

State of the States



For the third year in a row, the National Council on Compensation Insurance is recommending a workers' comp

premium reduction. Last week, the Florida Office of Insurance Regulation announced that if it is approved, premiums will decrease 5.4% beginning in January. This brings the total reduction in premiums to 28% since 2017. Another year of decreases lessens pressure on legislators to address workers' compensation during the 2020 session. This comes even with concerns that the 2016 Florida Supreme Court decision which removed attorneys' fee limits and limitations on duration of benefits, would cause costs to skyrocket.



A bill that would make it harder for employers to avoid providing workers' comp benefits to workers by

classifying them as independent contractors is facing a significant challenge from companies like Uber, Lyft and Door Dash. AB 5 would create a more stringent test to determine if an individual is an independent contractor and exempt from benefits, or actually an employee that is entitled to all such benefits. Uber, Lyft, and Door Dash have said if gig workers are not exempt from the new law, they will sponsor a ballot initiative in 2020 to protect the gig economy business model.



On September 1, **numerous** new laws went into effect in Texas following the legislatures 2019 session. Among

the new laws is **SB 1742**, which mandates utilization reviews be conducted by a licensed physician only and **HB 2143** which makes it easier for first responders to collect workers' comp benefits for PTSD triggered by cumulative traumatic scenes or events, rather than a single traumatic event. Other laws now in effect include a 10-day **initial** fill limit for opioids used to treat acute pain and **expansion** of cancer presumptions for firefighters.



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A Kentucky Supreme Court ruling would limit the benefits for any injured worker with a pending claim.

Last year, the legislature passed HB 2, that along with requiring

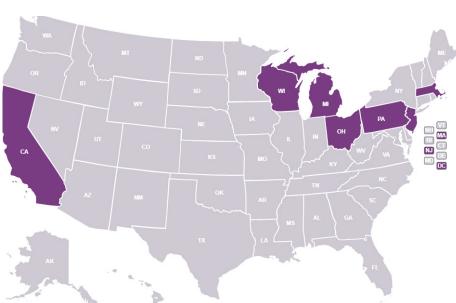
the adoption of a drug formulary, limits the duration of benefits to either age 70 or after four years. The Supreme Courts ruling found that the law is also retroactive, meaning it applies to all claims pending as of the date of passage, July 14, 2018.

Industry News

This week, a U.S. federal judge **approved** CVS Health's merger with health insurer Aetna. The merger helps CVS Health expand further into the health care space by acquiring the country's third largest insurer. The American Medical Association was one of the strongest opponents of the deal, arguing it will raise prices, lower quality, and reduce choice for patients across the country.

States in Session





Where in the U.S.A. is Danielle?

Danielle will be in St. Louis, MO the first half of next week for the Republican Governors **Association Fall Policy** Conference.



Questions, Concerns, Suggestions? Let Us

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