

SROI Reporting on Med Only Claims

DOUG ROOPE

LMAC - NOVEMBER 2019



Montana Department of
LABOR & INDUSTRY

Subsequent Report of Injury (SROI)

- Should DLI require a Subsequent Report of Injury (SROI) for all First Reports of Injury (FROI)?
 - Indemnity claims account for roughly 18% of claims per year
 - Medical only claims account for roughly 78% of claims per year
- DLI currently receives SROIs on indemnity claims only
 - Six month intervals until closed
 - Medical is reported on indemnity claims
 - 80% of total medical costs paid are included in the current SROI reporting
 - 20% of total medical costs are attributed to the medical only claims
 - DLI currently receives an annual Medical Data Report from NCCI which includes reporting for medical only claims

Number of Claims Report by Year (FROIs)

	Total Count	Wage Loss Count	% of Wage Loss
2009	26,582	4,903	18%
2010	26,520	4,878	18%
2011	25,978	4,499	17%
2012	25,558	4,433	17%
2013	25,591	4,285	17%
2014	26,309	4,382	17%
2015	25,043	4,183	17%
2016	24,647	4,016	16%
2017	25,127	3,969	16%
2018	24,810	3,560	14%

Claims by Plan Type

	Average Number of Claims per year	Average Indemnity Claims	Percentage of Indemnity
Self Insured Plan 1	6,288	669	11%
Private Plan 2	9,504	1,756	18%
State Fund Plan 3	9,766	904	19%

Final Thoughts

- DLI historically has not performed audits on claims to determine if we are receiving the same number of claims each insurer has in their system each year
- The Department is relatively confident our stakeholders are reporting accurately by virtue of automation
- DLI subscribes to the International Association of Industrial Accidents Boards and Commission EDI standards (IAIABC) and is currently using release 1.0 for claims reporting - three releases behind other jurisdictions
- Release 1.0 is no longer supported by the IAIABC so jurisdictions are not proposing changes to trading partners still using the 1.0 standard
 - What we are currently seeing is more jurisdictions moving to the 3.x standard
- We are not advocating moving forward with requiring finals on medical only claims at this time

Questions?