

A Guide to Controlling Risk

Out of State Workers' Compensation

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Out of State Workers' Compensation

Worker's Compensation insurance for work-related injuries and illnesses is a legal requirement in all states.

The State of Oregon supports out-of-state remote work when it benefits both employees and the agency.

Employees can work remotely from anywhere in the 50 United States. and Washington, D.C. Remote work outside of this area is prohibited.

The Department of Administrative Services Chief Human Resources (DAS CHRO) created a policy, 50.050.01 Working Remotely, that outlines rules for remote work.

Benefits of remote work may include:

- ♦ Greater job satisfaction
- Better efficiency and productivity
- Employer and employee savings
- Improved work life balance
- Attraction of new talent



Out-of-State Workers' Compensation Insurance Coverage

DAS Risk Management oversees the workers' compensation insurance needed for remote work in other states. They provide this insurance to state agencies.

There are four states—Washington, North Dakota, Ohio, and Wyoming—that require employers to buy their workers' compensation insurance directly from them. With exception to Oregon, all other states, including Washington, D.C., are covered by insurance from Zurich, North America.

DAS Risk pays for the insurance premiums needed for out-of-state remote work. Agencies are currently not being charged those premiums.

Premium costs can vary by state.

Out-of-State Workers' Compensation Insurance Assessments/Changes

Agencies should designate Human Resources (HR) team members to manage remote work requests and the insurance assessment process.

For Agencies that use Workday

- Employees start the remote work process in Workday by following policy 50.050.01 Working Remotely.
- HR Partners submit an <u>online form</u> to request out-of-state workers' compensation insurance.
- DAS Risk Management will determine the right policy for the employee.
- Once insurance is secured, the employee, their manager, and HR will receive a confirmation email.

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Out-of-State Workers' Compensation Insurance Assessments/Changes

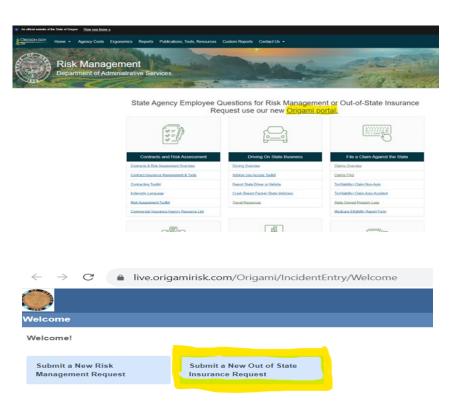
For Agencies that don't use Workday

- Employees follow their agency's process to request to work out-of-state according to policy 50.050.01 Working Remotely.
- HR Partners submit an online form to request out-of-state workers' compensation insurance. .
- DAS Risk Management will determine the right policy for the employee.
- Once insurance is secured, the employee, their manager, and HR will receive a confirmation email

To change or cancel Out-of-State Workers' Compensation Insurance

Email DAS Risk Management if:

- The employee is no longer working for the state and their insurance can end.
- The employee has stopped working out-of-state and is back in Oregon.
- The employee has a new job with a different agency, requiring a new request.
- There are changes to the employee's address or work dates.



Resources, Links and Information

DAS CHRO: 50.050.01 Working Remotely

Out of State Workers' Compensation Insurance Overview

How to Request Out of State Workers' Compensation Insurance Coverage

Required Notices and Other State-Specific Publications & Forms



Origami Portal: online request form

Out of State Workers' Compensation Risk Connection: Email for more information on how to find this training.

Email: risk.management@das.oregon.gov

https://www.oregon.gov/das/Risk/Pages/Index.aspx