

## Reject opt-out plan for workers' comp

A proposal is expected to be resurrected in the next legislative session that would allow businesses to opt out of the state's workers' compensation program. We think this is a bad idea that should be rejected by the legislature.

The proposal, introduced this year in the legislature, would allow businesses to write their own workers' compensation plans.

For instance, the bill, as it is written, would allow companies to cap benefits at five years or until medical expenses hit \$500,000. The current program allows for coverage for as long as treatment is needed.

The bill would also allow companies to limit what is covered under workers' compensation claims, meaning some injuries currently covered could no longer be covered. It could allow companies to place tighter restrictions on medical providers employees use when they have a workplace injury.

On its face, this proposal might seem attractive to the conservative Republicans who control our state legislature. It could be seen as a step toward making Tennessee an even friendlier place to do business.

We encourage lawmakers to take a closer look.

First off, Tennessee implemented significant reforms to its workers compensation program in 2013, reforms that have decreased costs about 20 percent. The 2013 reforms are working, so we see no need for this radical step in a different direction.

Likewise, Tennessee is already seen as a business- friendly state. We only need to look at the explosion of development and job growth in Middle and East Tennessee for evidence of that.

Unfortunately, workplace injuries do happen, and employees need the safety net provided by the current workers' compensation program.

Under the opt-out plan, a worker who suffers a serious injury that permanently incapacitates him could find himself with no coverage after a limited amount of time. Where will that person end up? Probably seeking treatment as an indigent patient at your local hospital. Who ends up paying the bill? We all do.

The opt-out plan is simply irresponsible, bordering on immoral. While many businesses care deeply about their employees and would do the right thing, some would not. This proposal would allow them to sacrifice the security of their workers for their own bottom line.

We are in favor of keeping Tennessee a business- friendly state. We support keeping government out of the way of business. But this proposal is unnecessary and goes too far.

Rejecting this proposal is not a matter of liberal and conservative politics. It's a matter of doing what is right for the people of Tennessee.

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