

Frequently Asked Questions about Workers' Compensation and the Benefit Fund Assessment

Q. Who pays the workers' compensation premium for personal support workers/employee providers?

A. The Oregon Home Care Commission pays the cost of the workers' compensation premium for personal support workers/employee providers.

Q. What is the benefit fund assessment (WBF), as opposed to the workers' compensation premium?

A. The benefit fund assessment is a fee that pays for return-to-work services if a personal support worker/employee provider is injured on the job. Return-to-work services assist workers with returning to work as soon as possible. If a worker cannot immediately perform their current job due to physical limitations or constraints, the worker may be returned to a transitional or light-duty job. Workers' compensation premiums finance most of the benefits received by workers if they are injured or suffer an occupational disease on the job.

Link to Workers' Benefit Fund (WBF) Assessment information sheet:

<http://www.oregon.gov/DCBS/FABS/docs/assessment.pdf?ga=t>

Q. Will there be any cost to me for workers' compensation to be purchased for my personal support worker/employee provider?

A. The Oregon Home Care Commission will pay for the workers' compensation premium on your behalf.

- The amount is based on something called the benefit fund assessment, which is 1.4 cents (0.014) per hour of service you receive per month in your ICP benefit.

Q. What if I refuse to allow workers' compensation to be purchased?

A. Your case manager will discuss other service options with you because Workers' Compensation is a requirement to participant in the Independent Choices Program.

Q. Why do I need to complete the Workers' Compensation Agreement and Consent form (SDS 0353)?

A. Each ICP participant signs this form agreeing to provide or release information necessary to process a workers' compensation claim for their personal support worker/employee provider.

Q. A personal support worker/employee provider has notified me about processing a workers' compensation claim. Where should I direct them?

A. You need to have the personal support worker/employee provider call the Workers' Compensation Coordinator with the Oregon Home Care Commission at 503-378-3099 in Salem. The Oregon Home Care Commission will process the claim and send it to SAIF. You should go ahead and document anything reported to you about the injury. This information could be helpful later if questions arise.

Q. Do I contact my Homeowner's Insurance when an injury occurs?

A. No, you would notify the Workers' Compensation Coordinator informing her that an injury has occurred. She would then notify the injured worker to inquire if a claim needs to be filed.

Q. Why does my 546ic form (Independent Choices Benefit Calculation) look different?

A. We have added the WBF amount under the FICA, FUTA and SUTA taxes amounts. The amount that is calculated is 1.4 cents (0.014) x total hours, which then gives you the total WBF you will now receive each month.

Q. What do I do with the WBF money that is now included in my ICP benefit?

A. You will just need to keep the WBF money in your ICP checking account until it needs to be paid. For questions about collection and reporting of WBF assessments, please contact Fiscal and Business Services at the Department of Consumer & Business Services at 503-378-2372.