

WCRI Understanding Today to Prepare for Tomorrow/ Opt-Out Panel 1

WCRI 32nd Annual Issues & Research Conference
March 10, 2016

What would a responsible alternative to WC look like?

Any alternative workers compensation mechanism should:

- Assure fair competition among all employers
- Provide equal protection for all employees
 - Entitle injured workers to benefits that are at least equal to WC
 - Entitle injured workers to all reasonable and necessary medical
- Include independent and impartial dispute resolution
- Incentivize all employers to maintain safe workplaces
- Require alternative plans to be approved by the state and available for public inspection
- Include appropriate state data reporting requirements
- Provide guarantees that benefits will be paid when due even if employer or plan becomes insolvent