California Workers' Compensation Institute

Interactive Research

For Members Only October 11, 2017

California Workers' Comp Regional Scorecard: Interactive Research Application

Overview

From August 2016 through April 2017, CWCI issued a series of Regional Scorecards that used subsets of accident year (AY) 2005-2015 claims data from CWCI's Industry Research Information System (IRIS) database[1] to measure and analyze various aspects of claims experience in eight regions of California. Each of the Scorecards, which are posted in the Research section of our website, profiled claimant characteristics within a different region and showed distributions of claims broken out by industry sector; premium size; claim type; "nature" and "cause" of injury categories; and primary diagnoses. Several exhibits compared results for the highlighted region against all other regions in the state, and many also showed statewide results, providing a wealth of detailed data not only on claims from each region, but from all of California.

Building on that Scorecard series, the Institute has developed an interactive application based on updated IRIS data on claims from the last decade (AY 2007 through 2016) so that users can compare results from each region to statewide results on key metrics, compare results between different regions, and identify regional and statewide trends that have developed. For example, to find the average paid medical loss per claim over the past decade, simply open the Regional Scorecard Application and select the Average Paid Medical option from the Global menu. The results will display on the accompanying graphics, which will show that the statewide average for all claims was $8,455, with regional results ranging from $6,619 in San Diego County to $10,667 in Los Angeles County. More specific details are available as well. To view statewide and regional results for indemnity claims only, for a specific industry, or by accident year, select those options from the global menu and the data will automatically display in each of the interactive exhibits. To explore the relationship between the average paid medical loss for a region and a second metric such as attorney involvement, the application will also allow you to do that, as well as to see how that relationship varies in other parts of the state.

How to Access the Application

Use your CWCI website user name and password to log into the Research section at www.cwci.org, scroll down to "Regional Scorecard Application," then click the Interactive Data button to open the application.

Metrics Available in the Application

Data on multiple metrics are available for open and closed claims from all accident years. Simply switch the global settings to create custom views of the regional data. Regional results are color coded (e.g, the Bay Area is blue, the Central Valley is purple), and the Global settings offer data on 19 different metrics (see the list on page 2). The Claim Status box allows users to view results for indemnity claims or for all claims; the Industry box provides a selection of data from eight major industry sectors; and the Accident Year box allows the data to be broken out for one or more of the 10 most recent accident years.

1. IRIS is CWCI's proprietary database. Version 18 B of the database contains detailed data on employee and employer characteristics, medical service data, benefits and administrative cost details on 5.24 million California workers' comp claims from AY 2005 – AY 2016, valued through December 2016.

The following metrics are all available on the Statewide Scorecard Application's Global Menu:

Demographics

- Distribution of claims by gender
- Average age at the time of injury
- Average job tenure at the time of injury

Volume

- Distribution of claims by region
- Distribution of total paid by region
- Average number of paid TD days

Claim Status

- Percent of claims closed
- Percent of claims with attorney involvement
- Percent of claims with TD payments (but no PD)
- Percent of claims with PD payments

Average Paid per Claim

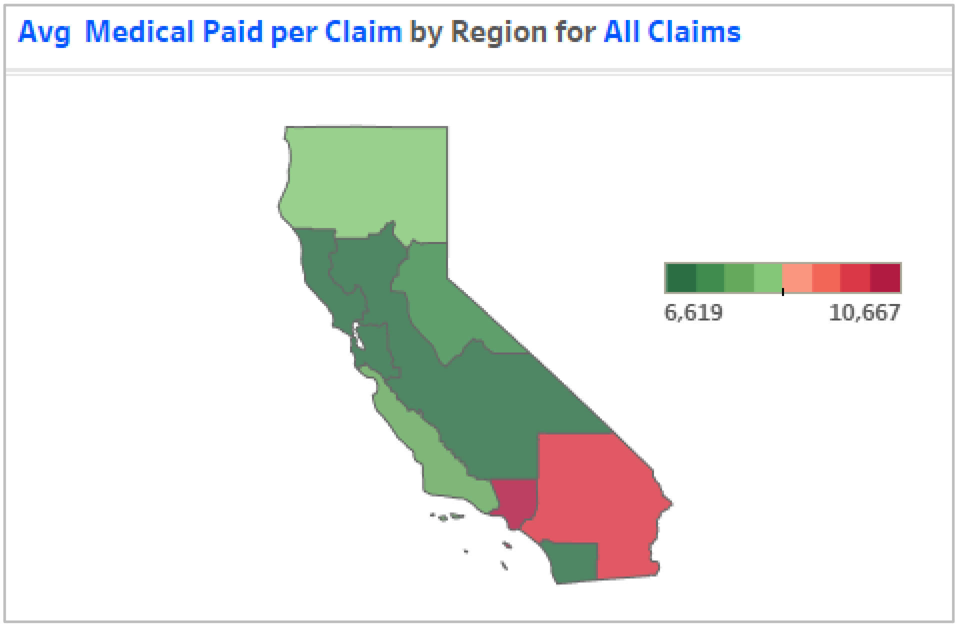
- Medical
- Indemnity
- Temporary disability
- Permanent disability
- Expenses
- Total benefits
- Total claim payments

Notifications

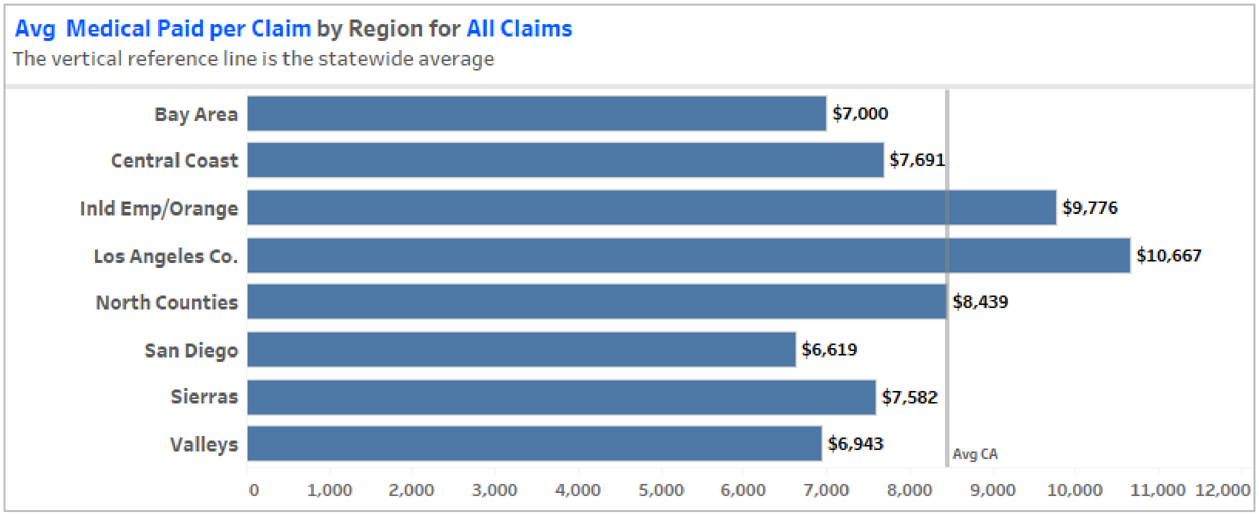
- Average days to employer notification
- Average days to claims administrator notification

Once you make your global selections the data will display on the accompanying graphics. These include:

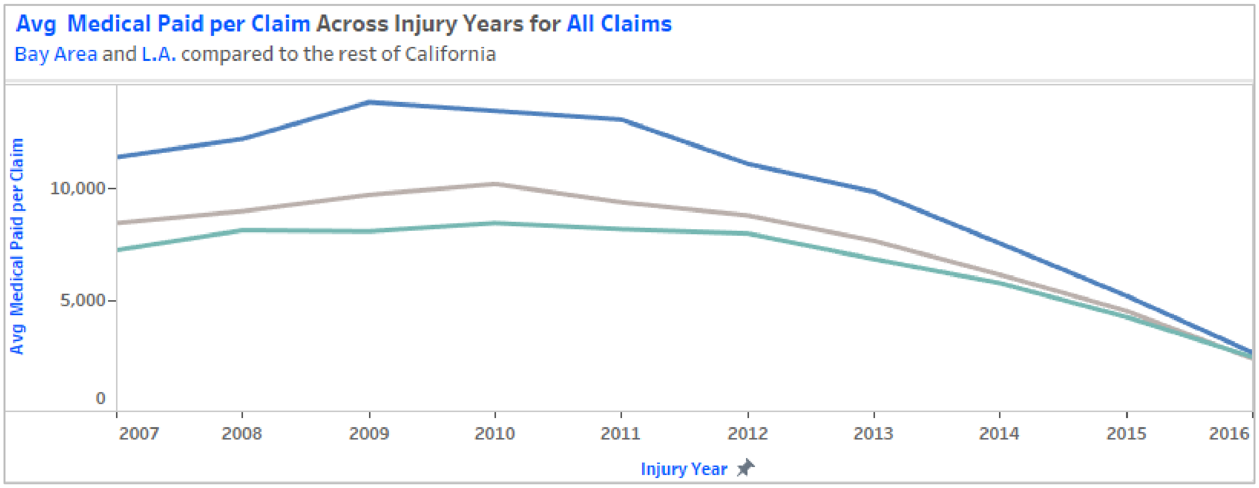
A Heat Map: The claims data has been categorized by region based on the ZIP code of the injured worker's home address. The eight regions shown on the heat map include the Northern Counties; the Sierras; the Central Valley; the Bay Area; the Central Coast; Los Angeles County; the Inland Empire/Orange County; and San Diego County. Once a metric is chosen, results for all eight regions will be displayed on the color-coded heat map, with colors ranging from dark green for regions with the lowest valued results to dark red for regions with the highest valued results. The color key to the right of the heat map notes the range of results within the state for the selected metric, and results for each region can be viewed by scrolling the cursor over the map and clicking on the regions.



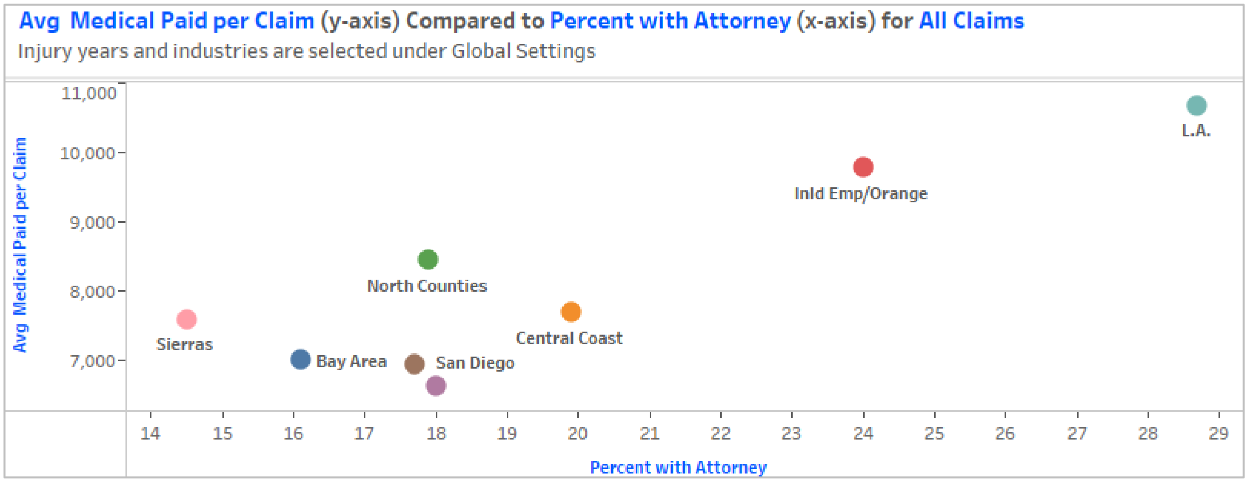
Bar Charts: Regional results for a selected metric will also be displayed in a bar chart to the right of the heat map. This shows the results for each of the eight regions, so users can see where each region ranks relative to the others, as well as to the state average, represented by a vertical line. The statewide average for the selected metric will automatically pop up when the cursor is scrolled over the vertical line.



Trend Lines: Directly below the heat map is a line graph showing the results for the selected metric over the last decade (AY 2007 through 2016). Drop boxes above this exhibit allow the user to select two different regions to compare, and the color-coded trend lines for each of those regions will be displayed in the chart, along with a grey trend line showing the combined results for the other 6 regions of the state.



Scatter Plot: To the right of the trend line graph is a scatter plot, which allows users to examine the relationship between the selected metric (noted on the x-axis) and a secondary metric, chosen from the drop down menu above the exhibit and noted on the y-axis. Combined results for each region are displayed on the scatter plot so the variations between different areas of the state can be noted.



Data and Methods

Next to the Regional Scorecard tab at the top of the application is a second tab that contains a description of the data selection criteria and definitions of key terms used in the Regional Scorecard analysis. For this application, the dollar values of claims were truncated at $1 million to reduce the impact of outliers. Claims with less than $35 in total medical payments were excluded and any claim with at least $1 in indemnity payments was included as an indemnity claim. Medical payments include medical treatment, drugs, durable medical equipment, med-legal services, and all payments associated with Medical Cost Containment, whether classified as a medical payment (e.g., medical case management) or as an expense (e.g., network management).[2]

Help in Using the Application or Questions About the Results

The Statewide Scorecard Application is part of our ongoing effort to provide members with analytical tools to enable a more comprehensive, interactive experience based on CWCI data. If you or your staff have questions or would like assistance in using this tool, please call the Institute at 510-251-9470.

CWCI Interactive Research Applications are produced by the California Workers' Compensation Institute.
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2. Medical losses and loss adjustment expenses are defined in the California Workers' Compensation Uniform Statistical Reporting Plan (USRP). For this analysis, Medical Cost Containment payments classified as both medical and expense are included.