



# NOTICE TO OREGON EMPLOYERS

Nov. 8, 2022

## Workers' Compensation and Workers' Benefit Fund Assessment Rates for 2023

**Please share this notice with your payroll and risk management staff**

- **Insurance premium:** The pure premium rate for 2023 will decrease by an average 3.2 percent compared with 2022. Pure premiums are the base rates, before insurer costs are added. The effect 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 remains at 9.8 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 9.9 percent in 2023. Public-sector self-insured employer groups pay 9.9 percent. Private-sector self-insured employer groups pay 10.3 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, 2023, this assessment will see no change, remaining at 2.2 cents per hour** or partial hour worked by each person 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](http://oregon.gov/DCBS/Pages/wbf.aspx), email [wbfassess.fabs@dcbs.oregon.gov](mailto:wbfassess.fabs@dcbs.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 [oregon.gov/DCBS/cost/Pages/index.aspx](http://oregon.gov/DCBS/cost/Pages/index.aspx).



Department of  
Consumer and  
Business Services

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## 2023 Rate Notice for Workers' Compensation and Workers' Benefit Fund

### Important facts: Changes to employment discrimination laws

As of Jan. 1, 2023, laws regarding discrimination against employees involved in the workers' compensation system will change. ORS 659A.040 will now become applicable to all Oregon employers with any number of employees. Any person acting on behalf of the employer will be prohibited from actions taken against a worker, instead of only the employer being subject to the law. The law will now protect any worker who inquires about workers' compensation benefits, as well as those who apply for benefits. If you have any questions about these changes, you may want to consult with the Bureau of Labor and Industries (BOLI) or your legal counsel. BOLI can be reached at 971-245-3844 or [help@boli.state.or.us](mailto:help@boli.state.or.us).

### Important facts:

### Workers have the right to choose their medical provider

Injured workers have the right to choose their own medical provider. Employers and insurers cannot require workers to seek care or direct care to a specific provider. Workers may seek care for a work-related injury or illness from their own health care provider, an urgent care clinic, or an emergency room, depending on the extent of the injury. If workers' claims are enrolled in a managed care organization (MCO), they must choose a provider within the MCO. Employers are not entitled to workers' medical records. For more information, call the Oregon Workers' Compensation Division at 800-452-0288 (toll-free) or email [workcompquestions@dcbcs.oregon.gov](mailto:workcompquestions@dcbcs.oregon.gov).