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the Informer

A monthly newsletter addressing workplace safety by Iowa Municipalities Workers' Compensation Association .

Snapshot of injuries from last fiscal year

Fiscal Year 2017-2018 has concluded and the IMWCA Board of Trustees and League Administrative Staff are sending a big THANK YOU to everyone for doing their part to prevent injuries and contain claims costs. The year ended with no fatal injuries and no catastrophic claims involving more than one employee. Overall this year's loss experience shows a slight increase in frequency (number of claims) and a significant decrease in severity (cost of claims) when compared to the six year average from FYs 2012- 2018.

We analyzed the loss data to determine where we should focus our resources in the future. Here is a breakdown of the FY 2017-2018 losses.

By Department

Most departments realized a reduction in claims frequency and severity from the previous year and the six year average. The departments with the biggest decreases in FY 2017-18 were street and roads, 34 percent, and police, 16 percent. This is significant as these two departments generate 30 percent of the total premium for the year and historically generate the most claims. Fire, wastewater, water and municipal employees are other groups with significant premium that also noted declines in frequency and claim severity.

Conversely, landfill operations, garbage collection and construction yard saw significant increases in severity from their six year average. All of the increases were due to one or two major claims in the work code.

Causations

Strains, slip and falls, and vehicle accidents continued to plague members in FY 2017-2018 and generally followed the six year average. These three causations make up 19 percent of all incidents reported and 22 percent of the total claim count. These causations also account for 60 percent of total claims costs.

By Body Part

The top three most frequently injured body parts are: shoulders, knees and low backs. Cumulatively they accounted for 34 percent of the total claims costs and comprised 25 percent of claims frequency in FY 2017-2018. For the last six years they averaged 41 percent of overall claim costs and 29 percent of all claims reported.

For FY 2017-2018 knee and low back injuries had a small decline in frequency and severity from the average, while shoulder claims increased slightly in number but decreased by 5 percent in the average claim cost. Changes in state law that address how shoulder claims are compensated may account for some of that reduction.

We know that reviewing the numbers is just part of the story. Each of these statistics represents real people in your community and workplace. Decreases in claim numbers and costs isn't just good for the financial health of IWMCA, it means you and your co-workers are staying healthier. Thank you for all you do to help ensure each employee returns home safe at the end of each day.

WELCOME!

IMWCA welcomes its newest members, who have joined since July 2017, to the program:

Camp Township Fire Department
Colfax
Delaware County
Johnston
Marshall County
Osceola County
Sloan

Join the metro safety roundtable

The initial meeting of the IMWCA Metro Roundtable was held June 28 at the Iowa League of Cities offices in Des Moines. The hour-long meeting was an opportunity for safety coordinators of cities, counties and other governmental agencies to share what they are doing to improve safety in their workplace and seek solutions to problems that other entities may have already addressed.

These roundtable meetings will be held quarterly at the League office. Any member that wants to attend or receive more information should contact deanschade@iowaleague.org.



Feeling sleepy, fatigued, stressed? You're not alone.

In today's world it is becoming ever more difficult to find time for needed rest. Feeling sleepy and fatigued can add to stress. To complicate matters, more stress often impacts the body's ability to sleep or to fully realize its recuperative benefits.

The safety industry is taking note of this increasing trend. Workplace injuries and motor vehicle incidents are on the rise due to people's fatigue. Studies have demonstrated that individuals suffering from a lack of sleep often exhibit behavior similar to being intoxicated. Further, people may experience "micro-sleeps" during which they fall asleep for brief moments.

The best way to combat the issue of fatigue is to make time for enough sleep. Experts agree that eight hours of sleep is preferred, but it must be quality sleep.

The following tips are proven to help overcome fatigue and stress:

Mini-Naps: Mini-naps of no more than 20 minutes can re-energize the body and improve cognition.

Relaxation Therapy: Knowing how to consciously control your body to achieve a relaxed state is a powerful tool to effectively reduce stress. Like mini-naps, relaxation

therapy techniques often do not exceed 20 minutes.

Mini-Meditations: Similar in results to relaxation therapy, mini-meditations use a different process to help a person find a comfortable, non-stressed sense of being. Kathy Gruver, PhD, says mini-meditations focus on positive affirmations that are simple. For example, "I am healthy and well" instead of "I hope I don't get sick." Mini-meditations should be short and focus on the present.

Time Management: Understanding how to better manage your time, and then using those tools also provides a demonstrated method to reduce stress.

You do not have to accept being tired, fatigued and stressed. There are options to effectively deal with these issues. Find ways to control what you can, and accept that which you cannot.



Privacy, HIPAA and workers' compensation

IMWCA is often asked if it is appropriate to talk about the private medical information relating to a claim or an employee. The term HIPAA (Health Insurance Portability and Accountability Act), is often referenced during these inquiries.

HIPAA privacy does not apply to certain groups involved in workers' compensation. On the U.S. Department of

representatives will obtain the injured worker's authorization as part of the investigation process in order to obtain information on previous conditions that may or may not be directly related to the workers' compensation claim.

As you release a sigh of relief, take note, there is a section of the disclaimer that touches on minimum necessary. This puts a limit on the amount of protected health information that these entities may disclose as the minimum necessary to deal with the workers' compensation claim.

This is good advice to use with your safety committees as well. One purpose of a safety committee is to conduct incident reviews. The overall goal of the review is to decrease the probability of future injury or illnesses, as well as identify and correct unsafe behaviors and/or surroundings. Once the incident is reviewed, the information obtained from the investigation and the concluding report is presented at the next safety committee meeting. This can be done without violating any protected information. Names shouldn't be used; instead refer to the employee as a member of his or her specific department. People may think they can identify the employee, but that is not what is important. The emphasis should remain on fixing unsafe behaviors and surroundings, and on preventing future injury and illnesses.

HIPAA and privacy can be complex areas. It is always good to check with your attorney on areas of question or concern.



Check out the YouTube video summarizing this month's Human Resources Tip of the Month.

Health and Human Services web site, under Health Information Privacy, there is a section on Disclosures for Workers' Compensation Purposes.

In this section it specifies which entities are able to have protected health information disclosed to them without an individual authorization; these include workers' compensation insurers (IMWCA) and employers (our members), among other entities. In basic terms this means that you as the employer, can have a conversation with IMWCA, the injured worker and the designated physician, without violating HIPAA. That being said, often times our claims

One-Day Safety University

The One-Day Safety University has been set for October 16, 2018 at the Stoney Creek Inn in Johnston.

This year's program will include multiple tracks for safety coordinators, managers, elected officials and agents. Registration will begin at 8:30 a.m., and the program will conclude at 4 p.m. Lunch will be provided. The training is free to IMWCA members.



IMWCA Informer is a monthly newsletter published by the Iowa Municipalities Workers' Compensation Association (IMWCA) in cooperation with the Iowa League of Cities. View past issues online at www.imwca.org.

Comments or suggestions: contact Bethany Crile, newsletter editor, at (515) 244-7282 or bethanycrile@iowaleague.org.

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 (800) 257-2708
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