

# WCB Update

December 2015

## Balance and Fairness in the Rates You Pay

The WCB is introducing changes to its current rate model to enhance fairness and balance. After consulting with stakeholders across Manitoba, we're moving towards an improved rate model that responds to employers' concerns.

"We gathered feedback from both employers and labour and are using it to help enhance our rate system," says Winston Maharaj, WCB President and CEO. "Over the next five years, we'll be phasing in changes to create a system that balances individual employers' claims experience with collective liability."

One of the first adjustments that employers will see in 2016 is a narrower risk category range that restricts how much rates can move above or below the category average.

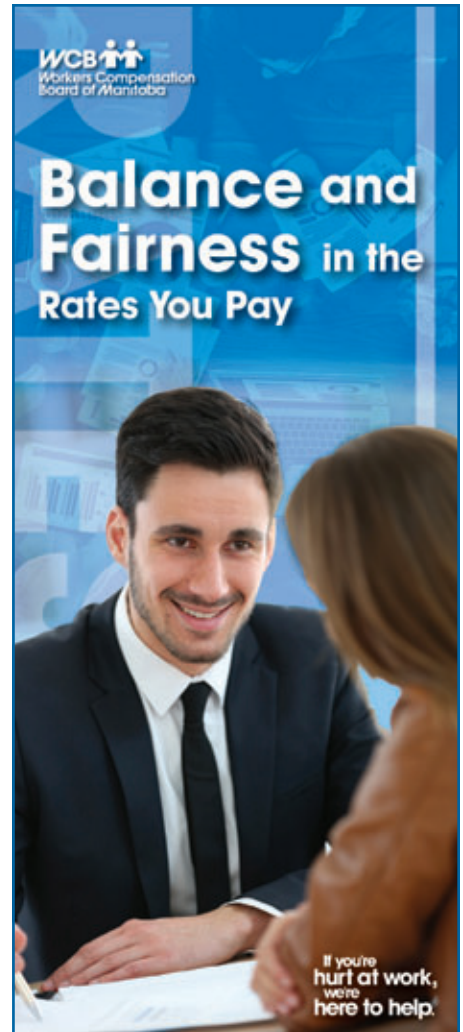
The upper boundary of the category ranges will be reduced from 200 per cent to 120 per cent of the category average for all employers. For small and medium employers, the lower boundary will rise from 40 per cent to 30 per cent in 2016.

Raising the lower boundary will mean slightly higher rates for those who are at or near the bottom of the range, but it also means enhanced shared liability and protection against the potential of a single claim drastically driving up premiums.

Another transition that employers can expect to see is a reduction in the basic annual rate change limit. Beginning in 2016, it will be capped at a maximum of 15 per cent upwards or downwards. This will help reduce volatility by regulating how much rates are allowed to go up or down in one year and also protect against large rate increases.

"We recognize that there are differences among small, medium and large employers, and we want to be responsive to their unique circumstances," says Maharaj. "Overall, the changes we're making will lead to a system that is more balanced and in line with the rest of Canada."

Employers will see further transitional changes in 2017 as we move closer to



the new assessment rate model, which will be fully implemented by 2018.

For more information, visit [wcb.mb.ca](http://wcb.mb.ca) and click on **Employers > Rate Model Enhancements**. You can also contact Assessment Services at 204-954-4505 or toll free at 1-855-954-4321, extension 4505.

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## Average Assessment Rate Set to Drop in 2016

The average WCB assessment rate in Manitoba will drop to \$1.25 from \$1.30 per \$100 of assessable payroll beginning January 1, 2016, maintaining Manitoba's rate as one of the lowest rates in Canada.

The commitment of employers and workers to prevention and recovery goals and the WCB's healthy financial situation made the rate decrease possible.

"The success of prevention and return to work efforts by the WCB, workers and employers are helping to create a competitive business advantage that comes with lower assessment rates," says Winston Maharaj, WCB President and CEO. "Our effective financial

stewardship has also contributed to a healthy reserve surplus, allowing us to decrease rates."

The average rate reduction will result in the WCB collecting 9 million dollars less from employers in 2016 than in 2015. Overall, nearly 40 per cent of employers will see a decrease in their assessment rate in 2016.

The average rate reduction will also cushion the impact on employers as the WCB transitions to a new rate model. Transition to the new rate model will be phased in over five years.

In 2016, one of the transitional changes that will be implemented

is compressing the risk category range. This range dictates the highest and lowest rate an employer can pay. The compression of the risk category range creates a more collectively pooled and fair and balanced system. However, compressing the range will result in a rate increase for those employers that are at the very bottom of their rate code category range. This increase in rate buys more protection against the potential of the cost of a single claim drastically driving up premiums.

The gradual increase in the maximum assessable earnings cap also continues, with the 2016 ceiling set at \$125,000.

## PTSD Presumption Coming into Force in January



As of January 1, 2016, if a worker in Manitoba is exposed to certain types of traumatic events and is diagnosed with PTSD<sup>1</sup>, the WCB can presume the PTSD is caused by the worker's employment, unless the contrary is proven.

The PTSD presumption applies to all workers covered by workers compensation in Manitoba, recognizing that PTSD-triggering events can happen in any workplace.

It is important to note that work-related psychological injuries and PTSD have always been covered by the WCB. The WCB has always investigated PTSD claims and this will not change with the new

presumption. The intention of the presumption is to reduce the stigma around mental illness and to make it simpler in some cases to establish a causal connection between PTSD and a worker's employment.

If you or someone in your workplace is dealing with the effects of a traumatic workplace incident, the WCB is here to help. To make a claim, the worker should report the injury to their employer as soon as possible, see a healthcare provider and contact the WCB.

For more information about the PTSD presumption, visit our website at [wcb.mb.ca](http://wcb.mb.ca).

<sup>1</sup>The worker must be diagnosed by a physician or psychologist in accordance with the most recent "Diagnostic and Statistical Manual" published by the American Psychiatric Association (currently DSM-5).

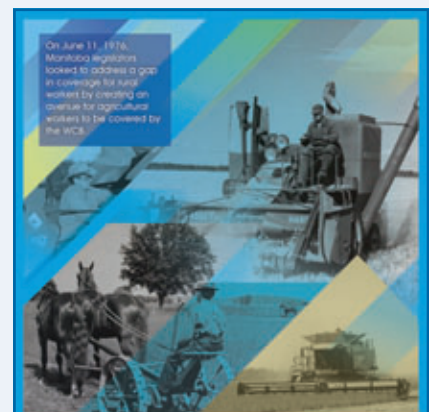
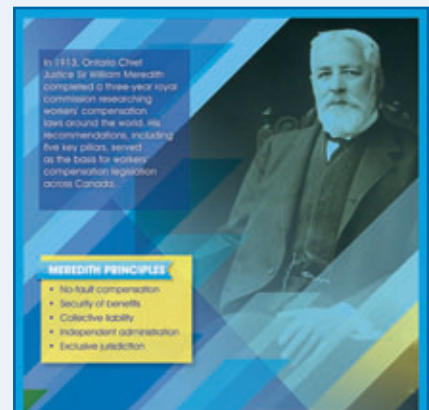
# WCB Centennial Calendar



The WCB will be celebrating 100 years of helping Manitobans in 2016 and we're inviting our stakeholders to join in on the festivities with our free 2016 Centennial Calendar.

The calendar features historical photos and snippets about the key figures who helped introduce worker's compensation in this province and the advances over the last century that have kept us relevant in a changing Manitoba. The calendar also highlights interesting dates in the history of our stakeholders.

Join us in celebrating 100 years of serving employers and workers. To request a free calendar, email [wcb@wcb.mb.ca](mailto:wcb@wcb.mb.ca) or call 204-954-4321 (toll free 1-855-954-4321).



## Report your Payroll the Easy Way – Report it Online!

Each year, all registered WCB employers are required to provide their previous year's actual payroll and their current year's estimated payroll. Historically, this has involved sending a paper form. You told us that wasn't working for you, and we heard you.

Last year, all registered employers were invited to submit their payroll electronically via a new Online Payroll Reporting Application on our website ([wcb.mb.ca](http://wcb.mb.ca)). The uptake was impressive, and the reviews were even better. Employers loved the new system.

"I thoroughly enjoyed using the online payroll reporting tool," said one enthusiastic employer in a survey that asked employers to rate their overall experience with the application. "It's very user friendly and so much faster than having to write everything out, and fax or mail it. I highly recommend everyone use this online format."

We've also taken the feedback from the survey and made the application even better. For instance:

- A confirmation of receipt of your payroll information is emailed to you immediately after you submit your payroll figures.
- On-screen help content is right where you need it.
- The instructions have been improved, providing more clarity.

If you haven't tried it yet, report your 2015/2016 payroll on the Online Payroll Reporting Application this year!



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