

# SAIF, medical access, and timely return to work

Oregon’s workers’ compensation system is one of the best in the country —but rising medical costs and longer wait times could jeopardize that.

## Rising cost challenges

Cost for services are rising and SAIF has seen a 7.4% increase in average medical cost per SAIF claim.

## Timely care

Timely access to quality medical care is vital for those who have suffered a work injury. The goal of Oregon’s workers’ compensation system is to restore workers’ health and return them to work in a timely manner. Recently, SAIF has seen a decrease in the number of providers who are willing to treat injured workers as well as increasing wait times for injured workers to be treated. A delay in care hinders the worker’s recovery and ability to return to work.

Additionally, the number of managed care organizations, or MCOs, decreased from four to three in 2023. Two of the remaining MCOs operate under existing healthcare systems. MCOs are critical to the system because they specialize in workers’ compensation. They contract with medical providers to deliver consistent, high-quality medical care, while also controlling costs for employers.

We currently have MCO coverage in every part of Oregon but, if another provider left the market, we’d have considerable concerns about future access to care for injured workers. This could include longer wait times for treatment and, ultimately, poorer overall healthcare experiences and outcomes.

## SAIF has a solution

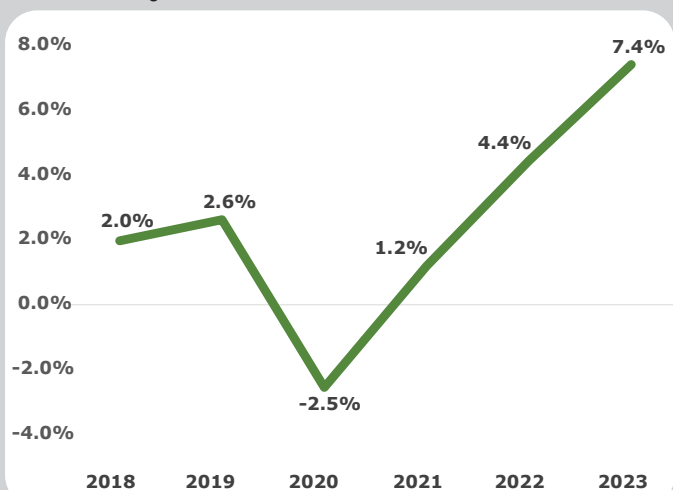
SAIF is looking for a statutory change that would enable us to coordinate healthcare to help stabilize and improve injured workers’ access to timely and quality care. SAIF seeks the flexibility to explore multiple solutions, including:

- Create a provider network hub that partners with other health systems and MCOs to recruit more providers into workers’ compensation.
- Partner with existing or newly created MCOs to improve access to timely and quality care.
- Invest in physical occupational health care facilities.
- Explore educational loan forgiveness to attract medical providers.
- Pilot innovative solutions within workers’ comp such as telehealth, and PTSD treatment.
- Simplify and streamline the administration of medical services within workers’ comp.

If these statutory changes are approved, SAIF’s claims processing would be separate from the coordination of care by a “SAIF health care” organization; the legislation would create a regulatory firewall and a separate board for the new organization—regardless if that organization is fully or partially owned by SAIF.

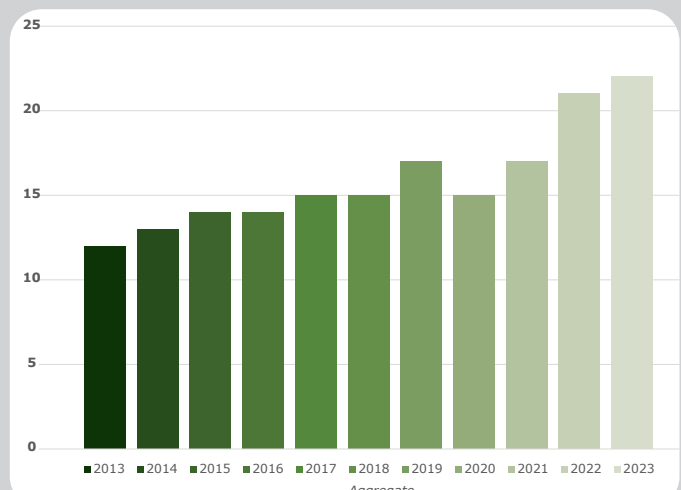
### Change in Average Cost Per Claim (SAIF):

SAIF disabling claims 2018-2023



### Median Days to First Physical Medicine Visit

SAIF claims 2013-2023



## About SAIF

SAIF is a public corporation. It has been providing affordable workers' compensation to employers and taking care of workers since 1914. SAIF is a leader in Oregon's workers' compensation best practices.

SAIF insures 56.1% of the market, serving more than 54,000 Oregon businesses and organizations including every state agency, the legislative assembly, all public universities, OHSU, and most of the counties, cities, special districts, and school districts.

In 2023, SAIF processed over 40,000 claims and provided benefits to more than 60,000 people, including beneficiaries of claims that were filed as far back as the 1940s.

With over 60 safety and health experts who help employers create safer workplaces—and more than 30 industry association experts we partner with—SAIF has built the largest team of workplace safety professionals of any insurance carrier in Oregon. In 2023, they conducted more than 6,000 virtual and in-person consultations.

## Learn more

Visit [saif.com](https://saif.com) to learn more about SAIF's mission, services, and focus on workplace safety.

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