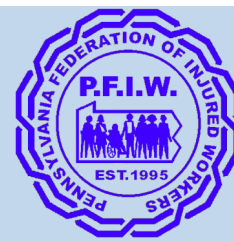


# PFIW Newsletter



Your source for workers' compensation information

“An Injury to One is an Injury to All”

February 2009

Issue 1

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New PFIW  
Board Members



Kenneth Kitay



Kate McCarney

Welcome Aboard!

## Pete's Report

Fellow Members,

Nothing to report on this month, everyone knows it's been cold and I know I can't wait for Spring to come.

Please mark your calendar for Workers Memorial Day: April 28<sup>th</sup>. I know it's a some time away, but we want to get as many members as possible to attend. The more of our members that show, the more our Lawmakers will take PFIW serious. We will meet in the Capitol Rotunda at 10:30 AM .

Please go to the website: [www.pfiw.org](http://www.pfiw.org) and see how the site has improved, my thanks to Mike Kerstetter for updating the site.

Please don't forget

**'An Injury To One Is An Injury To All'**

## PA Agency Proposes Increasing Worker's Compensation Rates

Friday, January 19, 2007  
Pittsburgh Business Times - by Jennifer Curry

**Bureau says rising claim costs the reason for necessary hikes**

Workers' compensation rates are expected to increase for many industries starting April 1. The **Pennsylvania Compensation Rating Bureau** has proposed an average rate increase of 2.95 percent. The increase is a reflection of increasing claim costs in the state. "We believe the number of accidents continue to go down year to year, but we are seeing that the average cost of the claim is going up," said Bruce Decker, senior vice president of the Philadelphia-based Pennsylvania Compensation Rating Bureau.

Workers' compensation insurance covers both job-related accidents as well as occupational diseases, and almost all employers are required to carry it. Rates set by the bureau are a starting point when insurance companies set their rates. When determining workers' compensation rates, insurance companies multiply two factors -- the lost cost (a number based on the historical losses accumulated or reported by insurance companies as a whole) and the lost cost multiplier. Each insurance carrier sets its own multiplier, which must, in turn, be approved by the bureau. This explains why the final insurance rates are likely to vary by insurer.

The increase reflects a change. Rates have been going down an average of 4 percent for the last decade, and last year saw an average decrease of 8 percent. "In the last several years, the rates have really been down," said John Herer, president of Greensburg-based **Liberty Insurance Agency**. "But, for how long can they stay down? ... The projections are showing we need more

## For Your Information

### Medical Assistance for Workers with Disabilities

In order to qualify for medical assistance as an injured worker on disability it may be necessary to use a program called MAWD. Medical Assistance for Workers with Disabilities can offer prescription payment plans with no cost to the disabled. It can be as simple as stating that you give someone a ride to a doctors appointment and that you get paid for that service can make you an employed worker and eligible for medical assistance. If you applied for medical assistance and were turned down because of income guidelines it is possible to get that same assistance under MAWD. This will not affect your Social Security Disability benefits. 800-692-7462 ask about MAWD.

Need help to put food on the table until a contested injury claim is established? Food can be purchased from an organization called Angel Food Ministries. They offer very affordable food packages. Just select the products you wish to purchase and then go to purchase and pick up your food.

money because, overall, for the state, the losses are going up a little bit."

But some will see their insurance premiums decrease. That's because the bureau sets the rates for each of more than 350 different employer classifications.

Although insurance rates charged to companies vary across insurers, the rates set by the bureau are reflected in those rates and can range from pennies per hundred hours of payroll up to more than \$50 per hundred hours.

Printed circuit board assembly employers, for example, saw the biggest decrease (15.1 percent) with rates dropping from \$1.99 to \$1.69 per hundred hours of payroll. At the other end of the spectrum, temporary staff -- clerical office employers saw the biggest increase (28.6 percent) as rates rose from 35 cents to 45 cents per hundred hours of payroll, according to Decker.

The bureau is currently awaiting final approval which it expects to receive by the end of the month from the **Pennsylvania Insurance Department**. According to Herer, what the bureau proposes is usually approved by the insurance department.

Mary Lou Wetzel, vice president of Greensburg-based temporary staffing firm **Gregg Services**, said workers' compensation insurance makes up a significant part of the company's costs. She added that she hasn't seen similar increases in recent years.

"This is a pretty dramatic number for employers to absorb across the board," she said. "To look at that number is certainly something that makes one pause."

[jcurry@bizjournals.com](mailto:jcurry@bizjournals.com)

## Chapter Events

### Berks County Chapter

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

**Next Meeting:** at 7:00PM  
February 10, 2009 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 — March 02, 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:**  
February 25, 2009 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  
February 25, 2009 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
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**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@sgslegal.com



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



**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



**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

## PA Worker's Comp Policy Unfair

By Michael A. Kerstetter  
 February 3, 2009

Many parts of the Pennsylvania Worker's Compensation Act have been legislated to be unfair to injured workers and do not reflect the worker's compensation mandate. The mandate states: **The ultimate goal of the workers compensation program is to make an injured workers whole.** O'Brien v. Worker's Compensation Appeal Board (City of Philadelphia), 780 A.d 829 (Pa. Cmwlth. 2001)

Pennsylvania has been falling short of this mandate for years. Below are some of the areas of the law that do not rise to the mandate:

1. No contributions are made to either the Social Security or Medicare accounts while an injured worker is on worker's compensation.
2. No cost of living raises for anyone on workers compensation longer than a year.
3. No requirement for vocational rehabilitation when an injured worker cannot return to a pre-injury job.
4. A hearing process that takes will over a year to establish a contested claim and to start income flowing to the injured worker.
5. No explanation of rights to an injured worker when an injury occurs.

For a long time the mandate has not been fulfilled as the law requires because

of a strong insurance industry lobbyist campaign aimed at reducing injured worker benefits and increasing the bottom line of worker's compensation insurance companies.

Everyone needs to take action on these unfair policies that were lobbyist driven and not mandate driven. Even though this does not effect workers now it would if an injury occurs and then it's to late.

Don't think that an injury can't happen to you and therefore you don't take action. Injuries happen all the time an most are very minor but it only take a serious injury/illness and you could be at the mercy of these bad policies.

TAKE ACTION!



## 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**