



NOTICE TO OREGON EMPLOYERS

Oct. 26, 2020

Workers' Compensation and Workers' Benefit Fund Assessment Rates for 2021

Please share this notice with your payroll and risk management staff

- **Insurance premium:** The pure premium rate for 2021 will decrease by an average 5.6 percent compared with 2020. Pure premiums are the base rates, before insurer costs are added. The impact on your company's rate depends on a variety of factors, including industry and actual claim experience. Your next policy renewal with your insurer will reflect this change.
- **Premium assessment:** Insurance companies (on your behalf), self-insured employers, and self-insured employer groups pay an assessment to the state to administer workers' compensation and workplace safety programs. The assessment will increase from 8.4 percent to 9.0 percent of premiums paid. Self-insured employers and self-insured employer groups pay an additional amount into a reserve fund to pay claims in the event of an insolvency.

Self-insured employers pay 9.1 percent in 2021. Public-sector self-insured employer groups pay 9.1 percent. Private-sector self-insured employer groups pay 9.5 percent.

Workers' Benefit Fund Assessment Rate

Workers' Benefit Fund (cents-per-hour) assessment: Employers and employees split this assessment, which employers collect through payroll. **Starting Jan. 1, 2021, this assessment will see no change, remaining at 2.2 cents per hour** or partial hour worked by each person that an employer must cover or chooses to provide with workers' compensation coverage.

Employers must pay at least half the amount (1.1 cents per hour) and deduct no more than half from workers' wages.

Each quarter, employers use Forms OQ and OTC to report and pay the assessment through Oregon's Combined Payroll Tax Reporting System. For information about calculating the assessment, visit oregon.gov/DCBS/Pages/wbf.aspx, email wbfassess.fabs@oregon.gov, or call 503-378-2372.

This fund pays for benefits to injured workers and their beneficiaries. The fund also helps injured workers return to work.

For more information about workers' compensation costs:

- Contact your insurer.
- Call the Oregon Department of Consumer and Business Services at 800-452-0288 (toll-free) or visit <http://www.oregon.gov/DCBS/cost/Pages/index.aspx>.



Oregon Department of
Consumer and Business Services
350 Winter St. NE
P.O. Box 14480
Salem, OR 97309-0405

2021 Rate Notice for Workers' Compensation and Workers' Benefit Fund

Important facts: Workplace exposure to COVID-19

Employers: If one of your employees is quarantined or isolated due to a workplace exposure or has contracted COVID-19 in the workplace, lost wages and medical expenses may be covered by your workers' compensation policy.

The following information applies to all workplace injuries or exposures, including COVID-19:

- **Workers have the right to file a claim.** Employers must provide their workers with workers' compensation claims filing forms (Form 801) upon request.

- **Employers may not retaliate or discriminate against workers for filing a claim or raising workplace safety concerns.**

- **Workers may seek medical services from a provider of their choice.** Employers may not direct or interfere with these medical services.

- **Employers may not pressure workers to not report or file a claim for any on-the-job injury or exposure.** Employers also cannot directly pay for medical services, or require workers to use private health insurance, instead of filing a workers' compensation claim.

For more information: Oregon Workers' Compensation Division, 800-452-0288 (toll-free) or workcomp.questions@oregon.gov.