

OFFICE OF FISCAL ANALYSIS

Legislative Office Building, Room 5200

Hartford, CT 06106 ◊ (860) 240-0200

<http://www.cga.ct.gov/ofa>

sHB-6929

AN ACT ALLOWING CERTAIN STATE AND MUNICIPAL WORKERS AND FIRST RESPONDERS TO FILE WORKERS' COMPENSATION CLAIMS FOR INJURIES SUSTAINED WHILE TRAVELING TO AND FROM WORK.

OFA Fiscal Note

State Impact:

Agency Affected	Fund-Effect	FY 20 \$	FY 21 \$
Workers' Comp. Claims-Vari-ous State Agencies	Vari-ous - Cost	Potential	Potential

Note: Vari-ous=Vari-ous

Municipal Impact:

Municipalities	Effect	FY 20 \$	FY 21 \$
Vari-ous Municipalities	STATE MANDATE ¹ - Cost	Cost	Cost

Explanation

The bill will result in a cost to the state employee workers' compensation program and municipal programs to provide portal-to-portal workers' compensation coverage for certain types of workers' as specified in the bill. The cost to the state and municipalities will depend on the (1) frequency, (2) severity, and (3) duration of the injury. For example, the average claim cost for the state program for employees' in the Department of Emergency Services and Public Protection in FY 18 ranged from \$2,300 to \$102,000 (including both

¹ State mandate is defined in Sec. 2-32b(2) of the Connecticut General Statutes, "state mandate" means any state initiated constitutional, statutory or executive action that requires a local government to establish, expand or modify its activities in such a way as to necessitate additional expenditures from local revenues.

medical and indemnity costs). The state workers' compensation program is self-insured and therefore bears the risk for the cost of claims incurred. Similarly, as of February 2019, there are 33 self-insured municipalities.² The impact to fully-insured municipalities will be reflected in premiums for plans effective on and after October 1, 2019. It is unclear who the coverage applies to, for reference there are currently 23,400 EMT's and paramedics licensed in the state.³ Current law provides coverage for police officers, fire fighters, and under certain circumstances, Department of Correction employees.

The Out Years

The annualized ongoing fiscal impact identified above will continue based on the claims filed in accordance with the bill.

² Source: Workers' Compensation Commission List of Authorized Self-Insured Municipalities as of 2/27/2019.

³ Source: Department of Public Health