

WCIO WORKERS COMPENSATION
DATA REPORTING HANDBOOK

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American Cooperative Council on Compensation Technology (ACCCT)

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Miscellaneous

INTRODUCTION TO THE WCIO WORKERS' COMPENSATION DATA REPORTING HANDBOOK

Workers' compensation data reporting is a complex and labor-intensive process. There are numerous statistical plans, basic manuals and users guides. Data management/reporting professionals have to access over 3000 pages of instructions.

Reporting workers' compensation data is a challenge. Companies, TPA's, self-insured groups and others frequently ask:

"Is there a single reference manual that will provide answers on workers' compensation data reporting requirements for all jurisdictions?"

The answer was NO, until now.

The challenge was to develop a Workers' Compensation Data Reporting Handbook that could be used as a guideline and reference for industry professionals.

One of the tasks was to develop a section on workers' compensation "language" or acronyms. The section on acronyms enables the reader to understand "workers' compense," a language unique to the workers' compensation community. As an example:

'Attended the WCIO meeting on ASWG and EDI'.

After learning that the acronym "WCIO" equals Workers' Compensation Insurance Organizations, the next question is "What is the WCIO?" To answer this question, a glossary was developed and is included in this handbook.

The glossary defines the acronyms and other workers' compensation terms. The terms have been defined in a simplified and non-technical manner.

Now that the reader knows what workers' compensation is, the focus turns to the world of data reporting. Sections have been prepared on each data type; i.e., policies, unit statistical reports, individual case/claim report, detailed claim information, aggregate/financial data and other data types.

For each data type the following items are included: (1) workflow; (2) use of the data; (3) guidelines for reporting either paper (hard copy) or electronically; (4) state and reporting jurisdictions; (5) unique reporting, e.g., proof of coverage and data reporting tools.

As in any line of business, there are organizations that have a significant influence on workers' compensation insurance. There are sections in this manual that describe these organizations such as the WCIO, state funds, etc.

A handbook on workers' compensation data reporting would be incomplete without an overview of the various statistical plans used in data reporting. The statistical plan section provides a view of what you can find in each of the statistical plans.

The National Association of Insurance Commissioners (NAIC) is an organization of the Commissioners, Directors, Superintendents or other officials who, by law, are charged with the principal responsibility of supervising the business of insurance within each state, territory or insular possession of the United States. One of the products of the NAIC is the Statistical Handbook of Data Available to Insurance Regulators. One of the largest sections in the NAIC Statistical Handbook is on workers' compensation insurance. The NAIC Statistical Handbook section of this manual introduces the reader to a "Model Statistical Plan."

In workers' compensation, where most information is captured on a risk basis rather than on a total exposure basis, the policy becomes the diary for the data expected. The data used to "link" the information on a risk basis has been identified in the section called "Key Data Elements."

Workers' compensation data is subject to many edits. These edits range from basic; e.g., field is numeric, to complex reasonability edits; e.g., data reported five years ago is not reasonable to data reported today. The section entitled "Common Edits" will give the reader an appreciation of the type of edits utilized for the different data types.

Last but not least, a glossary was developed that is one of the most comprehensive glossaries for terms related to workers' compensation data reporting.

The WCIO Workers' Compensation Data Reporting Handbook has been developed as a guide and reference for industry professionals. **The WCIO makes no warranties of any kind with regard to the use of the handbook for any purpose. In no event shall the WCIO be liable or responsible for any damages arising out of, or in connection with, the use of the guidelines by any person or organization.**

This handbook is not intended to be a comprehensive guide to the data reporting requirements or rules of each of the states. The handbook does not replace, rewrite or change any jurisdictions' or states' statistical plans. WCIO encourages the use of this handbook in conjunction with the appropriate instructional manuals published by the various states.