

### Can't pay your workers' comp premiums? We can help.

To help businesses during hard times, L&I can work with financially distressed employers impacted by the economy, natural disasters or other serious problems, to arrange a payment plan for workers' compensation premiums. Employers with a good payment record who have not paid their most recent quarterly premiums should call the Department of Labor & Industries (L&I) for help.

L&I started the Employer Assistance Program in the spring of 2009, during the worst part of the recession, after discovering about 13,000 employers were delinquent on their workers' comp premiums – *60 percent of whom had accounts that had been in good standing for a long time.*

Since then, L&I has helped thousands of employers catch up on their overdue premiums.

#### Who qualifies for the Employer Assistance Program?

- The program allows an employer with a good payment history to ask for a 90-day “same as cash” payment plan. No interest. No penalties.
- A good payment history typically means no delinquent quarterly payments in the past four years.
- L&I also offers payment plans to employers with less-than-perfect payment histories. However, these plans do not qualify for the 90-day same as cash payment mentioned above.

#### How does the program work?

- L&I waives late penalties and interest if qualifying employers pay their premiums within 90 days. Penalties and interest may be applied for longer payment periods.
- Employers must also pay future quarterly premium payments by the regular deadline, which is 30 days after the end of each quarter.
- In some cases, the payment plan can be renegotiated if an employer goes deeper into financial distress.

#### How do I take advantage of the program?

In order to better serve businesses, L&I asks employers to *call in advance* if they know they won't be able to make a quarterly premium payment.

Contact your L&I account manager. Here are four ways to find their phone number:

- Log into the *Claim & Account Center* at [secure.lni.wa.gov](https://secure.lni.wa.gov).
- Check your *Quarterly Report*.
- Call L&I Employer Services at 360-902-4817.
- Enter your account number into the online tool at [verify.lni.wa.gov](https://verify.lni.wa.gov).

You may also call the L&I Small Business Liaison office at 1-800-987-0145 or contact them by e-mail at [SmallBusiness@Lni.wa.gov](mailto:SmallBusiness@Lni.wa.gov).