



Testimony in Opposition of SB801

April 1, 2021

Dear MLAC Committee:

I am Kelle Meyerowitz and I have been in the field of Workers' Compensation for over 40 years.

Background

1980-1983 - State of Oregon, Field Services Division under Virginia Johnson and Tom Mattis – before Mahonia Hall was born.

1983 – 2007 – Weyerhaeuser – Self-insured and self-administered – Claims assistant, MO adjuster, adjuster, senior adjuster and team lead

2007-2009 – SAIF Corp – WC Claims supervisor for the State Team

2010 – Present – WC Claims Manager at Roseburg Forest Products – self-administered and worked with 2 TPA's.

Advantages of Self Insurance

- Each employee is our team member, not just a claim number assigned by an insured.
- We have an ongoing commitment to keep our team members safe by sending them home each day, exactly as they came to work.
- We have stretch and flex programs that are a paid part of each team member's daily routine.
- Self-insured are required to have a safety program with active safety committees at all of our facilities. With "Safety to the Core" as one Roseburg's core values, we have a robust safety program with our team members actively engaged. Roseburg has spent several million dollars in the past 6 years to continuously improve and provide a safe work environment.
- We have an early intervention program where we can work with our team members at the onset of discomfort or minor incidents by providing limited alternate job duties, first aid medical supplies (OTC meds, ice and heat packs, different wraps, eyewash etc.) to help mitigate minor situations. We can utilize the nurse 24/7 program through our TPA when appropriate.
- In the event medical attention is required, we escort team members to a medical provider of their choice to ensure they arrive safely.
- We have taken physicians and medical staff through our facilities so they have knowledge of the jobs our team members perform and the environment of our facilities.
- We meet with medical providers to introduce our early intervention and early return to work programs and communicate our commitment to our team members and safety.

Cost savings

- The number of claims actually increased initially due to our expectation of immediate reporting of an incident, near miss or onset of discomfort.
- The severity of injuries continue to decrease, as our commitment to safety remains our focus.
- Our claims cost has decreased due to having less serious injuries, not by slighting our team members.
- We have an early return to work program and are able to bring most team members back to work immediately, which eliminates wage loss or enduring an unpaid waiting period.
- We investigate every claim for continued learning to improve safety and include our team members in the process.
- We work closely with our TPA's to ensure claims are managed, not just processed.

What I do

- I am actively involved in the investigation and management of every single claim to ensure that my employer is and remains compliant in accordance with the law and our right to self-insure.
- We make sure our team members have the best medical care possible to ensure a full recovery and return to full unrestricted work whenever possible.
- I ensure that all team members with compensable claims receive all benefits to which they are legally entitled.
- In several cases of serious injuries, I have fought for additional benefits when it appeared a team member was not adequately compensated. We can utilize additional medical opinions to make sure all issues are addressed and compensated.
- In partnership with our TPA, we do not make claims decisions for the sake of lowering the WC cost for the employer, to ensure a particular recordable incident rate or obtain a particular percentage of denials. It is not my job to manage numbers.
- It is my job to ensure claims decisions are based on medical, legal and factual information regardless of the outcome.

Summary

I agree with numbers of other self-insureds who have testified. It is insulting to assume or believe that self-insured slight workers for the sake of numbers, bonuses or cost. Most of us in claims pride ourselves in doing the right thing and making the right decision, every, single time. I have worked with many doctors, lawyers, judges and ALJ's through the years. Integrity and doing the right thing is essential to build trust and establish a reputation. If a judge or physician had the impression that I was dishonest or slighting of workers, that is how they would view my employer and I would have had to hang up my sneakers and walk away many years ago.

Respectfully,

Kelle Meyerowitz

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