

March 19, 2025

Judicial Branch Workers' Compensation Program Advisory Committee Meeting

Meeting Materials



Judicial Council of California
Judicial Branch Workers' Compensation
Program Advisory Committee



**JUDICIAL BRANCH WORKERS' COMPENSATION PROGRAM
ADVISORY COMMITTEE**

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Judicial Council of California

Judicial Branch Workers' Compensation
Program Advisory Committee

www.courts.ca.gov/jbwcp.htm
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JUDICIAL BRANCH WORKERS' COMPENSATION PROGRAM ADVISORY COMMITTEE

MINUTES OF OPEN MEETING

Friday, February 14, 2025

1:00 P.M.– 3:30 PM

<https://jcc.granicus.com/player/event/3961>

Advisory Body Members Present:	Shelby Wineinger (Chair), Christine Alburger, Stephanie Bohrer, Sulakshna Chauhan, Stephanie Cvitkovich, Kevin Harrigan, Krista LeVier, Ashley Rico, Jenny Rogers, Nocona Soboleski, Hugh Swift, Jenny Thomas
Advisory Body Members Absent:	Heather Capps, Brandon E. Riley, Brian Taylor N/A
Others Present:	Edward Metro (Program Manager), Patrick Farrales, Jade Vu, Ed Cho, Miki Novitski, Sayuri Okamoto, Monica Serrano, Becky Richard, Alan Turnipseed, Jacquelyn Miller, Candace Maibes, Tracy Baril, Amanda Garcia, Heather Allen

OPEN MEETING

Call to Order and Roll Call

The Chair called the meeting to order at 1:04 P.M., and the Program Manager, Edward Metro was asked to take roll call.

Approval of Minutes

The advisory body reviewed and approved the minutes of the March 27, 2024, Judicial Branch Workers' Compensation Program Advisory Committee meeting.

(Motion: Harrigan, Second: Bohrer)

DISCUSSION AND ACTION ITEMS (ITEMS 1-4)

Item 1

Presentation of Draft Actuarial Report and Premium Allocation Results for FY2025-2026

Presenter: Becky Richard, Bickmore Actuarial

Becky Richard provided a comprehensive overview of the draft actuarial report, focusing on the determination of premiums through sample allocations, outlining outstanding liabilities as of December 31, 2024, and projecting funding needs for the upcoming year for both the trial courts and the state judiciary. She explained key terminology related to loss calculations, including medical and indemnity costs (loss), expenses and legal fees (ALAE), and the fees for settling claims (ULAE). An analysis of the trial court losses by program year was highlighted first, indicating a reduction in the frequency of claims reported and favorable development in claim settlements, which dropped the ultimate losses by about

\$1.6 million. The judiciary is a much smaller program with more volatility. Ultimate losses for the judiciary decreased by just over \$200,000 due to fewer than expected claims being reported. The program is funded to cover the outstanding liabilities at a 70% confidence level, which increases the cost estimates. In total, the premium allocation results for FY2025-2026 for both the trial court and judiciary membership indicate a slight increase of about 4.5%, all driven by higher forecasted payroll figures and funding at the 70% confidence level. Overall, this is indicating a positive outlook for the program's financial health.

Additionally, a detailed overview was provided on the actuarial methodology for allocating program costs among members, emphasizing the use of claims and payroll data over a three-year period to develop a weighting formula to ensure equitable distribution across the membership. She concluded with a focus on the programs' financial projections, and strategies for reducing the premiums for the membership.

Action: The advisory committee voted to approve program 2025-26 premium allocation and actuarial report.

(Motion: Harrigan, Second: Swift)

Item 2

Third-party Administrator Annual Audit

Alan Turnipseed presented the 2024 Judicial Branch Workers Compensation Program audit findings, outlining the objectives, methodology, and results of the audit. The audit focused on assessing the performance of the Third-Party Administrator (TPA) and case management services against fifteen core competencies, of which thirteen were related to claims management and two to case management. A total of 111 metrics were audited, focusing on industry best practices, compliance with California workers' compensation laws, and program service guidelines.

The results showed high performance across most categories, with the TPA achieving a composite score of 92.61%, a slight decline from the previous year. Eight of the thirteen TPA categories scored above the 90th percentile, indicating strong performance. However, the investigations category scored lower, at 76.69%, due to processing inconsistencies in indexing practices and the use of ancillary investigation services.

The case management audit revealed an overall score of 88.37%, slightly down from the previous year. Nurse case management performed well, scoring above the 90th percentile, while nurse triage, a unique aspect of the program, scored 67.13%. This lower score indicated processing inconsistencies in claim examiner activities and nurse triage procedures, which were not aligned with the program guidelines.

Key recommendations included reinforcing service guidelines, particularly regarding nurse triage, leveraging the supervisory review process to improve consistency, and considering formal training for staff. Additionally, a review of the nurse triage model was suggested to improve performance and better align with program objectives.

Action: The advisory committee voted to approve the audit report.

(Motion: Cvitkovich, Second: Chauhan)

Item 3

Third Party Administrator Plan of Action

Presenter: Heather Allen, Sedgwick Claims

Heather Allen provided Sedgwick's response to the 2024 Judicial Branch Workers Compensation Program Annual Audit, emphasizing the strong audit scores achieved in both the Managed Care and Third-Party Administrator (TPA) audits. The Managed Care audit resulted in a score of 88.37%, with nurse case management scoring an impressive 93.25%. The TPA audit scored 92.61%, maintaining a high level of performance.

Heather Allen acknowledged areas for improvement, particularly in nurse triage and three-point contact. Action plans include reinforced training for nurses on compliance with treatment documentation and follow-up procedures. Additionally, there will be closer monitoring of communication practices and the timely initiation of case management. Sedgwick also introduced a new leadership layer with Tracy Baril's addition to the claims management team, aimed at improving oversight and ensuring consistent quality across all processes.

Overall, Heather Allen expressed enthusiasm for ongoing collaboration with the Judicial Branch Workers Compensation Program and the continued pursuit of enhancing performance through these action plans.

Information only: No action was required.

Item 4

Nurse Triage Clinical Consultation

Presenter: Edward Metro (Program Manager), Shelby Wineinger (Chair), Amanda Garcia (Sedgwick Claims)

Edward Metro, Shelby Wineinger and Amanda Garcia presented a one-year pilot program that would replace the current Nurse Triage process. This JBWCP will fund the pilot program separate from the members' premium allocation and it will not be an additional cost to the courts. If approved, the program would be reevaluated during the 2026 Advisory Committee meeting. Edward Metro noted that the current process is reactive; a triage nurse will contact claimant and the treating doctor within three business days of the claim assignment. The clinical consultation is based on three steps aimed towards prevention rather than a reaction: the employee notifies the supervisor when the injury occurs, the employee speaks to the nurse, and the nurse provides notes. The proposed triage consultation was presented to the panel as the program is financially stable and it is aimed to lower claim frequency, benefit the injured worker, tied to JBWCP's strategic plan and is a previous recommendation by the program's risk consultant and auditors. Two other options were presented alongside the consultation, one option was to leave the triage process unchanged, and the second option was to revise the nurse triage triggers. Pros and cons were presented for all three options.

Questions and Remarks

Remark: It was requested that introductions of new programs and benefits to the JBWCP membership be reviewed by the Advisory Committee prior to a presentation at meetings such as the Court Executives Advisory Committee (CEAC) meetings.

Question: Is it possible to add verbiage on the notifications and flyers to employees to ensure they are fully aware that whatever they're telling the nurse could be provided to the employer and the adjuster in the future?

Response: Yes, that will be added onto the materials.

Question: Will the current nurse-triage that happens after the claim continue?

Answer: No, it will not.

Question: Is there some benefit to that (current nurse-triage) or no?

Response: There is a very light benefit. A few injured workers feel as if they have a nurse that they can speak to, but that nurse does not provide care. The nurse will review the claim to make sure that the mechanism of injury is in line with what they see in the notes. They review the job description, make a recommendation to the adjuster regarding any additional nursing services needed on that claim, and leave the claim. They do not provide ongoing treatment for the injured worker, or care, or even direction to them. The Clinical Consultation is a more effective way to address employees across the board.

Question: Is there a recommended way or anticipated way where the Clinical Consultation is going to be promoted to be used by employees?

Response: The existing Claims Manual and Service Guidelines will be updated and will be shared with the membership. Communication materials for our membership as well as training will also be provided. The implementation process will take time and will be a phased rollout. This will be a partnership with the membership, the staff, and Sedgwick.

Action: *The Advisory Committee voted to approve the nurse triage clinical consultation.*

(Motion: Cvitkovich, Second: Bohrer, Abstention: Capps)

ADJOURNMENT

There being no further business, the meeting was adjourned at 2:56pm.

Approved by the advisory body on enter date.



Judicial Council of California

Judicial Branch Workers' Compensation
Program Advisory Committee

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JUDICIAL BRANCH WORKERS' COMPENSATION PROGRAM ADVISORY COMMITTEE OPEN MEETING AGENDA

Open to the Public (Cal. Rules of Court, rule 10.75(c)(1))
THIS MEETING IS BEING CONDUCTED BY ELECTRONIC MEANS
THIS MEETING IS BEING RECORDED

Date: Wednesday, March 19, 2025
Time: 9:00 AM
Public Call-in Number: <https://jcc.granicus.com/player/event/3962>

Meeting materials will be posted on the advisory body web page on the California Courts website at least three business days before the meeting.

Agenda items are numbered for identification purposes only and will not necessarily be considered in the indicated order.

I. OPEN MEETING (CAL. RULES OF COURT, RULE 10.75(C)(1))

Call to Order and Roll Call

Approval of Minutes

Approve minutes of the Friday, February 14, 2025, Judicial Branch Workers' Compensation Program Advisory Committee meeting(s).

II. PUBLIC COMMENT (CAL. RULES OF COURT, RULE 10.75(K)(1))

Written Comment

This meeting will be conducted by electronic means with a listen-only conference line available for the public. As such, the public may submit comments for this meeting in writing. In accordance with California Rules of Court, rule 10.75(k)(1), written comments pertaining to any agenda item of a regularly noticed open meeting can be submitted up to one complete business day before the meeting. For this specific meeting, comments should be e-mailed to jbwcp@jud.ca.gov or mailed or delivered 455 Golden Gate Avenue, 5th Floor – HR, San Francisco, CA 94102, attention: JBWCP. Only written comments received by Thursday, March 13, 2025, will be provided to advisory body members prior to the start of the meeting.

III. DISCUSSION AND POSSIBLE ACTION ITEMS (ITEM 1)

Item 1

JBWCP Advisory Committee Annual Agenda (Action Required)

Review and consider approval of the 2025 annual agenda for JBWCP Advisory Committee.

Presenter(s)/Facilitator(s): *Shelby Wineinger, Chair*
Edward Metro, Lead Staff

IV. INFORMATION ONLY ITEMS (NO ACTION REQUIRED)

Info 1

Sedgwick Claims Stewardship

Review of third-party administrator's progress, achievements, challenges, and overall health of the JBWCP for calendar year 2024.

Presenter(s)/Facilitator(s): *Amanda Garcia, Sedgwick Claims*
Heather Allen, Sedgwick Claims
Laurie Ash, Sedgwick Claims

Info 2

Multi-Year Strategic Initiatives

Review and discuss the status updates of the subcommittee's responsibilities and the initiatives outlined in the Annual Agenda which includes updating the Program's governing documents, developing financial metrics, reviewing Program's litigation costs, and risk control options.

Presenter(s)/Facilitator(s): *Ed Cho, Staff*

Info 3

Legislative Updates

Information on upcoming changes and updates to workers' compensation legislation.

Presenter(s)/Facilitator(s): *Jacquelyn Miller, Sedgwick Pooling*

V. ADJOURNMENT

Adjourn

Judicial Branch Workers' Compensation Program Advisory Committee Meeting

March 19, 2025



Call to Order and Roll Call

Public Comments

Approval of Minutes

Motion to Approve

February 14, 2025 minutes

Updates from the Chair

Ms. Shelby Wineinger

Court Executive Officer
Superior Court of California
County of El Dorado

Meeting Agenda

Sedgwick Claims Stewardship

JBWCP Advisory Committee Annual Agenda

Multi-Year Strategic Initiatives

Legislative Updates

Sedgwick Claims Stewardship Report

Amanda Garcia, Vice President Client Services

Heather Allen, Client Services Manager

Laurie Ash, Director Client Services, Managed Care

March 19, 2025



Sedgwick Introductions



Amanda Garcia, Vice President,
Client Services

- 25 years of industry experience
- 3 years working with JBWCP



Heather Allen, Client Service
Manger

- 8 years of industry experience
- 3 years working with JBWCP



Candace Maibes, Vice President,
Operations

- 20 years of industry experience
- 3 years working with JBWCP



Tracy Baril, Director of Claims

- 26 years of industry experience
- 1 year working with JBWCP



Laurie Ash, Director, Managed
Care, Client Services

- 21 years of industry experience
- 1 years working with JBWCP

Program Accomplishments

Partnership in Action

- ✓ 20 file reviews in Calendar Year 2024
- ✓ June 2024: Initial Review of Claims Management Training
- ✓ July 2024: Set annual goals for FY 24/25
- ✓ August 2024: JBWCP's first Structured Settlement
- ✓ September 2024: State of the Line webinar
- ✓ October 2024: RTW after Leave Training
- ✓ November 2024: Discussed potential program efficiency in clinical consultation
- ✓ JBWCP / Sedgwick: Weekly Check In Meetings
- ✓ JBWCP / Sedgwick: Monthly Team Meetings

Results

- ✓ 5.2% Increase in new closing rate for CY 2023
- ✓ 106.8% Closing ratio in Calendar Year 2023
- ✓ 430 Closures in legacy pending claims since program inception
- ✓ 132 Closures in aged pending (claims older than two years)
- ✓ 3.4% reduction in total open pending claims from prior year
- ✓ 2.8% decrease in aged claims

Goal Tracker- FY 23/24

ANNUAL GOALS - FY 2023-2024

GOAL 1: Nurse Triage Compliance

- Increase Nurse Triage Compliance to 93%

GOAL 2: Decrease Reporting Lag Time

- Decrease the overall number of days it takes to report a claim to Sedgwick by 5%

GOAL 3: Decrease the number of claims older than 2 years by 5% or 28 claims

- Close claims before they get to the 2 year mark

Nurse Triage				Decrease reporting Lag Time							Aged Pending - Claims over 2 years					
Goal: Increase Compliance to 93%				Goal: Decrease # of days to report by 5%							Goal: 540 Claims					
Month	Claims Reported	Claims to Triage or process followed	Goal Met	Month	Claims Reported	Lag 5-13 Days	Lag >14 Days	Total Lag > 5 Days	Prior Lag > 5 days	Goal Met	Month	Prior Year Claims 2+ Years	Claims 2+ Years	Difference	Claims Closed within 5 months of hitting 2+ Years	Claims sent from Marsh to work on closure (860 Claims) closed as of
July	20	19	95%	Jul	20	5	4	9	9	0.00%	July	510	559	49	1	355
Aug	34	33	97%	Aug	34	10	3	15	13	-13.33%	Aug	511	548	37	2	365
Sept	35	29	83%	Sept	35	11	3	14	17	21.43%	Sept	505	536	31	4	375
Oct	25	22	88%	Oct	25	8	0	8	11	37.50%	Oct	484	538	54	0	397
Nov	22	16	73%	Nov	22	5	4	9	11	22.22%	Nov	478	543	65	2	408
Dec	39	32	82%	Dec	39	11	2	13	12	-7.69%	Dec	469	536	67	0	422
Jan	31	25	81%	Jan	31	11	5	16	9	-43.75%	Jan	472	527	55	1	426
Feb	32	28	88%	Feb	32	9	1	10	9	-10.00%	Feb	474	535	61	1	430
Mar	33	33	100%	Mar	33	2	3	5	11	120.00%	Mar	480	534	54	0	429
Apr	23	22	96%	Apr	23	8	1	9	9	0.00%	April	479	534	55	0	441
May	26	26	100%	May	26	3	5	8	12	50.00%	May	472	534	62	0	452
Jun	18	18	100%	Jun	18	0	1	1	7	600.00%	June	470	511	41	2	460
Total:	338	303	90%	Total:	338	83	32	117	130	11.11%						

Goal Tracker- FY 24/25

GOAL 1: Decrease TTD Days

Decrease Time lost days by 5% or 4,571 days

GOAL 2: Decrease the number of claims older than 2 years by 5% or 23 claims

Close claims that have been open two years or longer

Close claims before they get to the 2 year mark

GOAL 3: Increase the Usage of Structure Settlements by 3 claims

Use structured settlements in at least 3 settlements

GOAL 4: Present and Participate in three trainings for the Members for FY 24/25

Training a quarter for FY 24/25

Decrease TTD Days			
Goal: Decrease of 4,571 Days (End with 86,849 TTD Days)			
Month	Prior Year TTD Days	Current Year TTD Days	Difference
July	92,188	88,085	4103
Aug	90,435	88,681	1754
Sept	88,501	89,096	-595
Oct	86,631	90,803	-4172
Nov	86,879	89,189	-2310
Dec	85,161	89,944	-4783
Jan	86,421	90,317	-3896
Feb	87,092	88,582	-1490
Mar			0
April			0
May			0
June			0
Total:			-11389

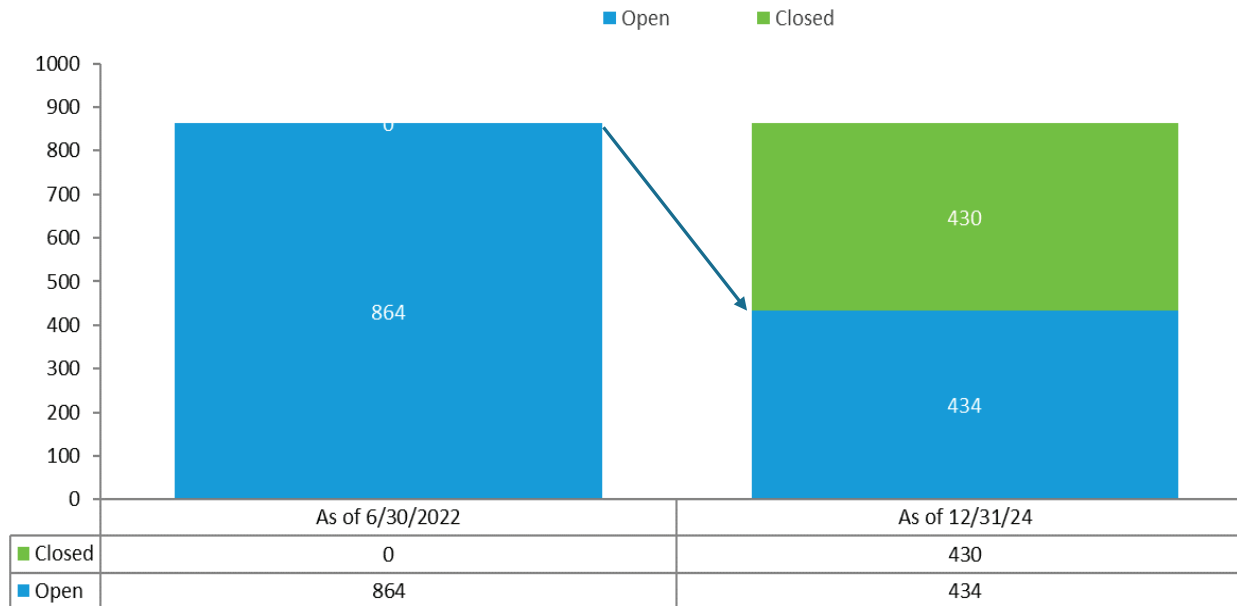
Aged Pending - Claims over 2 years				
Goal: 447 Open Aged Claims				
Month	Prior Year Claims 2+ Years	Claims 2+ Years	Difference	Claims Closed within 5 months of Hitting 2+ Years
July	510	464	-46	1
Aug	509	452	-57	0
Sept	505	449	-56	2
Oct	484	450	-34	1
Nov	478	453	-25	1
Dec	469	456	-13	0
Jan	472	457	-15	2
Feb	471	447	-24	3
Mar			0	
April			0	
May			0	
June			0	
Total:				10

Increase use of Structured Settlements			
Goal: 3 Claims to use Structure			
Month	Prior Year Structure settlements	Current Year Structure Settlements	Difference
July	0	0	0
Aug	0	0	0
Sept	0	0	0
Oct	0	0	0
Nov	0	0	0
Dec	0	0	0
Jan	0	0	0
Feb	0	0	0
Mar	0		0
April	0		0
May	0		0
June	1		-1
Total:	1	0	-1

Trainings Done	
Goal: 3 Trainings	
Month	Training Done
July	0
Aug	0
Sept	0
Oct	1
Nov	0
Dec	0
Jan	0
Feb	0
Mar	
April	
May	
June	
Total:	1

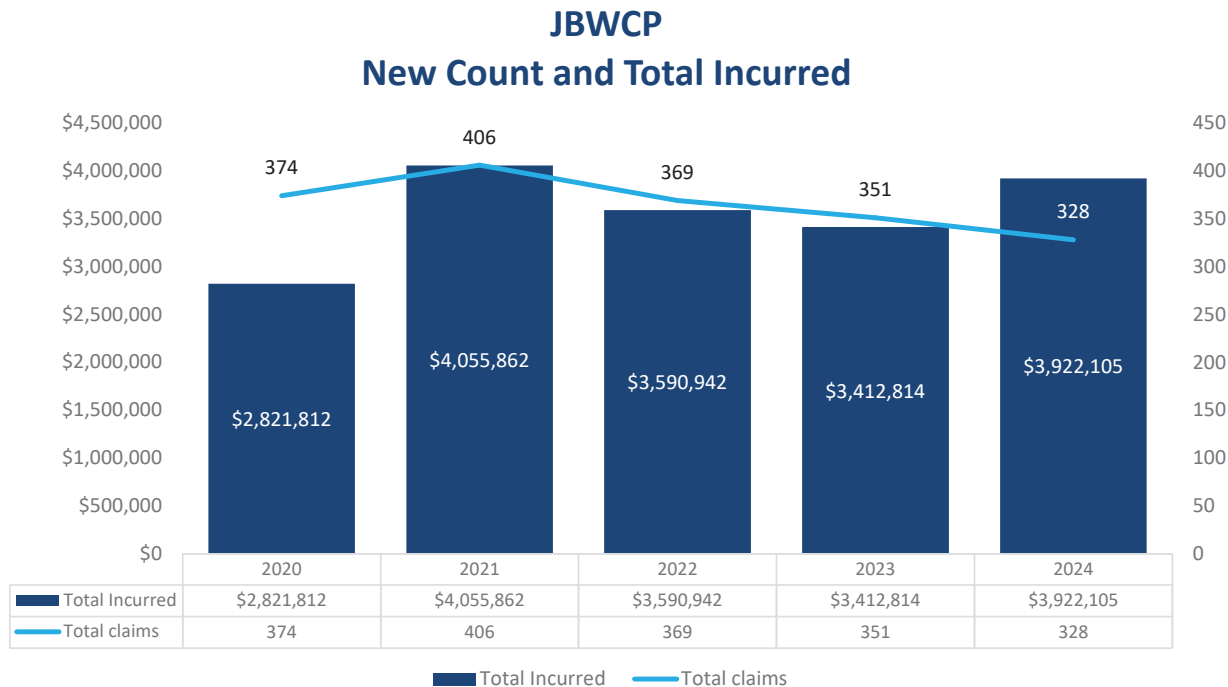
Closing Takeover Claims

Status of Claims Open at Inception



- There were 864 open claims at program inception (07.01.2022).
- Sedgwick examiners have **resolved 430** of those claims as of 12.31.2024.

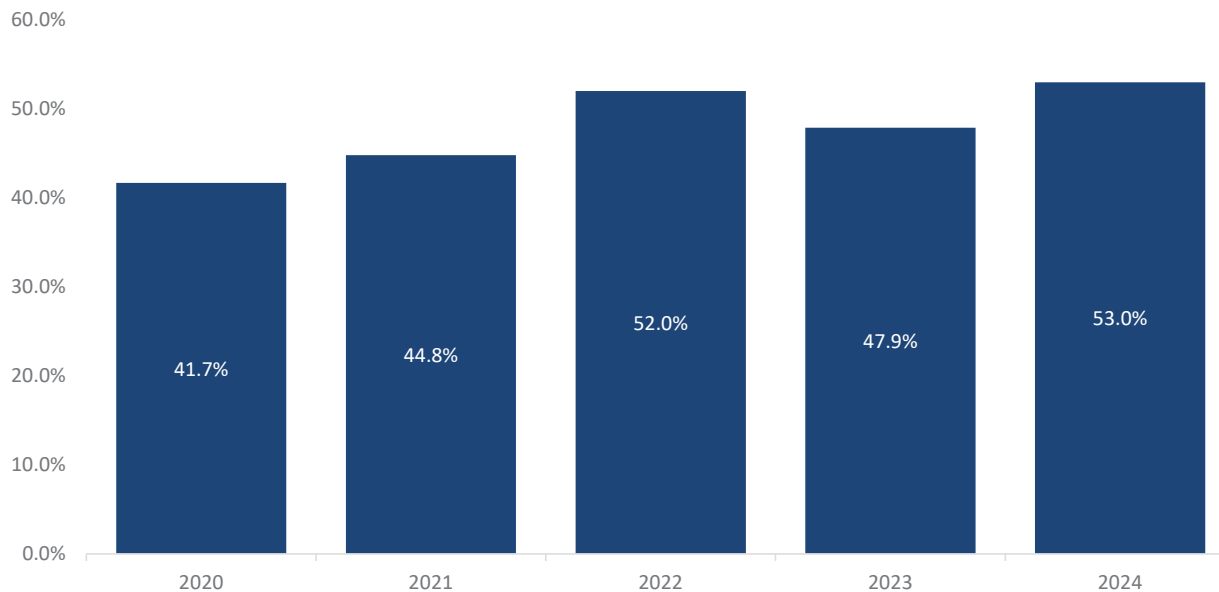
New Claims - Claims and Total Incurred



- 328 claims reported in 2024
 - 23 less claims than prior year
 - Lowest reported claim year in the past five years.
- Total incurred increased by 13% from prior year.
 - 2024: 3 claims reached 100K incurred
 - 2023: 1 claim reached 100K incurred

New Claims - Closing Rate

JBWCP
Closing Rate

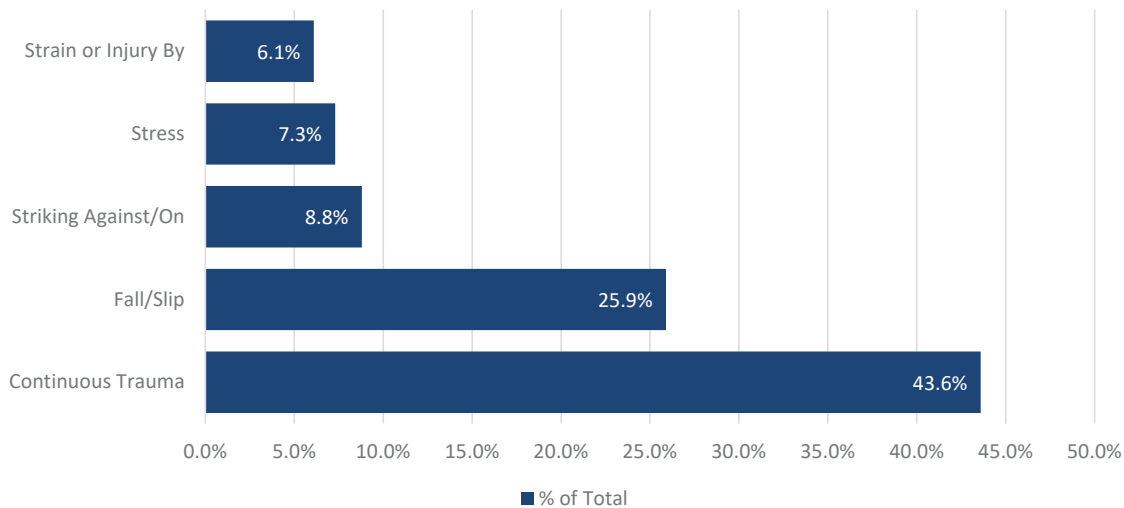


- Closing claims early keeps claims costs and pending claim inventories down.
- Sedgwick examiners achieved a **53%** new closing rate in 2024.
 - **5% increase** over prior year
 - **Highest** new claim closing rate in five years.

Closing Rate: The number of claims newly reported, closed within 12 months

New Claims - Cause

JBWCP
Top 5 Cause, New Claim Count



Continuous Trauma

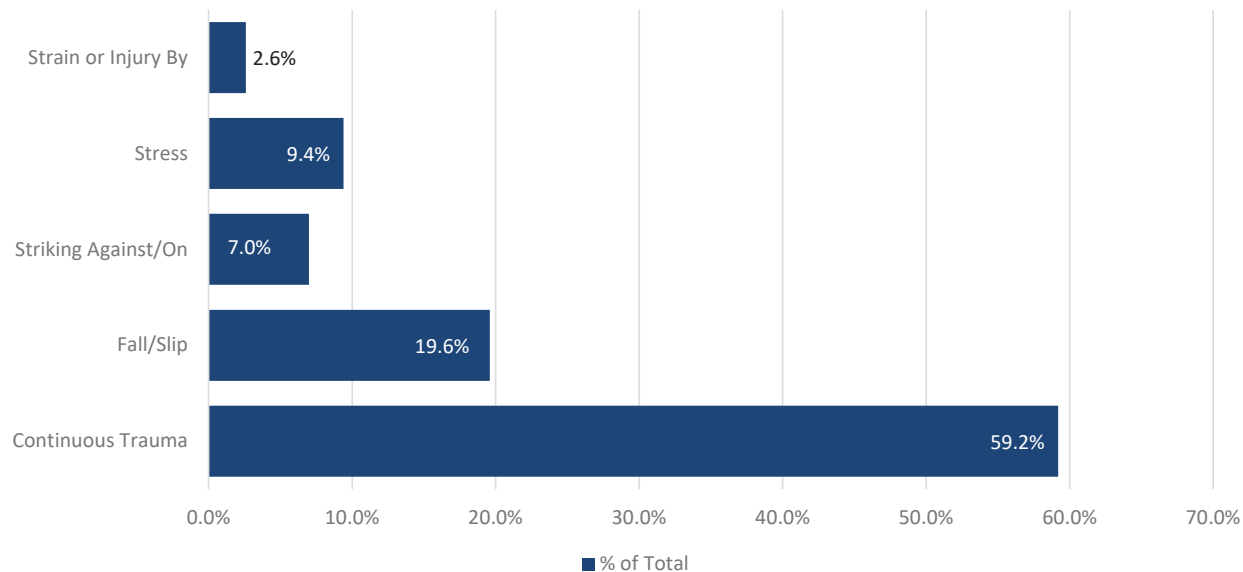
- 143 new continuous trauma reported in 2024
- 43.6% of new claims
- Over the last 5 years, continuous trauma accounted for the majority of new claims

Fall/Slip

- 85 new slip/fall claims reported in 2024
- 25.9% of new claims
- Over the last 5 years, slip and falls accounted for the second highest number of new claims

New Claims-Cause and Total Incurred

JBWCP
Top 5 Cause, New Claim Incurred



Continuous Trauma

- \$2.3M of the total incurred
- 59.2% of new incurred
- Over the last 5 years, continuous trauma accounted for the highest incurred

Fall/Slip

- \$770k of the total incurred
- 19.6% of new incurred
- Over the last 5 years, slip and falls accounted for the second highest incurred

New Claims-Lag Time

Lag To Sedgwick	2020	% of Total	2021	% of Total	2022	% of Total	2023	% of Total	2024	% of Total
0-1 Day	169	45.2%	184	45.3%	151	40.9%	159	45.3%	191	58.2%
2-3 Days	68	18.2%	75	18.5%	54	14.6%	57	16.2%	50	15.2%
4-14 Days	103	27.5%	115	28.3%	123	33.3%	106	30.2%	66	20.1%
15-30 Days	15	4.0%	24	5.9%	25	6.8%	15	4.3%	13	4.0%
Over 30 Days	19	5.1%	8	2%	16	4.3%	14	4.0%	8	2.4%
Total	374	100.0%	406	100.0%	369	100.0%	351	100.0%	328	100.0%

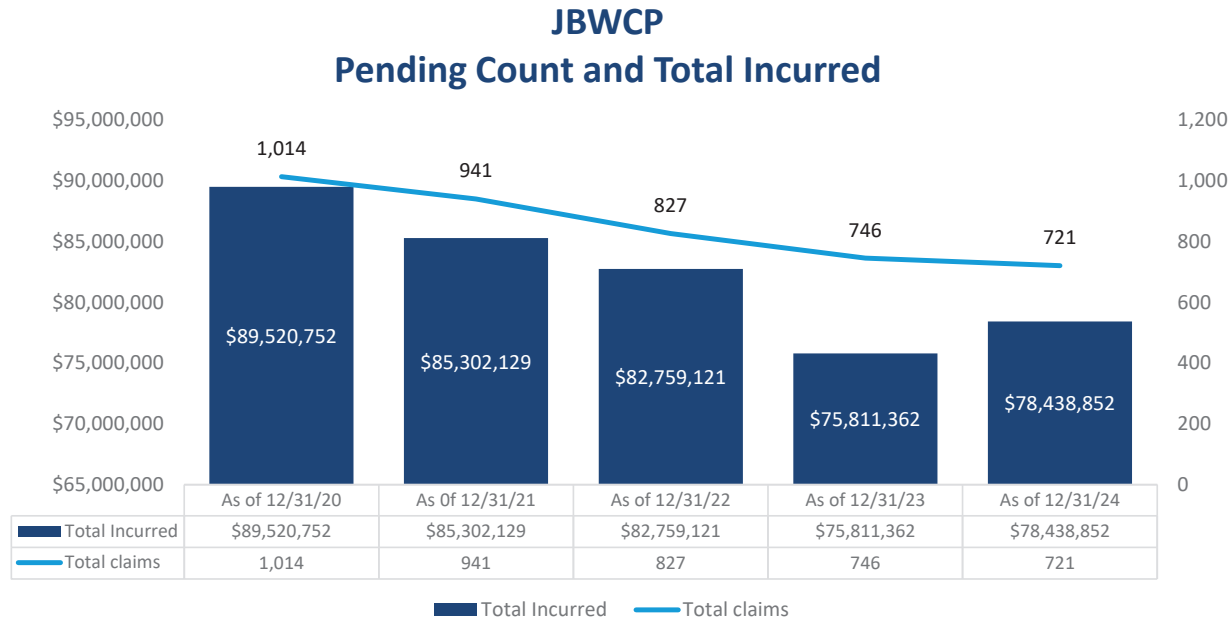
Opportunity:

- 4-14 days- 66 claims or 20.1%
- Year over year, this appears to be the largest area of opportunity

Lag to Sedgwick: Measures the number of days from date reported to client to date reported to Sedgwick

- 191 claims, or 58.2% were reported to Sedgwick within 1 day. This was an improvement from the prior year of 13%
- 50 claims, or 15.2% were reported to Sedgwick within 2-3 days.
- 66 claims, or 20.1% were reported to Sedgwick between 4-14 days. Of these, 29 days were 7-14 days.

Pending Claims-Claims and Total Incurred



- 721 pending claims as of 12/31/24.
 - 25 claims less than the prior year
 - Lowest number of pending claims in 5 years
- Over the last five years, JBWCP has experienced a continued decline in open/pending claims.
- Total incurred increased approx. 3% from the year prior.
 - 3 new claims had an incurred of \$100k or greater

Pending Claim - TTD Days

# Claim and TTD Days	As of 12/31/2020	Total TTD Days	% of Total TTD Days	As of 12/31/2021	Total TTD Days	% of Total TTD Days	As of 12/31/2022	Total TTD Days	% of Total TTD Days	As of 12/31/2023	Total TTD Days	% of Total TTD Days	As of 12/31/2024	Total TTD Days	% of Total TTD Days
1 Trial Courts	945	106,888	99.6%	880	97,914	99.6%	722	98,615	99.6%	649	84,024	98.7%	660	88,729	98.6%
2 Judiciary	28	374	0.3%	19	373	0.4%	23	373	0.4%	29	1,129	1.3%	26	1,207	1.3%
3 Trial Court Judges	15	33	0.0%	11	8	0.0%	8	8	0.0%	8	8	0.0%	8	8	0.0%
Total	988	107,295	100.0%	910	98,295	100.0%	753	98,996	100.0%	686	85,161	100.0%	694	89,944	100.0%

- 5% increase (4,783 days) in Temporary Total Disability (TTD) days in 2024 from the prior year.
 - 6% lower than the five-year average
 - 17% lower than 2020
- 694 Claims had TTD in 2024, 8 claims more than the prior year.
 - 14% lower than the five-year average
 - 29% less than 2020

Pending Claims - Aged Claims

Claim Duration	As of 12/31/2020	% of Total	As of 12/31/2021	% of Total	As of 12/31/2022	% of Total	As of 12/31/2023	% of Total	As of 12/31/2024	% of Total
0-12 Months	218	21.5%	224	23.8%	177	21.4%	183	24.5%	154	21.4%
12-24 Months	137	13.5%	122	13.0%	114	13.8%	94	12.6%	111	15.4%
24-36 Months	124	12.2%	102	10.8%	98	11.9%	72	9.7%	70	9.7%
36+ Months	535	52.8%	493	52.4%	438	53.0%	397	53.2%	386	53.5%
Total	1,014	100.0%	941	100.0%	827	100.0%	746	100.0%	721	100.0%

Aged Claims are claims open over 2 years as of the stated valuation date.

Claim Duration:

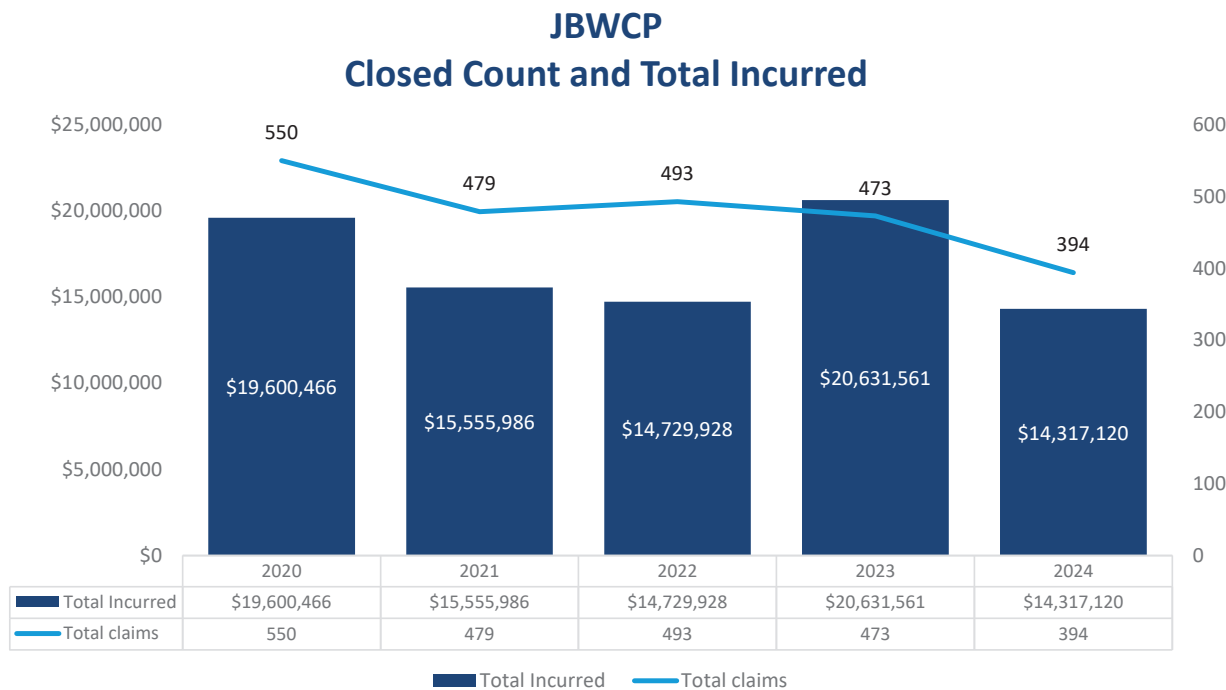
- 456 claims (63%) of the open claims are over 2 years old, as of 12.31.2024
- 13 claims less than measured on 12.31.2023

Claim Duration	As of 12/31/2020	% of Total	As of 12/31/2021	% of Total	As of 12/31/2022	% of Total	As of 12/31/2023	% of Total	As of 12/31/2024	% of Total
0-12 Months	\$2,598,657	2.9%	\$3,707,596	4.3%	\$3,193,636	3.9%	\$3,065,043	4.0%	\$3,596,217	4.6%
12-24 Months	\$5,416,027	6.1%	\$4,492,637	5.3%	\$5,834,946	7.1%	\$4,915,959	6.5%	\$5,638,302	7.2%
24-36 Months	\$7,413,962	8.3%	\$6,419,827	7.5%	\$5,980,414	7.2%	\$5,991,423	7.9%	\$6,323,140	8.1%
36+ Months	\$74,092,106	82.8%	\$70,682,068	82.9%	\$67,750,125	81.9%	\$61,838,938	81.6%	\$62,881,193	80.2%
Total	\$89,520,752	100.0%	\$85,302,129	100.0%	\$82,759,121	100.0%	\$75,811,362	100.0%	\$78,438,852	100.0%

Claim Incurred:

- \$69M or 89% of the incurred are 2+ years

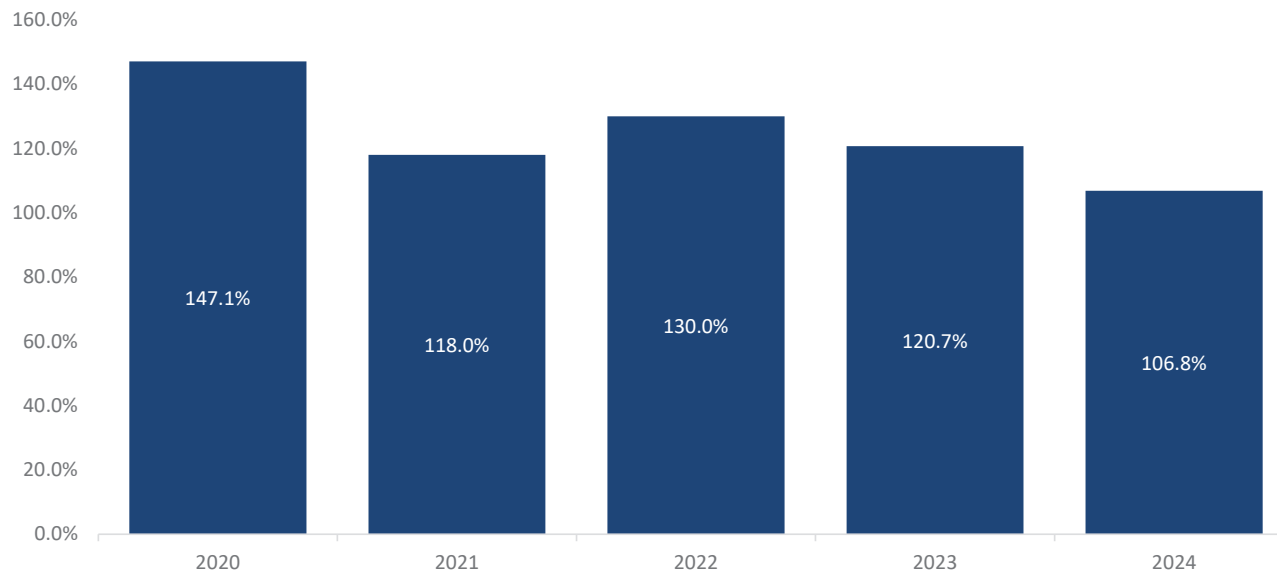
Closed Claims- Claims and Total Incurred



- 394 claims closed in 2024.
- \$14.3M in total incurred that closed in 2024
- The decrease in total claims closed and total incurred is expected to decrease and is correlated to the reduced number of incoming claims.

Closed Claims - Closing Ratio

JBWCP
Closing Ratio



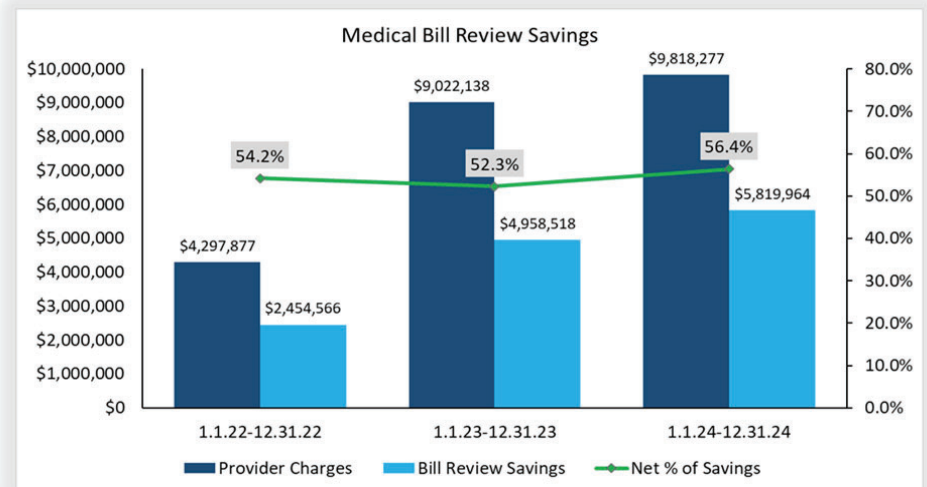
- 106.8% closing ratio in 2024
- Goal every year is to be at or above 100%. Which is claim closed for every claim opened.

Closing Ratio: The number of new claims reported, divided by the number of claims closed in the same period, regardless of date of loss.

Managed Care

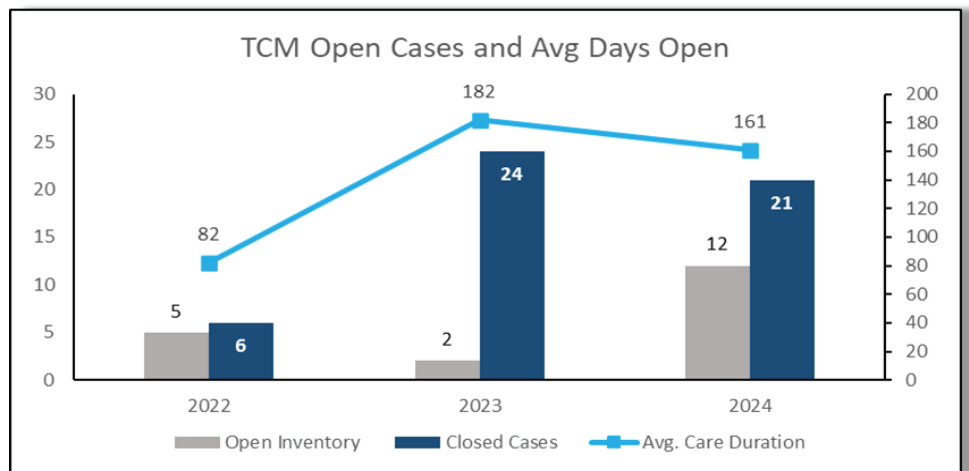
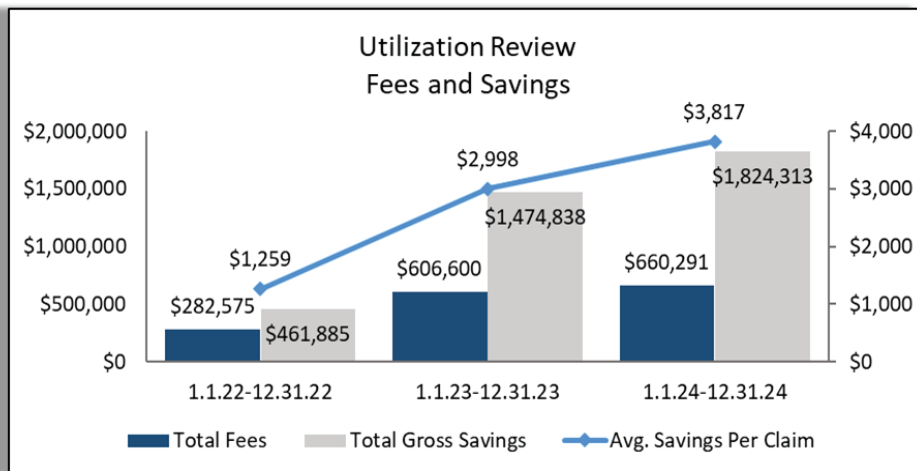
Medical Bill Review

Month	Bill Count	Provider Charges	Total Allowance	Gross Savings	Net Savings	Net ROI	PPO Penetration
Jan-24	1106	\$ 662,254	\$ 298,813	\$ 363,128	\$ 343,076	17:1	93.9%
Feb-24	1138	\$ 963,326	\$ 414,247	\$ 548,746	\$ 528,108	26:1	90.4%
Mar-24	1223	\$ 722,194	\$ 350,038	\$ 371,830	\$ 349,247	15:1	91.3%
Q1	3467	\$ 2,347,774	\$ 1,063,098	\$ 1,283,704	\$ 1,220,431	19:1	91.8%
Apr-24	1169	\$ 863,818	\$ 300,925	\$ 562,645	\$ 541,528	26:1	93.7%
May-24	1231	\$ 809,775	\$ 329,627	\$ 479,851	\$ 454,688	18:1	92.8%
Jun-24	1015	\$ 640,056	\$ 298,046	\$ 341,828	\$ 317,433	13:1	93.0%
Q2	3415	\$ 2,313,649	\$ 928,598	\$ 1,384,324	\$ 1,313,649	19:1	93.2%
Jul-24	1148	\$ 805,123	\$ 314,510	\$ 490,375	\$ 465,324	19:1	93.3%
Aug-24	1125	\$ 851,880	\$ 358,895	\$ 492,779	\$ 469,121	20:1	93.6%
Sep-24	1036	\$ 636,121	\$ 301,356	\$ 334,584	\$ 311,037	13:1	93.4%
Q3	3309	\$ 2,293,124	\$ 974,761	\$ 1,317,738	\$ 1,245,482	17:1	93.4%
Oct-24	1171	\$ 1,179,281	\$ 435,368	\$ 743,511	\$ 716,032	26:1	92.2%
Nov-24	1113	\$ 739,300	\$ 277,056	\$ 462,010	\$ 436,685	17:1	92.9%
Dec-24	1252	\$ 945,149	\$ 316,352	\$ 628,676	\$ 600,821	22:1	93.9%
Q4	3536	\$ 2,863,730	\$ 1,028,776	\$ 1,834,197	\$ 1,753,538	22:1	93.0%
TOTAL	13727	\$ 9,818,277	\$ 3,995,233	\$ 5,819,963	\$ 5,533,100	19:1	92.9%



- **\$5,819,964** (gross) saved from 1/1/24-12/31/24 through Sedgwick's bill review process
- **19:1** Net Return on Investment (ROI)
- **92.9%** PPO Penetration

Clinical Case Management



- 4% increase in procedures reviewed in 2024
- 34.5% URs approved in 2024 vs 40.7% in 2023
- 61.2% denial in 2024, 56.4% in 2023

- 41% TCM referrals opened in 2024 vs 14% in 2023
- Managed 17% of New Indemnity Claims
- Knees, wrists, and hands were top categories

Managed Care Enhancements

Concentra integration

SideKick

AI Care Guidance

Looking into 2025

➤ **Goal Tracking**

- ✓ Decrease TTD Days
- ✓ Decrease number of claims older than two years by 5% or 23 claims
- ✓ Increase the usage of structured settlements by 3 claims
- ✓ Present and participate in three trainings for the Members for fiscal year 2024/2025

➤ **Lag Time reporting to Sedgwick**

- ✓ Work on the opportunity of 4-14 days and 15-30 days

➤ **Review for Changes to Nurse Triage Program**

Questions & Answers

Sedgwick Stewardship Report Q&A

2025-26 Annual Agenda

Shelby Wineinger, Chairperson
Edward Metro, Lead Staff

March 19, 2025



2025-26 Annual Agenda

One-Time Project

- Governing Documents

Ongoing Projects and Activities

- Allocation of Premiums
- Litigation Management
- Financial Goals and Metrics
- Risk Control

Approval of the 2025-26 Annual Agenda

Motion to Approve

Multi-Year Initiatives

Ed Cho, *JBWCP Staff*

March 19, 2025



Multi-Year Initiatives

- Strategic interwoven plans
- Litigation management
- Risk control
- Financial goals

Starting Point: Policies & Procedures



- Memorializing what we do
- Find what needs attention
- Subcommittee review
- 2nd round nearing completion

Litigation Management



- Annual audits
- High scores
- No burning issues
- Next steps with Subcommittee

Risk Control

- Claim frequency
- Outreach
- Member survey
- Training
- Program-level dashboards

Financials

- Good program health
- Monitor funding levels
- Funding methodology

Questions & Answers

Multi-Year Initiatives Q&A

Legislative Updates

Jacquelyn Miller, *Sedgwick Risk*

March 19, 2025



Legislative Update

1st Year of 2-Year Legislative Session

5 bills “may” impact JBWCP

- AB 1498 Statewide MPN
- SB 447 Death Benefits – Health Care Extension
- SB 668 Med Legal Fee Schedule
- Spot Bills: AB 1048; AB 1293

Judicial Branch Workers' Compensation Program Advisory Committee Meeting

Adjournment

- March 19, 2025

Judicial Branch Workers' Compensation Program Advisory Committee
Annual Agenda¹—2025
Approved by Litigation Management Committee: TBD

I. COMMITTEE INFORMATION

Chair:	Shelby Wineinger, Court Executive Officer, Superior Court of California, County of El Dorado
Lead Staff:	Edward Metro, Supervising Analyst
<p>Committee's Charge/Membership:</p> <p>In conjunction with Rule 10.350, Rule 10.67 of the California Rules of Court states the charge of the Judicial Branch Workers' Compensation Program Advisory Committee (the Committee), which is to make recommendations to the Judicial Council for improving the statewide administration of the Judicial Branch Workers' Compensation Program (JBWCP) and on allocation to and from the Judicial Branch Workers' Compensation Fund (JBWCF) established under Government Code section 68114.10. Rule 10.67 states that the Committee must review:</p> <ul style="list-style-type: none">• The progress of the JBWCP;• The annual actuarial report; and• The annual allocation, including any changes to existing methodologies for allocating workers' compensation costs. <p>Rule 10.67 sets forth the membership position of the Committee. The Committee currently has 15 members. The current Committee roster is available on the Committee's web page.</p>	
<p>Subcommittees/Working Groups²:</p> <ol style="list-style-type: none">1. JBWCP Subcommittee2. Working Group	

¹ The annual agenda outlines the work a committee will focus on in the coming year and identifies areas of collaboration with other advisory bodies and the Judicial Council staff resources.

² California Rules of Court, rule 10.30 (c) allows an advisory body to form subgroups, composed entirely of current members of the advisory body, to carry out the body's duties, subject to available resources, with the approval of its oversight committee.

Meetings Planned for 2025³ (Advisory body and all subcommittees and working groups)

Date/Time/Location or Teleconference:

February 14, 2025 / 1:00 p.m. / Teleconference

March 19, 2025 / 9:00 a.m. / Teleconference

May [TBD], 2025 / Teleconference

August [TBD], 2025 / Teleconference

November [TBD], 2025 / Teleconference

☐ Check here if exception to policy is granted by Executive Office or rule of court.

II. COMMITTEE PROJECTS

#	New or One-Time Projects ⁴	
1.	Project Title: Revise the JPWCP's Policies and Procedures	Priority 1⁵
		Strategic Plan Goal II⁶
	Project Summary⁷: The Committee will continue to move forward with the review and revision of the program's governing documents as outlined in the strategic planning goals. The Committee will review the current program's policies and procedures and finalize the documentation to memorialize the statewide administration of the JBWCP and stewardship of the JBWCF.	
	Status/Timeline: The Committee members established a sub-committee to develop the program's policies and procedures with the goal of presenting to the Litigation Management Committee for approval in November 2025.	

³ Refer to [Operating Standards for Judicial Council Advisory Bodies](#) for governance on in-person meetings.

⁴ All proposed projects for the year must be included on the Annual Agenda. If a project implements policy or is a program, identify it as *implementation* or a *program* in the project description and attach the Judicial Council authorization/assignment or prior approved Annual Agenda to this Annual Agenda.

⁵ For non-rules and forms projects, select priority level 1 (must be done) or 2 (should be done). For rules and forms proposals, select one of the following priority levels: 1(a) Urgently needed to conform to the law; 1(b) Urgently needed to respond to a recent change in the law; 1(c) Adoption or amendment of rules or forms by a specified date required by statute or council decision; 1(d) Provides significant cost savings and efficiencies, generates significant revenue, or avoids a significant loss of revenue; 1(e) Urgently needed to remedy a problem that is causing significant cost or inconvenience to the courts or the public; 1(f) Otherwise urgent and necessary, such as a proposal that would mitigate exposure to immediate or severe financial or legal risk; 2(a) Useful, but not necessary, to implement statutory changes; 2(b) Helpful in otherwise advancing Judicial Council goals and objectives.

⁶ Indicate which goal number of The Strategic Plan for California's Judicial Branch the project most closely aligns.

⁷ A key objective is a strategic aim, purpose, or "end of action" to be achieved for the coming year.

#	New or One-Time Projects ⁴
	<p>Fiscal Impact/Resources: Coordination through the lead staff to the Committee with input from the Judicial Council’s office of Legal Services.</p> <p><input type="checkbox"/> <i>This project may result in an allocation or distribution of funds to the courts. We will coordinate with Budget Services to ensure their review of relevant materials.</i></p> <p>Internal/External Stakeholders: All JBWCP members.</p> <p>AC Collaboration: N/A</p>

#	Ongoing Projects and Activities ⁴	
1.	Project Title Allocation of Fiscal Year 2025-2026 Workers’ Compensation Premiums	Priority 1⁵
		Strategic Plan Goal⁶ I
	<p>Project Summary⁷: The Committee will consider recommendations to the Judicial Council regarding the fiscal year 2025-2026 workers’ compensation membership premium, which is based on the program’s actuarial evaluation.</p> <p>Status/Timeline: The Committee will provide its recommendations in a report to the Judicial Council at its April 2025 meeting.</p> <p>Fiscal Impact/Resources: Coordination through the lead staff to the Committee with input from the Judicial Council’s Budget Services office.</p> <p><input checked="" type="checkbox"/> <i>This project may result in an allocation or distribution of funds to the courts. We will coordinate with Budget Services to ensure their review of relevant materials.</i></p> <p>Internal/External Stakeholders: JBWCP Members</p> <p>AC Collaboration: Recommendations and initiatives will be submitted to the Court Executives Advisory Committee, and Supreme Court and Appellate Court Clerk Executive Officers.</p>	

#	Ongoing Projects and Activities ⁴	
2.	Project Title: Reduce Workers' Compensation Claims Defense Costs	Priority 1⁵
		Strategic Plan Goal⁶ V
	<p>Project Summary⁷: The Committee will review the JBWCP's claim defense costs and identify opportunities for cost savings. Priorities include identifying commonly overturned claim denials, developing case evaluation procedures before a claim is delayed or denied, contracting with a bill review service provider, and creating a task-based approach to litigation referrals.</p> <p>Status/Timeline: During the 2022-23 program year, the JBWCP transitioned to a new Third-Party Administrator (TPA). The JBWCP has been in discussion with the new TPA on methods of reducing worker's compensation claims defense costs. The program initiated the first phase of this project on September 15, 2022, which includes observing and gathering information on the new TPA's use of litigation management. Currently, there are no immediate issues regarding the expenses associated with litigated claims. Program staff continue to monitor the litigation management with the TPA through the annual audit conducted by Marsh. The most recent litigation management composite score was 96.46%, which is consistent with a high-performing claims organization. The program, in partnership with the TPA, will continue to review the use of attorneys and monitor the defense costs this program year with the expectation that if any revisions are recommended, they will be presented to the Litigation Management Committee for approval.</p> <p>Fiscal Impact/Resources: Coordination through the lead staff to the Committee with input from the Judicial Council's Branch Accounting and Procurement Office, Budget Services, and Legal Services.</p> <p><input checked="" type="checkbox"/> <i>This project may result in an allocation or distribution of funds to the courts. We will coordinate with Budget Services to ensure their review of relevant materials.</i></p> <p>Internal/External Stakeholders: JBWCP Members</p> <p>AC Collaboration: N/A</p>	
3.	Project Title: Set Program Financial Goals	Priority 2⁵
		Strategic Plan Goal⁶ III
	<p>Project Summary⁷: The Committee will set financial goals in an ongoing effort to establish quantifiable targets and measure overall program performance with industry-established metrics. The JBWCP will develop financial statements to increase the transparency of the funding level of the program and educate members on the funding methodology. The subcommittee, in partnership with the program's actuary, will review and make recommendations to adjust the member premium allocation methodology, if needed.</p>	

#	Ongoing Projects and Activities ⁴	
	<p>Status/Timeline: The program will develop dashboards to visualize the JBWCF cashflow and discuss with the subcommittee options to stabilize the premium allocation methodology.</p> <p>Fiscal Impact/Resources: Coordination through lead staff to the Committee with input from the Judicial Council’s Branch Accounting and Procurement Office and Budget Services.</p> <p><input checked="" type="checkbox"/> <i>This project may result in an allocation or distribution of funds to the courts. We will coordinate with Budget Services to ensure their review of relevant materials.</i></p> <p>Internal/External Stakeholders: JBWCP Members</p> <p>AC Collaboration: N/A</p>	
4.	Project Title: Review Risk Control Options	Priority 2⁵
		Strategic Plan Goal⁶ IV
	<p>Project Summary⁷: The Committee will continue to review options to reduce risk at the JPWCP and court level through education and resources. In addition, the program is developing an inhouse dashboard to evaluate whether there are preventable losses and identify trends across its membership. The program will continue exploring the feasibility of loss ratings to identify members in need, developing optional or mandatory member-specific risk control measures for high premium participants, creating member score cards, and factoring experience rating in contribution calculations to incentivize improved loss experience.</p> <p>Status/Timeline: In 2024, the JPWCP evaluated options aimed at mitigating costs and lowering the frequency of claims being filed. At its annual meeting, the Committee reviewed these options and voted to revise the nurse triage process by introducing clinical consultation as a one-year pilot program. This pilot program will begin July 2025 and will provide an injured worker with access to a medical professional at the time of the injury and before filing a claim for workers’ compensation benefits. Since this triage occurs before the claim is filed, the program is expecting to see a reduction to claim frequency.</p> <p>In addition, the program continues to educate its membership through outreach and webinars. The webinar and training curriculum for 2025 is currently under development and will increase the frequency of training webinars.</p> <p>The subcommittee will convene to discuss additional risk control options in May 2025, with the expectation that any program revision recommendations will be presented to the Litigation Management Committee for approval.</p>	

#	Ongoing Projects and Activities ⁴
	<p>Fiscal Impact/Resources: Coordination through lead staff to the Committee with input from the Judicial Council’s Branch Accounting and Procurement Office, Budget Services, and Legal Services.</p> <p>☒ <i>This project may result in an allocation or distribution of funds to the courts. We will coordinate with Budget Services to ensure their review of relevant materials.</i></p> <p>Internal/External Stakeholders: JBWCP Members</p> <p>AC Collaboration: Recommendations and initiatives will be submitted to the Court Executives Advisory Committee, and Supreme Court and Appellate Court Clerk Executive Officers.</p>

LIST OF 2023 and 2024 PROJECT ACCOMPLISHMENTS

#	Project Highlights and Achievements
1.	In 2024, program staff developed options to revise the nurse triage process to reduce the frequency of claims. The Committee convened during its annual meeting and voted to approve revising the nurse triage process to include a one-year pilot program for clinical consultation as a benefit to its membership. This will provide access to medical professionals at the time of injury and before a claim is filed. Similar programs that have implemented clinical consultation have seen a reduction in claims within the first 6 months. The program will actively monitor the results of the pilot program and report out the results during the February 2026 Committee meeting.
2.	The Committee has made excellent progress and has improved its funding position from -\$22M deficit in fiscal year 2016-17 to a projected \$30M positive balance by the end of fiscal year 2025-26. This is mainly due to positive claim development and continued reduction in the program’s administrative costs. Since the program’s liability is forecasted based on expected claims expense, as our forecasted losses decrease, the JPWCP’s asset balance increases.

The image shows a vertical blue banner on the left side of the page. It features a stylized, light blue seal of the State of California. The seal includes the words "SEAL OF THE STATE OF CALIFORNIA" and "EUREKA" at the top. The central figure is a woman, Minerva, holding a grizzly bear. The number "1846" is visible at the bottom of the seal.

JBWCP Legislative Updates – March 6, 2025

The start of the new two-year Legislative Session is underway, with the requirement of both Houses to submit bills by February 21, 25. The following is an overview of items which may impact the JBWCP.

LEGISLATIVE ACTIVITY

The Legislature has many new representatives who may not be familiar with prior bills proposed and we will likely see bills that did not make it through the process reintroduced in this session. There are currently only 5 bills which may impact the JBWCP.

- **AB 1498 Statewide Medical Provider Network – Soria**
Although titled as “Statewide” AB 1498 addresses the “shortage of available medical treatment for workplace injuries in the central valley region”.

The Administrative Director would be required to establish a “statewide” network for medical care for employees in the San Joaquin Valley region creating a special statute for the Counties of Fresno, Kern, Kings, Madera, Merced, San Joaquin, Stanislaus and Tulare. Employees would be required to treat within the employer’s network unless they cannot treat within 30 days of the request for treatment.

STATUS – Introduced February 21, 2025. No action by Committee for 30 days.

- **SB 447 Death Benefits Continued Health Care Benefits – Umberg**
INFORMATION ONLY – DOES NOT IMPACT JBWCP BENEFITS

LC 4856 maintains that the spouse or minor dependent of a safety officer (police/fire) who is “killed in the performance of his or her duty or dies as a result of an accident or injury caused by external violence or physical force incurred in the performance of his or her duty” shall continue to receive health benefits. Minor dependents continue to receive benefits until 21 years of age.

SB 447 proposes to extend the period of time for minor dependents to receive benefits until 26 years of age.

STATUS – Introduce February 18, 2025. No action by Committee for 30 days.

JBWCP Legislative Updates – March 6, 2025

- SB 668 Med Legal Fee Schedule – Hurtado
The Med Legal fee schedule is to be revised at the same time the medical treatment schedule is revised. SB 668 proposes the fee schedule may be adjusted every two years based on certain medical practice costs and the per-page cost of reviewing records.

STATUS – Introduced February 20, 2025. No action by Committee for 30 days.

SPOT BILLS

Spot Bills are introduced as “place holders” for future measures to be amended. The following Spot Bills have been introduced as Workers’ Compensation bills. Staff will continue to follow these bills to determine their impact, if any, to the JBWCP.

- AB 1048
- AB 1293

IMPORTANT DATES FOR LEGISLATIVE ACTIVITY:

- 02/21/25 Last Day for Legislators to introduce Bills.
 - Recent limits for the REDUCTION in the number of bills is in place in both Houses.
 - It is expected the majority of bills will be introduced on the last day.
 - There is a 30-day period following 02/21/25 when no committees can be heard on the introduced bills, this allows stakeholders to begin review of the bills and preparing responses.
- 05/02/25 Last Day for Committees to hear bills.
- 05/23/25 Last Day for Fiscal Committee to hear bills.
- 06/02 – 06/06 Bills to be heard at House of Origin.
- 06/08 – 06/29 Bills heard in 2nd House.
- 07/18/25 Last Day for Committee Hearings.
- 09/12/25 Last Day for bills to be passed.
- 10/12/25 Last Day for Governor to sign/veto bills.