

**TEMPORARY DISABILITY INSURANCE WORKLOAD IN 2015**

**SUMMARY REPORT**

New Jersey Department of Labor and  
Workforce Development  
Office of Research and Information  
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## **HIGHLIGHTS**

### **TEMPORARY DISABILITY INSURANCE WORKLOAD IN 2015**

- Most measures of disability claims volume declined from 2014 to 2015 by two to three percent and were down by seven to nine percent compared with 2011 and by more than 20 percent compared with 2006.
- Claims processing times increased for the fifth consecutive year in 2015 and the number of claims received with insufficient information remained high, causing the 14-day and 28-day time lapse performance measures to fall short of the disability insurance goals for processing initial determinations.
- The average weekly benefit amount rose by two percent in 2015 to \$445. Gross benefit payments decreased for the second consecutive year, edging down by nearly one percent to \$419.6 million.
- The average duration for cases completed in 2015 was 71 days, about the same as during the previous 14 years (the years for which data on completed cases are available). The average benefits paid for cases completed in 2015 rose by about two percent during the year to \$4,475.
- Claims for benefits due to disabilities resulting from pregnancy and complications of childbirth continued to be the largest single category for both new eligible claims and completed cases, comprising about one-fourth of each group, similar to the percentages since 2001 when morbidity data for eligible claims and completed cases became available.
- About 54 percent of ineligible claim denials were attributed, wholly or in part, to coverage under other programs, including Disability During Unemployment, Workers' Compensation and coverage by a private plan. Prior to 2011, coverage under other programs had accounted for at least 60 percent of denials in each year since 1989 (when data became available).
- The largest single group of claimants was again females under age 45, which includes most women of childbearing age. This category accounted for over 40 percent of eligible and ineligible claimants in 2015. However, the overall percentage of claimants under age 45 has been steadily declining over the past 25 years as older workers comprise a larger proportion of the labor force.

## **TEMPORARY DISABILITY INSURANCE PROGRAM - 2015**

This report provides a summary of workload activity and other data during 2015 for the State Plan for Temporary Disability Insurance (TDI), with comparative information from prior years. While this analysis is primarily concerned with data movements during the past five years, any significant longer term trends are also noted. The data are derived from New Jersey's Disability Automated Benefits System (DABS), which was developed in 1989.

Tables 1, 2 and 4 provide data from 2011 through 2015 on workload activity, time lapse statistics and reasons for denial of disability claims. Information on the age and sex of eligible and ineligible claimants for 2015 can be found in Table 3. Morbidity data for eligible claims and completed cases in 2014 and 2015 are contained in Tables 5, 6 and 6A. A list of definitions for key workload items is included on page 9 of this report.

### **Background**

Since its enactment in 1948, the New Jersey Temporary Disability Benefits Law has provided benefits to workers affected by non-work related injuries or illnesses. All employers, except local government, for which coverage is optional, are subject to the provisions of this law when their quarterly payrolls are at least \$1,000. Employers may choose the State's insurance plan or obtain private coverage equal to or better than the State Plan.

In 2015, the number of State Plan employers fell, decreasing from 218,593 in 2014 to 217,018 in 2015. In addition, approximately 800 employers were covered by a combination of state and private plans. State Plan covered employment rose by 1.4 percent in 2015, averaging 2,651,326 in 2015 and 2,615,435 in 2014.<sup>1</sup>

### **Summary of 2015 Workload**

Most measures of disability claims volume declined in 2015, continuing the downward trend of recent years (see Table 1). Total original determinations, total eligible claims, first payments and weeks compensated each declined over the year by two to three percent. These same workload measures were down by seven to nine percent compared with levels in 2011 and by more than 20 percent compared with 2006.

Gross benefit payments edged down in 2015 by about one percent and were down by about two percent compared with 2011. The average weekly benefit amount increased by two percent in 2015, and was up by six percent compared with 2011. Benefit measures, such as the average weekly benefit amount and gross benefit payments, generally increase each year, driven by annual increases in wages and the maximum weekly benefit rate. However, declining claims and weeks compensated offset wage increases from 2008 through 2011 and again in 2014 and 2015 causing gross benefits to decline during those years. The maximum weekly benefit rate

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<sup>1</sup> Actual data for State Plan covered employment and employers became available again beginning with the third quarter of 2011 due to the development of a new reporting methodology.

rose by nearly two percent in 2015 to \$604 and was up eight percent compared with 2011. A more detailed discussion of the individual workload measures follows below.

### **Original Determinations**

During 2015, the number of total original determinations decreased by 3.3 percent to 108,396, following a decline in 2014 of 3.4 percent. Total original determinations have trended down over the past 10 years and were 8.9 percent below the level recorded in 2011 and 21.1 percent below the level in 2006. Eligible original determinations edged down over the year by 0.1 percent, while ineligible original determinations declined by 14.4 percent. The percent of original determinations found to be eligible rose from 77.4 percent in 2014 to 80.0 percent in 2015.

Eligible determinations as a proportion of total determinations have generally been trending down after reaching a peak of 83.5 percent in 2005. Eligible determinations had risen as a proportion of total determinations from an average of 78.9 percent prior to 2001 to a range of 81.9 to 83.5 percent during the 2001 to 2005 period. One factor in the increase appears to have been the implementation of new eligibility criteria in 2001 based on the State minimum hourly wage, which lowered the required base week amount and enabled more workers to qualify for benefits.

Subsequent increases in the base week amount since 2001, first to \$123 in 2006, then to \$143 in 2007, to \$145 in 2010 and finally to \$165 in 2015 because of increases in the State minimum hourly wage, have had a smaller impact on the proportions of eligible and ineligible determinations. This is because wages, as well as the eligibility requirements, have generally increased along with the raises in the minimum hourly wage; this is unlike the change in eligibility criteria that occurred in 2001 which did not affect wages.

### **Redeterminations**

Total redeterminations tend to fluctuate more than original determinations on an annual basis, but comprise a relatively small part of total disability workload. In 2015, total redeterminations fell by 27.9 percent, following an increase of 16.0 percent in 2014. The decrease in 2015 was due to declines in both eligible redeterminations (-31.7%) and ineligible redeterminations (-4.4%). Compared with 2011, total redeterminations were down by 6.7 percent due to decreases in the number of eligible redeterminations (-0.6%) and ineligible redeterminations (-26.4%).

Of the 7,145 total redeterminations during 2015, 81.3 percent resulted in claimants being eligible for benefits. The annual percentage of eligible redeterminations has ranged from 76.3 to 85.9 percent since 2011.

### **Eligible Claims**

Total eligible claims fell by 2.9 percent in 2015 (91,163) compared with 2014 (93,889), following a decrease of 4.3 percent in 2014 and declines in the prior eight years. Eligible claims

are defined as eligible original determinations, plus eligible redeterminations, less ineligible redeterminations. Eligible claims were down by 8.9 percent compared with 2011 and by 22.7 percent compared with 2006.

Eligible claims comprised 3.4 percent of covered employment in 2015, down slightly from 2012 and 2013 when they comprised 3.8 percent and 3.6 percent in 2014.

### **Reconsiderations**

Total reconsiderations, which are reviews that do not change a claim's eligibility status, were down by 11.2 percent in 2015, following a decrease of 0.5 percent in 2014, and were 15.8 percent below the level recorded in 2011. Of the 158,378 reconsiderations during 2015, 153,956, or 97.2 percent, were eligible for benefits. The percentage of reconsiderations for eligible claims was slightly higher than in 2014 when it was 96.6 percent.

In addition to eligibility reviews, reconsiderations include routine activities such as name changes, provision of missing information and updated medical certifications and can be affected by a variety of factors including claims processing speed and the amount and type of follow-up data that are received. Because of this, it is difficult to explain the trend in reconsiderations in relation to other types of workload. There have been no significant procedural changes that would help to explain this variability.

### **State Government Activity**

During 2015, there were 5,649 total original determinations for claims filed by state government employees, comprising 5.2 percent of total original determinations for all claims in 2015. The number was down by 5.6 percent compared with 2014 when there were 5,984 original determinations which accounted for 5.3 percent of the annual total (see Table 1). From 1989 to 2002, state government original determinations accounted for between 3.4 and 4.0 percent of total original determinations, but since 2003 when they comprised 4.3 percent, the proportion of original determinations accounted for by state government employees has been at a higher level, averaging 5.4 percent from 2011 through 2015. Since 2011, the number of total original determinations for claims by state government employees was down by 14.6 percent, compared with a decline in total original determinations for all claims of 8.9 percent.

Original determinations can be classified as eligible or ineligible, but this breakdown is not available for individual workload items for state government employees. Therefore, a calculation cannot be done for total eligible claims, which are defined as eligible original determinations, plus eligible redeterminations, less ineligible redeterminations.

### **Payments and Benefits**

The number of first payments issued in 2015 fell by 2.4 percent to 92,623 from 94,894 in 2014, while eligible claims decreased by 2.9 percent over the same period. The number of first payments was down by 7.8 percent compared with 2011 and by 21.6 percent compared with 2006, similar to declines in other workload measures.

During 2015, the number of weeks of disability that were compensated declined to 943,124 weeks from 967,718 weeks in 2014, a decrease of 2.5 percent. Weeks compensated were down by 7.2 percent compared with 2011 and by 20.3 percent compared with 2006.

Gross benefit payments fell slightly by 0.7 percent during 2015 to \$419.6 million, following a decrease of 1.9 percent in 2014. The average weekly benefit amount increased from \$437 in 2014 to \$445 in 2015 (+1.8%). While gross benefit payments generally rise along with increases in the average weekly benefit amount, declining claims and weeks compensated have offset those increases in every year since 2008, except for 2012 and 2013 when there were small increases in benefit payments. Compared with 2011, gross benefit payments were down by 1.6 percent, while the average weekly benefit amount rose by 6.0 percent. The maximum weekly benefit amount, which is calculated based on average statewide wages, increased by 1.5 percent in 2015 to \$604 and has risen by 8.1 percent since 2011.

### **Time Lapse Data**

The percentage of initial determinations made within two weeks of receipt of the claim declined for the fifth consecutive year in 2015, falling to 48.0 percent from 52.7 percent in the previous year. This is the fourth time in 15 years that the two-week time lapse measure has fallen below the Disability Insurance Service performance goal of 65 percent for processing initial determinations within two weeks (see Table 2).

The percentage of initial determinations that occurred within four weeks also decreased over the year to 65.8 percent from 76.8 percent in 2014. This second performance measure fell below the Disability Insurance Service goal of 85 percent for processing initial determinations within four weeks of receipt of claim for the third time in 15 years.

The increases in claim processing times during the past five years occurred in conjunction with increases in the number and percentage of claims received with insufficient information compared with the prior five-year period. The average percentage of claims received with insufficient information during the five-year period from 2011 through 2015 was 39.5 percent, compared with an average of 27.1 percent for the prior five years (2006 through 2010).

### **Claimant Characteristics**

Females under age 45, which includes most women of childbearing age, were the largest single group of claimants in 2015 as in each of the prior 26 years. This group accounted for 41.7 percent of eligible and 40.0 percent of ineligible claimants (see Table 3). Pregnancy and complications of childbirth have historically represented the largest category of eligible claims, which accounts for the large number of female claimants under age 45 (see Table 5).

Females represented 70.5 percent of all eligible claimants for whom information was available. Among ineligible claimants, 65.7 percent were female.

The percentage of all eligible claimants under 45 years of age rose slightly to 51.3 percent in 2015 from 51.2 percent in 2014. The proportion of ineligible claimants under 45 also increased in 2015 to 53.1 percent from 52.6 percent in 2014.

The percentage of claimants under age 45 has generally been declining since 1989, a reflection of the gradual increase in the proportion of older workers in the labor force. In 1989, the percentages of eligible and ineligible claimants under age 45 were 69 and 74 percent, respectively. Similarly, while females under age 45 continue to be the largest group of claimants, the relative proportion of this demographic group has also declined as the age of the general population has increased. Females under 45 comprised 48.0 and 45.0 percent of eligible and ineligible claimants, respectively, in 1989, compared with 41.7 percent of eligible and 40.0 percent of ineligible claimants in 2015.

## **Denials**

The primary reasons for denial of a claim at original determination or redetermination from 2011 to 2015 are shown in Table 4.

As in past years, the most frequently cited reason for denial was eligibility for benefits under the Disability During Unemployment Program (4(f)).<sup>2</sup> This reason was cited in 30.4 percent of all claims found to be ineligible in 2015, up from 28.6 percent in 2014. Coverage of a disability by the Workers' Compensation program and coverage by a private plan were given as reasons for denial in 10.8 and 13.2 percent, respectively, of ineligible claims. Coverage under these three programs was a reason for denial in 54.4 percent of all ineligible determinations and redeterminations in 2015, compared with 51.3 percent in 2014. Prior to 2011, coverage under other programs had accounted for at least 60 percent of denials in each year since 1989.

Lack of medical evidence was cited in 25.9 percent of all claims found ineligible in 2015, down from 32.4 percent in 2014. Denials due to lack of medical evidence have generally been higher during the past five years, averaging 27.3 percent of all ineligible determinations and redeterminations, compared with 21.8 percent during the prior five-year period.

Claimants having insufficient weeks or wages to qualify for benefits accounted for 10.7 percent of disability claims determined ineligible, up slightly from 9.1 percent in 2014. Denials due to insufficient weeks or wages have ranged from seven to 11 percent since the implementation in 2001 of a lower base week amount based on the State minimum hourly wage, as mentioned earlier, compared with 16 to 19 percent during the period from 1989 to 2000.

During 2015, the percentage of denials attributed to receipt of employer continuation pay rose from 1.6 percent in 2014 to 2.6 percent in 2015. The implementation in 2006 of a new method for entering employer continuation pay into the disability database system resulted in a smaller proportion of denials coded as "receipt of employer continuation pay" and a higher percentage of denials coded as "other." Denials due to receipt of employer continuation pay fell from 8.0 percent of ineligible claims in 2005 to 4.5 percent in 2006 and have generally continued to trend downward.

"Other" reasons were cited in 77.5 percent of ineligible determinations and redeterminations in 2015, compared with 78.9 percent in 2014 and 67.2 percent in 2011. "Other"

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<sup>2</sup>Persons who become disabled while unemployed may be eligible for up to 26 weeks of benefits under the disability during unemployment provisions of the State's Unemployment Compensation Law (R.S.43:21-4(f)). Individuals also eligible for regular unemployment benefits in a benefit year may receive benefits for up to 39 weeks for the two claims combined.

reasons accounted for 59.8 percent of denials in 2005. The higher percentages during recent years were largely due to the changes in data entry procedures in 2006 discussed above. “Other” reasons include late filing, employment by an uncovered political subdivision, disability that is the result of committing a crime, disability with duration of less than seven days and state government employment when the individual has accrued sick time available.

During 2015, 25.4 percent of ineligible claims had multiple reasons for denial, with each of these claims having an average of 3.8 reasons.

### **Eligible Claims by Morbidity**

The distribution of eligible claims by morbidity (type of injury or illness) has remained fairly stable since 2001 (the first year these data were produced). Table 5 contains data for 2015, along with revised data for 2014.

Claims for benefits due to pregnancy and complications of childbirth were the largest single category of claims again in 2015 out of the 17 major morbidity groups, comprising 26.2 percent of all eligible claims, compared with 25.4 percent in 2014. As in prior years, disabilities related to bones and organs of movement and disabilities resulting from accidents, poisoning and violence were the next most frequently reported categories, based on the physician’s initial diagnosis, constituting 18.7 and 13.1 percent, respectively, of all eligible claims in 2015. During 2015, these three categories accounted for over one-half of eligible claims, similar to the percentages recorded in earlier years.

Claims for disabilities related to congenital malformations were the smallest of all the morbidity categories comprising just 0.1 percent of eligible claims in 2014 and 2015.

### **Completed Cases by Morbidity, Duration and Benefits**

Table 6 contains a summary of average claim duration and average benefit payment data by major morbidity group for cases which were completed in 2015. Completed cases include those claims formally closed in the TDI database, as well as those with no payment activity for 90 days. Table 6A contains comparable revised data for 2014.

The distribution of completed cases by morbidity has been stable from year to year and there are only minor differences in the percentages of completed cases by morbidity compared with the percentages of eligible claims by morbidity (Table 5). As with eligible claims, pregnancy and complications of childbirth were the largest single category of completed cases in 2015 (26.3%), followed by disabilities related to bones and organs of movement (18.7%) and disabilities resulting from accidents, poisoning and violence (13.1%).

There were 92,557 completed cases in 2015, a decrease of 2.4 percent from 94,841 completed cases in 2014. For all morbidities, the average number of days paid per completed case was 71 days in 2015, the same as in 2014. Average duration has fluctuated between 70 and 71 days since 2001 when the data were first computed. Average gross benefits paid in 2015 increased by \$81, or 1.8 percent, to \$4,475, compared with \$4,394 in the previous year.

The longest average claim duration in 2015 was for disabilities related to congenital malformations (91 days), while the shortest was for digestive system disabilities (45 days). The highest average benefits paid per claim were for disabilities related to congenital malformations (\$5,882), and disabilities related to mental, psychoneurotic and personality disorders (\$5,468), while the lowest average benefits paid per claim were for digestive system disabilities (\$2,880).

## Definitions of Terms

Completed Cases – Includes those claims formally closed during the year, as well as those with no payment activity for 90 days.

DS-1 Form – A DS-1 form is completed by each claimant to request temporary disability benefits under the State Plan or to provide information that was not previously submitted. Because the DS-1 form is used to provide supplemental information as well as to initiate a claim, more than one form can be associated with a single claim.

Eligible Claims – Includes eligible determinations plus eligible redeterminations, less ineligible redeterminations.

Formally Closed Claims – Those claims that have been paid to benefit exhaustion, to the 180-day maximum claim duration, or until the claimant recovered, returned to work or died. If notification of recovery, return to work or death is not received, then the claim is not formally closed.

Maximum Weekly Benefit Amount – For disability claims, the maximum weekly benefit amount is set each year at 53 percent of the statewide average weekly wage in the second preceding calendar year. In 2015, the maximum weekly benefit amount was \$604.

Reconsideration – A review of a claim that does not change the eligibility status of the claim. In addition to eligibility reviews, these include other routine activities such as name changes, provision of missing information and updated medical certification forms. Reconsiderations in any given year can include those for claims filed during earlier years.

Redetermination – A claim review that does result in a change in eligibility status. Redeterminations in any given year can include those for claims filed during earlier years.

State Plan Covered Employees – Employee coverage is the average of covered jobs in the last month of each of the four quarters in the year and includes all workers covered by the State Plan as well as the State Plan portion of combination plans.

State Plan Covered Employers – Employer coverage is the annual average and excludes firms with a combination of State and private plans.

**TABLE 1**  
**TEMPORARY DISABILITY INSURANCE – STATE PLAN**  
**SUMMARY OF WORKLOAD ACTIVITY**  
**Calendar Years 2011 - 2015**

	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Claim/Information					
Forms Entered (DS-1s)	162,192	159,319	159,419	157,010	151,457
Original Determinations					
Eligible	96,029	94,000	92,617	86,772	86,686
Ineligible	22,998	22,251	23,463	25,361	21,710
Total	119,027	116,251	116,080	112,133	108,396
Redeterminations					
Eligible	5,845	5,671	7,001	8,513	5,811
Ineligible	1,812	1,589	1,541	1,396	1,334
Total	7,657	7,260	8,542	9,909	7,145
Total Eligible Claims <sup>1</sup>	100,062	98,082	98,077	93,889	91,163
Reconsiderations					
Eligible	183,498	174,302	174,777	172,301	153,956
Ineligible	4,498	4,088	4,645	6,136	4,422
Total	187,996	178,390	179,422	178,437	158,378
State Government					
Original Determinations	6,615	6,413	6,289	5,984	5,649
Number of First Payments	100,497	99,232	98,976	94,894	92,623
Number of Weeks Compensated	1,016,426	1,007,471	998,683	967,718	943,124
Gross Benefit Payments (millions) <sup>2</sup>	\$426.5	\$429.2	\$430.8	\$422.7	\$419.6
Average Weekly Benefit Amount (Gross Benefits/Weeks Compensated)	\$420	\$426	\$431	\$437	\$445
Maximum Weekly Benefit Amount	\$559	\$572	\$584	\$595	\$604
Average Benefit Duration for Completed Cases (days) <sup>3</sup>	71	70	71	71	71
Average Benefits Paid for Completed Cases <sup>3</sup>	\$4,233	\$4,263	\$4,327	\$4,394	\$4,475

<sup>1</sup>Total eligible claims include eligible original determinations plus eligible redeterminations, less ineligible redeterminations. Totals do not match those in Table 5 because of differences in data processing procedures.

<sup>2</sup>Gross benefit payments are derived from the sum of payment segments without adjustments and do not precisely match data contained in financial reports.

<sup>3</sup>Completed cases include those claims formally closed in the TDI database as well as those with no payment activity for 90 days.

**TABLE 2**

TIME LAPSE CLAIM DISTRIBUTION  
 Summary of Original Determinations by  
 Number of Days Elapsed from Date Entered in Mail Log  
 Eligible and Ineligible Decisions

Calendar Years 2011 – 2015

<u>Number of Days</u>	<u>2011</u>		<u>2012</u>		<u>2013</u>		<u>2014</u>		<u>2015</u>	
	<u>Number</u>	<u>Cumulative Percent</u>								
14 or less	77,525	65.1	72,529	62.4	68,191	58.8	59,091	52.7	52,041	48.0
15 – 21	12,474	75.6	12,866	73.5	12,620	69.6	10,445	62.0	10,349	57.6
22 – 28	13,399	86.9	13,473	85.0	16,864	84.2	16,605	76.8	8,916	65.8
29 – 35	7,325	93.0	8,205	92.1	8,470	91.5	12,371	87.9	14,334	79.0
36 – 43	3,163	95.7	3,604	95.2	3,886	94.8	6,125	93.3	10,355	88.6
44 – 49	2,134	97.5	2,287	97.2	2,535	97.0	3,024	96.0	4,791	93.0
50 – 56	1,473	98.7	1,493	98.5	1,815	98.5	2,108	97.9	2,717	95.5
57 or more	1,527	100.0	1,790	100.0	1,687	100.0	2,349	100.0	4,892	100.0
<b>TOTAL CASES</b>	<b>119,020</b>		<b>116,247</b>		<b>116,068</b>		<b>112,118</b>		<b>108,395</b>	
Claims with Insufficient Data on Receipt	40,568	34.1	41,433	35.6	45,465	39.2	50,081	44.7	47,473	43.8

Note: Because of differences in data processing procedures, totals do not precisely match data shown in Table 1 from the Claims Intake Report.

**TABLE 3**

TEMPORARY DISABILITY INSURANCE – STATE PLAN  
AGE AND SEX OF DISABILITY INSURANCE CLAIMANTS  
BY ELIGIBILITY STATUS

Calendar Year 2015

	<u>Total</u>	<u>Female</u>	<u>Male</u>
<b>Eligible Claimants</b>			
Total with Information - Number	85,684	60,417	25,267
Percent*	100.0%	70.5%	29.5%
Total, Under 45	51.3%	41.7%	9.6%
Under 25	5.9	4.7	1.2
25 - 34	26.0	22.3	3.7
35 - 44	19.4	14.7	4.6
Total, Over 45	48.7%	28.8%	19.9%
45 - 54	20.9	13.2	7.7
55- 64	20.6	11.7	9.0
Over 65	7.1	3.9	3.2
<b>Ineligible Claimants</b>			
Total with Information - Number	20,573	13,515	7,058
Percent*	100.0%	65.7%	34.3%
Total, Under 45	53.1%	40.0%	13.1%
Under 25	8.9	6.9	2.0
25 - 34	25.3	20.2	5.1
35 - 44	18.8	12.9	6.0
Total, Over 45	46.9%	25.7%	21.2%
45 - 54	21.6	12.2	9.4
55- 64	18.9	10.1	8.8
Over 65	6.5	3.4	3.1

Note: Demographic data for eligible and ineligible claimants are based on original determinations and do not incorporate eligibility changes due to redeterminations. Totals do not match those in Table 1 due to differences in data processing procedures.

\*Percentages are computed by eligibility status for the total number of claimants with age and sex information. Percents may not add to totals due to rounding.

**TABLE 4**  
**TEMPORARY DISABILITY INSURANCE – STATE PLAN**  
**REASONS FOR DENIAL OF DISABILITY CLAIMS**  
**AT ORIGINAL DETERMINATION OR REDETERMINATION**  
 Calendar Years 2011 - 2015

<u>Reason for Denial</u>	<u>2011</u>		<u>2012</u>		<u>2013</u>		<u>2014</u>		<u>2015</u>	
	<u>Number</u>	<u>Percent<sup>1</sup></u>								
4(f)-Disability during unemployment	8,858	35.7	8,574	36.0	7,783	31.1	7,646	28.6	7,004	30.4
Insufficient weeks or wages	2,324	9.4	2,273	9.5	2,358	9.4	2,443	9.1	2,460	10.7
Medical evidence not submitted	6,034	24.3	5,858	24.6	7,326	29.3	8,678	32.4	5,978	25.9
Workers' compensation coverage	2,570	10.4	2,380	10.0	2,466	9.9	2,694	10.1	2,481	10.8
Private Plan coverage	3,303	13.3	3,130	13.1	3,125	12.5	3,395	12.7	3,039	13.2
Receipt of continuation pay from employer	599	2.4	530	2.2	431	1.7	433	1.6	597	2.6
Other reasons <sup>2</sup>	16,684	67.2	16,115	67.6	17,665	70.6	21,110	78.9	17,864	77.5
Total reasons for denial <sup>1</sup>	40,372		38,860		41,154		46,399		39,423	
Total Ineligible Determinations and Redeterminations	24,810	100.0	23,840	100.0	25,004	100.0	26,757	100.0	23,044	100.0

<sup>1</sup>Percent of total ineligible determinations and redeterminations. The total number of reasons for denial exceeds the number of ineligible determinations and redeterminations because there may be multiple reasons for denial of a single claim. For this reason, percentages do not add to 100 percent.

<sup>2</sup>Other reasons include late filing, state government employment when the individual has accrued sick leave available, employment by an uncovered political subdivision, disability resulting from the commission of a crime and disability with duration of less than seven days.

**TABLE 5**

TEMPORARY DISABILITY INSURANCE – STATE PLAN  
SUMMARY OF MORBIDITY DATA FOR ELIGIBLE NEW CLAIMS

Calendar Years 2014 and 2015

<u>Major Morbidity Group (code)</u>	<u>2014</u> <b>(REVISED)</b>		<u>2015</u>	
	Number of <u>Cases</u>	Percent of <u>Cases</u>	Number of <u>Cases</u>	Percent of <u>Cases</u>
Infectious and parasitic diseases (01)	1,384	1.5%	1,320	1.4%
Neoplasms (02)	7,441	7.8	7,127	7.7
Allergic, endocrine, metabolic and nutritional (03)	2,577	2.7	2,458	2.7
Diseases of blood and blood forming organs (04)	298	0.3	288	0.3
Mental, psychoneurotic and personality disorders (05)	5,596	5.9	5,388	5.8
Nervous system and sense organs (06)	3,313	3.5	3,208	3.5
Circulatory system (07)	5,577	5.9	5,395	5.8
Respiratory system (08)	2,181	2.3	1,971	2.1
Digestive system (09)	6,328	6.7	5,986	6.5
Genitourinary system (10)	2,701	2.8	2,485	2.7
Pregnancy and complications of childbirth (11)	24,101	25.4	24,146	26.2
Skin and cellular tissue (12)	966	1.0	1,003	1.1
Bones and organs of movement (13)	17,661	18.6	17,254	18.7
Congenital malformations (14)	67	0.1	86	0.1
Hysterectomy (15)	442	0.5	440	0.5
Accidents, poisoning and violence (17)	12,787	13.5	12,085	13.1
Other ill-defined and unknown causes (16 & 18)	1,596	1.7	1,627	1.8
Total*	95,016	100.0%	92,267	100.0%

\*Total eligible claims do not exactly match totals in Table 1 because of differences in data processing procedures.

**TABLE 6**

TEMPORARY DISABILITY INSURANCE – STATE PLAN  
SUMMARY OF MORBIDITY DATA FOR COMPLETED CASES\*

Calendar Year 2015

<u>Major Morbidity Group (code)</u>	<u>Number of Cases</u>	<u>Percent of Cases</u>	<u>Average Duration (days)</u>	<u>Average Gross Benefits</u>
Infectious and parasitic diseases (01)	1,283	1.4%	62	\$4,101
Neoplasms (02)	7,254	7.8	80	5,154
Allergic, endocrine, metabolic and nutritional (03)	2,494	2.7	59	3,800
Diseases of blood and blood forming organs (04)	285	0.3	63	3,831
Mental, psychoneurotic and personality disorders (05)	5,422	5.9	81	5,468
Nervous system and sense organs (06)	3,254	3.5	70	4,526
Circulatory system (07)	5,356	5.8	84	5,412
Respiratory system (08)	1,960	2.1	48	2,952
Digestive system (09)	5,987	6.5	45	2,880
Genitourinary system (10)	2,506	2.7	47	2,950
Pregnancy and complications of childbirth (11)	24,337	26.3	64	3,890
Skin and cellular tissue (12)	995	1.1	52	3,203
Bones and organs of movement (13)	17,262	18.7	85	5,448
Congenital malformations (14)	82	0.1	91	5,882
Hysterectomy (15)	428	0.5	51	3,108
Accidents, poisoning and violence (17)	12,094	13.1	77	4,777
Other ill-defined and unknown causes (16 & 18)	1,558	1.7	59	3,664
<b>Total</b>	<b>92,557</b>	<b>100.0%</b>	<b>71</b>	<b>\$4,475</b>

\* Completed cases include those claims formally closed in the TDI database in 2015, as well as those with no payment activity for 90 days.

**TABLE 6A**

TEMPORARY DISABILITY INSURANCE – STATE PLAN  
SUMMARY OF MORBIDITY DATA FOR COMPLETED CASES\*

Calendar Year 2014

**REVISED**

<u>Major Morbidity Group (code)</u>	<u>Number of Cases</u>	<u>Percent of Cases</u>	<u>Average Duration (days)</u>	<u>Average Gross Benefits</u>
Infectious and parasitic diseases (01)	1,406	1.5%	62	\$3,937
Neoplasms (02)	7,393	7.8	81	5,153
Allergic, endocrine, metabolic and nutritional (03)	2,576	2.7	62	3,877
Diseases of blood and blood forming organs (04)	302	0.3	64	3,816
Mental, psychoneurotic and personality disorders (05)	5,609	5.9	81	5,327
Nervous system and sense organs (06)	3,254	3.4	70	4,440
Circulatory system (07)	5,644	6.0	84	5,249
Respiratory system (08)	2,155	2.3	45	2,762
Digestive system (09)	6,331	6.7	44	2,804
Genitourinary system (10)	2,690	2.8	47	2,849
Pregnancy and complications of childbirth (11)	24,195	25.5	65	3,843
Skin and cellular tissue (12)	966	1.0	50	3,085
Bones and organs of movement (13)	17,524	18.5	84	5,365
Congenital malformations (14)	75	0.1	91	5,612
Hysterectomy (15)	442	0.5	51	3,128
Accidents, poisoning and violence (17)	12,721	13.4	76	4,677
Other ill-defined and unknown causes (16 & 18)	1,558	1.6	55	3,427
<b>Total</b>	<b>94,841</b>	<b>100.0%</b>	<b>71</b>	<b>\$4,394</b>

\* Completed cases include those claims formally closed in the TDI database in 2014, as well as those with no payment activity for 90 days.