

S E L F - I N S U R A N C E
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THE VOICE OF BUSINESS

Melodee Saunders, President and Chief Operating Officer of Midwest Employers Casualty Company, serves on the UWC Board of Directors.

*by Melodee Saunders
President and COO*



MELODEE SAUNDERS
*President and
Chief Operating Officer*

Midwest Employers Casualty Company believes it is important for the business community (and particularly self-insured employers) to have a strong voice in the workers' compensation regulatory and legislative environment. That is why I have chosen to be an active member of UWC - Strategic Services on Unemployment & Workers' Compensation (UWC).

UWC is the only broad-based, countrywide association devoted exclusively to representing the interests of employers on current, national unemployment insurance, employment services and workers' compensation public policy issues.

In a recent interview with Eric Oxfeld, President of UWC, he describes the role of the organization, its impact on the business community,

and the benefits which UWC members enjoy. Highlights from the interview with Mr. Oxfeld are summarized as follows:

What is the purpose of UWC?

UWC provides important legislative services and lobbying on behalf of our members. Our success has resulted in our becoming nationally known

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as "The Voice of Business on Unemployment & Workers' Compensation." We strive to constantly provide communication, continuing education and information relevant to business professionals who are responsible for these programs.

Who are members of UWC?

Our 200 members consist of employers, insurers, service providers, third party administrators, state and national associations, and all who share an interest in maintaining sound, cost effective unemployment insurance, employment services and workers' compensation systems.

What makes UWC a unique organization?

UWC lobbies at the national level, and our support for state business groups who lobby on state WC and UI issues is unmatched.

UWC's unique commitment and expertise, as well as leadership and credibility with Congress, the Department of Labor and other federal agencies, the business community, and state government, are widely recognized, and we have a proud record of accomplishments.

What types of workers' compensation issues is UWC presently addressing?

In the present economic and political environment, workers' compensation issues figure prominently in the public policy debate before Congress and federal agencies as well as many states. Here are a few of the national "headline" issues relating to workers' compensation on which UWC is active and goals which we are working to achieve:

- Monitor implementation of the Terrorism Risk Insurance Act and its impact on workers' compensation, including possible extension to self-insurance.
- Continue leading coalition seeking changes in Medicare secondary payer procedures to resolve problems with workers' compensation settlements.
- Fix HIPAA medical privacy regulations adopted by the Department of Health and Human Services. The unintended consequences of these regulations will be to hurt workers and employers by preventing prompt and complete access to medical records needed to



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resolve workers' compensation claims and bring injured workers back to work promptly.

- Enact proposal for helpful amendments to the Longshore and Harbor Workers' Compensation Act, including prospective repeal of the Special Fund and ending dual jurisdiction under Longshore and state comp acts.
- Ensure that workers' compensation interests are protected when the Department of Health and Human Services implements the new federal compensation remedy for workers who are first responders to terrorist attacks such as smallpox release.
- Prevent passage of genetic discrimination proposals that prohibit workers' compensation payers from using medical

information legitimately needed to defend claims based on medical conditions that are not work related injuries or illnesses.

- Prevent OSHA from undermining the no-fault workers' compensation system by adopting new compensation mandates for work-related injury, such as the "work restriction protection" requirements

in the Clinton-era ergonomics standard. These would have created an uninsured and immeasurable liability for business, above and beyond the benefits already prescribed by workers' compensation laws.

Decisions on these and other proposals will affect workers' compensation programs and their costs to employers for years to come. UWC helps ensure that there is a business source with the commitment, expertise, and financial resources needed to keep businesses abreast of these developments and serves as an effective watchdog for business interests.

What is the history and structure of UWC?

UWC was founded in 1934 and is organized as a 501(c)(6)

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corporation. UWC manages the National Foundation for Unemployment Compensation & Workers' Compensation (National Foundation), a 501(c)(3) corporation established in 1984.

What is the role of the National Foundation?

The National Foundation is UWC's education and research arm and sponsors the annual National UI Issues Conference, a Fall Forum serving state business association executives and periodic telephone seminars. The National Foundation also produces several annual publications, including the critically acclaimed Highlights of State Unemployment Compensation Laws, as well as bulletins comparing state WC and UI costs and summarizing state WC and UI laws enacted during the previous calendar year. All National Foundation bulletins except the Highlights are published on the Members Only section of the UWC website. A special National Foundation publication entitled *The Legislative Guide to Unemployment Insurance Reform in the States* was published in 2003 to help state business lobbyists identify the UI provisions most favorable to employers; a companion guide on workers' compensation is scheduled for completion in 2004.

How is UWC managed and governed?

UWC has three full time staff: President, Associate Legislative Counsel, and Executive Assistant. UWC and the National Foundation are governed by a Board of Directors and Board of Trustees respectively, with each Board electing its own members. The UWC Board is responsible for approving association policy positions and providing oversight and direction to the staff. At the fall Board meeting, the agenda includes UWC goals and objectives for the coming year as well as the proposed budget. Proposed goals and objectives are distributed to all UWC members for input prior to the Board meeting. The National Foundation Board approves the Foundation budget and priorities.

What are the benefits of UWC membership?

Benefits of UWC membership include:

- Impartial information and training for business professionals

concerned with managing WC and UI responsibilities


- Access to information resources, including UWC staff, members, and WC and UI professionals in the business community and government
- Publications on WC and UI from UWC's research arm, the National Foundation for Unemployment Compensation and Workers' Compensation
- The UWC Strategic Update newsletter, which keeps businesses ahead of the curve on major national issues.
- An informed and effective voice in national WC and UI public policy issues
- Action Alerts before bills pass and analysis of new issues
- Discounts on publications and events sponsored by UWC's National Foundation

UWC also holds conference calls and audio seminars to help our members better understand major proposals at the federal level that will impact the WC and UI systems.

Why should an organization become a member of UWC?

Employers need to be directly involved in shaping future Federal legislation and regulations that will affect the State WC and UI programs. Membership in UWC will ensure that there is a business source with the commitment, expertise – and financial resources – needed to effectively watch out for your WC and UI interests at the national level. No other

business advocate organization has UWC's nationally recognized expertise on WC and UI or standing with Congress and federal and state officials on these programs.

For more information on UWC, contact Mr. Oxfeld at oxfelde@UWCstrategy.org or 202-637-3463. 



ERIC J. OXFELD serves as President of UWC – Strategic Services on Unemployment & Workers' Compensation, a post he has held since November 1996. Mr. Oxfeld has

an extensive background in UI and WC, based on his prior service on the staff of the U.S. Chamber of Commerce, the American Insurance Association, and the U.S. Department of Labor. For more information, contact Mr. Oxfeld at oxfelde@UWCstrategy.org or 202-637-3463.

UWC RESEARCH & EDUCATION OBJECTIVES FOR 2004

Research and education remain a strong focus of UWC – Strategic Services on Unemployment & Workers' Compensation. Among the projects planned for 2004 are:

- Conduct 2004 **UI/ES national issues conference** in St. Louis.
- Manage National

Foundation's publication of 2004 edition **HIGHLIGHTS OF STATE UNEMPLOYMENT COMPENSATION LAWS** book.

- Hold 5th annual **Forum on WC and UI** for State Association Executives.

- Prepare **State WC Legislative Guide**.
- Update **cost control handbooks** on WC published by the National Foundation.
- Manage National Foundation's

publication of **RESEARCH BULLETINS** on state workers' compensation and UI **fiscal**

data and **"wrap up"** reports on enacted state legislation.

- Explore on-line system to **survey and report on expected state WC and UI proposals**.
- Working with the WCRI and other organizations, develop strategies for containing workers' compensation **medical cost growth**. **MW**

**MAKE PLANS NOW TO ATTEND THE
23RD ANNUAL
NATIONAL UI ISSUES
CONFERENCE
ST. LOUIS, MISSOURI – MAY 3 - 5, 2004**

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