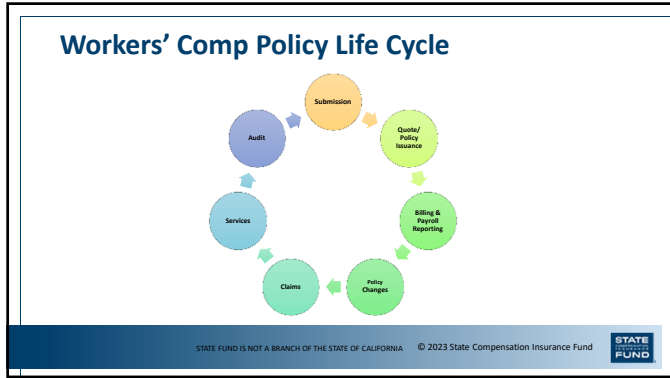
Statutory workers' compensation refers to the laws and regulations that form the framework for California's workers' compensation system

Statutory Workers' Comp Benefits

-  Medical Benefits
-  Temporary Disability
-  Permanent Disability
-  Supplemental Job Displacement Benefit
-  Death Benefits

Policy Coverage Parts

- General Section
- Part One: Workers' Compensation Insurance
- Part Two: Employer's Liability
- Part Three: Coverage Outside of California
- Part Four: Your Duties if Injury Occurs
- Part Five: Premium
- Part Six: Conditions



Submission

Obtaining Coverage from State Fund

- Through a broker of your choice
- Direct from State Fund [Request a Quote on StateFundCA.com](#)

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund

New Submission / Renewal Information

- Business Operations**
 - Detailed description with job duties
- Four Years Loss History**
 - Valued within 100 days of effective date
- Licensing Information (if applicable)**
 - Current and active, or pending license to be received with 90 days of policy issuance
- Ownership Information**
 - Legal entity type and owner/officer information
- Payroll Information**
 - For the projected policy year and prior years

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund



Your Quote

- **Base Premium** - broken down by class code
- **Standard Premium** – includes experience modification
- **Modified Premium** – includes rating plan modifier and premium discount
- **Estimated Annual Premium** - EAP
- **Mandatory Surcharges**



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund



Policy Issuance



Get The Workers' Compensation Coverage You Need From The Carrier You Trust

- No deposit premium required except for minimum premium policies
- First premium installment plus mandatory surcharges to begin coverage
- Policy packet
- Welcome email for new policyholders

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund



Payroll Reporting and Billing Overview

Minimum Premium Policies

- **Annual Payroll Reporting and Payment**
- Pay 100% deposit equal to the minimum premium
- Report payroll and pay premium at end of policy term

Policies with Base Premium less than \$5000

- **Stipulated Billing**
- Pay quarterly premium upon receipt of stipulated bill
- Quarterly premium based on estimated annual premium (EAP)
- Report payroll twice per policy term

Policies with Base Premium of \$5000 or More – Two Options

- **Monthly Payroll Reporting and Payment**
- Report payroll and pay premium monthly
- Monthly premium is based on payroll
- **OR Stipulated Billing**
- Pay monthly premium upon receipt of stipulated bill
- Monthly premium based on estimated annual premium (EAP)
- Report payroll twice per policy term

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund





Payment Methods



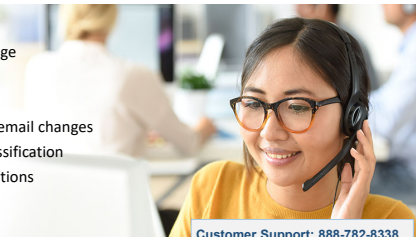
- By phone with our Customer Service Center at 888-782-8338 (M-F 8:00 AM to 5:00 PM, excluding holidays)
- Make A One Time Payment on StateFundCA.com (no need to register)
- Register for State Fund Online account

Accepted forms of payment: electronic check, debit or most credit cards

- For your convenience -
- AutoPay – automatic payments
 - ePayroll and ePayment – paperless options for invoices and payroll reports

Policy Changes

- Ownership or entity change
- Add a business
- Change address
- Contact name, phone or email changes
- New employee / new classification
- Change in business operations



Customer Support: 888-782-8338

When a Work Injury Occurs

Get medical attention for your injured employee immediately

- Call 911 (if needed)
- Provide first aid (if trained staff is available)
- Take or send the injured employee to a State Fund Medical Provider Network (MPN) facility if he or she has not predesignated a physician
- Employees who have predesignated can be sent to their personal physician





How to Report a Claim to State Fund





Call our toll-free Customer Service Center at (888) 782-8338
An expert claims representative will assist you with reporting an injury and locating a Medical Provider Network doctor.


OR Log on to State Fund Online at StateFundCA.com and report the claim electronically

OR Fax completed claims forms to (800) 371-5905

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund



Report A Claim




- ✓ Give employee **Workers' Compensation Claim Form-DWC 1** *within one working day of knowledge of injury*
- ✓ Give employee a copy of the **Employee's Guide to the State Fund Medical Provider Network** brochure at time of injury
- ✓ File the **Workers' Compensation Claim Form-DWC 1** *within one working day of receipt of this form from the employee*
- ✓ File the **Employer's Report of Occupational Injury or Illness - Form 3067** *within 5 days of knowledge of an injury*

All required claim documents are available on StateFundCA.com

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund




COVID-19 Claims Excluded



Claims directly arising from a diagnosis of COVID-19 with an accident date on or after December 1, 2019 to be excluded from the experience rating calculations of individual employers.

If an employee receives a positive test or diagnosis for COVID-19 and the exposure may have occurred while at work, please **report it right away.**

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund





Your Policy Services

Claims Management



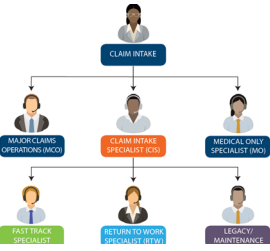
Loss Prevention



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund

State Fund Claims Specialization

- ✓ Deeper Expertise
- ✓ Improved Outcomes



```

graph TD
    CI[CLAIM INTAKE] --> MCO[MORE CLAIMS OPERATIONS MCO]
    CI --> CIS[CLAIM INTAKE SPECIALIST CIS]
    CI --> MOS[MEDICAL ONLY SPECIALIST MO]
    MCO --> FTS[FAST TRACK SPECIALIST]
    CIS --> RTW[RETURN TO WORK SPECIALIST RTW]
    MOS --> LM[LEGACY MAINTENANCE]
          
```

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund

State Fund Safety Services



Industry-leading Safety Services

- Onsite Loss Prevention Services
- Ergonomics
- Industrial Hygiene
- Safety Support Unit

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund



Free Safety and Health Resources



Accessing our safety resources is easy!



- Go to SafeAtWorkCA.com
- Explore our [Safety Resource Center](#)
- ["Ask the Expert"](#)
- Contact our [Safety Support Unit at SafetySupport@scif.com](mailto:SafetySupport@scif.com)

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund

Online Safety Tools

State Fund's IIPP BuilderSM



Free to All California Employers
Online tool to help you create a safety program for your business

State Fund's Online Safety UniversitySM



Free Safety Training for State Fund Policyholders
Occupational safety training with access to an easy-to-use learning management dashboard

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund

Be their HERO Campaigns



Be your employees' hero by ensuring their safety at work.

This campaign includes articles, job aids, and an assessment to help reduce workplace injuries and improve productivity.

Sign up to receive exclusive safety culture or fall prevention information.

[Safety Culture News](#)

[Fall Prevention News](#)



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund



Premium Audit

At the end of your policy period a premium audit is conducted to ensure that you are charged the correct amount of premium for the policy term.

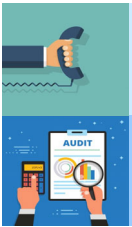
Premium audits also update any details that may affect coverage and rates.



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund



How Are Premium Audits Conducted?



Virtual Audit

You will receive a letter outlining what you need to submit to complete the audit. Audit documentation can be submitted via mail, fax, email, or online portal.

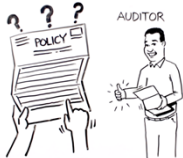
On Site Physical Audit

You will be contacted by one of our Field Auditors to schedule an appointment to visit your business or your accountant's office to conduct the audit.

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund



State Fund Premium Audit Videos



Premium Audit Video



Construction Industry Premium Audit Video

STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund





Thank you for making State Fund your carrier of choice

Visit us at StateFundCA.com

Customer Support Center:
(888) 782-8338

For safety resources visit
SafeAtWorkCA.com

Safety Support Unit:
(800) 675-2667



STATE FUND IS NOT A BRANCH OF THE STATE OF CALIFORNIA © 2023 State Compensation Insurance Fund