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## ONLINE UNIVERSITY COURSE HIGHLIGHT

### Flagger Safety

Learn more online  
[www.imwca.org](http://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.

## Four cornerstones of safety

When the decision is made to start improving workplace safety, one of the first questions that comes to mind is, "Where do I start?" When building anything a strong foundation is a must, and cornerstones are the main component of a good foundation.

To build a sound safety program, ensuring it is built on a strong foundation will help the program withstand any difficulties it may face. Starting with proven cornerstones is a great way to begin. That's why IMWCA promotes using these four cornerstones to build a strong safety program: designated medical provider, return-to-work, incident review and a safety committee.

These cornerstones have proven to be very effective in building a strong foundation for the development of a sound safety culture. They are instrumental in providing continued focus for the safety committee and cost containment when an injury does occur.

**Designated Medical Provider:** Iowa is one of few states with a law that allows an employer to designate a medical provider for employees injured in the workplace. This allows an employer to have a more active role in the claims process, improving communication and helping to control costs.

**Return-to-Work:** Getting injured employees back to work, even in a light-duty or modified-duty role, has proven to speed recovery and help control the overall cost of the claim.

**Incident Review:** The purpose of such a review is to gather information that will reduce the potential for future incidents and provide useful information to identify and correct weaknesses, as well as determine strengths and enhance them.

**Safety Committee:** This committee's goal is to help provide a safe and healthy work environment for all employees.

Putting these four cornerstones in place will make for a strong safety foundation to build upon. As you continue to build these will be in place working for you, and they will facilitate the development of even more safety programs and policies. The ultimate goal of all workplace safety initiatives is a well-built and lasting safety culture, ensuring everyone goes home safe at the end of each day.

**Model programs  
to help you implement each  
of these cornerstones can  
be found online at  
[www.imwca.org](http://www.imwca.org).**



# Bloodborne pathogen

**B**loodborne pathogen refers to infectious diseases such as Hepatitis B and C and human immunodeficiency virus (HIV). These diseases can be transmitted through blood or other potentially infectious body fluids. These types of diseases can be transmitted when fluids enter your body through the eyes, nose or mouth and can result in serious disease or even death. As an employer you need to protect the health of your employees from bloodborne pathogens through training and preventive practices.

If you work in the health care or public safety field, you are at risk for exposure to bloodborne pathogens. Nurses, health aides, emergency medical technicians, law enforcement, correctional officers and housekeeping personnel are employees who are at high risk to come in contact with pathogens.

It is your duty to comply with Occupational Safety and Health Administration (OSHA) regulations and provide training in bloodborne pathogens. Training will help protect employees from these health risks and provide education about the dangers. Employees should be given specific instructions about how to avoid contact with

bloodborne pathogens and how to use and dispose of hazardous materials including syringes and needles. Training should be given to employees before they start working in situations where they could be exposed to bloodborne pathogens. Employees are entitled to know what risks they might be exposed to and how to prevent dangers.

Claims involving bloodborne pathogens can be costly and time consuming. Testing usually needs to be done every few months for up to a year after exposure. While bloodborne pathogen claims usually do not involve indemnity benefits, the employee will need to take time to get tested and/or vaccinated. Certain vaccinations can be very costly. The costs associated with a bloodborne pathogen claim can range from a few hundred dollars all the way up to thousands of dollars, depending on the treatment recommendations.

Take the time to properly train your employees in this serious and often overlooked workplace exposure. Training tools are available in our Online University and also in our video library.

## Welcome, new members!

IMWCA is pleased to announce the following as the newest members to the program:

**Emmet County  
Ten-Fifteen Regional Transit  
Urbandale Water Utility  
West Burlington**

Thank you to all of our members for your commitment!

## Like what you read in the Informer?

Find more helpful workers' compensation information on the IMWCA Web site and LinkedIn page.



## NCCI rates, Discount Rating Plan for FY15

**T**he Iowa Insurance Commissioner (Commissioner) approved the rate filing proposed by the National Council on Compensation Insurance (NCCI), the rate setting organization for Iowa and 37 other states, to be effective July 1, 2014. The approved filing calls for an average 4 percent overall rate increase for municipal codes used by IMWCA members. The new rates are posted on our Web site at [www.imwca.org](http://www.imwca.org), and can be accessed by clicking on Rates under Quicklinks, then NCCI Rates.xls. This allows you to calculate manual premium based on your projected payroll in each class code.

The IMWCA Board of Trustees also met January 30 and approved a Discount Rating Plan with an average discount of 30 percent for Fiscal Year 2015, up from the current average of 27 percent. For members that qualify for the Good Experience Bonus Program, this will translate to total discounts as high as 58 percent! Board members believe it prudent to increase the Discount Rating Plan to offset the rate increase and continue to reward better performing members while maintaining the strong financial condition of the association.



Valentine's Day had a little different twist, or should we say "slip", this year. In a two-and-a-half hour window on Friday, February 14, IMWCA members reported 13 claims through our Company Nurse reporting system. Twelve of the 13 were slip and falls, and one motor vehicle crash. The lesson here: stay vigilant! Just when you think winter is almost behind us, Mother Nature says otherwise. Grand View University has a fun video that shows how to walk in winter weather: [www.youtube.com/watch?v=QmWhURt0\\_ik](http://www.youtube.com/watch?v=QmWhURt0_ik).

**Can you name at least four different ways that help prevent falling in the winter months?**

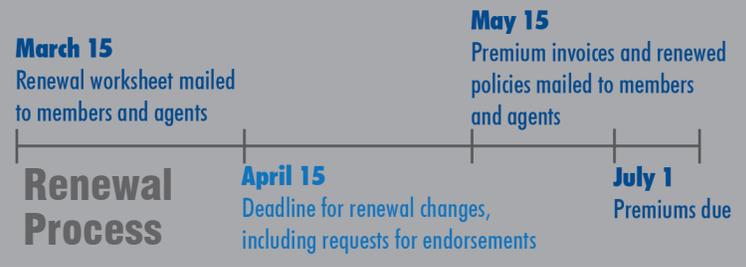
- Answer:**
1. Wear the proper footwear.
  2. Take small steps to keep your center of balance under you.
  3. Walk slowly, and never run on icy ground.
  4. Keep both hands free for balance.
  5. Step - don't jump from vehicles and equipment.
  6. Keep your eyes focused on where you are walking.

## Human resources training available

IMWCA wants to let you know about the 2014 Iowa Employment, Training, Benefits & Wellness Conference to be held April 23-24. One and two-day registration pricing is available. The workshops, which is presented by HR-OneSource, is co-sponsored by IMWCA and our administrators, the Iowa League of Cities.

Many members have found this event valuable. If you register, be sure to look for the IMWCA booth among the vendors and stop by to say "hello." More information and registration is available at [www.hr-onesource.com/conferences.htm](http://www.hr-onesource.com/conferences.htm).

## Payroll worksheets coming soon



IMWCA will be mailing payroll worksheets in the middle of March for the upcoming 2014-2015 policy renewal. Once received, please indicate any payroll that differs from our estimate and return before April 15, so that we can make appropriate adjustments for accurate estimating of your renewal premium. Final Estimated Premium Schedules, Information Pages and Invoices will be mailed in May.

Contact us at (800) 257-2708 or [imwcainfo@iowaleague.org](mailto:imwcainfo@iowaleague.org) with questions.

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

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