



2024

Annual Report



Maryland

WORKERS' COMPENSATION
COMMISSION

Wes Moore, Governor
Aruna Miller, Lt. Governor

Maureen Quinn, Chair
Theresa A. Cornish, Chief Executive Officer

MARYLAND WORKERS' COMPENSATION COMMISSION

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MISSION

The Maryland Workers' Compensation Commission seeks to secure the equitable and timely administration of the provisions of the Maryland Workers' Compensation law on behalf of its customers, the injured workers and their employers, by providing an efficient forum for the resolution of individual claims.

VISION

The Workers' Compensation Commission envisions a state wherein injured workers and employers are empowered to create an equitable partnership to facilitate prompt and fair resolution of workers' compensation matters.

Equal Opportunity Employer

The Workers' Compensation Commission continues to acknowledge and accept its commitment to equal opportunity for all current and prospective employees as well as its clients.



LETTER FROM THE CHAIRWOMAN

I offer our Annual Report for FY 2024, covering the period July 1, 2023 - June 30, 2024.

Our agency successfully deployed its new computer system, CompHub, this past year and we will continue to devote considerable resources to refining its features in the year ahead. Additionally, all six of our permanent hearing locations are fully secured with metal detectors and newly hired security personnel. Workers' compensation insurance premiums continue their 15-year downward trend with a premium decline of 13.2% this year.

On March 26, 2024, Marylanders and the nation watched in horror as a magnificent bridge—the Francis Scott Key Bridge—collapsed after being struck by a ship that had lost its steering power. Six men doing construction work on the bridge lost their lives that day. A special thanks to our CFO, Dave Jones, for honoring their lives and the bridge, with a photo of the bridge on the cover of this year's Annual Report.

As the Covid-19 crisis continues to fade into the background of our lives, the scars it has left on our workforce are only now becoming evident. While variations circulate and make us temporarily ill, the real lasting damage is long Covid. Long Covid developed predominantly at the start of the pandemic and economists estimate that 1 million workers with long Covid are completely out of the labor force and the demographic groups suffering the most are people in the peak years of their careers.

The impact of climate change on people who work outdoors has come into sharper focus and researchers are undertaking efforts to capture data quantifying the impact of heat on injury and death claims. In August of this year, a Baltimore public works employee died of heat stroke, highlighting the need for better regulatory protection of those who labor outdoors.

Rebuilding our workforce through efforts aimed at retaining, reclassifying and recruiting workers is again a priority this year and in the years ahead. This effort is undertaken against the backdrop of our demography: 38% of our full-time employees are aged 60 or over.

Our agency touches the lives of many people and we have an enormous responsibility to them through the fulfillment of our mission to fairly and timely administer the law. We challenge ourselves every year to design new ways to more equitably and quickly serve the citizens of the State.

I look forward to serving you in the year ahead.

Sincerely yours,

Maureen Quinn

THE COMMISSION AT A GLANCE

The Maryland Workers' Compensation Commission (the "Commission" or "WCC") is an Independent Agency within the Executive Branch of Maryland State Government. *See generally*, Md. Code Ann., Labor and Employment Article ("LE"), §§ 9-101 - 9-1201. Appointed by the Governor with Senate advice and consent, the Commission's ten members serve twelve-year terms. LE § 9-302. The Governor names the chair. LE § 9-303.

Under Administration, work of the WCC is carried out by three departments: Finance, Information Technology, and Operations.

- a. Finance oversees Fiscal Services, Insurance Programs, Compliance and Reporting, Security and Personnel, and is aided by the Budget Advisory Committee.
- b. Information Technology oversees Software and Database Development, Systems and Networks, Information Security, Datacenters and Technical Customer Support.
- c. Operations oversees Court Reporting, Hearings, Claims Processing, Interpreter Services, Public Service, Appeals, Document Processing and Support Services (Medical Fee Guide Publisher, Vocational Rehabilitation Certification and Registry).
- d. WCC also is aided by the Advisory Committee on the Registration of Rehabilitation Practitioners, and the Medical Fee Guide Revision Committee.

The WCC administers the Workers' Compensation Law and adjudicates claims for compensation arising under the law. *See generally*, Md. Code Ann., Labor and Employment Article ("LE"), §§ 9-301—9-316. Claims are filed and processed by the WCC which hears contested cases throughout the State. Claimants requiring rehabilitation are referred by the Commission to appropriate rehabilitation service providers.

Employers file a First Report of Injury form with the Commission after a qualifying employee injury occurs. If the injured worker files a claim for benefits within the statutory time limits, an Employee Claim file is created. An Employee Claim for benefits may also be filed for occupational disease under specialized statutory definitions. Although not directly subject to HIPAA as a covered entity or trading partner, WCC adheres to strict data privacy protections. Access to non-public data and document images is restricted.

The Commission functions similarly to a judicial system in adjudicating the disputed claims of injured workers in Maryland. A case may be set for one or more hearings before a Commissioner. The Commissioner makes decisions based on issues raised and creates Commission orders. Appeals of Commission decisions are sent to one of Maryland's 24 county or municipal circuit courts. The WCC is required to provide certain notifications to parties and, on request, case related documents to the circuit courts.

The WCC schedules and conducts hearings at multiple hearing sites strategically located across the State. Hearing sites are located in Abingdon, Baltimore City, Beltsville, Cambridge, Cumberland, Frederick, and LaPlata. Commissioners rotate among the hearing locations. The WCC coordinates and schedules language and hearing interpreters for case hearings. The interpreter service is available upon request by a party in the case at no charge to the parties. Interpreters are sourced from a combination of in-house and outside services.

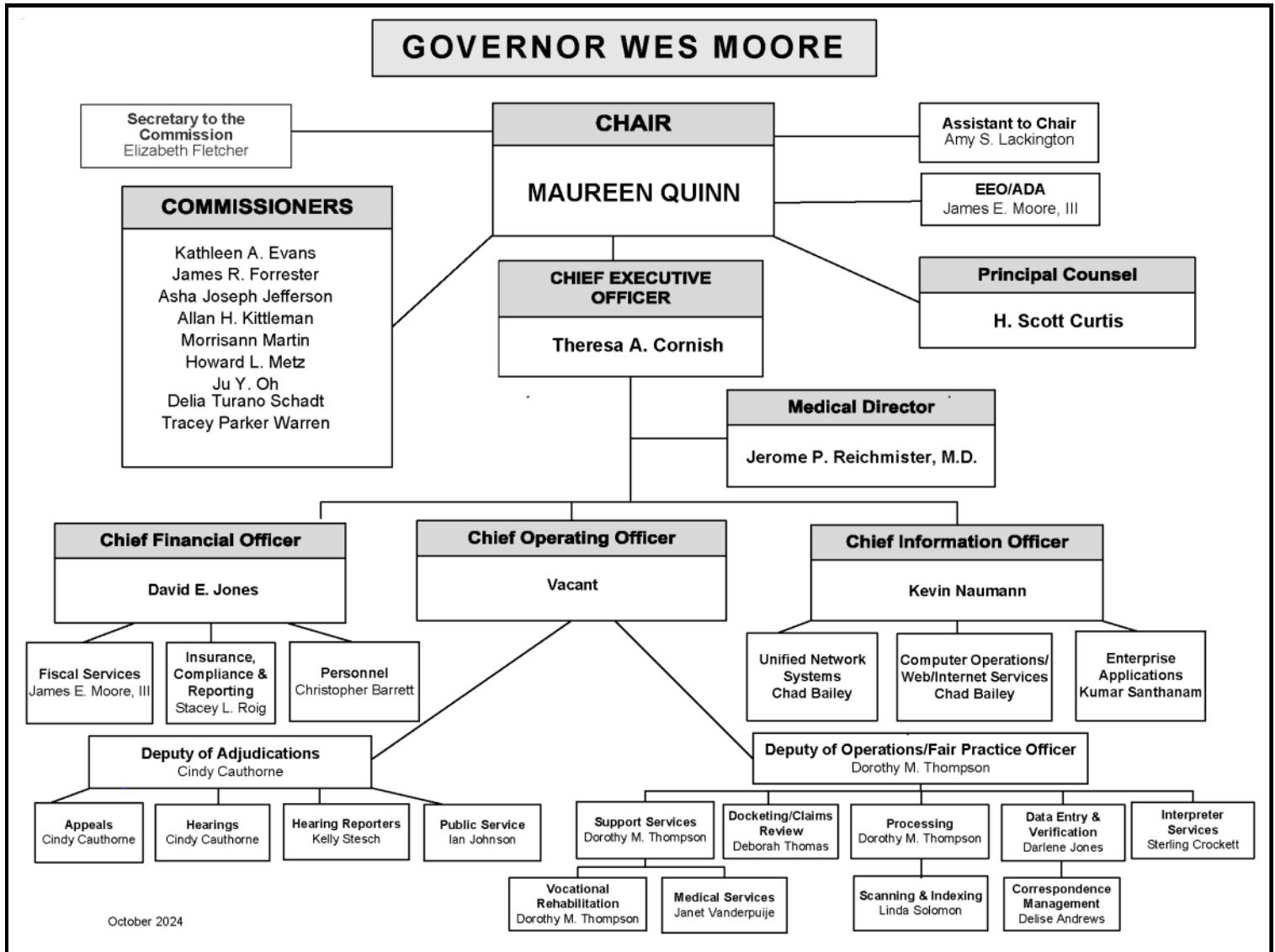
The Commission also:

- Tracks and orders employer compliance with workers' compensation insurance requirements.
- Processes attorney registrations for admission to worker's compensation law practice in Maryland.
- Assesses insurers for amounts based on the size of employer payrolls in Maryland for which they have written workers' compensation insurance policies.
- Oversees the self-insurance program and tracks the financial health of self-insured employers and establishes security deposit requirements.
- Registers and certifies vocational rehabilitation practitioners and providers, and tracks their continuing education.
- Updates and publishes an annual medical fee guide and handles medical fee dispute resolution. The Commission maintains internal subject matter expertise and internal consultative services on workplace injury related medical topics.

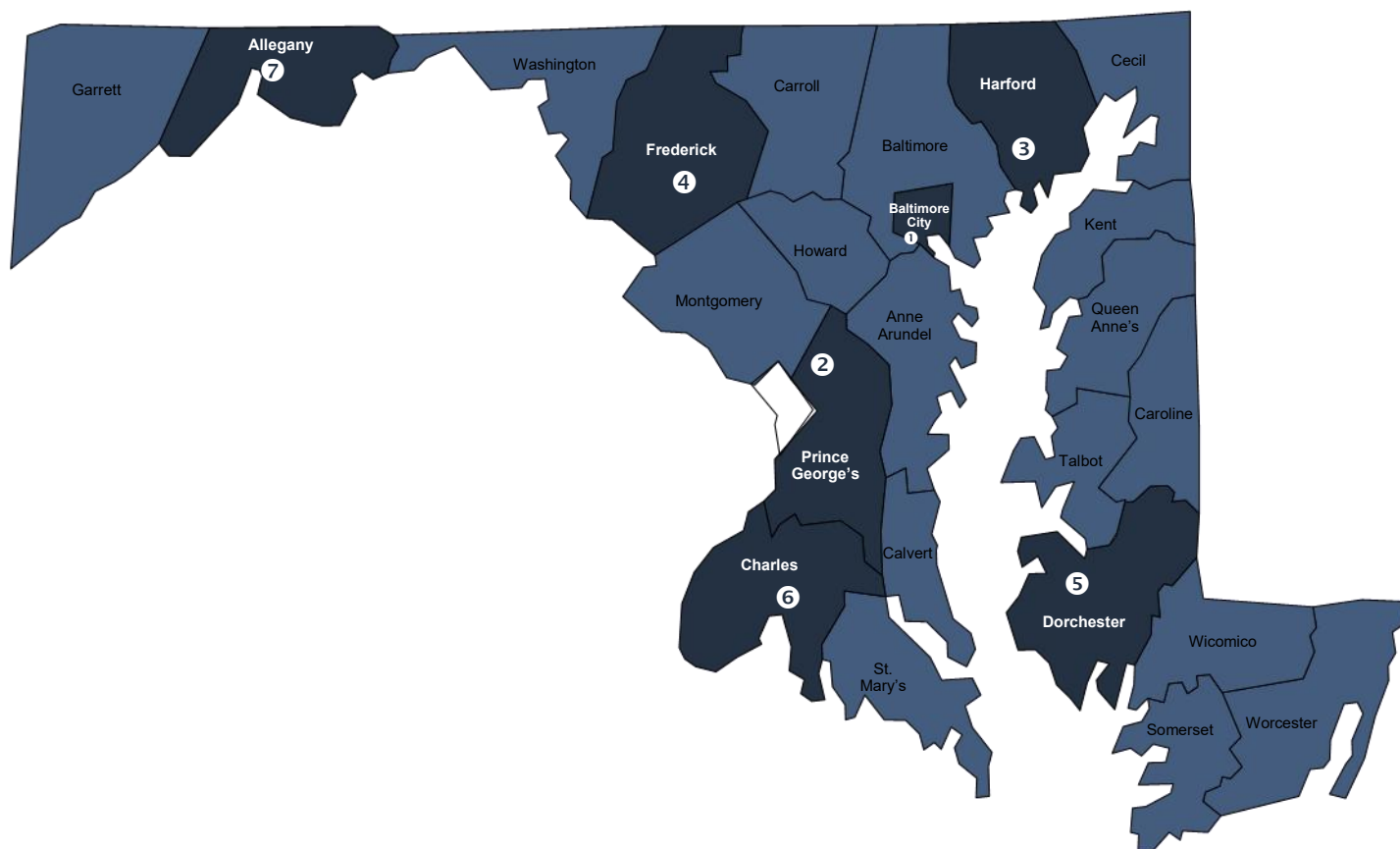
MARYLAND WORKERS' COMPENSATION COMMISSION

ORGANIZATIONAL CHART

Workers' Compensation Commission



HEARING SITE LOCATIONS



- | | |
|--|--|
| 1. BALTIMORE CITY
Commission Headquarters and Hearing Rooms
10 East Baltimore Street, 4th Floor
Baltimore, MD 21202 | 5. EASTERN REGIONAL
828 Airpax Road, Building B, Suite 400
Cambridge, MD 21613 |
| 2. CENTRAL REGIONAL
4780 Corridor Place, Suite D
Beltsville, MD 20705 | 6. SOUTHERN REGIONAL
403 East Charles Street
La Plata, MD 20646 |
| 3. NORTH EAST REGIONAL
3465 Box Hill Corporate Center Drive, Suite E
Abingdon, MD 21009 | 7. WESTERN MARYLAND
Comfort Inn & Suites
1216 National Highway
Lavale, MD 21502 |
| 4. NORTH WEST REGIONAL
1890 N. Market Street, Suite 200
Frederick, MD 21701 | |

BIOGRAPHIES

Maureen Quinn, *Chairwoman*



Maureen Quinn was appointed a member of the Maryland Workers' Compensation Commission in 2002 by Governor Parris N Glendening and again in 2014 by Governor Martin O'Malley. Governor Wes Moore named her Chairwoman of the Commission in March 2023.

Chairwoman Quinn graduated from Temple University's Beasley School of Law in 1987 and graduated with a bachelors degree from The American University in 1982. Prior to joining the Commission, she was a trial attorney for 15 years and established her own

law firm in Annapolis. Governor Glendening appointed her Chairwoman of the Anne Arundel County Trial Courts Judicial Nominating Commission from 1998- 2002. The Daniel O'Connell Law Society bestowed its Service to Women in the Profession Award on her in 2002 "in recognition of her courage in advancing the status of women in the legal profession." Chairwoman Quinn was an adjunct professor at the University of Maryland Global Campus for nearly 2 decades where she taught Business Law and Business Ethics.

Theresa A. Cornish, *Chief Executive Officer*



Theresa Cornish is an accomplished professional with a wealth of experience in insurance, banking, and government administration. She holds a bachelor's degree from Iona College (now Iona University) and has cultivated a successful, multifaceted career across these industries.

Theresa began her career at Allstate Insurance Company (NY) as a Claims Adjuster and later advanced to Claims Manager at Warner Claim Services (NJ), where she honed her leadership and problem-solving abilities.

She then transitioned to Sandy Spring Bank (MD), where she spent over 15 years in various key roles, including Human Resources Assistant, Assistant Corporate Secretary, and ultimately Operations Manager for Sandy Spring Insurance Corporation, a subsidiary of Sandy Spring

Bancorp. Her versatility and dedication allowed her to excel in diverse capacities throughout her tenure.

In January 2012, Theresa joined the Maryland Workers' Compensation Commission as Chief Operating Officer. Her leadership was further recognized in May 2024 when she was appointed Chief Executive Officer by Chairwoman Quinn. In addition to her role at the Commission, she serves as co-chair of the Administration and Procedures Committee of the Southern Association of Workers' Compensation Administrators (SAWCA).

Beyond her professional career, Theresa is a dynamic individual with a broad range of talents. She is an accomplished author, a certified travel agent, and holds life insurance licenses in both Maryland and New York.

BIOGRAPHIES

Kathleen A. Evans, *Commissioner*



Kathleen A. Evans was appointed a member of the Maryland Workers' Compensation Commission by Governor Lawrence J. Hogan, Jr., in 2015. She received her Bachelor of Arts from the University of Maryland in 1979 and earned her Juris Doctorate from the University of Baltimore Law School in 1982. Commissioner Evans served as a prosecutor in both Anne Arundel County and Prince George's County for 19 years. During her tenure as an Assistant State's Attorney, Commissioner Evans prosecuted all major violent crime felonies occurring throughout Anne Arundel County and Prince George's County. She served as the Assistant Division Chief of the Homicide and Narcotics Division in Prince George's County, Chief of the District Court Division

in Anne Arundel County, and Chief of the Narcotics Unit in Prince George's County. Commissioner Evans is a member of the Maryland State Bar Association and the Anne Arundel County Bar Association. Commissioner Evans has been a speaker on various workers' compensation matters over the years; and has lectured annually at the MWCEA conference.

James R. Forrester, *Commissioner*



James R. Forrester was appointed a member of the Maryland Workers' Compensation Commission in 2018 by Governor Lawrence J. Hogan, Jr. He is a graduate of Randolph-Macon College and the University of Baltimore's Merrick School of Business and School of Law. He earned a Master of Business Administration in 1995 and a Juris Doctor in 1998, with honors. In 1999, he joined the Law Offices of Ileen M. Ticer as an Associate Claims Attorney. Thereafter, he joined Semmes Bowen & Semmes, P.C. in the firm's Workers' Compensation and Employers' Liability Department, having been elected a Principal in 2009.

Throughout his years in legal practice, Commissioner Forrester has concentrated in the area of workers' compensation, appearing before all levels of the judiciary in the State of Maryland. He is also licensed and practiced in the District of Columbia. He served as President and Member of the Executive Board of the Baltimore Claims Association as well as the Co-Chair of the Workers' Compensation Section of the Maryland Defense Counsel. He also serves in a leadership role with several civic organizations.

BIOGRAPHIES

Asha Joseph Jefferson, *Commissioner*



On March 13, 2023, Governor Wes Moore appointed Asha Joseph Jefferson to the Maryland Workers' Compensation. Asha Jefferson is a graduate of Rutgers University and earned her Juris Doctor from the George Washington University of Law School. Immediately after law school she served initially as a judicial clerk to The Honorable Toni E. Clarke and subsequently The Honorable Cathy H. Serrette both of the Circuit Court for Prince George's County. Commissioner Jefferson began her legal career as an advocate for clients of low and

moderate income with civil legal issues involving predatory lending practices, Protection of Homeowners in Foreclosure Act (PHIFA) violations, and other consumer protection issues. She continued as a public servant practicing as an Assistant State's Attorney with the Office of the State's Attorney for Baltimore City in various capacities until she was hired as a trial attorney with Chesapeake Employers' Insurance Company. She has spent her career litigating a broad range of complex cases in both civil and criminal matters.

Allan H. Kittleman, *Commissioner*



On November 28, 2018 Governor Larry Hogan announced the appointment of Allan H. Kittleman to the Maryland Workers' Compensation Commission. Commissioner Kittleman graduated with honors from the University of Maryland School of Law with a J.D. in 1988. He received his bachelor's degree in political science from the University of Maryland, Baltimore County in 1981. After receiving his J.D. degree, he joined Smith, Somerville & Case. In 1991, he joined Herwig & Humphreys where he

became a partner. Subsequently, he became "of counsel" at Godwin, Erlandson, Vernon and Daney. Throughout his 25 years in legal practice, Commissioner Kittleman concentrated his practice in the defense of workers' compensation claims in Maryland and the District of Columbia. Commissioner Kittleman also previously served on the Howard County Council (1998-2004), in the Maryland State Senate (2004-2014) and as the Howard County Executive (2014-2018).

BIOGRAPHIES

Morrisann Martin, *Commissioner*



Morrisann Martin was appointed a member of the Maryland Workers' Compensation Commission in September 2019. Commissioner Martin is a graduate of Goucher College and earned her Juris Doctor from the University of Baltimore School of Law. She was previously a partner at Tostanoski & Martin, and a partner at Morgan Carlo Downs, P.A. After having spent 10 years in the insurance industry as an adjuster, claims supervisor, and home office examiner, her legal career was in private practice representing employers, insurers, uninsured employers, and self-insured employers before the Maryland Workers' Compensation Commission and Circuit

Courts. She is a member of the Maryland State Bar Association's Negligence, Insurance, and Workers' Compensation Section, as well as the Workers' Compensation Section of Maryland Defense Counsel, Inc. She served numerous years on the board of MSIECA (Maryland Self-Insurers' and Employers' Compensation Association, Inc.), and has been a lecturer and presenter at the MWCEA annual conference.

Howard L. Metz, *Commissioner*



On November 28, 2018 Governor Larry Hogan announced the appointment of Howard L. Metz to the Maryland Workers' Compensation Commission. Commissioner Metz graduated from Rutgers – the State University of New Jersey - School of Law in 1985. He received his bachelor's degree from The American University in 1982. Mr. Metz has over 35 years of experience in workers' compensation and as a litigation attorney representing clients in trials before the Maryland Circuit and District Courts and U.S. District Court including courts in Pennsylvania and New Jersey. He has briefed and argued cases before the Maryland

Court of Appeals, Court of Special Appeals and U.S. Court of Appeals for the Fourth Circuit. In addition to practicing before the Maryland Workers' Compensation Commission, Mr. Metz has appeared before the Social Security Administration and other State and Federal Agencies. He has been a court appointed mediator for the Circuit Court for Frederick County since 2000 and for the Circuit Court for Washington County since 2008. He frequently lectures and is a continuing legal education instructor in the areas of Workers' Compensation law and mediation practice.

BIOGRAPHIES

Ju Y. Oh, *Commissioner*



Ju Y. Oh was appointed to the Maryland Workers' Compensation Commission by Governor Larry Hogan on July 1, 2019. Formerly a Partner at Humphreys, McLaughlin & McAleer, LLC, Commissioner Oh represented employers, insurers and policyholders before all levels of

the Maryland judicial system. Ms. Oh also appeared before the District of Columbia Office of Workers' Compensation. She has been a practicing member of the Maryland State Bar since 2004, and received her J.D. from the University of Baltimore School of Law in 2004.

Tracey Parker-Warren, *Commissioner*



Tracey Warren was appointed a member of the Maryland Workers' Compensation Commission in June 2016 by Governor Lawrence J. Hogan, Jr. Immediately prior to this appointment, she served as an Administrative Law Judge in the Office of Administrative Hearings. She graduated *cum laude* from the University of Baltimore School of Law. Commissioner Warren subsequently clerked for The Honorable Arrie W. Davis (Ret.), Court of Special

Appeals of Maryland, and through the US Attorney General's Honors Program, she served as Attorney Advisor for the Department of Justice. She was also an attorney with the US Department of Veterans Affairs. She is a member of the Board of Regents for Morgan State University and a member of the Appellate Judicial Nominating Commission. She is a member of the bars of Maryland, the District of Columbia, and the Supreme Court of the United States.

Delia Turano Schadt, *Commissioner*



Delia Turano Schadt was appointed a member of the Maryland Workers' Compensation Commission in 2011. A native of Cumberland, Maryland, she is a graduate of James Madison University, and she earned her Juris Doctor from the University of Dayton School of Law. She served as judicial clerk to The Honorable J. Frederick Sharer and The Honorable Gary G. Leasure in the Circuit Court for Allegany County. Commissioner Schadt practiced workers' compensation law as a trial attorney with the Injured Workers' Insurance Fund for several years, following which, she was appointed an Assistant Attorney General with the Maryland Office of the Attorney General,

Department of Health, until her appointment to the Commission. Commissioner Schadt is an Ex-Officio member of, and the Commission's representative to, the Maryland State Bar Association's Negligence, Insurance, and Workers' Compensation Section. She is a member of the National Association of Workers' Compensation Judiciary and the Women's Bar Association of Maryland. Commissioner Schadt has published and lectured extensively on workers' compensation law over the years.

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

WORKERS' COMPENSATION PROFESSIONAL ASSOCIATIONS

The success of the Maryland Workers' Compensation Commission rests largely on a strong foundation of highly talented and knowledgeable Commissioners and staff. Continuing professional development for both is one of the key elements in the Commission's quest to provide a smooth process and positive outcome in claims adjudication. Each year the Commissioners and staff are actively involved in educational opportunities sponsored by local, national and international workers' compensation professional associations.

FORMS FILING

The Commission now has the majority of its forms available for filing through CompHub. As new versions of CompHub are released, the community will begin to see an increase in the number of forms in CompHub. For claimants and employers who are not registered CompHub subscribers, limited forms are available for hardcopy filing.

See Forms & Instructions at:
https://www.wcc.state.md.us/Adjud_Claims/Forms.html

HIGHLIGHTS AND PROCESS IMPROVEMENTS

In the evolving field of administrative operations, the transition from manual to electronic processes marks a profound evolution. The launch of CompHub has been nothing short of transformative from our legacy system, ushering in a new era of efficiency and precision.

Revolutionizing Our Processes

Gone are the days of sifting through paper forms and enduring the delays of traditional mailing systems. Since the launch of CompHub in August 2023, we have seamlessly migrated several crucial processes to electronic filing, including Death Claims, Subpoenas, Interpreter Requests, Transcript Requests, FROIs (First Report of Injury), Appeal Petitions, and Circuit Court Order submissions. This shift has significantly expedited turnaround times and reduced postage expenses, benefiting both our community and the environment.

CompHub has also introduced a suite of innovative processes that propel us further into the digital age:

- ◆ **Electronic Responses** have transformed the way we work by allowing us to reply electronically to Requests for Continuance, Change of Venue and Rehearing Requests swiftly and efficiently. This advancement has made it easier for Commissioners to review objections and take necessary actions promptly without the reliance on verbal exchanges, thus speeding up the decision-making process significantly.
- ◆ **Electronic Revision Requests:** The Commission can now deliver electronic feedback on submissions for certain processes when revisions are needed, for example, Claims, Settlements and Petitions for Appeal. This advancement has significantly reduced the reliance on phone calls and eliminated postal delays, leading to improved efficiency and decreased mailing costs. Additionally, the streamlined electronic communication enables quicker exchanges of information, ensuring that necessary revisions are addressed promptly. This not only enhances operational efficiency but also elevates customer satisfaction by providing a faster, more convenient, and transparent process.
- ◆ **Automatic Notifications:** The necessity of calling the Commissioner's office to report a filed Consent to Pay Fees and Costs is now obsolete. CompHub automatically notifies assistants upon submission, streamlining communication and record-keeping.
- ◆ **Video Remote Hearings:** The process for submitting VRH requests has been simplified with a new pathway that eliminates the need to route them through the Emergency Hearing Request process. This change streamlines the request, routing, and Commissioner review and decision-making process, making them more direct and efficient.

Operations

- ◆ **Docketing:** Since the launch of CompHub in August 2023, numerous enhancements have been made to the Commission's automated docketing system which have significantly improved efficiency in managing pending claims awaiting a hearing date. These improvements have notably reduced the time

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

required to schedule hearings. Additionally, this enhancement has contributed to a substantial reduction in the overall number of cases awaiting hearing dates. At the close of FY2023, the Commission had approximately 3,100 cases pending a hearing; of which approximately 422 were pending over 30 days. As of the close of FY2024, the Commission had approximately 2,500 cases pending a hearing; of which approximately 160 were pending over 30 days.

- ♦ **Interpreter Program:** This procedure is now fully automated, enabling users to electronically request interpreter services within 10 days of filing issues. Reservation numbers are only issued once an interpreter has been assigned to a hearing, ensuring greater accuracy and efficiency. Since the launch of CompHub on August 14, 2023, there have been 2,542 interpreter requests filed electronically in FY2024.

The automation provides significant value by reducing administrative workloads, minimizing errors, and streamlining communication, resulting in faster turnaround times for users. It also enhances transparency and user satisfaction by offering a more efficient and reliable way to manage interpreter services.

- ♦ **Electronic Claim Forms:** In FY2024 there were 22,149 claims filed, compared to 21,661 in FY2023; of which, 9,867 claims were filed by unrepresented claimants electronically through CompHub compared to 4,099 in FY2023 through our legacy platform. The increase in the electronic claim filings by unrepresented claimants reflects the growing preference for the streamlined, user-friendly online system provided by CompHub. This shift has accelerated claim processing, offering attorneys (who are required to file electronically) and unrepresented claimants a more efficient and convenient way to file claims.

The increase in electronic submissions highlights the accessibility and ease of use of the system, enabling claimants to file forms quickly from any location without the need for mailing or in-person visits. This not only saves time but also ensures faster processing and resolution of claims. By reducing manual

handling and associated delays, CompHub's electronic filing system has improved operational efficiency and enhanced the overall experience for users.

- ♦ **Change of Venue:** Previously, a change of venue request applied solely to a single hearing for a claim, requiring additional requests for subsequent hearings. The process has now been enhanced to allow a change of venue request to remain in effect for the entire duration of a claim, including any future hearings, unless a new change of venue request is filed.

This improvement not only simplifies the process for attorneys and claimants, reducing repetitive filings and associated delays, but also significantly decreases the administrative workload for the Commission. By eliminating the need for multiple filings, the updated process saves time, ensures consistency, and enhances efficiency, ultimately improving the experience for all parties involved.

- ♦ **Settlements:** The settlement process has undergone a significant transformation with the complete automation introduced by CompHub in August 2023. By the end of FY2024, a total of 17,820 settlements were filed, marking a substantial increase in submissions compared to prior years. Some key outcomes of this automation include reduction in processing time, decreased rejection rates due to improved accuracy checks and enhanced user experience.
- ♦ **First Report of Injury (FROIs):** First Report of Injury (FROI) forms can now be submitted electronically via CompHub, streamlining the filing process. Additionally, users can access and research First Report of Injury data directly within the system. In FY2024, a total of 46,596 FROI forms were filed and processed through CompHub, highlighting the system's robust capabilities. This automation has delivered several notable benefits for both external and internal users, including improved accessibility, enhanced data accuracy and increased processing efficiency.

Adjudications

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

- ◆ **Commissioner Orders:** In FY2024, 26,152 Commissioner Orders were issued compared to 26,293 in FY2023.
- ◆ **Transcripts:** In FY2024, a total of 1,988 transcripts were processed, with 1,213 stemming from appeals. A significant portion of these transcript requests were submitted electronically through CompHub, showcasing the system's enhanced efficiency and accessibility. The automation of the transcript process through CompHub introduced several key benefits for both external and internal users, including streamlined workflow and improved accessibility.

Public Service

- ◆ **Telephone Calls:** In FY2024, the Commission's Public Service Division handled 36,580 incoming calls, with only 17 abandoned calls, compared to 32,776 in FY2023 with 22 abandoned calls: reflecting exceptional efficiency and a remarkably high service level. An abandonment rate of less than 0.05% for FY2024 compared to 0.07% in FY2023 demonstrates the effectiveness of the division's staffing and call-handling processes.
- ◆ **Subpoenas:** In FY2024, the Commission successfully processed 9,780 subpoenas, with many of these submitted electronically via CompHub. This reflects the system's significant impact on streamlining operations and improving efficiency. The electronic filing process has reduced manual handling, expediting the submission and processing of subpoenas. Automated checks within CompHub minimize errors in subpoena submissions, ensuring higher data quality. External users report greater convenience and satisfaction with the ability to file subpoenas electronically and track their status in real-time.

The advent of CompHub represents an escalation in operational efficiency, streamlining numerous processes and enhancing our service delivery. As we continue to embrace these advancements, our commitment to improving turnaround times, reducing costs, and enhancing user experience remains steadfast.

Employer Compliance

- ◆ 23 Show Cause dockets were scheduled which

resulted in the issuance of penalty orders totaling \$5,574,750.

Statistics

- ◆ Over 100,000 statistical coding transactions were processed by the Insurance, Compliance, and Reporting Division. Statistical coding transactions capture award information including, but not limited to, class code of employee, industry, cause of injury and body part injured. This information is summarized in the annual report and used for analysis purposes from year to year.

Self-Insurance

- ◆ 36 employers were scheduled for audit to verify the accuracy and validity of their reporting to the Commission. Payroll covered by these audits totaled approximately \$11 billion.

Facilities

- ◆ In January 2024, the Department of General Services (DGS) completed site visits to the LaPlata and Beltsville regional site locations. These visits were the start of negotiations to renew the lease for these two locations.
- ◆ For the LaPlata site, the agency will seek to negotiate a 5-year lease instead of the standard 10-year lease to sooner reevaluate the site location due to potential growth in the area and anticipated increases in volume of hearings. For the Beltsville site, the agency will seek the standard lease renewal of a 10-year period with one 5-year renewal option after the 10-year term. These lease negotiations are expected to be completed by early FY 2025.

AGENCY HIGHLIGHTS AND PROCESS IMPROVEMENTS

Information Technology

- ◆ The Commission's Information Technology Department ("IT") has built several new cloud applications for internal and external facing customers, replacing nearly all of the Commission's legacy applications. This improves overall application security, performance and availability. Network bandwidth upgrades have been completed for all of the remote hearing sites. The increased bandwidth at these sites represents a nearly 2000% speed enhancement and replaces old copper cabling with fiber optics capable of further bandwidth increases, if needed.
- ◆ The process of replacing our legacy infrastructure components, including the Commission's backbone switches has been completed. New high-speed switches were procured and have been installed throughout the Commission's main location at 10 E. Baltimore Street . This new infrastructure allows for internal data communications to be transmitted up to 100Gbps.
- ◆ Over the past year, the IT has also continued the Commission's commitment to enhancing security to protect digital assets. We continue to proactively enhance our defenses, staying vigilant against evolving threats and vulnerabilities. Improvements have been made to system security in several areas with a focus on data loss prevention.

Report on Fraud Unit

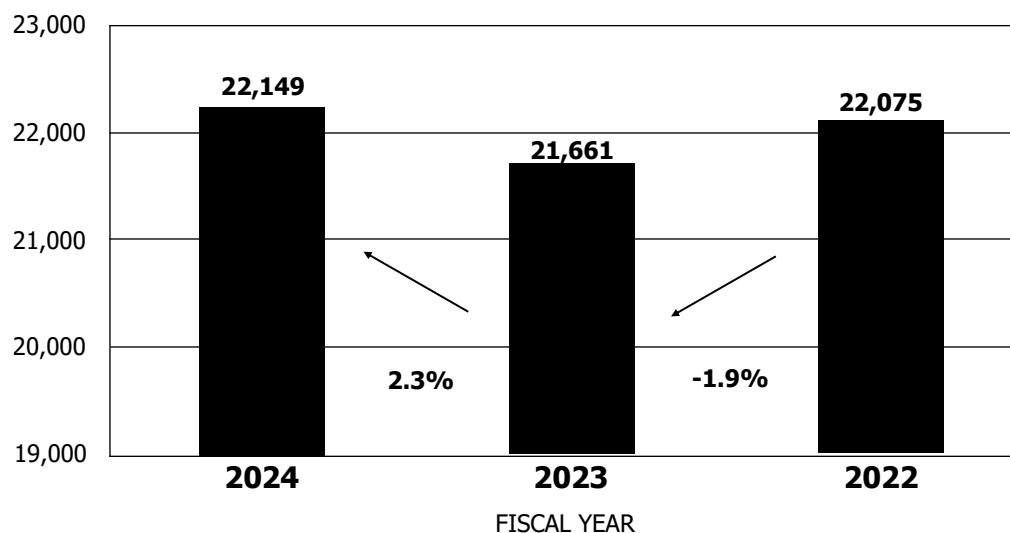
- ◆ Labor and Employment Article, § 9-310.2, Annotated Code of Maryland, requires the Commission to refer to the Insurance Fraud Division of the Maryland Insurance Administration ("MIA") any case in which it is established by a preponderance of the evidence, after a hearing, that a person knowingly affected or knowingly attempted to affect the payment of compensation benefits, fees, or expenses under the Workers' Compensation Act by means of a fraudulent representation. In FY24 the Commission made one direct referral to the Insurance Fraud Division and continues to review cases for possible referral to them. WCC also assisted the Fraud Division with cases referred directly by insurance carriers. The Commission referred four cases to MIA that did not come before the Commission but were referred through tips from citizens



AGENCY PERFORMANCE

TABLES AND CHARTS

FIGURE 1 • Filed Claims



MARYLAND WORKERS' COMPENSATION COMMISSION

FIGURE 2 • Permanency Awards According to Weeks of Disability

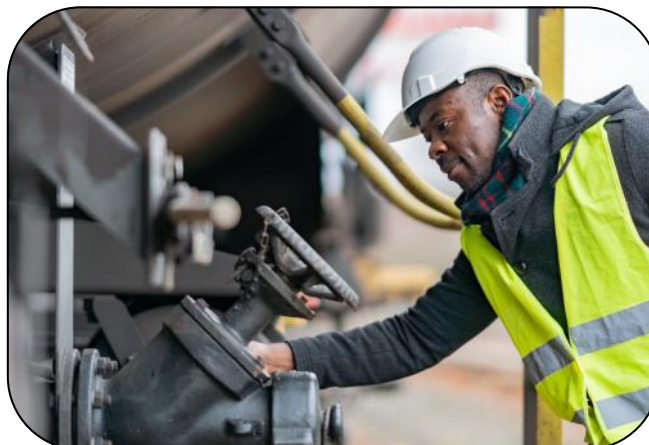
FISCAL YEAR	0—74 Weeks	75—249 Weeks	Greater than 249 Weeks	Total
2024	6,479	2,034	98	8,611
	75.2%	23.6%	1.2%	100.0%
2023	6,502	2,109	100	8,725
	74.6%	24.2%	1.2%	100.0%
2022	7,292	2,392	88	9,772
	74.6%	24.5%	0.9%	100.0%

Source: Commission Data, September 2024

FIGURE 3 • Permanency, Fatality, and Compromise Awards by Type of Award

TYPE	FISCAL YEAR								
	2024			2023			2022		
	Count	Amount	Average	Count	Amount	Average	Count	Amount	Average
Permanent Total	16	\$770,950	\$48,184	19	\$1,481,820	\$77,991	26	\$2,380,771	\$91,568
Percent Change - Prior Year	-15.8%	-48.0%	-38.2%	-2.7%	-37.8%	-14.8%	8.3%	49.3%	37.8%
Permanent Partial	8,611	176,086,268	20,449	8,725	164,564,524	18,861	9,772	177,294,805	18,143
Percent Change - Prior Year	-1.3%	7.0%	-4.0%	-10.7%	-7.2%	-4.0%	6.3%	7.0%	0.7%
Fatality	25	5,278,189	211,128	41	5,353,761	130,580	45	7,192,683	159,837
Percent Change - Prior Year	-39.0%	-1.4%	61.7%	-8.9%	-25.6%	-18.3%	12.5%	-30.2%	-37.9%
Compromise	5,701	129,537,909	22,722	5,667	143,706,708	25,359	6,370	187,062,465	29,366
Percent Change - Prior Year	0.6%	-10.0%	-10.4%	-11.0%	-23.0%	-13.6%	22.5%	11.2%	-9.3%
Total	14,353	311,673,316	21,715	14,452	315,106,813	21,804	16,213	373,930,724	23,064
Percent Change - Prior Year	-0.7%	-1.1%	-0.4%	-10.8%	-15.7%	-6.9%	12.1%	8.1%	-3.6%
Compromise as a Percent of Permanent Partials		73.6%	111.1%		87.3%	161.9%		105.5%	161.9%

Source: Commission Data, September 2024



MARYLAND WORKERS' COMPENSATION COMMISSION

FIGURE 4 • Filed Claims by Gender and Age

FISCAL YEAR 2024			
Gender	Age Group	Claims Filed	Percent
Male	Unknown	155	0.7%
Male	0 - 9	51	0.2%
Male	10 - 19	76	0.4%
Male	20 - 29	1687	7.6%
Male	30 - 39	2743	12.4%
Male	40 - 49	2297	10.4%
Male	50 - 59	2177	9.8%
Male	60 - 69	1523	6.9%
Male	70 - 79	267	1.2%
Male	80 - 89	31	0.1%
Total		11,007	49.7%
Female	Unknown	145	0.6%
Female	0 - 9	39	0.2%
Female	10 - 19	59	0.3%
Female	20 - 29	1101	5.0%
Female	30 - 39	1555	7.0%
Female	40 - 49	1652	7.5%
Female	50 - 59	1798	8.1%
Female	60 - 69	1237	5.6%
Female	70 - 79	251	1.1%
Female	80 - 89	28	0.1%
Total		7,865	35.5%
Unspecified		3,277	14.8%
Total Filed Claims		22,149	100.0%

Source: Commission Data, September 2024

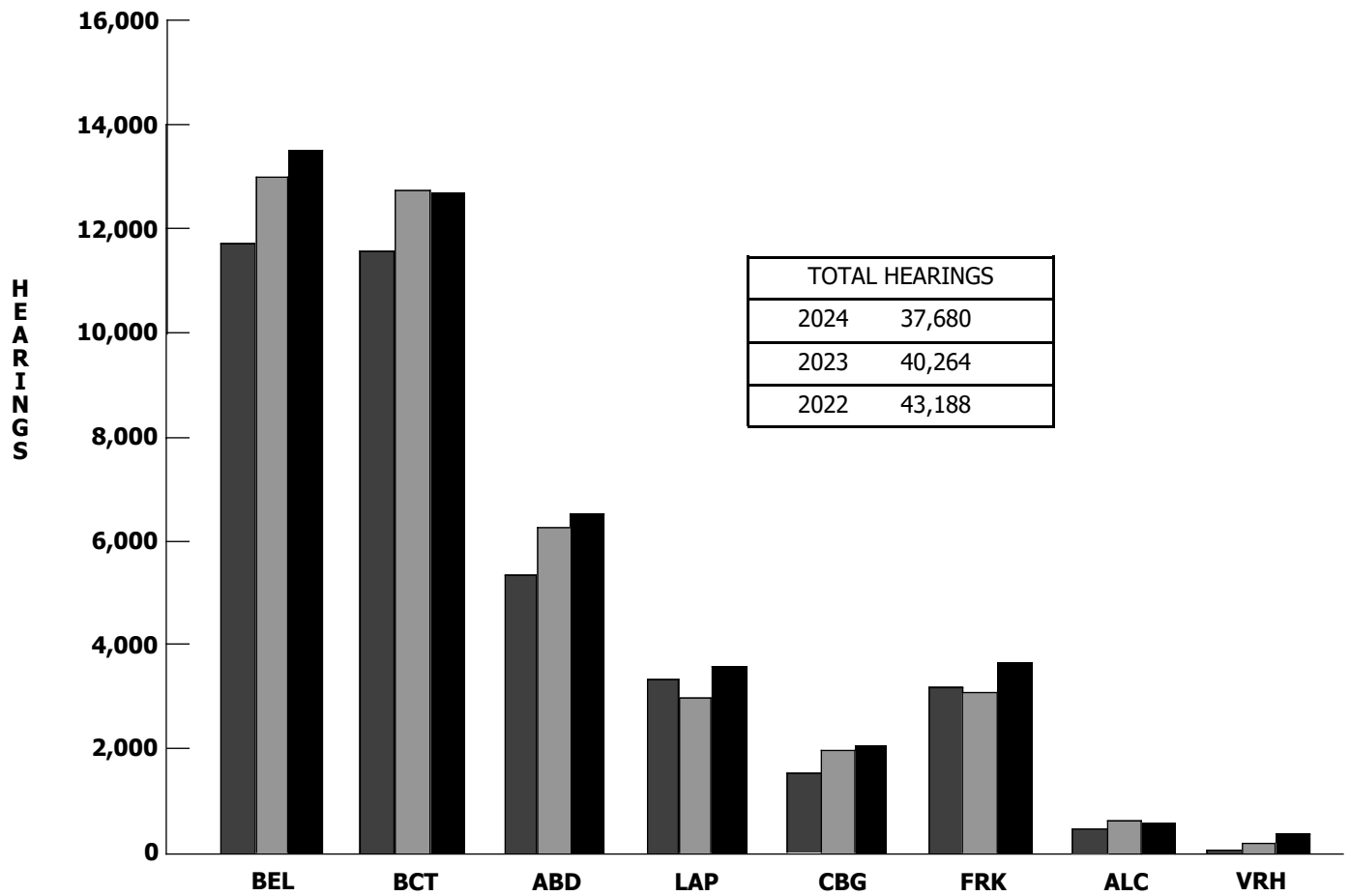
FIGURE 5 • Hearing Transcripts

CATEGORY	FISCAL YEAR		
	2024	2023	2022
Non Appeal Transcripts	511	977	1,052
Appeal Transcripts	474	1,386	1,461

Source: Commission Data, September 2024

MARYLAND WORKERS' COMPENSATION COMMISSION

FIGURE 6 • Scheduled Hearing Distribution



REGIONAL SITES								
	BELTSVILLE	BALTIMORE CITY	ABINGDON	LA PLATA	CAMBRIDGE	FREDERICK	CUMBERLAND	VIRTUAL
	BEL	BCT	ABD	LAP	CBG	FRK	ALC	VRH
2024	11,821	11,715	5,450	3,266	1,605	3,147	592	84
2023	12,708	12,288	6,260	3,002	2,009	3,078	677	242
2022	13,751	12,244	6,729	3,606	2,200	3,627	642	389

FIGURE 7 • Interpreter Office Program Statistics

ITEM	FISCAL YEAR		
	2024	2023	Change
Requests	2,542	3,684	-44.9%
Interpretations Provided	1,794	2,233	-24.5%
Requests Continued or Withdrawn	1,401	1,451	-3.6%
Spanish Interpretations	1,646	1,967	-19.5%
All Other Interpretations	102	266	-160.8%
Percent Spanish	91.8	88.1%	4.0%
Number Of Languages Provided	16	28	-75.0%

Source: Commission Records of data captured since August 14, 2023

FIGURE 8 • Vocational Rehabilitation Case Management

FISCAL YEAR 2024		
	Count	Percent
Return to Work		
Same Employer, Same Job	4,803	66.7%
Same Employer, Different Job	263	3.7%
New Employer, Same Occupation	123	1.7%
New Employer, Different Occupation	1,986	27.5%
Self-Employment	0	0.0%
Medical Issues, Not Employed	13	0.2%
Subtotal	7,188	99.8%
Employment Status Unknown		
Rehabilitation Services Declined	7	0.1%
Rehabilitation Program Dropout	5	0.1%
Claimant Moved Out of State	0	0.0%
Claimant Declined Job Offers	1	0.0%
Subtotal	13	0.2%
Total Vocational Rehabilitation Case Dispositions	7,201	100.0%

Source: Commission Data, September 2024

FIGURE 9 • Self-Insurance Program

ITEM	FISCAL YEAR		
	2024	2023	2022
Individual Self-Insurers and 1 Group	84	86	85
Covered Self-Insured Employees ⁽¹⁾	473.3 k	452.4 k	469.0 k
Covered Self-Insured Payroll ⁽¹⁾	\$33.7 B	\$28.1 B	\$27.1 B
Self-Insured Payroll as Percent of All Covered Payroll	19.1%	14.0%	14.6%
Security Held ⁽¹⁾	\$277.1 M	\$271.9 M	\$268.6 M
Commission Orders ⁽²⁾	12	16	20

k = Thousand, M = Million, B = Billion

⁽¹⁾ Source: A-01/IC-1 Reports 2022 - 2024 Note: Security includes active self-insurers only.

⁽²⁾ Commission Data 2022 - 2024

FIGURE 10 • Licensed Insurers Writing Workers' Compensation Insurance

Fiscal Year	Licensed Insurers ⁽¹⁾	Licensed Insurers Billed	Percentage of Licensed WC Insurers
2024	674	351	52.1%
2023	669	339	50.7%
2022	667	345	51.7%

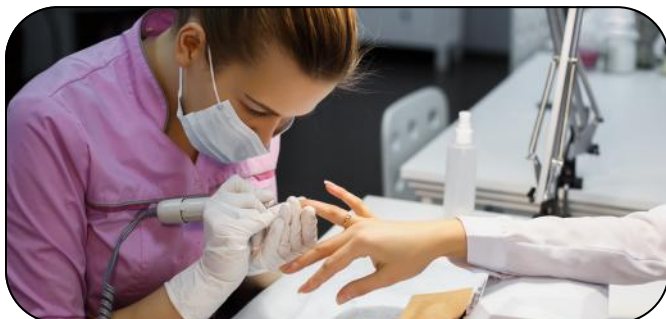
Source: Commission Data, September 2024

⁽¹⁾ Includes Self-Insurers

FIGURE 11 • Insurer Assessments, Safety/Fraud Costs and Commission Expenses

Fiscal Year	Assessment Base Insured Payroll	Total Insurer Assessments	Safety and Fraud Program Cost	WCC Cost	Assessment per \$1000 of Payroll
2024	\$176,679,327,289	\$37,163,266	\$15,911,238	\$22,405,329	0.210
2023	\$168,798,594,409	\$35,020,398	\$14,163,645	\$20,936,921	0.207
2022	\$145,764,851,349	\$33,219,955	\$13,874,719	\$18,632,535	0.227

Source: Commission Data, September 2024



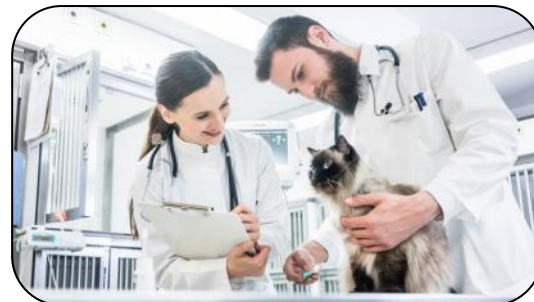
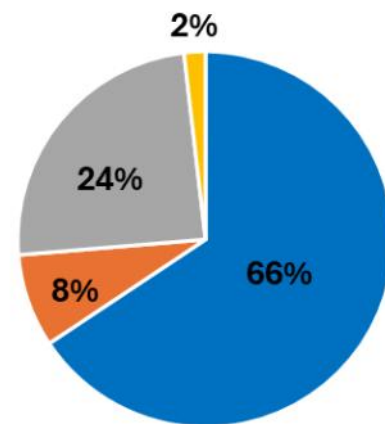
REVENUES/EXPENDITURES

The Commission collects an assessment from licensed workers' compensation insurers and self-insurers for the operating budget of the Commission as well as the Occupational Safety and Health Program and the Workplace Fraud Act within the Department of Labor (DOL). During this fiscal year, \$37,163,266 was assessed and collected with \$15,911,238 being transferred to DOL for its safety program and workplace fraud initiative. The remaining funds were retained in the Workers' Compensation Fund and were disbursed as Commission operating expenditures as appropriated. The fiscal year 2023 Legislative Appropriation

for the Commission's operating expenditures totaled \$23,284,069. Approximately 65 percent of this budget provided for the Commission's allotment of 115.0 full-time equivalent permanent position salaries and 11.25 full-time equivalent contractual position salaries, 8 percent for fixed costs to include lease agreements and lease escalations, 23 percent for contractual services to include computer software and hardware maintenance contracts, 2 percent for communications and postage, and 2 percent for travel expenses, supplies and equipment.

WCC Expenditures

- **Salaries/Benefits**
- **Contractual Services**
lease agreements, insurance, utilities
- **Fixed Costs**
computer maintenance, postage, and communications
- **Supplies/Equipment**
travel expenses, supplies, and equipment



REGULATORY/LEGAL UPDATE

Legislation

HB0584/CH0013

SB0476/CH0014

Workers' Compensation – Occupational Disease Presumptions – First Responders (Caring for Public Employees in the Safety Professions – CAPES Act)

Providing that certain firefighters, fire fighting instructors, rescue squad members, advanced life support unit members, and members of the Office of the State Fire Marshal who have thyroid, colon, or ovarian cancer are presumed, under certain circumstances, to have an occupational disease that was suffered in the line of duty and is compensable under workers' compensation law.

(Effective: October 1, 2024)

SB0216/CH0078

Workers' Compensation – Failure to Insure - Penalties

Increasing, from \$10,000 to \$25,000, the cap on penalties for an employer's failure to secure required workers' compensation insurance or comply with an order of the State Workers' Compensation Commission regarding an employer's failure to secure required workers' compensation insurance.

(Effective: July 1, 2024)

HB0669/CH0282

SB0843/CH0283

Workers' Compensation – Benefits - Hearing Loss

Altering the frequencies in which industrial noise must be for an employer to be required to provide workers' compensation to a covered employee for hearing loss; altering the method used to determine the percentage of hearing loss deafness for purposes of workers' compensation; and altering the method used to determine the deduction required to be made to allow for the average amount of hearing loss from nonoccupational causes in the population for purposes of calculating workers' compensation benefits for occupational deafness.

(Effective: October 1, 2024)



COMMITTEES

Maryland General Assembly Workers' Compensation Benefit and Insurance Oversight Committee

Chapters 590 and 591 of the Acts of 1987 established the Maryland General Assembly Workers' Compensation Benefit and Insurance Oversight Committee. Chapter 5 of the Acts of 2011 expanded the membership to include a representative from a self-insured local government entity. The Oversight Committee was developed to:

- Examine and evaluate the condition of the workers' compensation benefit and insurance structure in Maryland and the impact these laws have on that structure.
- Review, with respect to adequacy and appropriateness, the changes made to the permanent partial benefits laws and make recommendations for necessary changes.
- Report to the Governor and the Legislative Policy Committee on December 31 of each year.
- Monitor, review and comment on salient workers' compensation issues for the Maryland Legislature.

The Oversight Committee membership includes representatives from the legislative, medical, legal, labor, business, insurance, rehabilitation sectors, and self-insured local government, as well as the general public. The Committee is co-chaired by an appointed State Senator and a House of Delegates member. The Joint Oversight Committee has not met for two years and the WCC has no information on its current status or membership.

Governor's Advisory Committee on Budget of State Workers' Compensation Commission

Pursuant to the requirements of Labor and Employment Article §§ 9-317 and 9-318, a Budget Advisory Committee was established to review the annual proposed operating budget of the Workers' Compensation Commission and make recommendations to the Commission. The Budget Advisory Committee will perform this review and make its recommendations by November 1 of each year. The Committee submits its annual report and recommendations to the Governor and Legislature by December 1 of each year. A meeting of the Committee was held in person on October 12, 2023.

2024 Committee Roster

Anthonia St. John, Esq., Chair	Courtney Jenkins
Lyndsey Beidle Meninger, Esq.	James A. Lanier, Esq.
Sandra Dorsey	James Morrow, Esq.
Shelby Dubato	Adrienne Ray
Justin Hall	Lisa Y. Settles, Esq.
Lee Holland	Matthew D. Trollinger, Esq.

COMMITTEES

Advisory Committee on the Registration of Rehabilitation Practitioners

The Advisory Committee on the Registration of Rehabilitation Practitioners was formed by the workers' compensation commission in 1997. The Committee's role is to review, evaluate and provide recommendations to the Commission regarding a vocational rehabilitation practitioner's application where questions or clarifications are needed. Members are appointed to a three-year term by the Workers' Compensation Commission. The Committee consists of seven members who are certified rehabilitation practitioners (Labor and Employment Article, Section 9-6A-05).

2024 Committee Roster

Janet Spry, Ph.D., CRC, LPC, MCRSP
Committee Chair
 Susan Budden, MS, CRC, MCRSP
 Mary Sevinsky, MS, CRC, CCM, MCRSP
 Four Vacancies

Medical Fee Guide Revision Committee

The Medical Fee Guide Revision Committee (MFGRC) was established in response to Labor and Employment Article § 9-663(b)(3). It reviews medical and surgical fees for completeness and reasonableness as well as provides a forum for discussing the fee guide. Recommendations are then made to the full Commission. The MFGRC, whose membership consists of an equal number of payers and receivers of workers' compensation medical benefits, engages in an ongoing analysis of reimbursement rates and recommends modifications to the Commission. In 2008, the Medical Fee Guide was fully incorporated into COMAR and was updated to include an annual adjustment factor that will help reimbursement rates stay current.

2024 Committee Roster

Commissioner Allan Kittleman, Committee Chair
 Jerome P. Reichmister, M.D., Physician Adviser, WCC
 Janet Vanderpuije, Committee Secretary, WCC

Payers

Mary Capelli-Schellpfeffer, MD
 Carmine D'Alessandro, Esq.
 Edward J. Bernacki, M.D.
 Maija B. Jackson, Esq.
 Joseph M. Jagielski, Esq.
 Anthonia V. St. John, Esq.

Receivers

Allyson Bloom, Esq.
 Robert Garza, Esq.
 Gregory M. Gilbert
 Jason Hammond, M.D.
 Keith A. Segalman, M.D.
 Charles Thorne, D.C.

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*For technical questions or website problems,
please contact websupport@wcc.state.md.us.*

*For matters relating to CompHub, please email
CompHubSupport@wcc.state.md.us*

DEPARTMENTAL RESPONSIBILITIES

INSURANCE COMPLIANCE

- Employer/Insurance Compliance & Proof of Coverage
- Statistics
- Self-Insured Organizations

JUDICIAL AND HEARING DIVISION

- Hearings
- Order
- Settlements and Stipulations
- Specialized Hearings and Video Remote Hearings
- Appeals Office

PROCESSING

- Correspondence management
- Microfilming
- Scanning & Indexing
- Docket Prep & Print Management

INFORMATION TECHNOLOGY

- Software and Hardware related Computer Operations
- Technical infrastructure of the Commission
- CompHub Support

FISCAL SERVICES

- Collects Revenue
- Develops and Administers Agency Budget
- Procurement
- Purchasing Operations
- Security Operations
- Timekeeping and Payroll
- Facilities Management

HUMAN RESOURCE MANAGEMENT

- Personnel
- On-boarding & off-boarding of employees
- Recruitment
- Employee Benefits

EXECUTIVE OFFICE

- Provides Senior Leadership
- Commission Meetings
- Organizes Educational and Outreach Events
- Budget Advisory Committee
- Steering Committee
- Regulations
- Fair Practices
- EEO

CLAIMS MANAGEMENT

- Proof of Coverage
- Claims & Claim Related Documents
- Docketing
- Interpreter Program Office (IPO)
- Settlements & Stipulations

VOCATIONAL REHAB & MEDICAL

- Practitioner and Organization Registration
- CEUs (Continuing Education Units)
- Medical Fee Guide
- Vocational Rehabilitation Plans
- Vocational Rehabilitation Compliance
- Medical & Prescription Claims

PUBLIC SERVICES

- In-person Customer & Call Center Service Support
- Subpoenas
- Court Room Support

HEARING REPORTER

- Court Reporting
- Hearing Transcription