



DWC Quarterly Meeting

October 14, 2026 – 2 to 3:30 p.m.

Agenda

- Welcome.
- Business Process updates.
- Operations updates.
- Hearings updates.
- Compliance and Investigations updates.
- Q&A.
- Closing remarks.



Welcome remarks

Jeff Nelson, Commissioner of Workers' Compensation



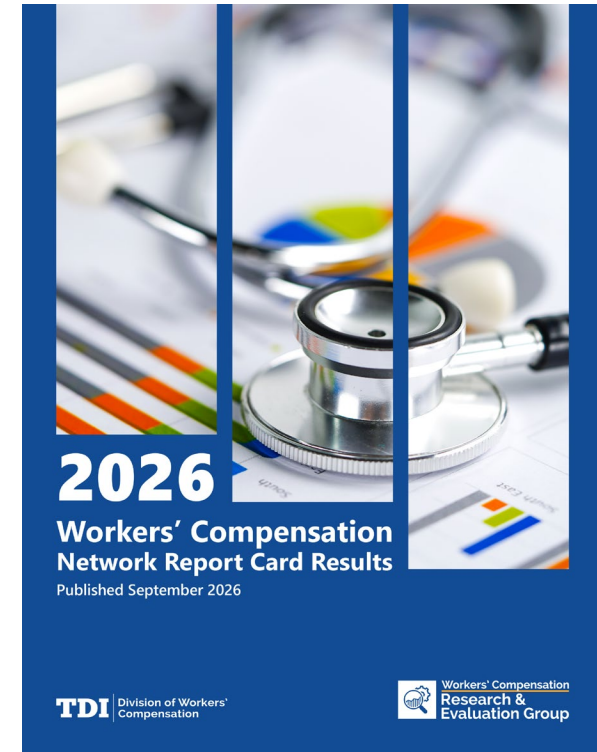
Workers' Compensation Research and Evaluation Group reports

Jamie Hinojosa, Ph.D., Technical Writer

Network Report Card

This report:

- Provides comparative data for network and non-network health care cost and utilization, including:
 - All claims, lost-time claims, and medical-only claims.
 - Professional, hospital, and pharmacy services.
 - Ten networks alongside non-network and network averages.
- Data sources:
 - DWC medical billing and payment database.
 - Network claims that insurance carriers reported through a REG data call in August 2025.
 - Injured employee survey completed by July 2026.



Key findings

Health care costs



Average cost per claim, six months post-injury

\$2,941

Network

\$3,297

Non-network

Utilization of health care



Professional:

95%

Network

91%

Non-network

Hospital:

24%

Network

29%

Non-network

Pharmacy:

25%

Network

23%

Non-network

Key findings

Satisfaction with care



63%

Network

59%

Non-network

Access to care



65%

Network

56%

Non-network

Return to work rate



90%

Network

81%

Non-network

Health Care Cost and Utilization report

An analysis of various costs and utilizations of the Texas workers' compensation system:

- Service years, 2020-2025.
- Injury years, 2020-2024.
 - All claims and lost-time claims.
 - Professional, hospital/institutional, pharmacy, and dental services.
 - Various break downs by type: bill, doctor, facility, and drug.



Key findings: number of claims



5%

Increase in number of
claims, service years

22%

Increase in number of
claims, injury years

- **Service years:** increased 5%, from 241,000 to 253,000.
- **Injury years:** increased 22%, from more than 175,000 to 214,000.

Key findings: total cost



- **Service years:** increased 4%, from \$830 million to \$864 million.
- **Injury years:** increased 29%, from \$599 million to \$775 million.

Key findings: average cost per claim



- **Service years:** the average cost per claim remained stable at \$3,400.
- **Injury years:** the average cost per claim increased 6%, from \$3,400 to \$3,620.



Business Process update

Martha Luevano, Director of Enterprise Automation Services

DD exam services reminders

**Stop faxing! Email
DDScheduler@tdi.texas.gov for
quicker service.**

- Insurance carrier or injured employee requests to withdraw a DWC Form-032 or cancel an appointment that is no longer needed.
- Designated doctors (DDs) reporting a no-show.
- DD requests for re-designation.
- Other questions.

The treating doctor and insurance carrier must send all medical records no later than three working days before the appointment.

- Any delays may result in a reschedule.
- Provide all medical documentation including any analysis of the injured employee's medical condition, functional abilities, and return-to-work opportunities.
- Provide any missing documentation requested by the DD.

Performance-based oversight (PBO)

2026 insurance carrier PBO:

- Results and high-tier certificates were sent to carriers on September 22.
- Tier ratings posted [online](#).

2027 health care provider PBO:

- [Assessment plan](#) posted on September 24.

Questions? Email PBO@tdi.texas.gov.



Enterprise Automation Services contacts



DD Exam Services

- **What we do:** Process DWC Form-032s, schedule and reschedule DD exams, and help DDs get medical records.
- **How to reach us:** DDScheduler@tdi.texas.gov



EDI support

- **What we do:** Assist all stakeholders with questions about claim EDI reporting, medical EDI reporting, and electronic medical billing standards.
- **How to reach us:** Claim EDI at txdwcedi@verisk.com and medical bill EDI at EDISupport@tdi.texas.gov



Coverage verification

- **What we do:** Answer questions about employer coverage, non-subscriber filing, and proof of coverage reporting.
- **How to reach us:** Coverage.Verification@tdi.texas.gov



Operations updates

Amy Rich, Director of Health Care Provider and Return-to-Work (RTW) Education

Santiago Calderon, Director of Designated Doctor Operations

Jennifer Self, Manager of Health Care Quality Review

Greg Arendt, Director of Medical Fee Dispute Resolution

Health care provider and RTW outreach and education update

Treating doctors, delegated advanced practice nurses, physician assistants, referral doctors, and other system participants:

New RTW fee guidelines

- Recent changes to [28 Texas Administrative Code \(TAC\) Section 137.10](#) replaced MDGuidelines with [ODG by MCG](#) for RTW guidelines.

Effective October 1, 2026

- Treating practitioners making RTW decisions for non-network claims are required to use the [ODG by MCG guidelines](#) for RTW durations.

No new subscription

- Existing subscription for [ODG by MCG](#) for non-network treatment guidelines include the RTW durations. No need to subscribe to another product. (Networks use own guidelines)

Other updates

- Current [RTW for Health Care Providers and the Work Status Report](#) video will be revised.
- [DWC Form-073](#), *Work Status Report* requirements have not changed.

DD update

Which claims do [28 TAC Section 137.10](#) changes apply to?

- All non-network claims for RTW.
- All claims with DWC-ordered exams for RTW and RTW supplemental income benefits (SIBs).

☐	E. Return to work Is the injured employee able to return to work in any capacity and what work can the injured employee perform? Provide the period to be assessed. If multiple periods, list all dates. From _____ to _____ (mm/dd/yyyy) (mm/dd/yyyy)
☐	F. Return to work (supplemental income benefits) Has the injured employee's medical condition improved enough to allow them to return to work in any capacity for the identified qualifying periods? Provide the period to be assessed. If multiple periods, list all dates. From _____ to _____ (mm/dd/yyyy) (mm/dd/yyyy)

[DWC Form-032](#), Request for a Designated Doctor Exam

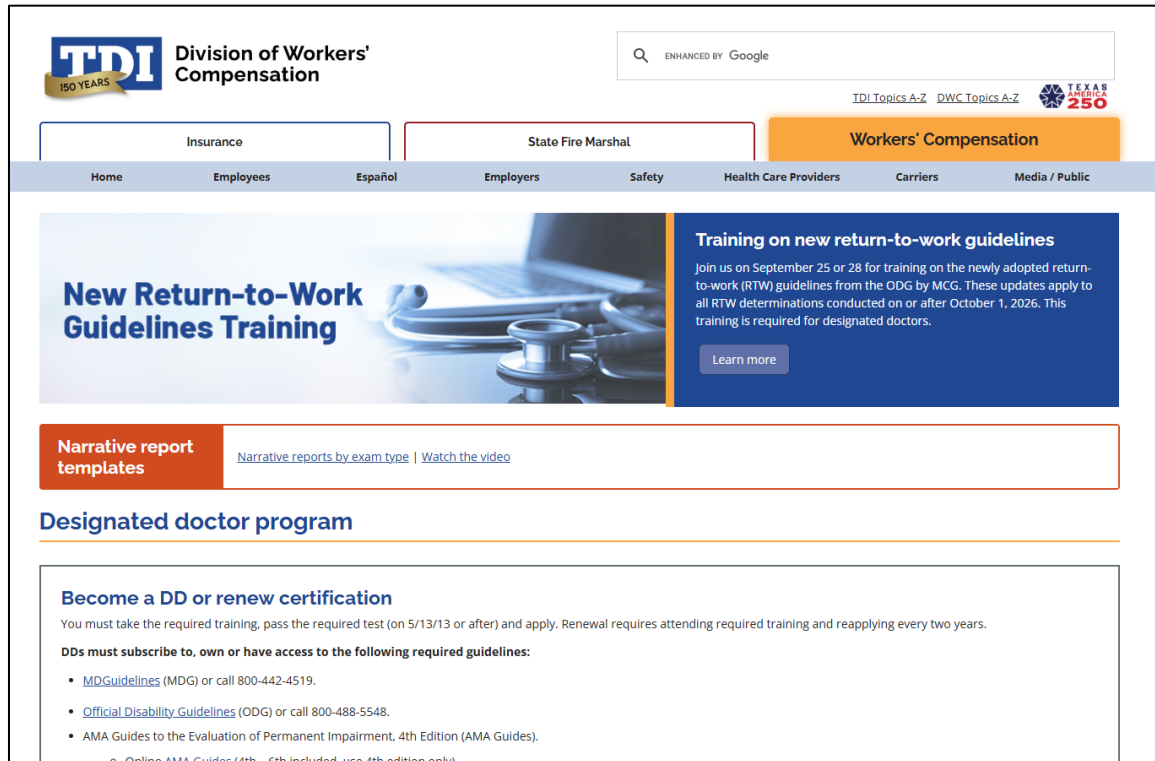
What do DDs need to do?

To fulfill their role in the Texas workers' compensation system, DDs must:

- Subscribe to the adopted treatment and RTW guidelines.
- Attend one of the Zoom training webinars or view the [recording](#) of the training.
- Complete an online [attestation form](#).

RTW resources

DD program webpage



The screenshot shows the TDI Division of Workers' Compensation website. The header includes the TDI logo, a search bar, and navigation links for Insurance, State Fire Marshal, and Workers' Compensation. The Workers' Compensation section is highlighted. Below the header, there is a navigation bar with links for Home, Employees, Español, Employers, Safety, Health Care Providers, Carriers, and Media / Public. The main content area features a large banner for "New Return-to-Work Guidelines Training" with a stethoscope image. To the right of the banner, there is a section titled "Training on new return-to-work guidelines" with a "Learn more" button. Below the banner, there is a section for "Narrative report templates" with links for "Narrative reports by exam type" and "Watch the video". At the bottom, there is a section titled "Designated doctor program" with a sub-section "Become a DD or renew certification" containing detailed instructions and a list of required guidelines.

TDI 150 YEARS Division of Workers' Compensation

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TDI Topics A-Z DWC Topics A-Z TEXAS 250

Insurance State Fire Marshal Workers' Compensation

Home Employees Español Employers Safety Health Care Providers Carriers Media / Public

New Return-to-Work Guidelines Training

Training on new return-to-work guidelines

Join us on September 25 or 28 for training on the newly adopted return-to-work (RTW) guidelines from the ODG by MCG. These updates apply to all RTW determinations conducted on or after October 1, 2026. This training is required for designated doctors.

[Learn more](#)

Narrative report templates

[Narrative reports by exam type](#) | [Watch the video](#)

Designated doctor program

Become a DD or renew certification

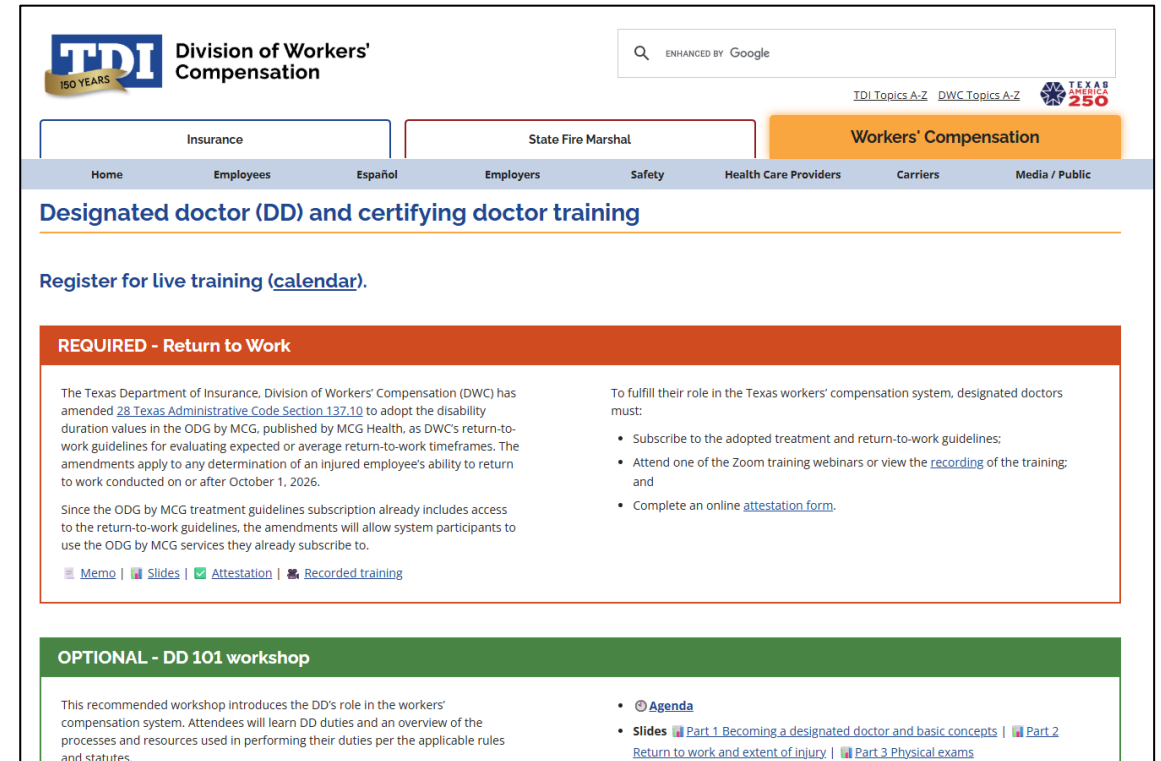
You must take the required training, pass the required test (on 5/13/13 or after) and apply. Renewal requires attending required training and reapplying every two years.

DDs must subscribe to, own or have access to the following required guidelines:

- [MDGuidelines](#) (MDG) or call 800-442-4519.
- [Official Disability Guidelines](#) (ODG) or call 800-488-5548.
- AMA Guides to the Evaluation of Permanent Impairment, 4th Edition (AMA Guides).
e. Online AMA Guides (4th – 6th included, use 4th edition only).



DD training webpage



The screenshot shows the TDI Division of Workers' Compensation website. The header includes the TDI logo, a search bar, and navigation links for Insurance, State Fire Marshal, and Workers' Compensation. The Workers' Compensation section is highlighted. Below the header, there is a navigation bar with links for Home, Employees, Español, Employers, Safety, Health Care Providers, Carriers, and Media / Public. The main content area features a large banner for "Designated doctor (DD) and certifying doctor training". Below the banner, there is a section titled "Register for live training (calendar)". At the bottom, there is a section titled "REQUIRED - Return to Work" with detailed instructions and a list of required guidelines. Below this, there is a section titled "OPTIONAL - DD 101 workshop" with detailed instructions and a list of required guidelines.

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TDI Topics A-Z DWC Topics A-Z TEXAS 250

Insurance State Fire Marshal Workers' Compensation

Home Employees Español Employers Safety Health Care Providers Carriers Media / Public

Designated doctor (DD) and certifying doctor training

Register for live training ([calendar](#)).

REQUIRED - Return to Work

The Texas Department of Insurance, Division of Workers' Compensation (DWC) has amended [28 Texas Administrative Code Section 137.10](#) to adopt the disability duration values in the ODG by MCG, published by MCG Health, as DWC's return-to-work guidelines for evaluating expected or average return-to-work timeframes. The amendments apply to any determination of an injured employee's ability to return to work conducted on or after October 1, 2026.

Since the ODG by MCG treatment guidelines subscription already includes access to the return-to-work guidelines, the amendments will allow system participants to use the ODG by MCG services they already subscribe to.

[Memo](#) | [Slides](#) | [Attestation](#) | [Recorded training](#)

To fulfill their role in the Texas workers' compensation system, designated doctors must:

- Subscribe to the adopted treatment and return-to-work guidelines;
- Attend one of the Zoom training webinars or view the [recording](#) of the training; and
- Complete an online [attestation form](#).

OPTIONAL - DD 101 workshop

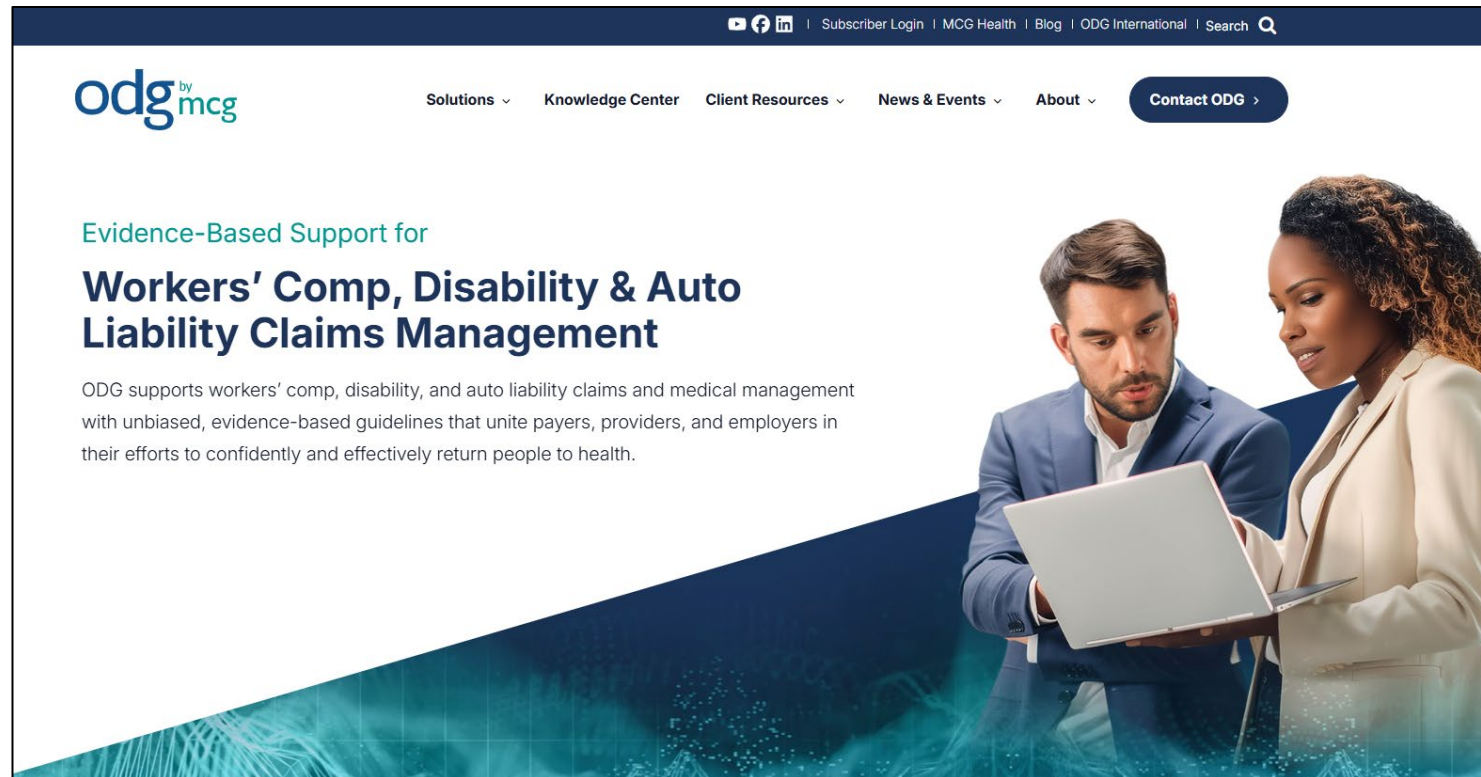
This recommended workshop introduces the DD's role in the workers' compensation system. Attendees will learn DD duties and an overview of the processes and resources used in performing their duties per the applicable rules and statutes.

- [Agenda](#)
- [Slides](#) | [Part 1 Becoming a designated doctor and basic concepts](#) | [Part 2 Return to work and extent of injury](#) | [Part 3 Physical exams](#)



ODG by MCG website

ODG by MCG website



Upcoming DD trainings

October

- [10/19](#): DD case-based webinar module 5.
- [10/21](#): DD case-based webinar module 6.
- [10/23](#): DD 101 workshop (Austin).

November

- [11/6-11/7](#): DD and certifying doctor required certification training.
- [11/13](#): DD extent of injury webinar.

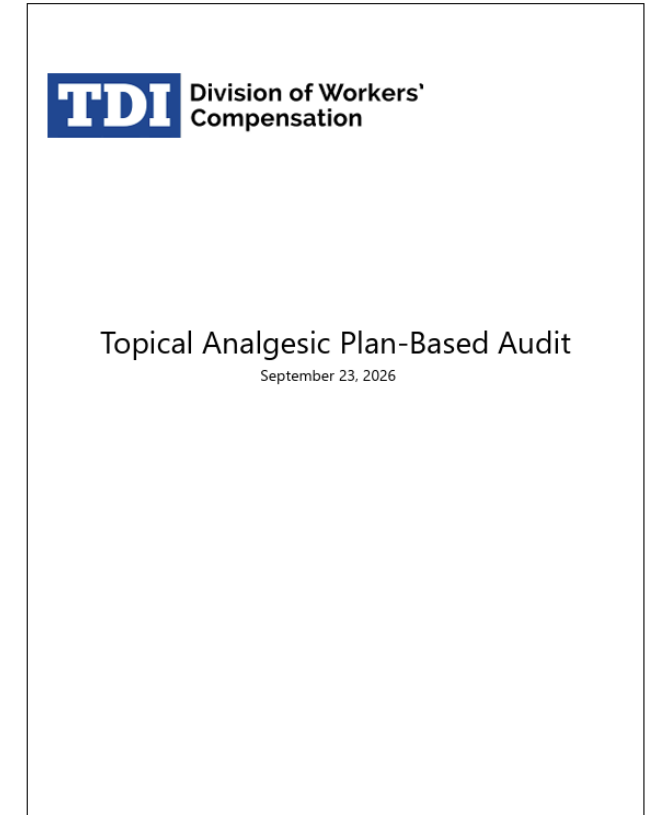
Go to calendar:



Topical Analgesics Plan-Based Audit

The [Office of the Medical Advisor](#) initiated Topical Analgesics Plan-Based Audit:

- Focused on prescribed topical analgesics.
- Evaluate medical necessity and appropriateness based on diagnosis and ODG treatment guidelines.
- Evaluate if there was therapeutic benefit to the injured employee and supportive documentation.
- [Medical Quality Review Panel](#) members will review and opine on medical necessity.



AMA Guides transition webpage

**Division of Workers' Compensation**

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TDI Topics A-ZDWC Topics A-Z

InsuranceState Fire MarshalWorkers' Compensation

HomeEmployeesEspañolEmployersSafetyHealth Care ProvidersCarriersMedia / Public

Home > Workers' Compensation > Health care provider training and resources > Transition to the AMA Guides 6th Edition, 2025 version

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Transition to the AMA Guides 6th Edition, 2025 version

DWC plans to transition to the American Medical Association "Guides to Evaluation of Permanent Impairment" (AMA Guides) 6th edition (2025). Moving to this edition will help DWC administer the workers' compensation system more effectively.

For over 20 years, DWC has been using the AMA Guides 4th edition, published in 1993 (1st, 2nd, 3rd, or 4th printing, including corrections and changes as issued by the AMA prior to May 16, 2000). Transitioning to the 6th edition (2025) allows system participants to use modern medical standards and clearer methodologies, improving ease-of-use, precision, and reliability among evaluating doctors for critical exams.

Doctors use the AMA Guides to assign impairment ratings to injured employees in workers' compensation claims. These ratings help set the duration of income benefits an injured employee may receive.

In April 2026, the Workers' Compensation Research and Evaluation Group (REG) released the [AMA Guides Study](#), developed under the Office of the Medical Advisor's [Medical Quality Review, 2024 Audit Plan](#). The study compared impairment ratings calculated using the AMA Guides 4th edition and the AMA Guides 6th edition (2024). REG noted that the AMA Guides were updated again in December 2025 and that those updates did not change impairment ratings. As a result, DWC plans to transition to the AMA Guides 6th edition (2025), as it is the most current edition.

DWC references

- [Labor Code Chapter 408.124](#)
- [28 Texas Administrative Code Section 130.1](#)
- [Medical Quality Review, 2024 Audit Plan](#)
- [Medical Quality Review, 2025 Audit Plan](#)

External references

- [AMA Guides Digital](#)
- [ODG by MCG](#)



Online medical fee dispute resolution (MFDR)

- Easy step-by-step process.
- Online document submission available to all parties.
- Immediate assignment of tracking number.
- Review status of all disputes.
- Faster processing time.
- Electronic delivery of correspondence.



COMING
SOON!

MFDR online portal: upload documents

MFDR Request - Upload Documents

🔍 Fee Dispute Example

► **INSTRUCTIONS**

Notice: Please submit one medical fee dispute and its supporting documentation at a time.

Injured Employee John Smith
Date of Injury 01/01/2026

Items marked with an asterisk (*) are required.

Document Type	Details	Selected Files	Action
► Position Statement	Position statement in accordance with 28 TAC Section 133.307(c)(2)(N). *	0	Select Files...
► Medical Bills	Copies of all medical bills related to this dispute, including all reconsideration requests, as submitted to the insurance carrier. *	0	Select Files...
► Explanation of Benefits	Copies of all explanations of benefits (EOBs) related to this dispute. Ensure that the submitted EOBs include the denial reasons. If no EOBs were received, provide proof that you requested them from the insurance carrier. *	0	Select Files...
► Medical Records	Medical records related to the disputed dates of service.	0	Select Files...
► Optional Documents	Optional supporting documents. You may file other supporting documentation related to the disputed dates of service, such as: - Findings from prior hearings (benefit review, contested case hearings, etc.). - Proof of timely submission if the dispute involves timely filing. - Justification for fair and reasonable payment if the dispute involves health care services with no established reimbursement rate. - For pharmacy processing agents, a signed and dated copy of an agreement between you and the pharmacy showing covered dates of service and assignment rights (proprietary information may be redacted).	0	Select Files...

◀ Back

Continue ▶

✖ Cancel

▼ **Uploaded Documents (File Count: 0, Total File Size: 0 KB)**

No documents uploaded.

MFDR online portal: add disputed services

MFDR Request - Add Disputed Services

Fee Dispute Example

To add Disputed Services, enter data in **Add/Edit Dispute** section and click the **Save** button. To change information about a **Disputed Service** listed, select its **Edit** button. To delete a **Disputed Service**, select its **Delete** button.

Notice: Please submit one medical fee dispute and its supporting documentation at a time.

Injured Employee John Smith
Date of Injury 01/01/2026

Items marked with an asterisk (*) are required.

Add/Edit Fee Dispute

Dates of Service in Dispute		Treatment or Service Codes in Dispute *	Amount Billed *	Amount Paid *	Amount in Dispute *	
From Date *	To Date *					
05/08/2026	05/08/2026	97110	150.00	0.00	150.00	Save

Table of Disputed Services

4 items found, displaying all items.

From Date	To Date	Treatment or Service Codes	Amount Billed	Amount Paid	Amount in Dispute	Edit	Delete
05/01/2026	05/01/2026	97010	\$20.00	\$0.00	\$5.00	Edit	Delete
05/01/2026	05/01/2026	97140	\$100.00	\$0.00	\$100.00	Edit	Delete
05/01/2026	05/01/2026	97112 GP	\$200.00	\$125.00	\$50.00	Edit	Delete
05/01/2026	05/01/2026	97110 GP	\$150.00	\$75.00	\$75.00	Edit	Delete

Grand Total

Amount Billed	\$470.00	Amount Paid	\$200.00	Amount in Dispute	\$230.00
----------------------	----------	--------------------	----------	--------------------------	----------

Back

Continue

Cancel

MFDR online portal: request received

MFDR Request - Received

Fee Dispute Example

Note: Please click on the **Return to Profile** button to leave this page. Using your browser's back button will clear your entries and cause data errors.

The Division of Workers' Compensation (DWC) has received your request for medical fee dispute resolution. Save tracking number **M4-27-2612-00** and use it in all communications with DWC about this request. You may submit questions and any further communication about this request to MDRInquiry@tdi.texas.gov.

[↩ Return to Profile](#)

[Print Acknowledgement](#)

MFDR online portal: request summary

Medical Fee Dispute Resolution Request Summary

To filter the MFDR request summary list, enter your criteria below and click **Search**. To remove filter and view all items, click **Show All**. To view case details click on MFDR Tracking number in the list.

Minimum required is M4-NN (N=Number, - is optional)

MFDR Tracking Number

Respondent Name

Requester Name

Status

Response Pending ☐

Show All

Search

Items 1 - 10 of 137

							1, 2, 3, 4, 5, 6, 7, 8, 9, 10 [Next Last]
MFDR Tracking Number	Requester Name	Respondent Name	Date Carrier Notified	Status	Response Pending	Action	Age
M4-27-2604-01	Test Hcp	National Casualty Co	10/01/2026	Active		Upload Documents	1
M4-27-2358-01	METHODIST HEALTH SYSTEM	Accident Fund Insurance Co Of America	09/17/2026	Active	Yes	Upload Documents	15
M4-27-2357-01	METHODIST HEALTH SYSTEM	Accident Fund Insurance Co Of America	09/17/2026	Active	Yes	Upload Documents	15
M4-27-2315-01	METHODIST HEALTH SYSTEM	Accident Fund Insurance Co Of America	09/14/2026	Active	Yes	Upload Documents	18
M4-27-2267-01	Test Hcp	United Wisconsin Insurance Co	09/11/2026	Active		Upload Documents	21
M4-27-2263-01	METHODIST HEALTH SYSTEM	Accident Fund Insurance Co Of America	09/11/2026	Active		Upload Documents	21
M4-27-2249-01	Test Hcp	Accident Fund Insurance Co Of America	09/11/2026	Active		Upload Documents	21
M4-27-2248-01	Test Hcp	United Wisconsin Insurance Co	09/11/2026	Active		Upload Documents	21
M4-27-2247-01	Test Hcp	Accident Fund Insurance Co Of America	09/11/2026	Active		Upload Documents	21
M4-27-2241-01	Test Hcp	Accident Fund Insurance Co Of America	09/11/2026	Active	Yes	Upload Documents	21

1, 2, 3, 4, 5, 6, 7, 8, 9, 10 [Next | Last]

MFDR online portal: upload insurance carrier documents

MFDR Request Upload Documents

 Carrier Test

TXCOMP accepts the following file formats: Portable Document Format (.pdf) and Tagged Image Format (.tif and .tiff). (Notes: All file names must be unique. Compressed or "zipped" files are not accepted, the combined maximum file size is **200MB** and maximum file name is **100** characters.)

PLEASE PROVIDE INSURANCE CARRIER RESPONSE DOCUMENTS

Select files for MFDR Tracking Number: M4-27-2358-01

Document Type	Details	Selected Files	Action
► Response Documents	Insurance carrier's response to the medical fee dispute.	0	Select Files...

Submit

Cancel

MFDR Request Upload Documents - Status

No documents uploaded.

Accessibility

Disclaimer

Privacy

DWC

Texas Online



Hearings updates

Gerri Thomas, Chief Administrative Law Judge

Hearings: overview



Performance

93,000+ proceedings statewide
(FY 2021 – FY 2026)



BRO-I

Earlier case assistance and
multiple certifications



Virtual hearings

Expanded access through
virtual hearings



Remote interpreters

Zoom interpreters for
certain in-person hearings



Rocket docket

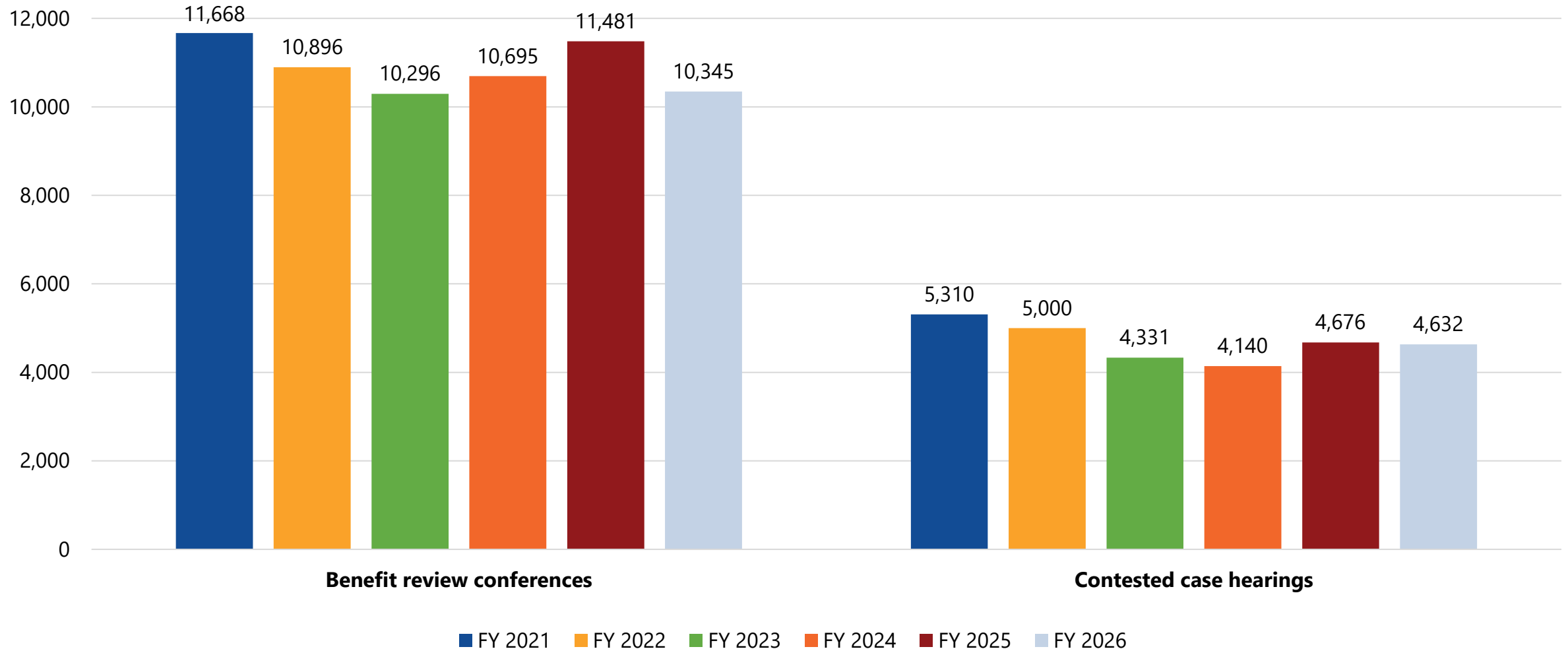
Faster resets for
continued cases



Brown Bag Series

Statewide outreach
and education

Hearings: volume



Hearings: performance

Strong statewide dispute-resolution volume

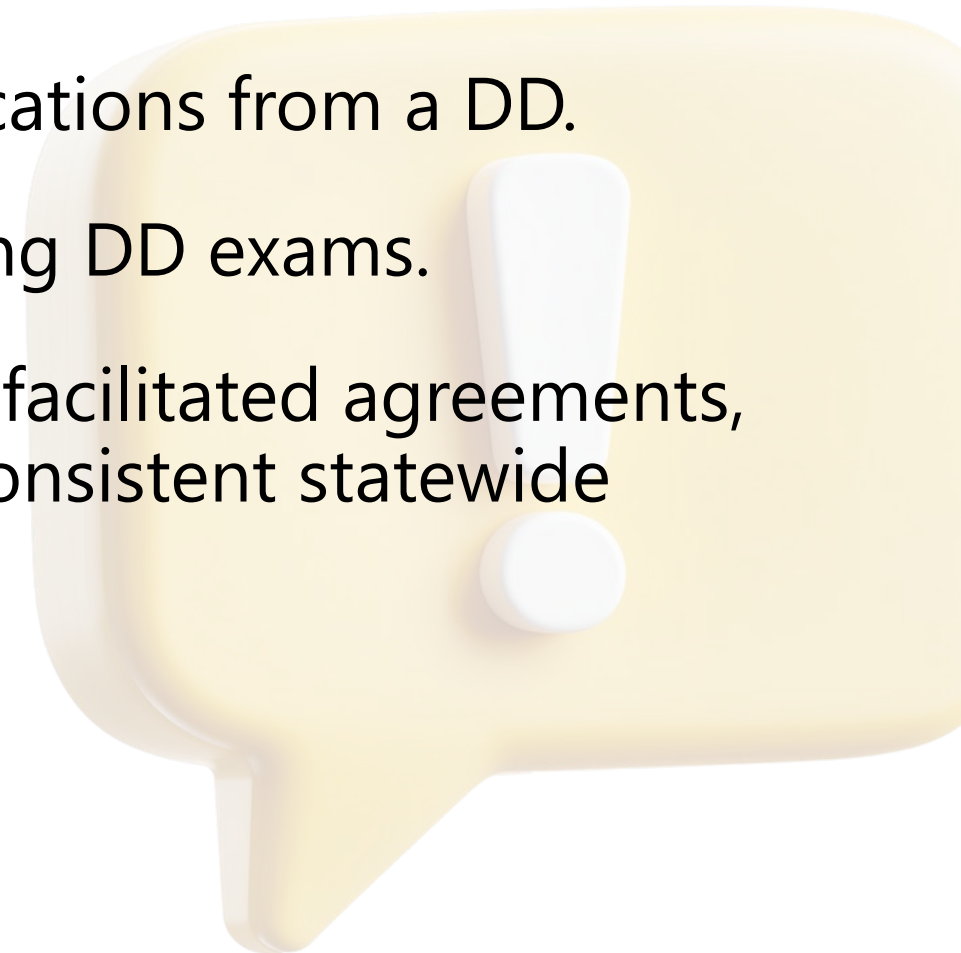
- More than 93,000 benefit review conferences and contested case hearings conducted statewide from FY 2021 through FY 2026.
- Hearings remains focused on timely dispute resolution, consistent processes, and effective use of statewide resources.



Hearings: BRO-I

Earlier, targeted case-management assistance

- Identified disputes requiring multiple certifications from a DD.
- Assisted judges with managed cases requiring DD exams.
- Supported obtaining multiple certifications, facilitated agreements, improved case readiness, and promoted a consistent statewide approach.



Hearings: virtual contested case hearings (CCHs)

Expanded access to dispute resolution

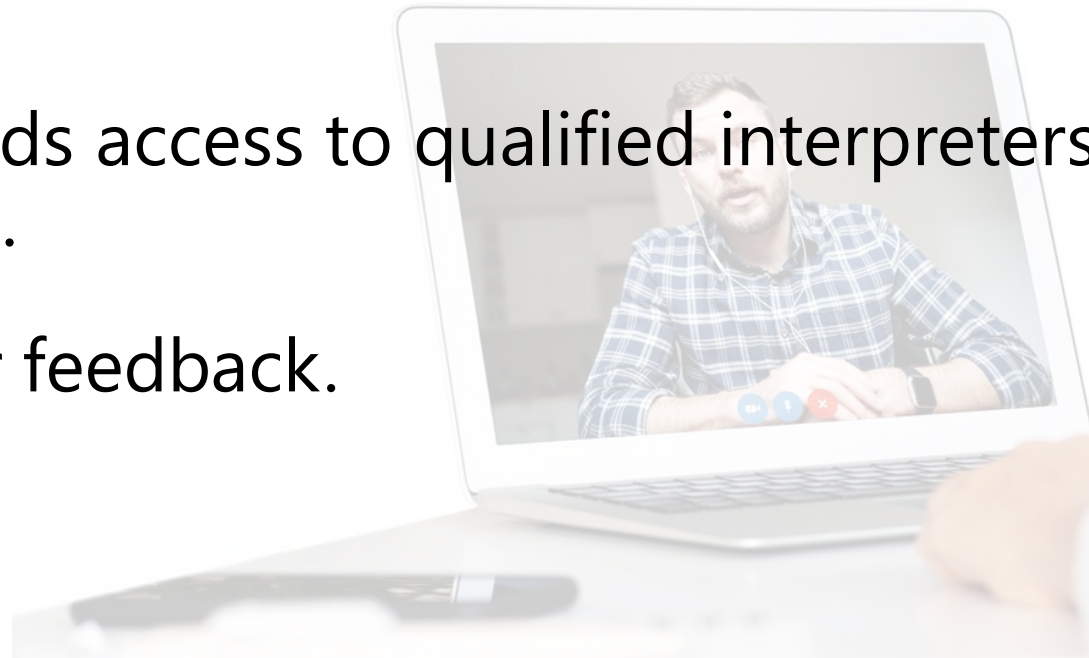
- Continued offering virtual CCHs as an alternative to appearing in person.
- Use of the virtual option increased during FY 2026.
- Virtual hearings give parties another way to participate in the dispute resolution process.



Hearings: remote interpreter services

Qualified interpreters can participate by Zoom

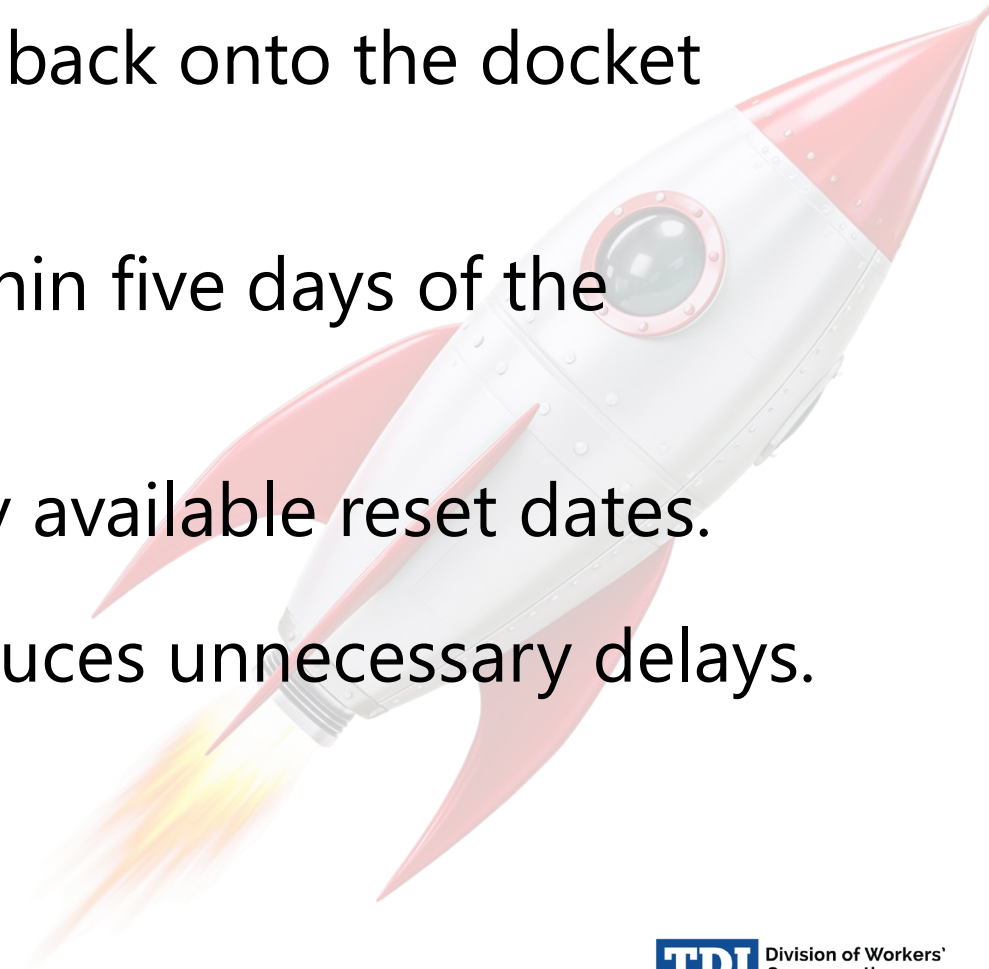
- Launched remote interpreter services for certain in-person CCHs in Dallas, Fort Worth, Houston East, Houston West, Weslaco, and El Paso.
- Dedicated equipment supports interpreter participation from remote locations.
- The service expands access to qualified interpreters while the hearing remains in person.
- We welcome your feedback.



Hearings: rocket docket

Faster resets for continued cases

- Designed to move eligible continued cases back onto the docket quickly.
- Focuses on continuance requests made within five days of the scheduled hearing.
- Docketing works with the parties to identify available reset dates.
- Promotes timely dispute resolution and reduces unnecessary delays.



Hearings: Brown Bag Series

A first-hand look at improvements in dispute resolution, updates on Hearings' operations, and open dialogue about how we can better serve our system.

Dates:

- [October 15](#) – El Paso.
- [October 21](#) – Dallas.
- [October 22](#) – Fort Worth.
- [October 28](#) – San Antonio.
- [October 29](#) – Houston East.
- [October 30](#) – Zoom.





Compliance and Investigations updates

Dan LaBruyere, Deputy Commissioner of Compliance and
Investigations

FY 2026: complaints

2,283 complaints received (2,043 in FY 2025)

- 25 attendance
- 759 communications
- 754 indemnity benefit delivery
- 421 medical benefit delivery
- 258 other
- 66 quality of care

2,214 complaints closed (1,909 in FY 2025)

- 567 confirmed
- 496 education letter (low risk)
- 1,151 not confirmed

Based on complaint data as of 08/31/2026.

FY 2026: complaints received by respondent type

Type of complaint	Injured employee	Insurance carrier	Health care provider	Employer	Attorney	Other
Attendance	13	1	10	0	1	0
Communications	1	292	318	130	18	0
Indemnity benefits	0	735	6	9	3	0
Medical benefits	0	296	126	0	0	0
Quality of care	N/A	0	66	N/A	N/A	0
Other	0	132	22	87	4	13

Based on complaint data as of 08/31/2026.

FY 2026: compliance audits

Death benefits/lifetime income benefits (LIBs)

20 completed

Initial payment of temporary income benefits (TIBs)

23 completed

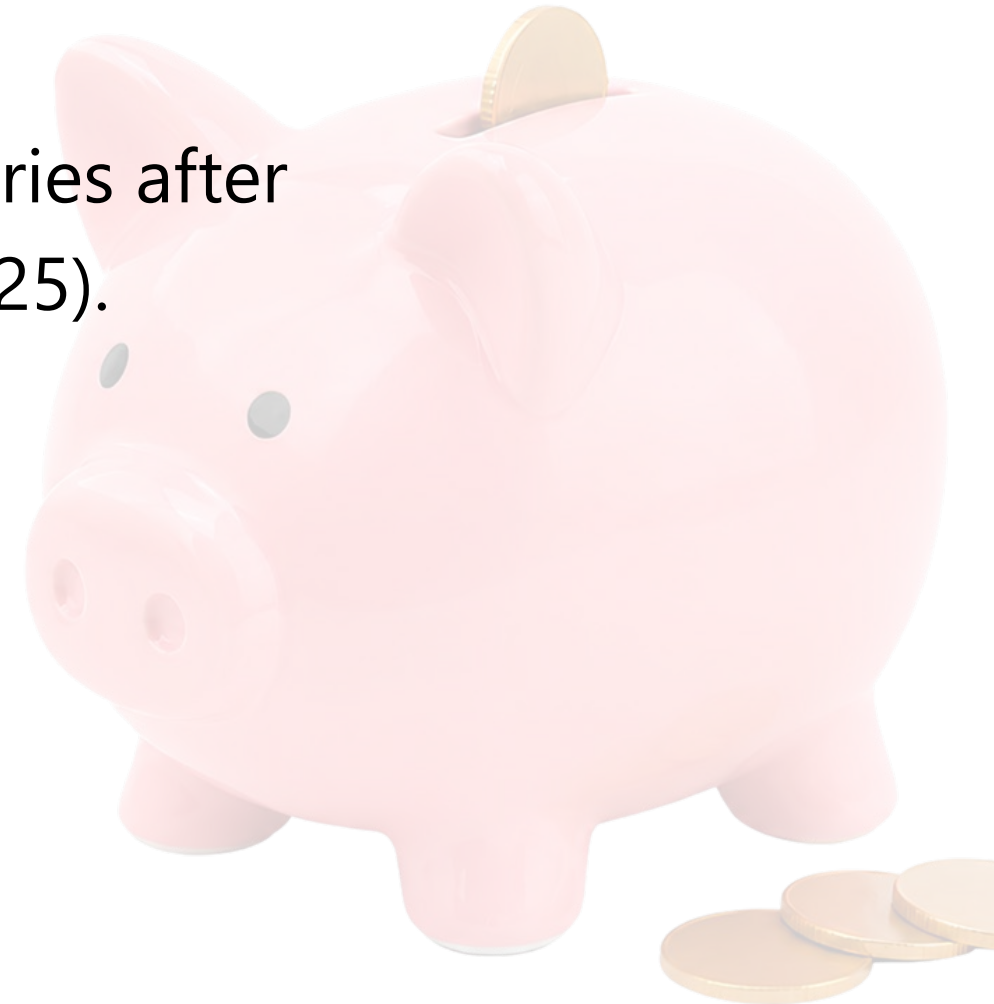
Medical bill processing

17 completed

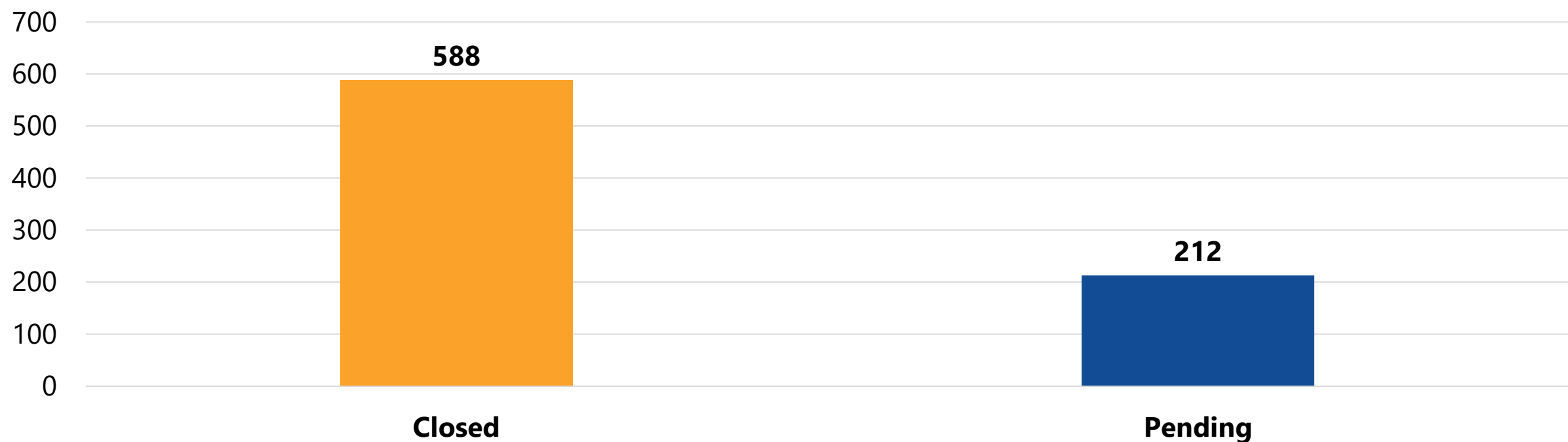
Based on complaint data as of 08/31/2026.

FY 2026: money returned to system participants

- \$1.7 million (\$2.5 million in FY 2025).
- \$431,000 to injured employees or beneficiaries after LIB/death benefit audits (\$316,000 in FY 2025).



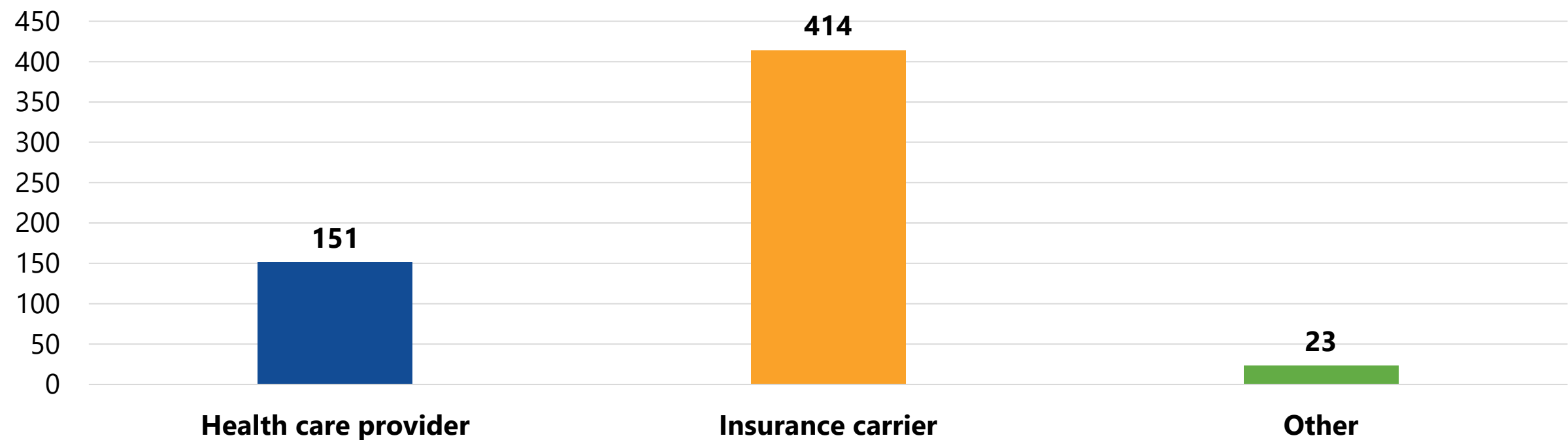
FY 2026: enforcement case status



2026	Closed cases	Pending cases
Cases	588	212

Based on complaint data as of 08/31/2026.

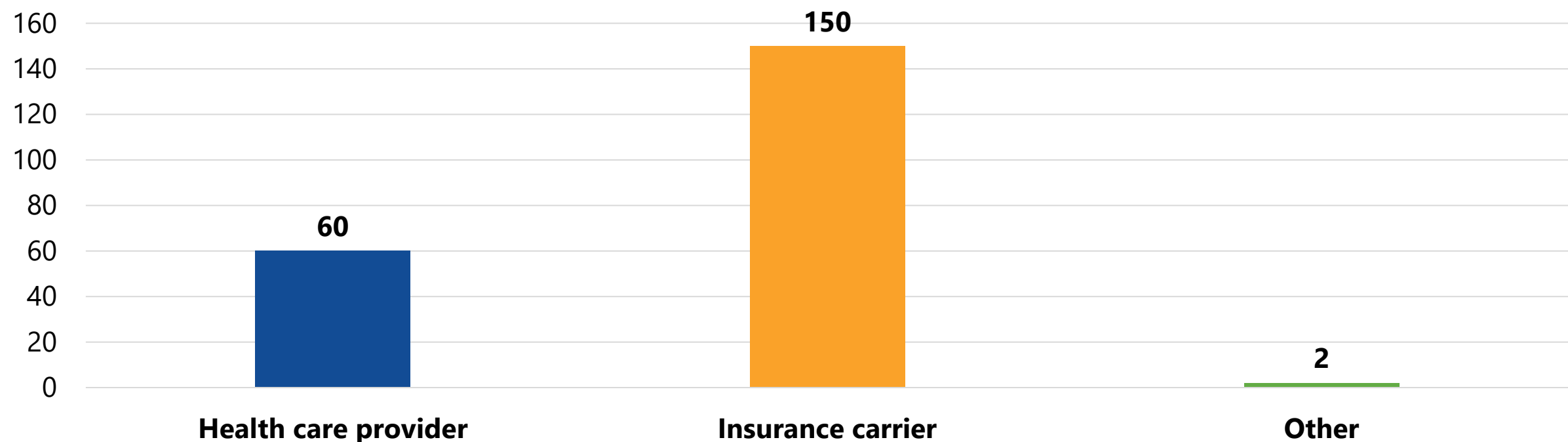
FY 2026: cases closed by subject type



2026	Health care provider	Insurance carrier	Other
Cases	151	414	23

Based on complaint data as of 08/31/2026.

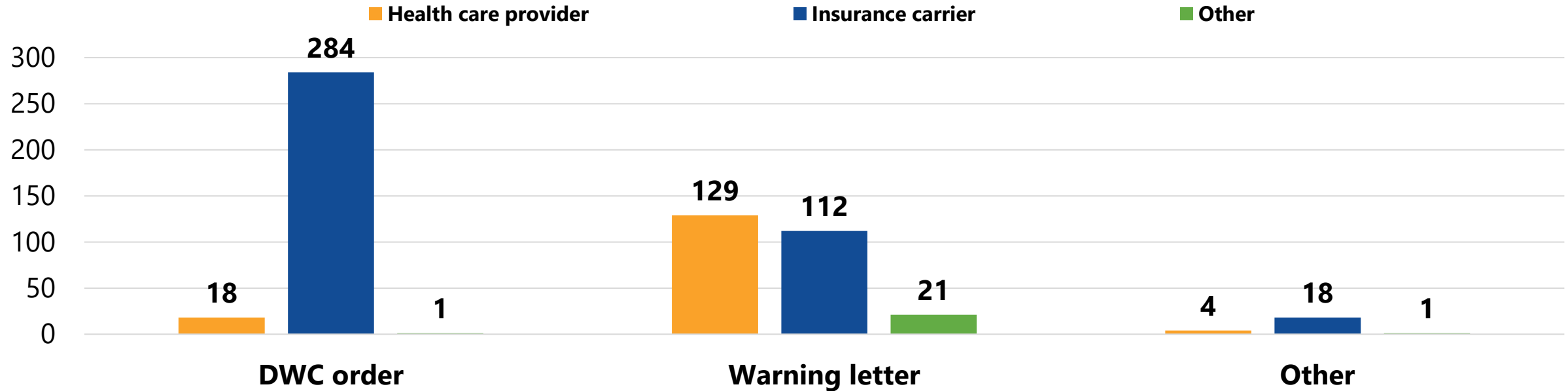
FY 2026: cases pending by subject type



2026	Health care provider	Insurance carrier	Other
Cases	60	150	2

Based on complaint data as of 08/31/2026.

FY 2026: cases closed by disposition type



2026	Health care provider	Insurance carrier	Other
DWC order	18	284	1
Warning letter	129	112	21
Other	4	18	1

Based on complaint data as of 08/31/2026.

FY 2026: top 10 violations

	Cases	Main violation	Subject
1	73	Failure to file timely DD reports	Health care provider/DD
2	52	Failure to pay or dispute a medical bill within 45 days	Insurance carrier
3	48	Failure to timely or accurate pay accrued TIBs	Insurance carrier
4	44	Failure to timely initiate or dispute TIBs	Insurance carrier
5	39	Balance billing/pursuing a private claim against an injured employee	Health care provider
6	36	Failure to pay accrued income benefits after a DD report	Insurance carrier
7	25	Failure to pay attorney's fees	Insurance carrier
8	23	Failure to pay interest on late-paid medical bills	Insurance carrier
9	20	Failure to timely deliver an injured employee's medical records to DD	Insurance carrier
10	17	Failure to timely initiate or dispute impairment income benefits	Insurance carrier

Top 10 violators

- Accounted for **50.48%** of total penalties in FY 2025.
- Accounted for **48.33%** of total penalties in FY 2026.

Death benefit violations

FY	Type of action	Action total	Assessed amount
FY 2025	Consent order	26	\$938,0000
	Warning letter	8	
	FY 2025 total actions	34	
FY 2026	Consent order	8	\$109,000
	Warning letter	2	
	FY 2026 total actions	10	

- Death benefits accounted for **44%** of total penalties in FY 2025.
- Death benefits accounted for **9%** of total penalties in FY 2026.

Enforcement orders

Disciplinary orders webpage

**Division of Workers' Compensation**

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Disciplinary orders

To search orders from 2020 to present: Use the search box at the top of this page. To narrow your results, include the word "order." You also can click on the "Disciplinary orders" tab on the search results page.

[Workers' compensation disciplinary orders prior to 2019](#)

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Order Number	Date Issued	Subject
202610050	7/29/2026	Harford Lloyd's Insurance Company
202610049	7/29/2026	Space Exploration Technologies Corporation
202610048	7/29/2026	Manufacturers Alliance Insurance Company
202610044	7/29/2026	Accident Fund National Insurance Company
202610043	7/29/2026	Nutmeg Insurance Company
202610036	7/20/2026	Old Republic Insurance Company
202610035	7/17/2026	Wellfleet Insurance Company
202610034	7/17/2026	Old Republic Insurance Company
202610033	7/17/2026	Joyce M. Lyon M.D.
202610029	7/13/2026	Manufacturers Alliance Insurance Company
202610027	7/13/2026	National Union Fire Insurance Company of Pittsburgh PA



FY 2026: fraud and prosecution

1,782 fraud referrals received

Up from 1,629 in FY 2025

69 fraud cases open

Up from 49 in FY 2025

84 fraud cases closed

Up from 43 in FY 2025

7 cases referred for prosecution

Based on data received as of 08/31/2026.

FY 2026: fraud and prosecution

5 successful prosecutions (4 in FY 2025)

3 employer

1 beneficiary

1 claimant

\$1.6 million restitution recovered

Based on data received as of 08/31/2026.

FY 2027 death benefit audits

Reminder:

- No penalty if you self report and correct noncompliance **before** notice goes out.
- Audit notice will go out late October 2026.
- No immunity from complaints, but mitigation if you self report.
- All death benefit payments initiated in January 2025-present will be audited.
- High PBO will still be exempt from audit.



Q&A



Closing remarks

Jeff Nelson, Commissioner of Workers' Compensation