

# Employer-at-Injury Program Appendix Tables

Appendix A. Characteristics of early-return-to-work programs by insurer type, 1995-1999

Appendix B. Distribution of Employer-at-Injury Program assistance by insurer type, 1995-1999

Appendix C. Percentage of Employer-at-Injury Program assistance to employers of 100 or fewer employees, by insurer type, 1995-1999

Appendix D. Distribution of early-return-to-work programs by industry, 1995-1999

Appendix E. Distribution of Employer-at-Injury Program assistance by industry , 1995 - 1999

Appendix F. Distribution of early-return-to-work programs by occupation at disabling injury, 1995-1999

Appendix G. Distribution of early-return-to-work programs by nature of disabling injury, 1995-1999

Appendix H. Distribution of early-return-to-work programs by part of body disabled, 1995-1999

Appendix I. Distribution of early-return-to-work programs by event leading to disabling injury, 1995-1999

Appendix J. Distribution of early-return-to-work programs by source of disabling injury, 1995-1999

Appendix A. Characteristics of early-return-to-work programs by insurer type, 1995-1999

Liberty group		Approval year				
		1995	1996	1997	1998	1999
Disabling	Programs	632	761	715	841	855
	Employers using programs	251	291	291	339	336
	Average days, injury to program	122	162	123	115	85
	Average program length (days)	110	114	108	122	93
	Average program cost	\$1,333	\$1,414	\$1,574	\$1,816	\$1,568
	Total cost of programs	\$842,214	\$1,075,962	\$1,125,408	\$1,527,502	\$1,340,684
Nondisabling	Programs	.	350	822	894	1,121
	Employers using programs	.	50	122	173	216
	Average days, injury to program	.	8	11	13	24
	Average program length (days)	.	21	27	27	22
	Average program cost	.	\$533	\$643	\$753	\$705
	Total cost of programs	.	\$186,459	\$528,778	\$673,430	\$790,575

Other private		Approval year				
		1995	1996	1997	1998	1999
Disabling	Programs	736	820	876	837	867
	Employers using programs	261	297	336	336	406
	Average days, injury to program	92	78	68	70	75
	Average program length (days)	68	74	64	65	64
	Average program cost	\$1,041	\$1,201	\$1,195	\$1,318	\$1,401
	Total cost of programs	\$766,026	\$984,602	\$1,046,757	\$1,103,294	\$1,215,017
Nondisabling	Programs	.	307	818	836	1,105
	Employers using programs	.	96	191	237	279
	Average days, injury to program	.	8	9	12	14
	Average program length (days)	.	24	28	29	26
	Average program cost	.	\$642	\$736	\$764	\$739
	Total cost of programs	.	\$196,946	\$601,729	\$639,100	\$816,248

Source: Department of Consumer & Business Services, Research & Analysis Section

Appendix A. Characteristics of early-return-to-work programs by insurer type, 1995-1999 (cont.)

SAIF		Approval year				
		1995	1996	1997	1998	1999
Disabling	Programs	1,217	1,263	1,289	1,524	1,257
	Employers using programs	603	600	597	707	679
	Average days, injury to program	106	115	109	110	111
	Average program length (days)	96	90	85	83	75
	Average program cost	\$1,633	\$1,784	\$1,859	\$1,803	\$1,730
	Total cost of programs	\$1,986,905	\$2,253,532	\$2,396,471	\$2,747,737	\$2,174,764
Nondisabling	Programs	.	350	956	1,258	917
	Employers using programs	.	112	235	232	208
	Average days, injury to program	.	16	13	13	14
	Average program length (days)	.	26	30	25	26
	Average program cost	.	\$927	\$945	\$784	\$772
	Total cost of programs	.	\$324,364	\$903,259	\$986,480	\$707,568

Self-insured		Approval year				
		1995	1996	1997	1998	1999
Disabling	Programs	1,154	1,466	1,570	1,784	1,382
	Employers using programs	74	87	93	124	115
	Average days, injury to program	132	130	106	99	106
	Average program length (days)	67	69	64	64	68
	Average program cost	\$1,181	\$1,344	\$1,308	\$1,289	\$1,464
	Total cost of programs	\$1,362,797	\$1,970,819	\$2,054,067	\$2,300,254	\$2,022,682
Nondisabling	Programs	.	760	1,309	2,091	1,939
	Employers using programs	.	46	66	100	112
	Average days, injury to program	.	13	17	14	31
	Average program length (days)	.	24	30	29	31
	Average program cost	.	\$732	\$949	\$853	\$791
	Total cost of programs	.	\$556,398	\$1,242,309	\$1,783,376	\$1,532,851

Source: Department of Consumer & Business Services, Research & Analysis Section

Appendix B. Distribution of Employer-at-Injury Program assistance by insurer type, 1995-1999

Purchase

Early-return-to-work insurer type (%)	Approval year				
	1995	1996	1997	1998	1999
Liberty group	19.8	16.8	9.0	14.5	6.9
Other private	7.9	13.4	23.0	11.6	15.5
SAIF	67.3	58.8	57.0	31.4	32.8
Self-insured	5.0	10.9	11.0	42.4	44.8
Total (N)	101	119	200	172	116

Wage subsidy

Early-return-to-work insurer type (%)	Approval year				
	1995	1996	1997	1998	1999
Liberty group	16.9	18.4	18.6	17.4	21.2
Other private	19.7	18.7	20.3	16.5	20.7
SAIF	32.4	26.4	26.5	27.6	22.9
Self-insured	31.0	36.5	34.7	38.4	35.2
Total (N)	3,707	6,023	8,266	9,940	9,290

Worksite modification

Early-return-to-work insurer type (%)	Approval year				
	1995	1996	1997	1998	1999
Liberty group	11.5	11.2	20.2	34.8	20.5
Other private	11.0	7.9	13.6	11.9	17.2
SAIF	64.3	69.4	56.8	42.8	41.3
Self-insured	13.2	11.6	9.4	10.4	21.1
Total (N)	182	242	287	402	303

Note: '.' indicates no assistance, while '0.0' indicates percentage less than 0.05.

Source: Department of Consumer & Business Services, Research & Analysis Section

Appendix C. Percentage of Employer-at-Injury Program assistance  
to employers of 100 or fewer employees, by insurer type, 1995-1999

Liberty group	Approval year				
	1995	1996	1997	1998	1999
Purchase	45.0	65.0	55.6	52.0	87.5
Wage subsidy	39.6	29.2	29.0	36.8	40.7
Worksite modification	61.9	55.6	46.6	38.6	37.1

Other private	Approval year				
	1995	1996	1997	1998	1999
Purchase	50.0	81.3	69.6	85.0	55.6
Wage subsidy	38.4	32.0	39.2	40.4	38.5
Worksite modification	55.0	47.4	74.4	52.1	63.5

SAIF	Approval year				
	1995	1996	1997	1998	1999
Purchase	92.6	62.9	56.1	59.3	68.4
Wage subsidy	68.0	54.8	51.9	52.4	60.1
Worksite modification	67.5	44.0	49.7	52.9	48.8

Self-insured	Approval year				
	1995	1996	1997	1998	1999
Purchase	20.0	0.0	4.5	2.7	3.8
Wage subsidy	3.7	10.0	7.3	8.7	9.0
Worksite modification	29.2	0.0	7.4	4.8	3.1

Note: Employment data are from time of initial filing of guaranty contract.  
Source: Department of Consumer & Business Services, Research & Analysis Section

Appendix D. Distribution of early-return-to-work programs by industry, 1995-1999

Disabling

Early-return-to-work industry (%)	Approval year				
	1995	1996	1997	1998	1999
Agriculture, forestry, fishing	1.7	1.8	1.8	1.9	2.4
Mining	0.2	0.3	0.2	0.5	0.3
Construction	6.6	6.3	7.0	8.5	9.3
Manufacturing	29.0	28.4	24.8	25.6	24.2
Transportation, utilities	6.3	6.9	7.8	6.9	6.6
Wholesale trade	6.6	5.5	5.6	4.5	5.0
Retail trade	20.2	18.1	20.7	21.4	20.2
Finance, insurance, real estate	0.7	0.8	1.0	1.1	0.9
Services	19.0	17.4	17.0	16.1	17.8
Public sector	9.8	14.3	14.1	13.3	13.3
Unknown	.	0.1	.	0.1	0.1
Total (N)	3,739	4,310	4,450	4,986	4,361

Nondisabling

Early-return-to-work industry (%)	Approval year			
	1996	1997	1998	1999
Agriculture, forestry, fishing	1.9	1.3	2.9	2.4
Mining	0.1	0.1	0.2	0.2
Construction	4.2	5.7	5.3	5.1
Manufacturing	33.9	32.0	35.4	38.6
Transportation, utilities	13.4	12.4	7.3	6.0
Wholesale trade	3.0	3.4	3.0	4.3
Retail trade	14.4	9.8	14.9	14.0
Finance, insurance, real estate	1.2	1.6	1.5	0.9
Services	20.0	22.6	19.7	19.5
Public sector	8.0	11.1	9.7	9.0
Unknown	.	.	.	0.1
Total (N)	1,767	3,905	5,079	5,082

Note: '.' indicates no assistance, while '0.0' indicates percentage less than 0.05.

Source: Department of Consumer & Business Services, Research & Analysis Section

Appendix E. Distribution of Employer-at-Injury Program assistance by industry, 1995-1999

Purchase

Early-return-to-work industry (%)	Approval year				
	1995	1996	1997	1998	1999
Agriculture, forestry, fishing	5.9	5.0	4.0	1.7	0.9
Mining	.	.	0.5	.	.
Construction	42.6	22.7	17.5	6.4	9.5
Manufacturing	14.9	15.1	13.5	33.1	12.9
Transportation, utilities	5.9	5.9	3.0	7.0	5.2
Wholesale trade	.	5.0	11.0	7.6	2.6
Retail trade	4.0	6.7	4.0	12.8	40.5
Finance, insurance, real estate	.	1.7	1.5	0.6	0.9
Services	18.8	17.6	17.5	18.6	15.5
Public sector	7.9	20.2	27.5	12.2	12.1
Total (N)	101	119	200	172	116

Worksite modification

Early-return-to-work industry (%)	Approval year				
	1995	1996	1997	1998	1999
Agriculture, forestry, fishing	4.4	2.9	2.1	2.0	1.7
Mining	2.2	0.4	0.7	0.7	0.3
Construction	7.7	5.4	7.7	9.5	5.6
Manufacturing	14.3	14.9	18.5	27.1	19.8
Transportation, utilities	13.2	5.4	4.9	3.5	4.3
Wholesale trade	4.9	2.5	7.0	4.7	3.6
Retail trade	11.0	7.4	7.0	5.5	15.5
Finance, insurance, real estate	.	2.9	0.7	2.2	2.6
Services	24.2	16.5	19.2	21.6	25.1
Public sector	18.1	41.7	32.4	23.1	21.1
Unknown	.	.	.	.	0.3
Total (N)	182	242	287	402	303

Note: '.' indicates no assistance, while '0.0' indicates percentage less than 0.5.

Source: Department of Consumer & Business Services, Research & Analysis Section

Appendix E. Distribution of Employer-at-Injury Program assistance by industry, 1995-1999 (cont.)

Wage subsidy

Early-return-to-work industry (%)	Approval year				
	1995	1996	1997	1998	1999
Agriculture, forestry, fishing	1.7	1.8	1.6	2.4	2.4
Mining	0.2	0.2	0.1	0.3	0.2
Construction	6.5	5.7	6.3	7.0	7.1
Manufacturing	28.9	30.3	28.3	30.7	31.9
Transportation, utilities	6.3	8.4	10.0	7.1	6.3
Wholesale trade	6.6	4.8	4.6	3.7	4.6
Retail trade	20.3	17.2	15.8	18.2	17.0
Finance, insurance, real estate	0.8	0.9	1.3	1.3	0.9
Services	19.0	18.3	19.6	17.8	18.5
Public sector	9.8	12.4	12.5	11.3	10.9
Unknown	.	0.0	.	0.1	0.1
Total (N)	3,707	6,023	8,266	9,940	9,290

Note: '.' indicates no assistance, while '0.0' indicates percentage less than 0.05.

Source: Department of Consumer & Business Services, Research & Analysis Section

Appendix F. Distribution of early-return-to-work programs by occupation at disabling injury, 1995-1999

Occupation group (%)	Approval year				
	1995	1996	1997	1998	1999
Clerical & sales	10.1	11.5	10.9	12.8	10.5
Farm, forest, logging, fishing	3.9	3.3	4.4	3.8	3.7
Operator, fabricator, laborer	49.0	46.6	46.3	44.6	45.2
Production, craft, repair	16.2	16.7	16.0	16.2	15.6
Professional, technical, managerial	6.6	6.6	6.8	7.3	8.7
Service	13.7	14.1	14.6	14.3	15.0
Undefined	0.6	1.1	1.0	1.0	1.2
Total programs (N)	3,739	4,310	4,450	4,986	4,361

Notes: '.' indicates no programs, while '0.0' indicates percentage less than 0.05. No data are available for nondisabling claims.

Source: Department of Consumer & Business Services, Research & Analysis

Appendix G. Distribution of early-return-to-work programs by nature of disabling injury, 1995-1999

Nature of injury (%)	Approval year				
	1995	1996	1997	1998	1999
Abrasions, bruises, misc surface wounds	5.3	4.8	4.8	4.8	5.2
Amputations	0.6	1.2	1.2	1.1	1.2
Burns	0.9	0.8	0.9	0.5	0.7
Carpal tunnel syndrome (CTS)	4.9	4.8	4.3	4.9	4.3
Concussions, intracranial injuries	0.3	0.4	0.1	0.3	0.3
Cuts, lacerations	4.4	3.6	3.4	3.6	3.2
Diseases of the ear, hearing	.	.	0.0	.	.
Dislocations	4.4	4.4	5.1	5.2	4.7
Effects of environmental conditions	.	0.0	.	.	0.0
Exposure to disease	.	.	0.0	.	.
Fractures	10.6	10.9	11.1	10.4	10.5
Hernias	2.3	2.1	2.5	2.6	2.6
Ill-defined conditions	0.3	0.3	0.2	0.4	0.2
Infectious and parasitic diseases	.	.	0.0	0.0	0.0
Injuries and disorders, unspecified	.	1.0	2.6	3.2	3.9
Miscellaneous injuries to bones, nerves	.	0.1	0.2	0.2	0.1
Miscellaneous open wounds	.	0.6	0.8	0.9	0.8
Miscellaneous systemic disorders	0.5	1.0	0.9	0.9	0.7
Multiple diseases, conditions	0.4	0.5	0.8	0.3	0.2
Multiple injuries & diseases	0.1	0.8	1.2	0.9	0.5
Multiple injuries	3.3	2.5	2.4	2.2	1.6
Musculoskeletal, connect tissue disease	4.9	5.4	6.1	6.0	5.6
Nonclassifiable	0.6	1.1	0.3	0.2	0.3
Other conditions	0.1	0.1	0.3	0.1	0.1
Other injuries	0.1	0.6	1.7	1.8	1.9
Sprains, strains	56.0	53.1	49.1	49.5	51.3
Total programs (N)	3,739	4,310	4,450	4,986	4,361

Notes: '.' indicates no programs, while '0.0' indicates percentage less than 0.05. No data are available for nondisabling claims.

Source: Department of Consumer & Business Services, Research & Analysis Section

Appendix H. Distribution of early-return-to-work programs by part of body disabled, 1995-1999

Part affected (%)	Approval year				
	1995	1996	1997	1998	1999
Back	29.3	26.1	25.5	25.7	26.6
Body systems	0.2	0.2	0.4	0.2	0.3
Head	1.0	1.1	0.9	1.0	0.8
Lower extremities	18.3	19.1	19.5	19.3	20.0
Multiple body parts	9.8	9.6	11.0	10.4	10.2
Neck and throat	2.2	2.6	2.1	2.1	1.4
Nonclassifiable	0.0	0.8	0.3	0.2	0.2
Other body parts	.	.	0.0	.	.
Trunk, except back	14.7	14.7	14.9	15.6	15.2
Upper extremities	24.4	25.6	25.5	25.5	25.1
Total programs (N)	3,739	4,310	4,450	4,986	4,361

Appendix I. Distribution of early-return-to-work programs by event leading to disabling injury, 1995-1999

Event (%)	Approval year				
	1995	1996	1997	1998	1999
Assaults and violent acts	0.9	1.3	1.4	1.3	1.1
Bodily reaction, repetitive motion	16.8	19.5	22.2	24.4	23.7
Contact with objects	16.8	18.1	18.7	17.4	18.4
Falls	16.2	17.0	16.2	16.5	17.3
Fires and explosions	0.2	0.2	0.2	0.0	0.1
Harmful exposure	1.2	1.2	1.2	0.7	1.1
Nonclassifiable	2.1	2.6	2.3	2.5	2.5
Other bodily reaction, exertion	.	0.1	0.6	0.7	0.5
Other events	.	.	0.0	0.0	.
Overexertion	42.8	37.3	33.5	32.9	32.0
Transportation accidents	2.9	2.8	3.6	3.5	3.4
Total programs (N)	3,739	4,310	4,450	4,986	4,361

Appendix J. Distribution of early-return-to-work programs by source of disabling injury, 1995-1999

Source of injury (%)	Approval year				
	1995	1996	1997	1998	1999
Animals, parasites, infectants	0.2	0.1	0.2	0.2	0.3
Bodily conditions, motion	16.9	19.8	23.1	25.2	24.2
Chemicals	0.5	0.3	0.3	0.1	0.3
Containers	16.8	14.9	15.2	14.6	13.4
Food, animals, plants, minerals nec	0.5	0.5	0.5	0.6	0.6
Furniture and fixtures	3.2	3.0	3.0	2.8	3.2
Machinery	7.6	7.3	7.1	6.3	7.4
Minerals except fuel	0.3	0.2	0.3	0.3	0.4
Nonclassifiable	3.1	3.5	2.9	3.0	3.1
Other persons	5.5	5.5	5.5	5.6	5.0
Other sources	2.0	1.9	1.6	1.2	1.2
Parts and materials	12.2	11.7	10.1	10.6	10.8
Plants, trees, vegetation	1.1	1.0	1.0	0.8	1.2
Structures and surfaces	16.2	17.2	16.2	16.4	17.5
Tool, instruments, equipment	4.4	4.7	5.1	4.6	4.6
Vehicles	9.4	8.2	7.8	7.7	6.8
Total programs (N)	3,739	4,310	4,450	4,986	4,361

Notes: '.' indicates no programs, while '0.0' indicates percentage less than 0.05. No data are available for nondisabling claims.

Source: Department of Consumer & Business Services, Research & Analysis Section