

**SEPTEMBER/
OCTOBER
2008**

the Informer

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High-tech, high-touch claim reporting

The Iowa Municipalities Workers' Compensation Association (IMWCA) has long stressed the importance of good communication and timely reporting of claims. When an employee sustains a work-related injury, there are four primary parties involved: the injured worker, the employer, the medical provider and the workers' compensation carrier/administrator. Good communication between all four benefits everyone and experience shows that when the four work together, the injury and the claim are both resolved more quickly and cost less. Through a pilot program, we found that using the services of Company Nurse for day-of-injury reporting has greatly enhanced the timely reporting of claims and facilitated communication between the parties.

Over the last fiscal year, 36 IMWCA members participated in a Company Nurse pilot project. When an employee is injured, the employee or their supervisor calls Company Nurse. A registered nurse answers the call and gathers information about the employee and their injury to help determine if medical care is needed, and if so, what level of treatment is needed. This process is referred to as triage. It is a huge advantage for the injured employee to have access to a registered nurse for medical advice, which relieves the employer of the responsibility for determining whether treatment is needed.

Once the call is completed, Company Nurse generates a report that is e-mailed or faxed to the employer, IMWCA, and if the employee was referred for medical treatment, to the provider to whom the employee was referred. The report gives prompt notice of an injury to the employer and serves as the First Report

of Injury or Illness to IMWCA. This also relieves the employer from the responsibility of completing the first report.

When asked in a survey what they liked about the service, here what some participants said:

"I like not having to do the first report of injury. The information goes from Company Nurse directly to IMWCA. Yea!"

"I like the fact that employees call and report immediately. I've had trouble in the past getting them to report injuries to me in a timely manner."

"The registered nurse tells the worker what to do and the supervisor is not responsible for directing the care. This is a better decision-making process."

"The service is available 24/7."

Due to the success of the pilot program, we are making this service available to all members beginning January 1, 2009. Then, as of July 1, 2009, this will be the only way to report claims to IMWCA.

This service is being provided to all members at no additional cost. The savings realized through prompt reporting, nurse triage and better communication among all parties far exceeds the fee for the service.

We will be providing additional training and information to all members this fall. The training will consist of regional meetings, webinars and telephone conferences to explain the service and answer any questions you may have.

We are making this service available to all members beginning January 1.

It's all in the numbers

The feature article of this edition discusses the transition of claims reporting to Company Nurse and the pilot project that was completed on this service.

The pilot project started July 1, 2007 and ran through June 30, 2008 with 36 of the largest members participating. We have evaluated the impact of the project and the results indicate there is a significant benefit to using Company Nurse. We compared the 2006/2007 data to the 2007/2008 data of the Company Nurse participants as well as the non-participating members. We then compared the results between the two groups.

From July 1, 2007 to June 30, 2008 we had 891 claims reported by the Company Nurse participant group and 934 claims from the non-participating members. Of the 891 claims that came through Company Nurse, 31.7 percent did not need to seek medical attention, while in the non-participating group, 22.1 percent did not need to seek treatment. For the participating group, the time it took from the date of injury to when we had the claim was 3.71 days on average, while for the non-participating group it was 10.09 days. The number of indemnity (lost time) claims for the Company Nurse Group decreased by 26.14 percent while the number of indemnity claims for the non-participating group increased by 5.13 percent. The average cost per claim for the Company Nurse group decreased by 21.49 percent while the average cost per claim for the non-participating group increased by 1.86 percent.

We also completed a telephone survey of the Company Nurse participants to get their input on the service. Overall, the input received was very positive. All members participating indicated they would like to continue using Company Nurse and that is has made things easier.

We will be providing additional information on Company Nurse this fall. If you have any questions in the mean time, please contact us.

Best Practices program available

IMWCA is pleased to announce the Best Practices program is now available to members.

At the direction of the board of trustees and senior management this program was developed to recognize and reward members for improvements in controlling losses. The program focuses on three areas; underwriting guidelines, claims management and loss control measures. All three areas must meet the standard to qualify as a Best Practices member. To obtain certification as a Best Practices member, the member must meet all the requirements listed in each area.

The Best Practices program uses many of the tools already available to members on the IMWCA Web site, including underwriting, claims and loss control guidelines, and model programs such as the underwriting interchange of labor and claims reporting procedures, as well as loss control model programs. The program also incorporates components of the American National Standard Institute (ANSI) Occupational Health and Safety Management Systems (ANSI/AIHA Z10) and OSHA's Voluntary Protection Program (VPP) to provide a robust, yet easy-to-follow, model.

The IMWCA Best Practices program information is available online. To see what it's all about, go to www.imwca.org and select "Members", then select "Best Practices." You will find documents outlining the program including, a request for certification, some frequently asked questions and a table listing each practice or standard within each area (underwriting, claims and loss control) along with examples of how IMWCA expects to verify the standard.

Best: 1: excelling all others <the best student>2: most productive of good : offering or producing the greatest advantage, utility, or satisfaction <what is the best thing to do>

Practice: 1 a: carry out, apply <practice what you preach> b: to do or perform often, customarily, or habitually <practice politeness> c: to be professionally engaged in <practice medicine>2 a: to perform or work at repeatedly so as to become proficient

Best Practice: a management idea that asserts there is a method or process that is more effective at delivering a particular outcome. An organizational approach based on continuous learning.

Source: Merriam-Webster online

IMWCA's Best Practices program is entirely voluntary. Members who request certification and meet the requirements will be recognized as Best Practices members. Those that qualify will receive a plaque suitable for display and a monetary award to be used for further development of safety and loss control programs. Certificates of achievement will be provided for each work location, so employees can be recognized for the team effort involved in creating a safe workplace.

Once a member is certified as a Best Practices member, they will be eligible for an annual recertification, including the monetary award. So... what are you waiting for? Get on the Web site, check out the program and prepare to be a Best Practices member!



Can't wait to see you there!

All League staff will be in Council Bluffs, September 10-12, hosting the 110th Annual Conference & Exhibit. Be sure to stop by IMWCA's exhibit hall booth and say, "hi."

Workplace fire safety

Fire safety is important business. National Fire Prevention Week, October 5-11, 2008, is intended to focus on the importance of fire safety in the home, in schools and at work. But workplace fire safety is the Occupational Safety and Health Administration's (OSHA) principal focus. OSHA standards require employers to provide proper exits, fire fighting equipment, emergency plans, and employee training to prevent fire deaths and injuries in the workplace.



Building Fire Exits

- Each workplace building must have at least two exits remote from each other.
- Fire doors must not be blocked or locked to prevent emergency use when employees are in the buildings.
- Exit routes from buildings must be free of obstructions and properly marked.

Portable Fire Extinguishers

- Each workplace building must have the proper fire extinguishers for the hazards present.
- Employees who may use fire extinguishers must be instructed on the hazards of fighting fire, how to properly use the extinguishers, and how to alert others of the emergency.
- Only approved fire extinguishers are permitted in workplaces. Proper maintenance and inspection is required of employers.
- If an employer wishes to evacuate employees instead of fighting small fires, there must be written emergency plans and employee evacuation training. Emergency Evacuation Planning

- Each employer needs to have a written emergency action plan for evacuation which describes the routes to use and procedures to follow, including accounting for all evacuated employees.
- Special procedures for helping the physically impaired and employees who need to temporarily remain behind must be addressed in the plan.
- The preferred means of alerting employees to a fire must be part of the plan, and an employee alarm system must be available throughout the workplace.
- Training on emergency procedures is required for all employees.

Fire Prevention Plan

- Employers need to implement a written fire prevention plan to complement the fire evacuation plan.
- Housekeeping procedures for storage and cleanup of flammable materials and flammable waste must be included in the plan.
- Procedures for controlling ignition sources such as smoking, welding and burning must be addressed in the plan.

- All employees should be alerted of potential fire hazards and the procedures in the employer's fire prevention plan.

Fire Suppression System

- Properly designed and installed fixed fire suppression systems enhance fire safety in the workplace.
- Automatic fire suppression systems require proper maintenance to keep them in serviceable condition.
- Signs must be posted about areas protected by total flooding fire suppression systems which use agents that are a serious health hazard such as carbon dioxide, Halon 1211, etc. There must be an emergency action plan for the safe evacuation of employees from the protected area. Such plans are to be part of the overall evacuation plan for the workplace facility.

Source: OSHA
Fact Sheet: *Workplace Fire Safety*
OSHA 91-41



IMWCA Informer is a bimonthly newsletter published by the Iowa Municipalities Workers' Compensation Association (IMWCA) in cooperation with the Iowa League of Cities.

This newsletter is designed to educate local officials on workers' compensation issues. Suggestions for articles or topics to appear in IMWCA Informer are always welcome. Contact IMWCA at (515) 244-7282. You may also view this publication online at www.imwca.org.

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