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The Informer

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

Member Highlight: Urbandale leads the way on safety A conversation with John Konior

Has Urbandale always had a good safety track record?

Fifteen years ago Urbandale had a poor safety track record and was one of the worst performing organizations within IMWCA. The city's workers' compensation modification factor was above 1. It was a time when the city had to stop and assess its safety culture. With some nudging from partners like IMWCA, the city began to make safety a priority. That start has rippled down through the city and is what drives staff at all levels to take responsibility for our safety culture today.

What prompted Urbandale to focus time and resources on employee safety?

At first, it was twofold. First, management believed that employees should have a safe work environment. Second, it was the increasing cost of worker's compensation claims and premiums.

Now the organization's culture is focused on not only learning from prior incidents, but also keeping a sharp eye out for near-misses. This transformation over time has significantly lowered the city's costs. The initial time and cost to create a safety committee paved the road for future cost savings. Even now, the city focuses time and resources to move its safety culture forward. We know that trends change, new equipment can provide a safer work environment and learn from each near miss or incident helps to keep us all safer in the future.

What major steps has Urbandale taken recently to achieve a high level of safety and low losses?

First, the city's safety committee has representatives from all departments and all levels of management. This allows committee members to learn from other departments near misses and incidents. It allows for honest meaningful questions and different points of view when reviewing incidents, policies and training requirements.

Second, Urbandale tied safety to its employee evaluation process and merit pool pay. This provided the foundation to the safety culture. In the earlier years, it provided the incentive and kick started the new focus on safety. During a recent review and roll out of the employee evaluation, a committee of staff recommended increasing safety's importance within the new tool.

A strong return-to-work program that focuses on the value each employee brings to the city is the final step. The city's policy clearly defines the expectations of the employee and more importantly the employee's department. If that is not possible, then restricted work is found within another department based on the employee's restrictions. In addition, the city offers the return-to-work program for personal injuries if the employee's department can accommodate their restrictions.

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What return on investment does the city see from these efforts?

The city saved \$176,828 on its current worker's compensation renewal with IMWCA. This is due to an experience modification factor of 0.60. During the last three years, the city has spent just over \$29,800 on annual safety trainings and new safety equipment, but saw savings over \$540,100 in worker's compensation premiums.

Even more significant is that the city's staff have had limited days off due to work injuries. In Fiscal Year 2018-2019, the city had zero lost workdays due to an injury. It leveraged its return-to-work program and had 10 employees work 24 days on restricted "light" duty. In the past five years, the city had 59 lost days of work and had 633 days of restricted duty work.

What plans does the city have to keep moving forward in developing a safety culture?

Urbandale will continue building upon its past successes and learning from its failures. It is moving its safety culture forward with its new Safety Leadership program. The Safety Leadership program breaks safety culture down into "small team" focused areas of safety, including teams for policy, safety incident review, training, management and accident review.

Each team is further broken down into sub-teams of both front-line and management staff that combine parallel services, such as public works, parks and water utility or administrative and leisure services. Each sub-team has both front-line and management staff. In addition, each team's work is shared across the other teams and builds upon each other.

For example the policy team recently completed a review and update of the city's Bloodborne Pathogen (BBP) Policy. After completion, each training sub-team assessed and created the training system to use for training all employees in their departments/divisions on the new policy. The city is committed to continued refinement of its safety program and building its safety culture.



Slips, trips, and falls

It has happened to many of us. We are just walking along, and suddenly we trip. Or fall down stairs, or fall off a ladder. It is just a fact of life we have to accept. Or do we? The answer is a resounding NO.

Injuries related to slips, trips, and falls account for approximately 25% of the number of annual claims in the IMWCA pool. Some of these injuries can be quite serious and impact the quality of life for the injured employee.

Many of these injuries are preventable. A key component of prevention is developing an employee awareness plan to bring the issue to light and foster communication. This cannot be a once a year activity. These incidents happen throughout the year, and it is important to keep the issue at the forefront throughout the year.

Help your employees identify and address the various factors that lead to slips, trips and falls. These can be seasonal issues, general housekeeping needs and basic human behaviors. Increasing awareness and understanding often results in fewer injuries.

IMWCA has a downloadable "Slips, Trips and Falls Handbook" at www.imwca.org. Click on the "Loss Control" tab and then select "Model Programs."

In addition, this topic will be discussed in more detail at the IMWCA One-Day Safety University held on October 22. Attendees will learn about slips, trips and falls causation factors, how to develop an effective employee awareness and training program. Register at www.imwca.org.



Replace smoke alarm batteries

Summer is ending; fall has begun, kids are back to school and daylight savings time is approaching. This is also the time of year when radio, television and public service announcements tell us to check our smoke detectors and install new batteries.

More than 365,000 household fires cause more than 2,600 deaths every year. Three-out-of-five home fire deaths result from fires in homes without working smoke alarms. More than one-third (38%) of home fire deaths result from fires in which no smoke alarms are present. The risk of dying in a home fire is cut in half in homes with working smoke alarms, according to the National Fire Protection Association (NFPA).



Annual Loss Report: Fiscal Year 2018-2019

It is a good time to look back at what occurred during Fiscal Year (FY) 2018-2019. IMWCA conducts an annual review of reported claims to identify injuries by claim type, department, body part, cause and totaled incurred. The review identifies associated causes to help recognize trends in the frequency which is the number of claims and severity which is the cost of claims that may be present in an effort to develop loss control strategies to mitigate losses.

Claims Type

For FY 2018-2019, 2,097 total claims were reported to IMWCA. The 2,097 claims cost members of the pool \$7.5 million dollars, which is less than the total in FY 2017-2018. The average cost per claim decreased around \$1,000 dollars from the previous year to approximately \$3,600.

The top two claim types were: medical-only which had 1,052 claims and incident-only which had 719 claims. Medical-only claims involve medical attention, but no time lost from work beyond the statutory-mandated waiting period. In Iowa, the waiting period is three days. Medical-only claims are discounted by 70% when going in to the experience modification calculation. When no payment on a claim is contemplated, it is called an incident-only claim. The incidents are only reported to Company Nurse in order to make a record of the incident. Medical and incident only claims accounted for 84% of IMWCA total claim count.

IMWCA members reported 154 indemnity claims, making this claim type the third most common. Indemnity claims occur when an employee becomes injured on the job and cannot return to work until they heal or the injury becomes permanent and stable. The employee receives medical treatment and wage support. A reported incident becomes an indemnity claim after the three-day waiting period. Even though the number of indemnity claims have decreased over the past 10 years, they account for 74% of the total incurred estimated costs in FY 2018-2019.

Strains and slips, trips, and falls were the top causes of injury for FY 2018-2019. Lifting objects or twisting was the leading cause for strain injuries. Slips, trips, and falls were mainly caused by ice/snow and stairs. These two leading causes accounted for 43% of the claim count and 64% of the incurred total expenses.

Injury Types

Shoulder, knee, and back injuries continue to be the largest source of incurred costs with a combined total of \$3,617,104. These three body parts were in the top four body parts for frequency in FY 2018-2019. Shoulder injuries accounted for 67% of the claims with an

incurred total over \$50,000. Departments with the greatest number of claims for FY 2018-2019 include law enforcement with 540 claims, street and roads with 372, and parks and recreation with 164. Street and roads had the highest total incurred amount with \$2,604,168. The street and road department had 18 indemnity claims with each claim totaling over \$50,000, the highest for any department in FY 2018-2019.

When looking back at FY 2018-2019, the frequency of claims has increased due to a larger number of medical and incident only claims. Overall severity decreased slightly compared to FY 2017-2018, severity for indemnity claims decreased by 5% from the ten-year average and 7% from the five-year average. Most importantly, in FY 2018-2019 there were no fatalities or mass casualty incidents.

Help keep employees safe and get them back to work when an incident does occur by using these tools:

1. Report claims immediately to Company Nurse.
2. Complete incident review and report to a Safety Committee.
3. Implement a designated physician program.
4. Have written, detailed job descriptions.
5. Implement a return-to-work program.

As a program created and governed by the members, IMWCA thanks you for your commitment to keeping employees safe and helping them get back to meaningful work after an injury.

Statistics of claims

Claim Type	Claim # (18-19)	Claim # (5 Yr Avg.)	Claim # (10 Yr Avg.)
411 Medical Only	97	82.4	70.5
Incident Only	719	651.6	598.8
Indemnity	154	168.6	172.3
Medical Only	1,052	962.2	958.4
Non-Stat Volunteer Medical Only	1	1.4	1.8
Volunteer Medical Only	68	75.4	72.5
Volunteer Indemnity	6	13.6	14.8
Total:	2097	1955.2	1889.1

Health Insurance Portability and Accountability Act

The Health Insurance Portability and Accountability Act (HIPAA) that originated in 1996 was created to protect health data integrity privacy and accessibility. It protects health insurance coverage for workers and their families when their job status changes due to a variation of position, coverage or loss of a job.

If you think that the Health Insurance Portability and Accountability Act (HIPAA) should actually be called “Help! Is Privacy Always this Abstract (HIPAA)?” join us on October 22 for IMWCA’s One-Day Safety University.

As part of the daylong training, Hugh Cain and Brent Hinders, attorneys from Hopkins and Huebner P.C., will dive into HIPAA. They will help clarify what an employer needs to know regarding some significant areas of employment law that HIPAA intersects.

Unfortunately, as with many of the other employment laws, understanding and applying HIPAA is not simple and as straightforward as we would like it to be. HIPAA protection varies depending on the situation in which medical information is being requested or shared. If a supervisor/manager does not navigate the murky waters of HIPAA as it relates to the Americans with

Disabilities Act Amendments (ADAAA), Family Medical Leave Act (FMLA) and workers’ compensation correctly they could wash ashore and be stranded alone, with pending lawsuits and penalties circling in the water.

To complicate matters more, did you know that there are different situations in which HIPAA does not apply in the employment arena, but an employer may still have legal obligations to protect the employee and their health information?

Do not dismay, help is on the way. . . Register today for the IMWCA’s free One-Day Safety University and encourage your peers as well. Let the experts help clear up the murky waters of HIPAA as it relates to employment.



Learn more about HIPAA, privacy and workers’ compensation

Register for One-Day Safety University

Registration is open for IMWCA’s Annual One-Day Safety University held on October 22, 2019 at the Stoney Creek Inn in Johnston. This year’s agenda can be found on our website. The day will begin with registration at 8:30 a.m. and the program will conclude at 4 p.m. Lunch will be provided, and the training is free to IMWCA members. Register online now at www.imwca.org.



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Comments or suggestions: Contact IMWCA at (515) 244-7282 or imwcainfo@iowaleague.org.

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