

PRESIDENTS MESSAGE  
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Over the past several months, health care issues have been front and center in the news. Republicans have been scrambling to come up with a new health care plan while at the same time trying to repeal all or parts of the Affordable Care Act. The interplay between the ACA and workers compensation has been the subject of many WILG CLE programs over the past several years. Many believe the ACA could have been responsible for vast reductions in workers compensation costs, with a study by the Rand Corporation in 2014 estimating \$930 million in potential savings to insurers over time. There is obviously no way to know how a repeal of the ACA will impact injured workers, but the fear is that many Americans will lose their health care coverage under any replacement plan passed by the current Congress. We will continue to monitor the situation in Washington and will obviously analyze any new health care legislation to gauge the potential impact on workers compensation.

Regardless of whether the ACA survives or is replaced by another system, WILG will continue to advocate for access to affordable health care for all injured workers. According to the National Academy of Social Insurance, medical benefits now account for 50% of all benefits paid in workers compensation claims. As such, the focus of many workers compensation “reform” measures has been on medical cost containment. These measures are usually disastrous for injured worker, as is the case with the adoption of Medical Treatment Guidelines and drug formularies. Ironically, yet unsurprisingly, some cost containment measures pushed by business interests don’t actually result in any savings for employers. Many states allow the employer to choose the physician allowed to treat an injured worker under the theory that this will reduce “excessive” treatment and “unnecessary” procedures. A recent WCRI study found “there was little evidence of differences in average costs per claim between states where policies give employers control over the choice of provider and states where policies give workers the most control of the choice of provider”. As medical costs continue to increase, we must remain steadfast in our opposition to any further intrusions into our clients’ ability to obtain necessary and proper medical care for their injuries.

I hope all our WILG Warriors are enjoying a safe and happy summer. I am looking forward to seeing everyone at our Annual Convention at the Breakers in October!