



# Workers' Comp Bill Passes Senate

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*Important legislation will help create jobs*

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This week the Senate approved legislation that reforms Missouri's broken workers' compensation system. The bill marks the first major overhaul of the system in more than a dozen years and seeks a balance between protecting employees injured on the job, with protecting employers from fraudulent claims and the higher insurance premiums they cause when work is not the cause of the injury.

The workplace in Missouri is safer than it has ever been. Between 1992 and 2000, frequency of injuries declined in Missouri by 42.2%, making Missouri ninth best in the nation. During that same time, the cost of workers' compensation claims has steadily risen. The fact is, year after year Missouri workplaces are becoming safer than nearly every other state, yet we continue to award benefits and large settlements at a rate that surpasses nearly every other state. The increase in workers' compensation costs leads to increase premiums, and the increased premium expense puts businesses in Missouri at a substantial disadvantage. This is something that only hurts Missouri's economy and is why the overhaul is needed.

The bill that was passed out of the Senate will help lower costs, while reaffirming the legitimacy of injuries suffered on the job. Employees injured by their job will still get fair and fast compensation payments. Specifically, the legislation concretely defines a workplace injury by requiring that work be "the prevailing factor" rather than a "substantial factor" in the injury. This means that work must now be the predominant factor as opposed to a factor. An additional reform states that those who are injured while legally drunk on the job will receive no compensation unless they can prove that alcohol did not play a role in the injury. The legislation changes the punishment for defrauding the system from a misdemeanor to a Class D felony. To speed up an employee's compensation claims, the legislation also states the employer who the employee worked for at the time the symptoms began is responsible for the claim.

These changes empower the system to work the way it was intended to. Every dollar that an employer saves on insurance premium is a dollar that employers can use to grow the business and create

more jobs or can go to employees. If Missouri is to attract new businesses and encourage existing ones to expand, we must reform.

## **Contact Me**

As always, I appreciate hearing your comments, opinions and concerns. Please feel free to contact me in Jefferson City at (573) 751-2459 or you may write to me at Jason Crowell; Missouri Senate; State Capitol; Jefferson City, MO 65101, email me at: [jcrowell@senate.mo.gov](mailto:jcrowell@senate.mo.gov) or visit me on the web at <http://www.jasoncrowell.com>.

Thank you for your time.

*Senator Jason Crowell represents the people of Bollinger, Cape Girardeau, Madison, Mississippi, Perry and Scott counties in the Missouri Senate*