

## **2025 Workforce Safety & Insurance (WSI) Legislative Quick Guide (01/02/2025)**

### **HB 1021: WSI Appropriations Bill**

### **SB 2046: WSI Employer Services Bill [WSI Board Supports]**

- Establishes a one-time, \$250 premium credit for new employer accounts with a 50% ownership interest held by active members of the N.D national guard or armed forces; or veterans of the military.
- Provides WSI the ability to transmit employer related notices of decisions and administrative orders electronically.

**Fiscal impact: No significant impact to premium rate levels is anticipated.**

### **SB 2109: WSI Injury Services Bill [WSI Board Supports]**

- Amends definition of disability to reflect a loss of actual earnings vs. a loss of earnings capacity in order to qualify for disability benefits.
- Provides WSI the ability to transmit claims related forms, notices of decisions, and administrative orders electronically.
- Increases the lifetime maximum for death benefits from \$300,000 to \$400,000 and adds an escalator that increases the lifetime maximum by \$10,000 every two years.
- Increases the maximum scholarship amount payable per applicant from \$10,000 per year to \$12,500 per year.

**Fiscal impact: The provision increasing the death benefit cap from \$300,000 to \$400,000 will result in a premium rate level increase of less than 1.0%. It is anticipated that the remaining provisions of this proposed bill will not have a material impact on statewide premium rate and reserve levels.**

### **SB 2094: Retirement Presumption [WSI Board Opposes]**

**Sponsors: Sen. Mathern**

- Provides that injured workers will continue receiving wage-loss benefits past their social security presumed retirement age in lieu of the existing additional benefit payable benefit currently received post-retirement.
- Eliminates the three-year cap on disability benefits for employees injured post-retirement.

**Fiscal impact:** It is estimated that the proposed legislation will increase discounted reserve levels in excess of \$100 million and will serve to increase statewide premium rates by approximately 1.2%.

**HB 1060: Presumptive Coverage—Correctional Officers [WSI Board Neutral]**

- Extends the presumption coverage for certain conditions that exists for law enforcement and paid firefighters to correctional officers employed by the North Dakota Department of Corrections.

**Fiscal impact:** Anticipate premium rates for the 7720 rate class to increase between 3.5% and 5.0% resulting in higher workers compensation premiums for the governmental entities and others that fall within this class.