

ASIA

ARIZONA SELF-INSURERS ASSOCIATION

1983

The Arizona Self-Insurers Association (ASIA) was established in 1983 to protect the interests of employers who self-insure their workers' compensation benefits. ASIA is the only employer association actively involved in the legislative and regulatory workers' compensation process in Arizona.

ASIA's mission is to meet the needs of self-insured employers in an ever-changing workers' compensation environment through:



**Legislative
Representation**



**Regulatory Process
Participation**



**Member
Education**

Our Members Represent Over



300,000

EMPLOYEES

Throughout the State

How Legislation Impacts Workers' Compensation

Full and Final Settlements

Legislation passed in 2017 laid the foundation for employees and employers to settle workers' compensation claims through a full and final settlement. Clean up legislation in 2018 simplified the process through feedback from ASIA and other insurers, the Industrial Commission of Arizona, and injured workers' attorneys. Full and final settlements will provide closure for employees and decrease employer costs.

Avoiding Insurance Presumptions in Favor of Program Expansion

Compromise amendments were adopted in 2018 to ensure public safety employees receive PTSD treatment through expansion of employee assistance programs, while containing the costs to Arizona's public self-insured employers such as the State, cities, and counties. ASIA advocated for the removal of a workers' compensation component to the legislation that, if included, would have cost millions to public self-insurers without guarantees that employees would gain increased access to care.

Evidence Based Medical Treatment Guidelines

ASIA was instrumental in the adoption of evidence based medical guidelines by the Industrial Commission of Arizona, allowing for self-insurers and other workers' compensation insurance providers to better estimate cost and treatment options for injured workers while protecting patient safety through provider accountability.

Opioid Crisis and its Impact on Workers

Well before the current crisis, the workers' compensation industry, including ASIA, sought restrictions for opioid prescribing by physicians for injured workers. Furthermore, in 2018, following Governor Doug Ducey's efforts to fight the opioid epidemic on a statewide scale, ASIA worked with the Governor's office and legislative champions to apply the same best practices to workers' compensation and require the Industrial Commission of Arizona to investigate whether or not additional regulations and reimbursement guidelines are required for physician-dispensing to closed pharmacies.

ASIA's members include several of Arizona's largest employers including



Banner Health®



Connect with ASIA:



asia@azselfinsurers.org



www.azselfinsurers.org



[480.706.5762](tel:480.706.5762)

For Legislative Matters, Contact ASIA's Lobbyist Russell Smoldon at 602.687.9017 or at rsmoldon@b3strategies.com

Why Is Workers' Compensation Self-Insurance Important?

Employers choose to self-insure their workers' compensation programs or join a self-insured group for a variety of reasons including:



Employees' Needs

Providing better care for employees by developing a workers' compensation program that meets the specific needs of employees



Control of Contracts

Providing more control over costs for the employer through contracted rates with hospitals, pharmacies and medical providers



Eliminating Extra Costs

Providing additional savings for the employers by eliminating additional fees, profits and taxes of purchasing an insurance policy

{ A self-insured arrangement can also allow an employer to maximize cash flow, since expenses are paid as claims are incurred as opposed to paying costs up front to an insurance company }



The **Industrial Commission of Arizona** authorizes an employer or group of like-minded businesses to self-insure their workers' compensation program. The employer or group must be large enough to incur possible high dollar expenditures without financially jeopardizing the organization.

The employer must have been in business for at least

5 years

Have an annual payroll of at least

\$2 million

And have a minimum of total assets of

\$50 million

Or net worth of

\$10 million

Self-Insurance and Public Employers



APPROXIMATELY
90%

of Arizona's public employers are self-insured, either directly or through a pool arrangement.

This includes the State, cities, counties and school districts.

Although they enjoy most of the benefits of self-insurance, public employers are excluded from controlling the medical treatment of their employees during the workers' compensation process.



The Industrial Commission requires a security bond, letter of credit or a U.S. Treasury Note to protect the State of Arizona and employees in case the employer becomes financially insolvent or bankrupt.

ASIA's Board:

Susan Strickler
Arizona Counties Insurance Pool

Dawn Chambers
Arizona School Alliance for Workers Compensation, Inc.

Seema Lord
Freeport-McMoRan Inc.

Wendy Mueller
Mesa Public Schools

Alberto Rivera
Definiti Comp Solutions

Jim Gill
SW Risk Services

Julian Huerta
SiU Consultant Group Investigations

Christopher S. Norton
Norton & Brozina, P.C.

Beth Rau
Fry's Food and Drug

Shelly Shaffer
APS

Manny Tarango
SRP

Debbie Stafford
Banner Health

Andrea Lester
Maricopa County



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