

NELP Fact Sheet: Workers' Compensation Research

This fact sheet presents a few different resources to use in researching, evaluating, and comparing workers' compensation premiums and benefits in each state.

Workers' Compensation Resources

National Employment Law Project Website

The [National Employment Law Project](#) (NELP) has created a [workers' compensation page](#) that includes a [list](#) of direct links to every state workers' compensation statute. Many state workers' compensation agencies produce their own annual reports on their websites, which you can also access through the NELP website. We are updating the webpage regularly. The website also includes links to helpful publications and articles on workers' compensation.

Website: <http://bit.ly/nelpworkerscomp>

ProPublica

ProPublica has a [webpage](#) dedicated to their reporting on workers' compensation, including their outstanding investigative report, "[The Demolition of Workers' Comp.](#)" ProPublica has also created an interactive [chart](#) that lists important changes in workers' compensation by state between 2002-2014. Another chart allows you to [compare](#) the change in average premium cost to employer per \$100 of workers' wages from 1998-2014. A third chart allows you to [compare](#) the maximum amount of benefits workers can receive for permanent injuries to various body parts by state. ProPublica charts use the data collected by the Oregon Department of Consumer and Business Services (see below).

Website: <http://www.propublica.org> [Investigations => Insult to Injury].

The Oregon Department of Consumer and Business Services

The Oregon Department of Consumer and Business Services publishes a biennial [study](#) that ranks workers' compensation premium rates for all 50 states and Washington, D.C., based on a survey of insurance regulators and workers' compensation rating bureaus. They also publish a [summary](#) of the report and an [interactive](#) map of the state insurance premium rankings. The latest report is based on premium rates that were in effect as of January 1, 2016. Oregon's report and summary are valuable tools to use in comparing premium rates between states and also researching premium rates and rankings over time.

Website: <http://www.oregon.gov/DCBS> [Search for “Oregon Workers’ Compensation Premium Rate Ranking”].

National Academy of Social Insurance (NASI)

National Academy of Social Insurance (NASI) publishes a yearly comprehensive report on the benefits, coverage and costs of each state’s workers’ compensation program: The latest report was published in 2016: “[Workers’ Compensation: Benefits, Coverage, and Costs.](#)” NASI is a non-profit, non-partisan organization made up of the nation’s leading experts on social insurance.

Website: <https://www.nasi.org> [Research => Workers’ Compensation]

National Council on Compensation Insurance (NCCI)

[National Council on Compensation Insurance](#) (NCCI) is a non-profit U.S. workers’ compensation insurance rating and data collection bureau owned by member insurers. NCCI prepares insurance rate and loss cost recommendations used by [35 NCCI states](#) and the District of Columbia in setting premiums. NCCI has data on state premium costs over time, claims and medical costs. A main problem with accessing this data is it is protected behind a pay wall.

Website: <https://www.ncci.com> [[Select Data Reporting](#)].

But this data, like the Oregon data, can be used to counter arguments that workers’ compensation costs are rising for employers. For example: The Des Moines Register [published](#) an article countering employer arguments that the state’s workers’ compensation system is out of control. Using NCCI data, the Register pointed out that there has been “no large increases in premium costs, claims or medical costs associated with workplace injuries. In fact, Iowa employers saw their workers’ compensation premiums decrease 4.7 percent last year.”

Workers’ Compensation Research Institute (WCRI)

[Workers Compensation Research Institute](#) (WCRI) is a research organization that provides data and analysis on workers’ compensation. WCRI papers are only available to paid members, but [short summaries](#) of their findings are posted on their website.

Website: <https://www.wcrinet.org> [Select Areas of Research].

National Economic and Social Rights Initiative (NESRI) and National COSH

[National Economic and Social Rights Initiative](#) (NESRI) and National COSH manage the [Workers’ Comp Hub](#), which features a regular newsletter with workers’ comp news from around the country.

Website: <http://workerscomphub.org>.

Department of Labor

The Department of Labor's 2016 report, "[Does the Workers' Compensation System Fulfill Its Obligations to Injured Workers?](#)" provides an introduction to workers' compensation, and also sounds an alarm: Working people are at great risk of falling into poverty as a result of workplace injuries and the failure of state workers' compensation systems to provide them with adequate benefits.

Here is the link: <https://www.dol.gov/asp/WorkersCompensationSystem>,

The DOL's Occupational Safety and Health Administration's (OSHA) 2015 report, "[Adding Inequality to Injury: The Costs of Failing to Protect Workers on the Job](#)," provides an excellent summary of how the costs of workplace injuries are borne primarily by injured workers, their families, and taxpayer-supported components of the social safety net.

Here is the link: (<https://www.dol.gov/osha/report/20150304-inequality.pdf>).