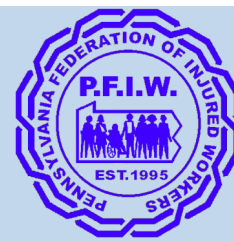


# PFIW Newsletter



Your source for workers' compensation information

“An Injury to One is an Injury to All”

December 2008

Issue 1

Inside this issue:

Chapter Events	2
Join the PFIW	2
PFIW Panel Attorneys	3
Continued from page 1	3
What Can I Do?	4

I'm joining the PFIW today!



A special thanks to the President of the PA AFL-CIO, Bill George, for all the support he gave to PFIW in 2008.

At the 2008 PA AFL-CIO Convention Bill got a resolution passed that recognizes the PA Federation of Injured Workers as an important part of getting information out to the union injured workers.

**THANKS!**



## President's Voice

I would like to wish everyone a very Merry Christmas and a Happy New Year.

I wish 2009 will be a year of "Change" (for the GOOD!) for everyone. The New President will have his job cut out for him and this Country, let's all hope this year will be better for us all. The gas prices are on the way down and we might see them go to \$1.50 or less, **LET'S HOPE SO.**

Locally, as the newly elected Chief Executive Officer for PFIW, my main aim is to increase our Chapter Membership, establish new programs, and obtain grant money for PFIW. We will be institute some new programs with the help of your Board Of Directors and the blessing of the PA AFL-CIO. The website will be changing for *more information* for the PFIW members, the PFIW newsletter will appear monthly on the internet, worker's compensation educational programs are being planed, and you will see me at some of your chapter meetings. These are just some things PFIW will be working on for the 2009 -2011 term of office.

Your PFIW Board Officers for 2009 -2011 are as follows:

**Chief Executive Officer** - Peter DePietro  
**Assistant Executive Officer** - Carl Dillinger  
**Chief Financial Office** - Mike Kerstetter  
**Recording Secretary** - Mike Kerstetter  
**Trustee** - Jake Long  
**Trustee** - Bob Scholeck  
**Trustee** - Carl Judd

All these people have years of working with Injured Workers, and will work to improve PFIW. Your Officers are Dedicated!

## Pennsylvania's Workers' Compensation Costs Per Claim Showed Steady Growth, Finds New WCRI Study

*Average Cost per Claim Still Typical Among Study States*

CAMBRIDGE, Mass.--(BUSINESS WIRE)--Workers' compensation costs per claim in Pennsylvania grew rapidly in all study years, according to a new report by the Workers Compensation Research Institute (WCRI).

The study by the Cambridge, Mass.-based WCRI found that the average total cost per claim with more than seven days of lost time grew at a rate of 6-10 percent per year, including growth of nearly 6 percent for 2005/2006 claims (2005 claims evaluated in 2006).

Total costs per claim in Pennsylvania were fairly typical of



## 'Tis the Season: Happy Holidays!

the 14 study states. This result, however, masked several offsetting factors. On the one hand, medical payments per claim with more than seven days of lost time were lower than the 14-state median and more workers returned to work in a week or less than in many other study states. On the other hand, compared to the median study state, Pennsylvania had higher indemnity benefits per claim with more than seven days of lost time and higher litigation-related expenses.

The study reported that medical payments per claim with more than seven days of lost time in Pennsylvania were 12 percent lower than the median of the study states for 2003 claims evaluated in 2006.

Another WCRI study found that the main reasons for the lower medical costs per claim were lower-than-typical prices paid for some services, physician visits that were less resource intensive, and hospital inpatient and outpatient costs per claim that were much lower than typical.

However, the average indemnity benefit per claim with more than seven days of lost time in Pennsylvania was 19 percent higher than the median of the 14 study states in 2003/2006 claims. This result, in part, reflects some characteristics of the Pennsylvania wage-loss benefit system.

The average expense of delivering indemnity and medical benefits to injured workers in Pennsylvania rose 10 percent in 2005/2006. During the whole study period, benefit delivery expenses per claim grew rapidly (9-15 percent per year), driven primarily by increases in medical cost containment expenses per claim.

The average benefit delivery expense per claim in Pennsylvania was 22 percent higher than the typical study state for 2003/2006 claims with more than seven days of lost time and expenses, a result driven mainly by higher litigation-related expenses per claim.

The study noted that Pennsylvania was not among the most litigious states. However, defense attorney payments per claim were 34 percent higher than the 14-state median for

## Chapter Events

### Berks County Chapter

**MONTHLY MEETING SCHEDULE—2nd Tues. each month:**

**Next Meeting** at 7:00PM:  
December 09, 2008 at 1055 Spring Street, Wyomissing, PA 19613

**BERKS COMMUNITY TV SHOW—1st Monday of odd Months:**  
(Channel 13 on Comcast, Channel 19 on Service Electric Cablevision):

**Upcoming Show — January 05, 2009** at 8:00 PM:

**Repeat shows on:**  
Sun. 9:00 PM,  
Mon. 8:00 AM,  
The following Wed. 2:00 PM.

### Lebanon County Chapter

**MONTHLY MEETING SCHEDULE—4th Weds. of every month:**

**Next Meeting:**  
December 24, 2008 at 6:30 PM at the Annville Free Library

### Dauphin County Chapter

**MONTHLY MEETING SCHEDULE—3rd Thurs. of every other month:**

**Next Meeting** at 0:00 PM

### Lehigh Valley Chapter

**MONTHLY MEETING SCHEDULE—4th Weds. each month:**

**Next Meeting** at 6:30 PM:  
December 24, 2008 at 529 E. Broad Street, Bethlehem, PA 18018  
Guest Speaker to be determined.

**BINGO—Thursday of every week** at 7:00 PM:  
Dewey Fire House, Hellertown, PA  
No Smoking  
Cash Prizes

---



---

## PENNSYLVANIA FEDERATION OF INJURED WORKERS

### Application for Membership

Select the Chapter you want to join then mail the form to that Chapter

<b>Berks County Chapter</b> P.O. Box 13213 Reading, PA 19612	<b>Dauphin County Chapter</b> 27 Rose Street Middletown, Pa	<b>Lebanon County Chapter</b> 484 Cleona Blvd. Cleona, PA 17042	<b>Lehigh Valley Chapter</b> 612 Elm Street Bethlehem, Pa 18018
--	---	---	---

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City & State:** \_\_\_\_\_

**Zip Code:** \_\_\_\_\_ **County:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **E-mail:** \_\_\_\_\_

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

- I am:**
- An injured worker
  - A family member or friend of an injured worker
  - A supporter or advocate of the Pennsylvania Federation of Injured Workers

**“An Injury to One is an Injury to All”**

**Join today!**  
Visit us on the web: [www.pfiw.org](http://www.pfiw.org)

## PFIW Worker's Compensation Panel Attorneys



**Gregory Boles**  
1515 Market St.  
Suite 1510  
Philadelphia, PA 19102  
Bus: (866) 772-0700  
Bus Fax: (215) 827-5616



**Christopher Gasda**  
814 South 49th St.  
Philadelphia, PA 19143  
Bus: (267) 496-3887



**Peter J. Classetti**  
547 East Washington Ave.  
P.O. Box 274  
Newton, PA 18940  
Bus: (866) LAW-7702  
Bus Fax: (215) 504-2300  
E-mail: pclassetti@sgsglegal.com



**Stephen J. Hogg**  
19 S. Hanover St.  
Carlisle, PA 17013-3307  
Bus: (717) 245-2698  
Bus Fax: (717) 245-0829  
E-mail: shogg@nexspot.com



**W. Scott Henning**  
1300 Linglestown Rd.  
Harrisburg, PA 17110  
Bus: (800) 422-2224  
Bus Fax: (717) 233-3029  
E-mail: henning@hhrllaw.com



**Kenneth M. Kitay**  
21 E. State St.  
Suite 200  
Kennet Square, PA 19348  
Bus: (888) 548-2952  
E-mail: ken@kennethmkitaylaw.com



**Thomas More Holland**  
1522 Locust St.  
Philadelphia, PA 19102  
Bus: (877) 429-8327  
Bus Fax: (215) 592-8550  
E-mail: tmh@tmhlaw.com



**Samuel H. Pond**  
1818 Market St.  
35th Floor  
Philadelphia, PA 19103  
Bus: (888) 772-6671  
Bus Fax: (215) 587-8417  
E-mail: spond@paworkinjury.com



**Mary Kay Rauenzahn**  
11 N. 9th St.  
Lebanon, PA 17042  
Bus: (717) 274-9250, ext. 85127  
Bus Fax: (610) 845-3903  
E-mail: mrauenzahn@princelaw.com



**Anthony Vellner**  
10 West Market St.  
1st Floor  
Bethlehem, PA 18018-5770  
Bus: (610) 814-3120  
E-mail: avellner@aol.com

## PFIW O.W.C.P. Panel Attorneys (Federal Worker's Compensation Claims)



**Jeffery Zeelander**  
1608 Walnut St.  
Suite 1300  
Philadelphia, PA 19103  
Bus: (215) 545-2132

### Continued from page 1

2003/2006 claims, suggesting a somewhat more expensive and perhaps more complex dispute resolution process.

The study also found there was little recent change in Pennsylvania in the speed of the first indemnity payment. The percentage of claims with more than seven days of lost time that were paid within 21 days of injury remained stable in 2005/2006.

The study, *CompScope™ Benchmarks for Pennsylvania, 8<sup>th</sup> Edition*, provides a meaningful comparison of the workers' compensation system in Pennsylvania and 13 other important states on key performance measures such as benefit payments and costs per claim, timeliness of payments, and defense attorney involvement by analyzing a similar group of claims and adjusting for interstate differences in industry mix, wage levels, and injury type.

The other states in the study were Arkansas, California, Florida, Illinois, Indi-

ana, Louisiana, Maryland, Massachusetts, Michigan, North Carolina, Tennessee, Texas and Wisconsin.

The Workers Compensation Research Institute is a nonpartisan, not-for-profit membership organization conducting public policy research on workers' compensation, healthcare and disability issues. Its members include employers, insurers, insurance regulators and state administrative agencies in the U.S., Canada, Australia and New Zealand, as well as several state labor organizations.

The report can be ordered from the WCRI web site; [www.wcrinet.org](http://www.wcrinet.org).

## Pennsylvania Federation of Injured

612 Elm Street  
Bethlehem, PA 18018

610-758-9758  
peted73@aim.com



The PFIW is always here for injured workers & workplace safety.

“An Injury to One is an Injury to All”

We're on the Web!

[www.pfiw.org](http://www.pfiw.org)

## What Can I Do to Help Make a Difference?

Many times we are asked; "What can I do? I am only one person". The answer to that is very simple:

1. When a large number of people complain about something it tends to get attention. Contact your Legislators, both Senators and Representatives, to let them know about the problems you are experiencing and ask them to help reform the workers compensation act for injured workers and not employers and their insurers. Also contact the members of the Senate Labor & Industry Committee and the House of Representatives Labor Relations Committee.
2. The real power to make change comes from injured workers and injured worker advocates who have registered to vote and do so. Vote for politicians who care about injured worker rights.
3. You can attend the PA Workers Compensation Advisory Council meetings held at the Bureau of Workers Compensation. Once in a while they allow people who attend the meeting to speak to them. This council is supposed to write legislative recommendations to the Legislators on workers compensation reform. Call or e-mail the Bureau of Workers Compensation for meeting information. 717-783-5421 or [ra-li-bwc-helpline@state.pa.us](mailto:ra-li-bwc-helpline@state.pa.us)
4. Join the Pennsylvania Federation of Injured Workers. The more members we have the louder our voice will be in Harrisburg.

If all injured workers and injured worker advocates/supporters would register to vote and get one other person or more to do the same, injured workers would then be able to say; "the abuse of injured workers stops now." Votes could be cast for Legislators that would reform the workers compensation act so it would reflect the workers compensation mandate.

If you haven't done it yet get out and register to vote and make your voice heard on election day. Don't assume that others will vote to make the difference. Only you can make the difference, vote!

**Register  
&  
Vote**



**Register  
&  
Vote**