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The Informer

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

IMWCA launches pharmacy benefits management

As a program created by municipalities for municipalities, IMWCA's administrative staff and Board of Trustees are continuously exploring ways to reduce costs for members.

That's why IMWCA is partnering with Splashlight RX to bring a pharmacy benefits management (PBM) program to members and their injured workers. The purpose of the PBM through Splashlight RX is to reduce prescription drug costs, and to improve convenience and safety for injured workers.

The PBM

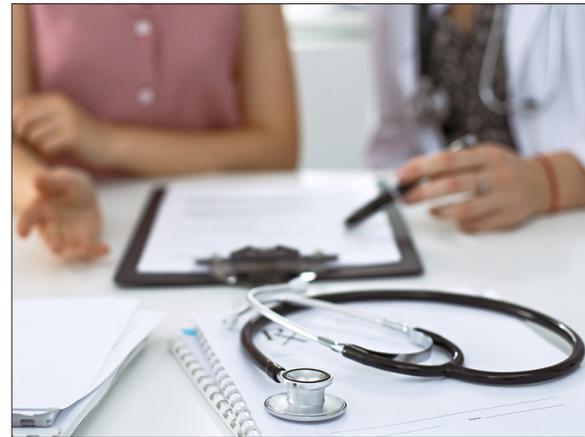
As of July 1, all pharmacy needs of IMWCA will begin flowing through Splashlight RX. Splashlight RX issued pharmacy cards to injured workers currently taking prescriptions for their injury and to our member's designated physicians. These pharmacy cards allow the injured employee to fill their prescriptions without worrying about who is supposed to be billed for the medication. In addition, this new program ensures the injured employee isn't paying anything out-of-pocket for the prescription. To accommodate those who need medication on a long-term basis, Splashlight RX also has a mail order program that conveniently delivers prescriptions to the employee's home when necessary.

How PBM Saves Money

A PBM helps control and reduce prescription costs by using their buying power to negotiate better pricing on medication, encouraging the use of generics, engaging with providers and

pharmacists on use and duration of medication, and managing high-cost specialty medications.

The Splashlight Solutions team has a long-standing relationship with IMWCA, helping members achieve significant cost savings on medical bills for their injured workers. That relationship and the services provided through their PBM program solidified the decision to partner with Splashlight on this important program.



The Process

Injured employees with existing prescriptions related to their workplace injury were mailed a prescription card from Splashlight RX. As new prescriptions are needed, the employee will transition to the PBM system. If an employee is currently receiving their medication in the mail, that will continue, it will just come from a different provider.

To reach employees with a new work injury, a letter explaining the PBM program and a prescription authorization form was mailed to every IMWCA member's designated medical facilities.

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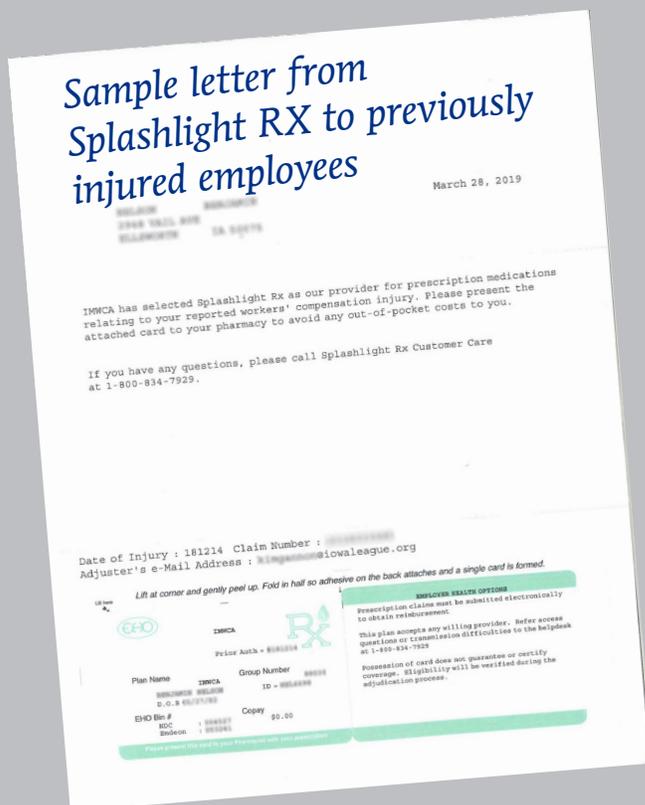
When an employee sustains an injury and is referred to the designated medical provider and if the provider writes a prescription, they will also give the injured worker the pharmacy authorization form to take to the pharmacy. This prevents employees from having to pay for prescriptions out of pocket to be reimbursed later.

Keeping Employees Safe

IMWCA is committed to helping members get their employees home safe. When an injury does occur, Splashlight RX's PBM program also keeps injured workers safe by watching for medications that are contraindicated, adding an additional layer of protection. Monitoring opioid use to try to prevent addiction is another important way the new PBM program protects the safety of injured workers. In light of the national opioid crisis, this service is vital to ensuring injured workers recovering from a workplace injury remain safe.

Thank you for your assistance and cooperation as this new program is being implemented.

Questions about the new PBM program can be directed to Customer Care at Splashlight RX at 800-834-7929. Or contact IMWCA at imwcainfo@iowaleague.org or (800) 257-2708.



IMPORTANT ANNOUNCEMENT

Safety Grant and Innovation Award

The IMWCA Board of Trustees recently approved a new Safety Grant and Safety Innovation Award for fiscal year 2019-2020, which started July 1, 2019. The emphasis of the two programs is to share innovative projects developed and implemented by IMWCA members to reduce or eliminate significant safety exposures in the workplace.

The Safety Grant is designed to fund projects that are highly transferable among the IMWCA membership. For example:

- Develop and implement a pilot project for a train-the-trainer program for stretching during work hours
- Develop and implement a pilot project for a department to test Grips footwear (law enforcement and public health)
- Develop and implement an emergency medical technician train-the-trainer program for lifting
- Rent and use the National Safety Council Slip and Fall simulator

A grant of up to \$10,000 is available for IMWCA members in good standing. Safety Grant money may not be used to pay for general safety training or equipment purchased before the application is submitted.

The Safety Innovation Award may be given to members who developed new tools or equipment which improve safety and are transferable to other members. Up to 10 projects can be awarded \$1000 each, with one award per member per year. Members are required to submit an application that includes the specifications of the tools or equipment, and must agree to share the design with other interested IMWCA members at no charge. Tools or equipment under patent or with patent pending will not be eligible for consideration.

Members receiving the Safety Grant or Safety Innovation Award must agree to share results of their projects, including sharing project results in an Informer article.



Check out this video and learn more online. There you'll also find an application for both programs.

Subrogation: How an employer can help

A good return-to-work program and a solid relationship with your designated clinic are very important for controlling workers' compensation claim costs. Equally impactful is preserving/gathering evidence when another party is at-fault for an incident or injury. This situation results in a subrogation claim. Examples of subrogation include malfunctioning equipment, motor vehicle accidents, dog bites and slip/falls on someone else's property.

If the evidence is not preserved or there is a lack of documentation a subrogation claim can be very hard to pursue. IMWCA looks at several factors while investigating the claim to determine when it is beneficial to pursue subrogation. However, without evidence the chances of recovering costs are low. The employer plays an important role in gathering evidence and doing it quickly. This is especially true for injuries caused by weather since situations can change quickly.

So what can you do as the employer to help us investigate a potential subrogation claim?

- Gather Reports – Gather and turn in police reports and incident reports. Police accident reports sometimes show who was at fault and if they were cited. These reports can also tell us if the at-fault party has insurance.
- Take Lots of Photos – Use your cell phone to take pictures of the scene and the surrounding area. Photos

of the incident's cause are very important. If the event happened at night returning to take additional pictures during daylight hours could be beneficial.

- Motor Vehicle Incident – Along with taking photos of vehicle(s) damage, take photos of the entire area around where the incident occurred.
- Malfunctioning/Defect Equipment – If you think an injury could have been caused by equipment that malfunctioned or is defective, take photos of the equipment without moving it or changing the appearance of it. After getting photos remove and store the equipment to prevent further injuries. Save any receipts, manuals, and packaging if you still have them.
- Witness Statements – Witnesses can carry a lot of weight especially if they are uninvolved and unbiased. A statement should be taken as soon as possible after the incident. Witnesses provide us with additional evidence that might have been overlooked.
- Slip and Falls – Photograph the hazard that caused the incident. This may be ice/snow or a wet spot on a floor. Then take wider shots of the entire area. Surveillance footage is also useful in slip and fall claims.

If a third party is at fault it is in everyone's best interest to attempt to make a full recovery of costs, which could have a positive impact on your experience modification factor and therefore your premium.



Sun protection

Although Iowans need to take advantage of the warm sunshine while it lasts, it is also important to prevent the possible harmful and painful effects of the sun. Sunburns are one of the most common consequences of time in the sun. At best a sunburn is irritating and painful, at worst it includes a stay in a hospital burn unit.

Best ways to protect your skin from the sun:

Clothing: Wear long sleeves and long pants as well as a hat that covers a significant portion of your body. In Iowa the heat can prohibit long sleeves and pants from being worn comfortably, however wicking clothing and clothing that provides SFP protection is becoming more common.

Sunscreen: It is important to apply an SPF 50 or greater sunscreen to all exposed skin. Reapply the sunscreen at least every two hours throughout the duration of sun exposure.

Heat and sun exposure can also cause heat exhaustion and heat stroke. Staying hydrated and taking frequent breaks in the shade or air conditioning can prevent both these conditions.

PROTECT YOUR SELF FROM **HEAT STROKE**

**STAY
HYDRATED!**



Tips for proper I-9 completion

Hopefully no one is scratching their head wondering what an I-9 is. If you are, it is imperative you understand that the I-9 is not only a very important piece of the new-hire paperwork, it is also required by the U.S Citizenship and Immigration Services (USCIS). All U.S employers must have an I-9 on file for all current employees (unless the employee was hired on or before November 6, 1986).



Section 1 should be filled out by the employee on the first day of employment. Every box must be filled out, even with a N/A (not applicable). An employer can be fined heavily if someone other than the employee fills out Section 1. The only exceptions to this requirement is if the employee uses a preparer or translator or if the employee is under 18 and the parent or legal guardian is completing it for them. In

both cases you must fill out the Completing the Preparer and/or Translator Certification. No one other than the employee can sign Section 1. For minors, the parent or legal guardian can write in the signature line "Individual under age 18". The employer is responsible for ensuring all boxes in Section 1 are filled out, and they must return the form to the employee for completion if something was left blank. The employer cannot make any additions or changes to Section 1.

Section 2 is to be filled out by the employer. Again, all boxes must be filled out, even with N/A. The employer must provide the list of Acceptable Documents to the employee and allow the employee to bring any of the items listed. An employer may not require certain documents over the others. An employee must bring in any one from List A or any combination of one from List B and one from List C. Employers must view and examine the original, unexpired documents (the birth certificate can be a copy). The employer does not have to make copies of the documents, but if they do it for one they must do it for all employees.

For more information see www.uscis.gov/i-9-central/complete-correct-form-i-9/who-needs-form-i-9.

One-Day Safety University

IMWCA's Annual One-Day Safety University will be October 22, 2019 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. Registration will open in late summer, and 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 IMWCA at (515) 244-7282 or imwcainfo@iowaleague.org.

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