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# The Informer

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

## Annual Loss Control Report

Every August the loss control team takes a look at the recently completed fiscal year's loss experience to determine where we should focus our resources in the future. Fiscal Year 2016-2017 loss experience shows a slight increase in frequency (number of claims) and a significant decrease in severity (cost of claims) when compared to FY 2015-2016.

Looking at the top five most frequent claims by body part (figure 1) knee injuries again led this year, down 11 percent compared to last year, followed by lower back injuries, up 3 percent.

When reviewing the top five most severe claims by body part (figure 2) shoulders came in at number one again, up 12 percent from last year. Knee injuries came in second. Lower back came in third, up 15 percent over last year. The top five categories make up 37 percent of the total severity for FY 2016-2017 as measured by cost of claims.

When looking at losses by type of work the charts in figures 3 and 4 point out several differences between frequency and severity. This year streets and roads comprised 22 percent of the frequency, up 2 percent from last year. Severity was down from last year's 29 percent to 24 percent of the total. The two biggest changes by department occurred in law enforcement and fire & ambulance. Law enforcement saw an increase from 26 to 30 percent in frequency and an increase from 22 to 30 percent in severity. Fire & ambulance saw a slight decrease from 10 to 9 percent in frequency and an increase from 11 to 16 percent in severity. This was due to a fatality in both groups.

Slip and fall injuries continue to plague members, making up about 19 percent of all incidents and 22 percent of all injuries.

Figure 1: Top 5 Most Frequent Claims by Body Part

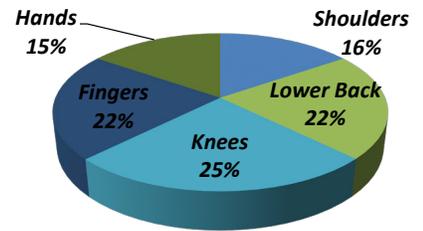
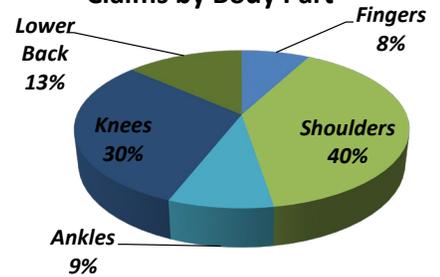


Figure 2: Top 5 Most Severe Claims by Body Part



This past year IMWCA experienced two fatalities and several other catastrophic events that could have been worse, including a tire explosion injuring four employees. That's why loss control continues to recommend following proven safety practices that will prevent injuries.

Once again from the IMWCA Board of Trustees and League Administrative Staff, a big THANK YOU to everyone for doing their part to prevent injuries, contain claims costs and keep rates stable and affordable. Most important, thank you for all you do to get everyone home safe at the end of each day.

Graphs continued on next page

### ONLINE UNIVERSITY COURSE HIGHLIGHT

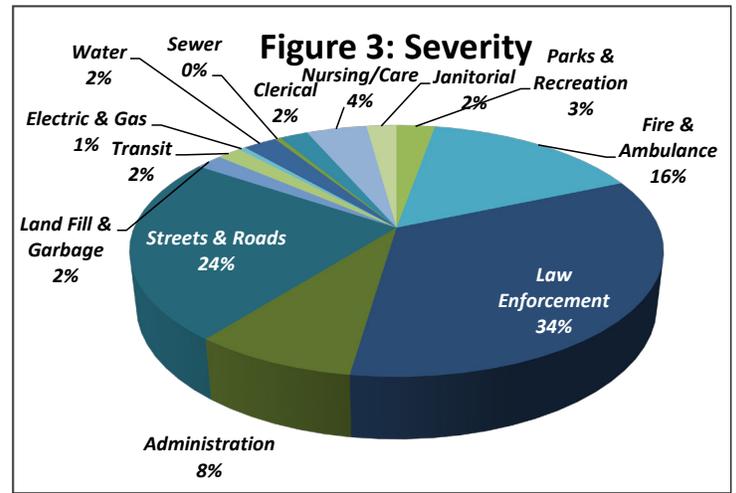
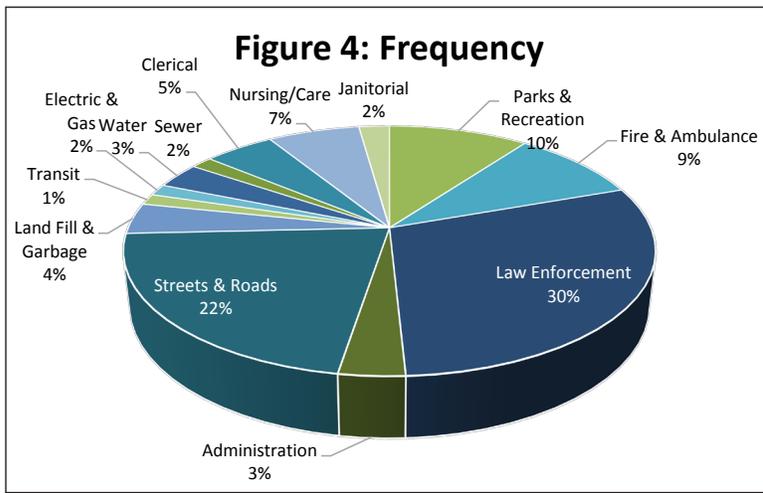
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## CLAIMS CORNER: Matt Jackson, Claims Manager

# Medical case management

If used appropriately and in the right situations a medical case manager (MCM) can significantly reduce the length of time a claim stays open and the overall cost of the claim by helping guide the injured workers' medical treatment and return-to-work efforts. Most workers' compensation MCMs are registered nurses and usually certified in rehabilitation and/or case management.

### What does a medical case manager do?

A MCM helps obtain or coordinate the medical care an injured worker needs. The case manager serves as a liaison between all parties involved in the workers' compensation claim. This includes, but is not limited to, doctors, the employer, the injured worker and the insurance carrier.

Some of the tasks a MCM handles are reviewing medical records, coordinating referrals to specialists, corresponding with treating physicians, and keeping everyone involved and up-to-date with treatment recommendations, prognosis and work restrictions.

### When does IMWCA add a medical case manager to a claim?

Since a MCM can increase the overall claim cost we do not add them to every claim. We look at each claim

independently and only add them as we feel they are needed using our prior claims handling experience. If we do not feel a MCM will be beneficial or might disrupt the flow of the claim, we will not add them to the process. A MCM can be brought onto the claim at any point during the life of the claim. Some examples of when we might add a MCM include:

- Catastrophically injured workers
- Medically or psychologically complicated claims
- We are not getting good communication from the injured worker, doctor or both
- The injured worker is showing little or no improvement

After a MCM is added to the claim they will attend doctor appointments with the injured worker to stay current on the treatment plan and up-to-date on their recovery. If the MCM does not feel appropriate medical treatment is being recommended they can immediately raise concerns and take steps to fix the problem.

A MCM is NOT the same as nurse triage. Triage service is provided during injury reporting through Company Nurse which offers suggestions regarding the level of care for initial medical treatment only.

## Out of office

As a program administered by the Iowa League of Cities, most IMWCA-designated staff are called to help the League during their Annual Conference & Exhibit on the 27-29 of this month. Limited claims staff will be available during this time, and Company Nurse is always available to provide triage and first report of injury services. All other IMWCA-designated staff will have limited access to phones and email, but please leave us a message. We'll get back to you as soon as we can.

If you plan to attend the League's Annual Conference & Exhibit in Davenport, stop by our booth (number 106) in the Exhibit Hall, join us for the Run/Walk on Thursday morning or attend the workshop on volunteer firefighter programs that we're sponsoring. We'd love to see you there!

In addition, we are attending the Iowa Recycling and Solid Waste Management Conference in Coralville in October. Stop by our exhibit booth to say hello!

## Human resources at One-Day Safety University

Many employers think that when it comes to workers' compensation you pay the premium, and there is not much they can do to contain costs as an employer.

This misconception has resulted in some members paying higher premiums than they should. If an employer initiates some cost-containment tools and establishes a safety culture the resulting trend is to see a decrease in the severity and frequency of claims. This, in turn, lowers the experience modification factor (EMF or mod) which reduces cost.

At the One-Day Safety University we will look at the 2017 changes to the Iowa Workers' Compensation Law that intersect with human resources. These topics include:

- Return-to-Work and Light Duty: As of July 1, 2017, are you providing your 'suitable' light duty in writing?
- Do you have a policy dictating how soon an employee should be notifying you of a work-related injury?
- How does the new intoxication language affect you as a public employer?

We will also look at tried and true tools that have been tested by our members and given them great success in playing an active role in the workers' compensation process. These are not typically new topics, but we will look at them through a new lens: how human resources relates to them.

- Job Descriptions: Understanding how this important tool can prevent future workplace injuries throughout the employment process, including hiring, during employment and termination.
- Employee Physical and Fit-for-Duty Exams: Recognizing the importance of these tools as a portion of the pre-employment physical as well as in certain situation during employment (as allowed by law).

We look forward to an interactive session to help you with questions and concerns. We look forward to seeing you on October 24. Learn more below or register online for the free training at [www.imwca.org](http://www.imwca.org).

## Registration open for One-Day Safety University

The 2017 One-Day Safety University agenda has been set and registration is open. The workshop is scheduled for Tuesday, Oct. 24 at the Ankeny Fire Station #1. Registration will begin at 8:30 with the program starting at 9 a.m. The event, which includes lunch, will conclude by 4 p.m.

This free training is designed for new safety coordinators, experienced coordinators looking for new ideas, safety committee chairs or anyone that would like to network with other city or county safety officials.

The agenda includes a demonstration of new features to the Online University. DJ Castelein of the Johnson County Human Resources Department will discuss how they have rejuvenated their safety culture and the impact. Human

Resources Specialist Lisa Mart will cover how 2017 legislative changes affect return-to-work and other cost containment tools. Michael Raner of SHIELD will cover railroad safety and awareness under Operation Lifesaver, and there will be an Iowa Occupational Safety and Health Administration representative to discuss standards and answer questions. The final session includes take aways from you as you share experiences with safety and loss control.

Finally, back by popular demand is the Convincer. The seatbelt simulator will be available to try during lunch and after the last session.

Registration is currently available online. Visit [www.imwca.org](http://www.imwca.org) or email [losscontrol@iowaleague.org](mailto:losscontrol@iowaleague.org) for more information or to reserve your spot.

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](http://www.imwca.org).

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

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