



Orion ISO Intermediary Service Organization

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Worker's Compensation Insurance Responsibilities Form

NEW

As an Employer under the Payroll Agent Model, you are required by Minnesota law to provide Worker's Compensation insurance to all your employees. There are a few limited exceptions for employees that do not need coverage which are described in more detail below. Several penalties may be assessed against employers that fail to properly insure their employees.

In addition to finding and purchasing your own individual policy, you are also responsible for the following:

- Making sure that all at times you have current policy in place for the entire time of your employee's employment
- Your policy adequately and appropriately covers all your employees
- Making payments to the insurance company
- Renewing your policy on time
- Complying with audits and other information that the insurance company needs from you to maintain coverage
- Submitting copies of your current policy or Proof of Coverage to Orion ISO (must show policy dates). You will need to submit this information both to be reimbursed and also because Orion ISO is required to have this information on file as verification that you have this coverage in place.

For additional information on Minnesota Worker's Compensation, please go to www.dli.mn.gov.

Excluded employment

There are limited exceptions to mandatory coverage listed in [Minnesota Statutes 176.041](#). The most common for this service are:

- a sole proprietor, or the spouse, parent, and child, regardless of age, of a sole proprietor
- a person employed as a household worker in, for, or about a private home or household who earns less than \$1,000 in cash in a three-month period from a single private home or household provided that a household worker who has earned \$1,000 or more from the household worker's present employer in a three-month period within the previous year is covered by this chapter regardless of whether or not the household worker has earned \$1,000 in the present quarter;

For more information on excluded employment, go to:

www.revisor.leg.state.mn.us/statutes/?id=176.041

I have read and understood my responsibilities for providing Worker's Compensation Insurance under the Payroll Agent model.

Please check one of the following:

_____ My employees fall under the Excluded Employment as defined in Minnesota statutes 176.041 so at this time I do not need to purchase workers' compensation insurance. I understand that I may need to obtain coverage for any additional employees I hire or if the status changes and/or my current employees no longer meet the exceptions as defined in this statute.

_____ I will be obtaining worker's compensation insurance on my own and will submit a copy of my current policy to Orion ISO at the beginning of my services and annually when my policy renews.

_____ I would like Orion ISO's help in facilitating assigned risk plan coverage, which includes completing an application and submitting on the employer's behalf to a broker. I understand that this is my individual policy as the Employer and I have all the responsibility that goes along with it including sending in invoices for the policy just as I would for other approved budget expenses. I understand that all communication in regards to my policy is done between myself and my Workers Compensation carrier. *Orion ISO does not receive any information on my policy. If I receive audit information I can contact Orion ISO for the necessary payroll information I need to receive in order to complete this required audit.*

******If at any time, your workers compensation policy expires or you have a lapse in coverage, Orion ISO will suspend services. Employees will be unable to provide services and will not be paid until you have renewed or obtained a workers compensation policy.***

Employer Signature

Date