

[Claim Suppression: The Elephant in the Workplace](#)

APPENDIX A Selected findings from the Claim Suppression Study

The following summarizes some of the key findings from the Claim Suppression Study that have informed the analysis in this report.

I. The Worker Survey findings

1. Of the 699 workers who experienced a work related injury 595 (85.6%) missed 1 or more days from work. (table 10). Of the 595 workers who missed 1 or more days from work, 223 (37.5%) applied for WC benefits and 366 (61.5%) did not apply. (table 10).

2. Number of workers who missed two or more days from work and did not file a WCB claim. (from Table 10, Study pp. 44-45)

Days lost	# of workers.	Average # of days lost	total days lost
2 to 4 days	126	3.5	441
6 to10 days	40	8	320
11 to 15 days	12	13	156
more than 15 days	39	20	780

Total	217	7.8	1,697

3. The researchers based their analysis on the workers who missed 2 or more days from work to exclude incidents with just 1 lost day from work that the worker "... might have regarded as insufficiently serious to warrant submitting a claim." Of the 404 (57.8%) workers from the sample who met the threshold of 2 or more lost days, 217 (53.7%) did not apply for WC benefits and 45.5% of the sample who missed 2 or more days from work did apply. (table 10)

4. Of the 684 workers who experienced a work-related injury 512 (75%) said they reported the injury to the employer and 172 (25%) did not report the injury to the employer. 15 workers did not respond to this question. (table 23)

5. Of the 699 workers with a work-related injury 194 (27.7%) were aware that their employer had submitted a form 7 report of injury to the WCB; 351 (50%) indicated the employer did not submit a form 7 report; and 154 (22%) were not aware if the employer had submitted a form 7. (15 workers did not know) (table 25)

6. Of the 512 workers who reported the work-related injury to the employer 351 (68.6%) indicated the employer did not submit a form 7 report to the WCB. (table 25)

Selected findings from the Institute from Work and Health Claim Suppression study

7. Of the 194 cases where the worker was aware that the employer had submitted a form 7 report 140 (72.2%) received WC benefits and 54 (27.8%) did not receive benefits. (table 25)

8. Of the 351 cases where the employer did not submit a form 7 report 19 (5.4%) received WC benefits and 332 (94.6%) did not receive benefits. (table 25)

9. Of the 154 cases where the worker was not aware if the employer had submitted a report of injury 38 (24.7%) received WC benefits and 116 (75.3%) did not receive benefits. (table 25)

10. 62 (28.6%) of the workers who met the 2 + days lost criteria "did not know" they were entitled to workers' compensation benefits. Another 36 (16.6 %) said they "didn't know how to apply" for workers' compensation benefits. (table 16)

11. 44 (20.3%) said "it was not worth the trouble to apply" but did not indicate what that trouble was. (table 16)

12. 38 (17.5%) said the employer or the employer's sick leave plan covered their lost wages. (table 16)

13. 15 (6.9%) indicated the employer said they were not eligible. (table 16)

14. 17 (7.8%) said they would get into trouble if they reported their injury. (table 16)

15. 9 (4.1%) said their employer pressured or threatened them not to apply. (table 16)

16. 7 (3.2%) said fellow workers pressured them not to apply to avoid losing a bonus. (table 16)

II. The Employer Survey findings

17. Of the 107 employers who provided a sick leave/disability and/or a medical benefits plan 23 (21.5%) said they allowed their workers to use sick leave/disability and/or medical benefits plan instead of claiming WCB benefits while 56 (52.3%) said they did not. Another 27 (25.2%) said they didn't know. (table 35)

18. 16 (10.7%) employers said they provide a bonus or incentive program to maintain an accident free workplace. (table 36)

19. In response to the question — how often do you believe employers in your industry report a work-related time loss injury to the WCB (table 37):

- 98 (63.3%) all the time or almost all the time
- 22 (14.7%) often, but not always
- 17 (11.3%) sometimes
- 9 (6.0%) rarely or never

Selected findings from the Institute from Work and Health Claim Suppression study

21. In response to the question — how often in your industry do you believe that a time- loss injury is reported to the WCB as a no time-loss injury with the lost wages being covered by a sick leave plan or other arrangement to cover lost wages (table 37):

- 40 (26.7%) all the time or almost all the time
- 20 (13.3%) often, but not always
- 28 (18.7%) sometimes
- 45 (30.0%) rarely or never

III. The WCB Claim File Surveys

22. Of the 1043 claims accepted as no time loss claims, 697 (66.8%) contained a form 6 worker report; 419 (40.2%) contained a form 7 employer report; and 739 (70.9%) contained a form 8 physician's first report. There were 222 (21.3%) of the accepted no time loss claims that had neither an employer nor a worker form 6 application for compensation. (table 41)

23. Of the 697 claims where the worker filed a form 6 worker report, 381 (54.7%) specified the type of medical attention sought for the injury. Of this 381 (multiple answers permitted), 250 (65.6%) sought treatment at hospital and 267 (70.1%) sought treatment from a physician or medical clinic. (table 47)

24. Of the 739 accepted no time loss claims that had a form 8 physician's report, 312 (42.2%) estimated the expected time off work. Of these 312 files 230 (73.7%) indicated 1-6 days off work and 82 (26.3%) estimated more than one week off work.(table 46). The 312 no time loss claims with medical evidence indicates that time loss may have occurred in 30% of the 1043 claims filed as no time loss claims. (table 46)

25. Table 47 of the study reports on the nature of the injury for the 1043 claims accepted as no time loss injuries. 668 ((64.0%) of the no time loss claims had the following diagnoses: lacerations 316 (30.3%); back strain 113 (10.8%); fracture 28 (2.7%); and concussion 11 (1.1%).

26. Of the 601 claim files in the sample, 477 (79.4%) contained a form 7. Only 250 files(41.6%) contained Form 6s.

27. More than 80% (209) of the discontinued claims with a form 6 indicated that the worker was off work beyond the date of the incident. It is also noteworthy that 141 (56%)of the 250 files with form 6s indicated that the worker reported both missing work and going to a hospital, clinic or physician as a result of the incident.

28. In the total sample of 601 discontinued claims the employer objected to 179 (29.8%) of the claims. Stated more directly the employer objected to the claim in 37% of the 477 cases where a form 7 was filed.

These findings focus on the data that inform the recommendations contained in this Addendum to my 2018 report to the WCB Board of Directors. Those who are interested

Selected findings from the Institute from Work and Health Claim Suppression study

in the claim suppression issue are encouraged to access the full Claim Suppression Study at:

<https://www.iwh.on.ca/scientific-reports/estimates-of-nature-and-extent-of-claim-suppression-in-british-columbias-workers-compensation-system>

Here is a link to the IWH [summary](#) of the Claim Suppression Study

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