

2011 Claims Processing table updates

Insurer claim acceptance and denial, median time lag days, 1988-2010			
Year	Accepted	Denied	
1988	33	49	<p>In 1990, SB 1197 extended the time allowed for insurers to accept or deny a claim from 60 days to 90 days. SB 485 (2001) reduced the allowed time back to 60 days.</p> <p>Between 2001 and 2002, there was a significant drop in the median number of days taken to accept and deny claims. Since then, the median has remained at or below 42 days for claim acceptance and at or below 51 days for claim denial.</p>
1989	35	43	
1990	31	35	
1991	35	39	
1992	40	45	
1993	34	48	
1994	40	48	
1995	43	50	
1996	44	60	
1997	50	66	
1998	52	64	
1999	49	62	
2000	49	61	
2001	46	60	
2002	40	50	
2003	40	51	
2004	39	45	
2005	41	48	
2006	41	48	
2007	40	47	
2008	41	48	
2009	41	48	
2010	42	49	

Insurer timeliness of acceptance or denial and of first payments, 1990-2010			
Year	Acceptance/ denial timely	First temporary disability payment timely	
1990	85.4%	80.1%	<p>Insurer timeliness is measured by the rates at which claims are accepted or denied, and indemnity payments are made, in accordance with rules and statutes.</p> <p>Insurer performance on timeliness of acceptance or denial of claims improved between 1990 and 1994, to 96.1 percent, after which it generally declined to a low of 89.5 percent in 2005. However, it has improved for the past four years, to more than 93 percent in 2009 and 2010.</p> <p>Timeliness of first payments has also improved since 1990. In 2009 and 2010, more than 91 percent of the first payments of temporary disability benefits were made timely.</p> <p>Note: These data are self-reported by the insurers. The reports are audited by WCD.</p>
1991	91.5%	85.0%	
1992	94.2%	87.2%	
1993	96.0%	89.0%	
1994	96.1%	88.3%	
1995	95.1%	88.4%	
1996	94.5%	88.2%	
1997	93.2%	87.9%	
1998	92.6%	87.4%	
1999	92.8%	87.2%	
2000	92.9%	88.3%	
2001	92.3%	88.2%	
2002	93.1%	89.5%	
2003	90.2%	90.3%	
2004	90.1%	91.5%	
2005	89.5%	90.1%	
2006	90.9%	88.3%	
2007	91.2%	90.0%	
2008	92.8%	89.9%	
2009	93.6%	91.1%	
2010	93.3%	91.5%	

Civil penalties issued, 1990-2010			
Year	Citations	Penalty amount	
1990	407	\$158,325	<p>The number of citations against insurers had been trending upward for the past two decades, but dropped below 1997 levels in 2010. Total penalties assessed had shown a similar increase with a dramatic drop in recent years.</p> <p>Not included in these statistics are stipulated agreements. These may encompass various violations of rules and statutes under ORS Chapters 656 and 731 and set up various performance expectations.</p>
1991	420	156,775	
1992	506	163,101	
1993	621	166,650	
1994	679	197,025	
1995	525	139,325	
1996	491	140,850	
1997	629	244,175	
1998	813	254,925	
1999	789	243,375	
2000	844	248,875	
2001	738	204,400	
2002	947	301,900	
2003	1,241	343,875	
2004	677	206,675	
2005	745	360,600	
2006	951	588,150	
2007	915	575,800	
2008	1,140	596,775	
2009	739	404,525	
2010	526	286,525	

Calls to the workers' compensation information line, 1990-2010				
Year	Worker calls	Other calls	Total calls	
1990	23,263	N/A	N/A	<p>WCD has an information line to assist workers and others (800-452-0288).</p> <p>Calls for assistance have steadily declined over the past two decades. In 2010, there were fewer than 5,000 calls from workers with questions about their claims, the claims process, or the workers' compensation system.</p> <p>The line also received 3,750 calls from insurers, medical providers, attorneys, employers, legislators, and others in 2010.</p> <p>Cases requiring language translation or worker advocacy are referred to the Office of the Ombudsman for Injured Workers.</p>
1991	21,475	N/A	N/A	
1992	15,181	N/A	N/A	
1993	18,243	N/A	N/A	
1994	19,678	7,575	27,253	
1995	17,503	6,699	24,202	
1996	16,938	7,701	24,639	
1997	15,737	8,425	24,162	
1998	14,960	8,098	23,058	
1999	13,711	7,930	21,641	
2000	12,155	6,490	18,645	
2001	11,662	6,936	18,598	
2002	10,000	7,056	17,056	
2003	9,813	7,397	17,210	
2004	10,129	7,703	17,832	
2005	9,463	6,270	15,733	
2006	7,898	6,056	13,954	
2007	7,359	4,947	12,306	
2008	6,713	4,715	11,428	
2009	5,446	4,214	9,660	
2010	4,717	3,750	8,467	