Pennsylvania Compensation Rating Bureau



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September 19, 2017

VIA SERFF

The Honorable Jessica Altman Insurance Commissioner Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg PA 17120

Attention: Michael McKinney, Actuarial Supervisor, Property & Casualty Bureau

RE: PCRB Filing No. 290 – Effective October 1, 2017

Correction to update the classification description for Code 943-Home Care

Services

Dear Commissioner Altman:

On behalf of the members of the behalf of the members of the Pennsylvania Compensation Rating Bureau (PCRB), we hereby submit this filing to correct recent filing activity undertaken by the PCRB related to the Classification Procedural Change for Code 972 - Attendant Care, which has an approval date of October 1, 2017.

PCRB Filing 285 included pages from the Pennsylvania Manual of Rules, Classifications and Rating Values for Workers Compensation and Employers Liability Insurance (Basic Manual) which referenced the classification description for Code 943 - Home Care Services – all employees *including* office. The reference only occurs on the Basic Manual pages and is not included in any of the supporting documentation as it was not PCRB's intent to amend the classification description.

As shown in the current Basic Manual Language, the description for classification Code 943 is Home Care Services – all employees **except** office. The description for Code 943 has always been designated "...all employees except office". To correct the approved filing, PCRB is submitting for approval, new Manual pages, with a proposed effective date of October 1, 2017.

The PCRB respectfully requests a prompt approval of this filing as presented.

The PCRB will be pleased to answer any questions that you or the Insurance Department staff may have regarding this proposal.

Sincerely,

William V. Taylor President

PENNSYLVANIA WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE

Approved Effective October 1, 2017

INFORMATION PAGE remains unchanged.

PREFACE remains unchanged.

MEMBERSHIP remains unchanged.

SECTION 1 remains unchanged

SECTION 2 - Rating Values remain unchanged

SECTION 2 - Classifications

943 HOME CARE SERVICES - all employees including except office

Applicable to commercial agencies providing home care services to clients. Home care is unskilled, non-clinical care provided by home health aides, attendant care aides, companions, live-ins and/or home support personnel. Services provided involve assistance with activities of daily living, including but not necessarily limited to: eating and drinking, walking, transferring (i.e., getting in and out of bed or a chair), personal hygiene, dressing, and using the bathroom.

OPERATIONS ALSO INCLUDED:

1. Attendant care services provided by a home care agency.

OPERATIONS NOT INCLUDED:

- 1. Assign Code 942 to separate staff providing home health care services. See Code 942 for additional information.
- 2. Assign Code 942 to the outside sales staff of a home care provider, whether or not the home care provider also provides home health care services.
- 3. Assign Code 972 to attendant care services using the consumer as employer model. See Code 972 for additional information.
- 4. Assign Code 928 to separate staff selling or renting durable medical equipment or supplies such as hospital beds, wheelchairs, commodes and walkers.

UNDERWRITING GUIDE

Chore Worker - Home Care Services
Home Health Aide
Home Care Services
Homemaker Service
Hospice Care Performed In Client's Residence – Home Care Services

SECTION 2 - Underwriting Guide through SECTION 6 - Merit Rating Plan remain unchanged

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