

Worker's Compensation Claims and Costs Related to PTSD



Public safety post-traumatic stress disorder (PTSD) claims have had significant cost implications for the League of Minnesota Cities Insurance Trust, resulting in higher-than-average premium rate increases over the last several years.

Since PTSD claims first became compensable in 2013, they have risen to a point where they're currently making up **about 30%** of the Trust's annual claim costs, with most of that arising from police claims.

For 2022,

workers' compensation rates for many members will increase, but an overall decrease in 2022 property/casualty rates combined with the **\$15 million** dividend that will be returned to members will help offset rising workers' compensation premiums.



If LMCIT didn't need to fund for projected PTSD costs,

it would be able to decrease rates about **25%** for 2022.

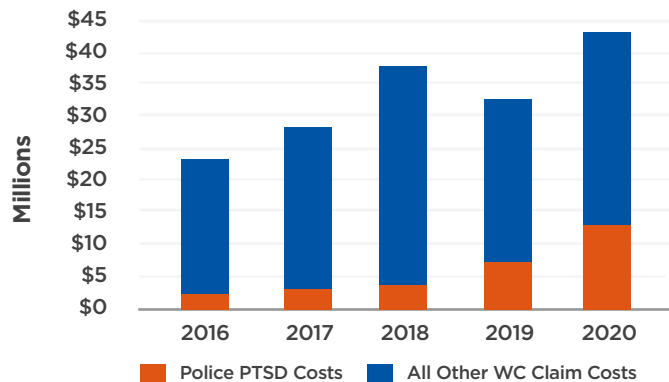


Since 2013,

the Trust has incurred roughly

\$36,000,000

in PTSD claim costs.



PTSD has become an increasingly larger portion of worker's compensation annual incurred costs (as of 6/30/2021)



PTSD is not a sign of weakness and can be successfully treated. Improper treatment or incorrect diagnosis can prolong suffering and end a promising career.



Public safety departments are facing a tighter job market, making it all the more important to successfully treat and retain high-performing individuals through a supportive work and social environment.

Through education resources and advocacy the Trust will continue to partner with members and all relevant stakeholders to stabilize workers' compensation claims and costs related to PTSD. You can help in several ways. Begin by visiting <https://www.lmc.org/ptsd-mental-health-toolkit/>

The Trust addresses PTSD and other health issues through:

Web resources

Online training (PATROL)

Safety and Loss Control Workshops

Regional meetings and discussions during member visits

PTSD and Mental Health Toolkit for police chiefs and administrators that covers topics such as prevention strategies, therapeutic responses, and mental health programs

A Duty Disability Group formed among law enforcement community stakeholders that work with the League's Intergovernmental Relations team to identify a workable state legislative PTSD disability funding solution without ties to the state's workers' compensation system

