





# Opportunities and Challenges in Cross-Jurisdictional Comparison of Compensation Schemes

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  The Institute Council wishes it to be understood that opinions put forward herein are not necessarily those of the Institute and the Council is not responsible for those opinions.







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### Why to conduct comparative studies?

- Potential to identify areas for system and policy improvement
- Appropriately chosen comparisons can disentangle the structural drivers of injuries from other influences
- Policy variation can aid in program and impact evaluation
- Learning across jurisdictions can lead to improvements in system efficiency and worker safety





### **Challenges**

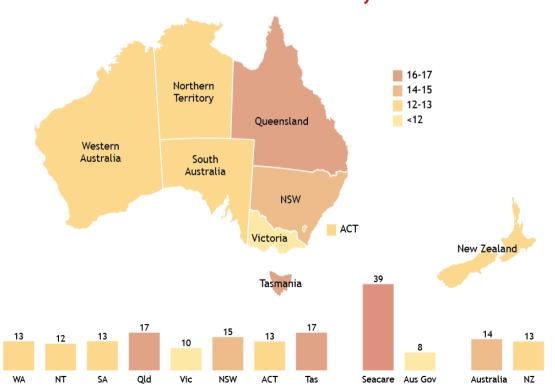
- Hard to compare
  - jurisdictions
  - policies
  - injured workers' outcomes
- Trivial differences
  - causal attribution to the system
- Data
  - consistency
  - availability
  - access







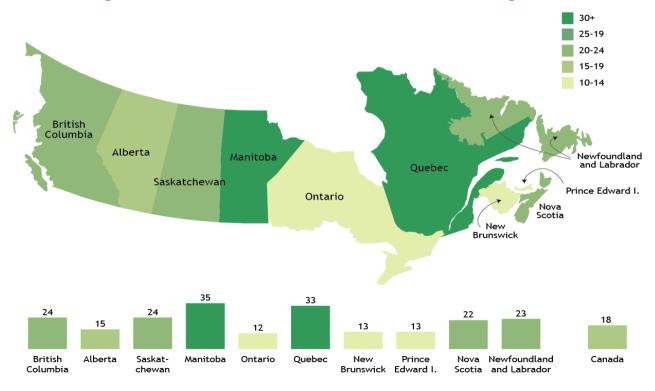
### Serious injury and disease claims per 1,000 FTEs, Australia &NZ, 2009







### Injury claims per 1,000 FTEs Canadian provinces, 2009







## **Background**

- Case study of VIC (Australia) and BC (Canada) jurisdictions
- Both jurisdictions share similar political, economic and demographic environments
- Broadly similar approach to occupational health & safety and workers compensation (no-fault publicly administered insurance)
- However, there are substantial variations in regulations, policy and practice





### Case study. VIC (Australia) and BC (Canada)

#### **British Columbia**

- Population: 4.6 million
- Employed: 2.3 million
- Workforce coverage: 94%

#### Victoria

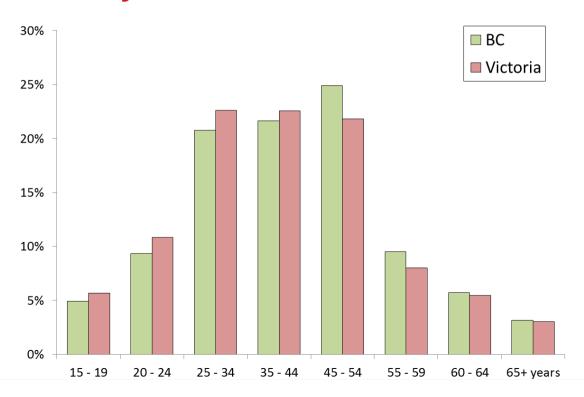
- Population: 5.5 million
- Employed: 2.8 million
- Workforce coverage: 85%







### Comparative analysis of claims data. Labor force, 2010









#### Inclusion criteria

- Time-loss injury/illness claims only
- Non-fatal
- 2006-2010 (claim injury/illness year)
- Age of 15-64 years old
- Claim level data (multiple claims included)





### **Study sample**

ВС	Victoria
Short-term disability claims (with at-least one day of wage-loss)  • 268,612 claims  Injury Type (NWISP/Z795)  1. All injuries/illnesses 2. "01200 Fractures"	Time-loss claims, excluding medical only claims (with at-least 11 days of wage-loss)  • 247,971 claims  Injury Type (TOOCS v3)  1. All injuries/illnesses 2. "010 Fractures" + "020 Fracture of vertebral column with or without mention of spinal cord lesion"







### Study sample (contd.)

BC	Victoria
Occupation Numerator (SOC-	Occupation Numerator (ANZSCO-2006)
1991)	1. All occupations
1. All occupations	2. Nursing Professionals
2. Nursing Professionals	<ul> <li>"2543 Nurse Managers" + "2544</li> </ul>
<ul> <li>"D1 Nurse Supervisors</li> </ul>	Registered Nurses"
and Registered	
Nurses"	
Occupation Denominator	Occupation Denominator (ABS LFS, ASCO-
(Statistics Canada LFS PUMF,	1997)
NOC-2006)	1. All occupations
1. All occupations	2. Nursing Professionals
2. Nursing Professionals	<ul> <li>Including: "2321 Nurse</li> </ul>
<ul> <li>"D1 Nurse Supervisors</li> </ul>	Managers" + "2323 Registered
and Registered	Nurses" + "2326 Registered
Nurses"	developmental disability nurses"
	+ "2325 Registered mental health
	nurses"
	<ul> <li>Excluding: "2322 Nurse</li> </ul>
	educators and researchers" +
	"2324 Registered midwives"



### Methods for BC data analysis

- Workforce estimates from Statistics Canada's Labor Force Survey (LFS) Public-use Microdata Files used as the denominator for the calculation of cumulative incidence rates per 1,000 employed workers
- The total claim injury/illness count over the 2006 2010 study period
- 5-year average employed labor force



### Methods for BC data analysis (contd.)

- Rates using a range of minimum threshold values for time-loss, including claims with at-least 1, 5, 11, 15, 20, 30, 60, 90, and 180 wage-loss days
- Age-specific rates (per 10-year age groupings) for:
  - overall injury/illness claims and fractures (using Z795 Nature of Injury codes for "01200 Fractures");
  - overall occupations and "D1 Nurse Supervisors and Registered Nurses" (defined by Statistics Canada SOC-1991 codes in the WorkSafeBC data and NOC-2006 codes in the LFS data).



### Methods for Victoria data analysis

- Compensation Research Database (CRD) WorkSafe Victoria data
- All accepted injury/illness claims with at-least 11 days of time-loss extracted for workers aged 15-64 years for the period 2006 to 2010.
- Workforce estimates from the ABS used as the denominator for the calculation of cumulative incidence rates per 1,000 employed workers in VIC
- The total claim injury/illness count over the 2006- 2010 study period the numerator
- The 5-year average employed labor force -the denominator.



### Methods for Victoria data analysis (contd.)

- VIC data analyses commences at 11 days of wage-loss given the 'employer excess' for initial medical expenses and/or the first 10 days of time-loss
- Age-specific rates (per 10-year age groupings) for:
  - overall injury/illness claims and fractures (TOOCS v3 codes "010 Fractures" + "020 Fracture of vertebral column with or without mention of spinal cord lesion");
  - overall occupations and Nursing Professionals (ANZSCO-2006 codes in the CRD data and ASCO-1997 codes in the ABS data) included Nurse Managers, Registered Developmental Disability Nurses, Registered Mental Health Nurses, Registered Nurses excluded Nurse Educators & Researchers and Registered Midwives.





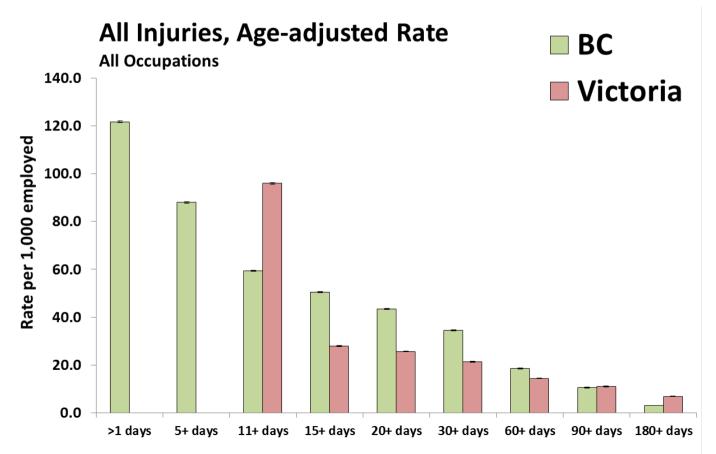
### Methods for direct adjustment

- A comparison of aggregate, jurisdiction-specific claim rates was conducted using direct adjustment to control for the underlying age distribution of the two study populations
- Age-standardized cumulative incidence rates (defined as the weighted average of the age-specific rates) with 95% Cls obtained using a derived reference population based on the combined BC and VIC employed workforce distribution as the weighting factor
- All analyses completed using Stata SE/12.1 using the 'dstdize' command



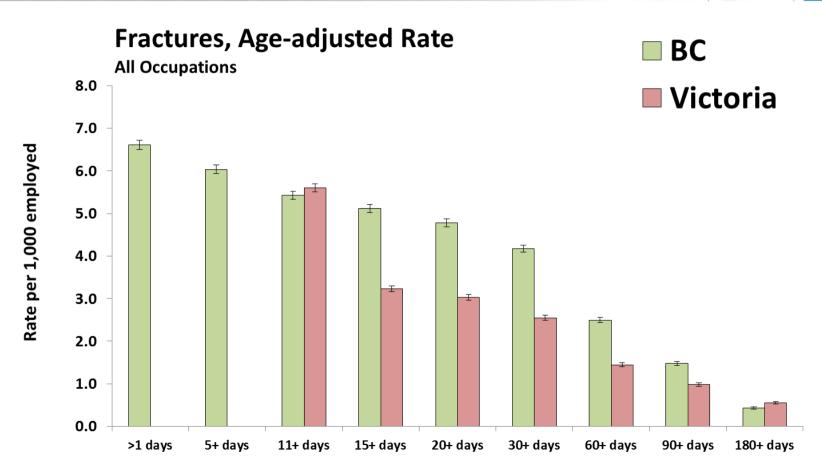






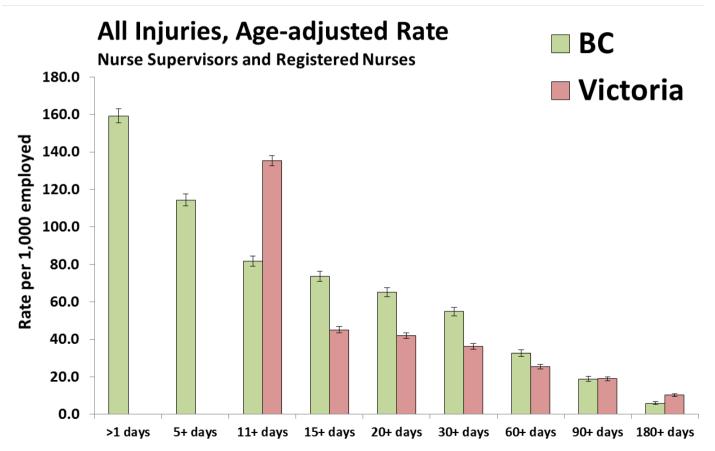






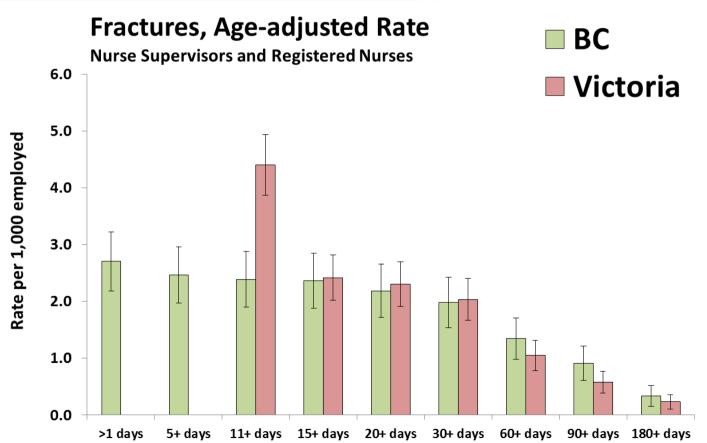
















## **Summary**

- Comparisons among same occupations and injuries show similar overall injury rate and pattern in disability duration
- Spike in claim rate at claim initiation in VIC suggests system or structural difference?

Would we see different patterns in other jurisdictions?





### **Questions and Discussion**