

JANUARY
2015

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ONLINE UNIVERSITY COURSE HIGHLIGHT

Asbestos
Awareness: AS09

Learn more online
www.imwca.org

IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION

IMWCA

Comments or suggestions, call
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the Informer

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

Risk Management Action Plan

IMWCA was formed in 1981 in response to numerous cities having their workers' compensation coverage cancelled by standard insurance carriers. In 1987 the program was restructured to allow counties to join the association, and in the 1990's other 28E entities were deemed eligible participants. IMWCA is committed to providing a competitive workers' compensation program for cities, counties and other political subdivisions in Iowa.

In 2004, the IMWCA Board of Trustees instituted a program named High Risk. The board adopted this approach on the premise that members with large losses over several years should bear a greater responsibility for those losses than the rest of the IMWCA membership. The program has experienced several updates over the past 10 years, and in 2014 the program underwent some major changes.

The most recent change begins with the name. The Risk Management Action Plan (RMAP) is intended to help members manage their risk in a more timely fashion. In the past the High Risk plan looked at each member annually in October, and an assessment was made based on established criteria. With the RMAP, each member will be assessed on a quarterly basis. Our objective is to identify a potential problem in the early stages and offer assistance that will improve the outcome for the member and the pool, and partner with members to control risks. We believe in being proactive, and the name change is a reflection of this.

The criteria have also evolved from the old plan. There are essentially two categories: one for members with an Experience Modification Factor (EMF) and one for members not large enough to qualify for an EMF. Members who qualify for an EMF and whose loss ratio exceeds 100 percent for one year or who have not responded to a high-level loss control recommendation will receive an assessment from a loss control representative. Members who do not qualify for an EMF whose cumulative five year loss ratio exceeds 100 percent or have not responded to a high-level loss control recommendation will receive an assessment from a loss control representative. In both cases the assessment and staff recommendations will be reviewed by the Board of Trustees on a quarterly basis. And in both cases the Board may impose a loss of discount, a surcharge, or non-renewal of coverage based on the assessment and the member's response to loss control recommendations. To learn more about RMAP and all IMWCA services, visit us online at www.imwca.org.

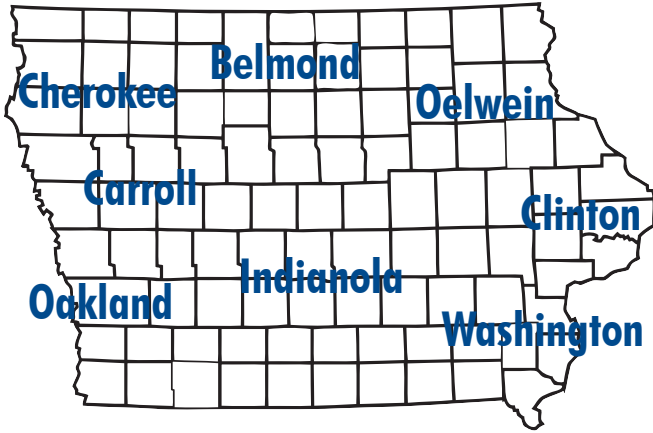
IMWCA's Risk Management Action Plan is the next step in our quest to help members keep the cost of workers' compensation coverage at stable and affordable levels. We want to keep all of our members healthy, both from an employee perspective and a financial perspective. Most important, we are your partner in the shared goal of getting every employee home, safe, at the end of their work day.



2015 Regional Workshops

IMWCA has scheduled the Regional Workshops for 2015. This year's topics include how to use the IMWCA Online University and its new features, how to structure a safety training and orientation program. It will also include an update on what is going on with IMWCA rates, discounts and general changes in workers' compensation.

Register online at www.imwca.org for this free workshop!



Tuesday, February 3, 2015 | 1-3:30 p.m.
Cherokee Community Center

Wednesday, February 4, 2015 | 9-11:30 a.m.
Belmond City Hall

Thursday, February 5, 2015 | 9-11:30 a.m.
Oelwein Library Community Room

Tuesday, February 10, 2015 | 1-3:30 p.m.
Clinton Chamber of Commerce Building

Wednesday, February 11, 2015 | 9-11:30 a.m.
Washington Library

Thursday, February 12, 2015 | 9-11:30 a.m.
Indianola City Hall

Tuesday, February 17, 2015 | 9-11:30 a.m.
Oakland City Hall

Wednesday, February 18, 2015 | 9-11:30 a.m.
Carroll Fire Station

IMWCA Online University

Get ready for winter with courses from IMWCA's Online University on defensive driving and slips and falls. The University includes nearly 60 courses on a variety of topics. All this online, interactive safety training is available, free of charge, to all members. As an added bonus, several courses qualify for Continuing Education Units (CEU) in solid waste and water/wastewater through Iowa Department of Natural Resources (DNR) and Kirkwood Community College. Contact RonSinnwell@iowaleague.org with questions.



Company Nurse triage services

Reporting injuries through Company Nurse has been mandatory for IMWCA members since 2009. Company Nurse allows injured workers to report an injury immediately following an accident. If the injury is not a medical emergency, the injured worker should call Company Nurse prior to seeking medical treatment. If the injury is a medical emergency, call 911 or transport the injured worker to the emergency room. Once the injured worker has stabilized, call Company Nurse to report the injury.

The injured worker will initially speak with an Injury Care Coordinator who records the injury and incident information. The injured worker may be transferred to a



registered nurse who will provide First Aid advice and, if needed, direct the employee to the appropriate level of care.

The nurses an injured employees speak with at Company

Nurse do not diagnose injuries. They do perform a triage process that will guide the employee to the appropriate level of care based on the information gathered during the phone call. Possible outcomes of the triage process are:

- Self/home care
- Basic first aid
- Referral to your designated clinic
- Referral to urgent care
- Referral to emergency room

Employees with minor injuries may be advised to seek medical treatment within 48-72 hours following the injury. An employee's refusal to seek the recommended medical treatment will be documented in the report and the claim will be coded as an "incident only" claim.

One advantage of using Company Nurse is cost savings. Having a medical professional direct your injured employees to the appropriate level of care should result in fewer emergency room visits and fewer claims if first aid or self-care can be administered. Remember, the Company Nurse Injury Hotline is available 24-hours-per-day, seven-days-a-week and all holidays.

Annual Financial Report available at www.imwca.org

Like this newsletter?

Check out the multitude of member resources online at www.imwca.org.

- Model/sample programs including general safety manual
- Return to Work Now (RTWNow) online tool
- Best Practices Program
- Underwriting Information
- MORE!

IMWCA Informer is a monthly 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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