

IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND Vol. 9 No. 2 • Quarterly Issue • April 2010



Lisle, IL (February 3, 2010) - Illinois Public Risk Fund (IPRF), one of the largest self-insured risk pools for workers' compensation coverage in the State of Illinois has launched the VIIAD Health Ticket to reduce claims costs for its nearly 500 public entities and governmental agencies members.

The Health Ticket is an on demand, web based communication tool that transmits all the information relevant to a workers' compensation claim transaction to the injured worker, employer, and medical provider.

The Health Ticket will reduce claims cost, enhance cost containment strategies, control utilization, comply with ever changing PPO legislation and improve communication among all parties.

"The IPRF is committed to controlling claims costs for our members. As medical costs continue to rise, the VIIAD Health Ticket is a program cost savings solution to compliment our unified loss prevention and claims management programs. The Health Ticket has been completely customized to meet the needs of IPRF and its members and was seamlessly deployed within our current programs", says Tom English, Secretary of IPRF. "The tool allows us to better service our members in a real-time environment."

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Where's the HAZARD?

There are 8 safety hazards shown here.

Do you know where they are?

Answers can be found on the back cover.



Inside this issue... **2** 5-Minute Safety Talks **3** iCE: CCMSI's Internet Claims Edge **4** Loss Control 2010

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 Cost Control Through Cooperation Since 1985



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5 MINUTE SAFETY TALKS

You're Responsible

Every person is the architect of his or her own future, and that future, good or bad, depends on the individual's acceptance of personal responsibility. We are taught as little children to assume responsibilities. As adults, we still learn and decide whether to accept certain obligations. Young or old, we make individual choices.

When responsibilities are shunned or rejected, someone must cope with the results. In safety, doctors, nurses, and funeral directors deal with the consequences of rejected responsibilities.

There are laws, both state and federal, designed to spell out responsibilities for safety in the workplace, but the actual performance of these obligations still belongs to you.

By accepting and practicing safety responsibility, you ensure your future both at home and on the job. Socially and morally, you are responsible for preventing accidents to others as well. If you see an unsafe act, do something about it - point it out so others are aware and can avoid potential hazards.

Point out to other employees when safety isn't being practiced. It's also their responsibility to prevent an accident from happening to you, as well.

Be willing to serve on a safety committee and be active and creative.

Use good work habits - don't be impulsive; and remember, hurrying can hurt.

Develop the attitude that "If I do something wrong, I'm taking the chance of getting hurt". Then do the job the right way.

If you are a supervisor, teach new employees proper safety responsibility before you turn them loose.

Practice leaving personal problems and emotional stress away from the job.

Remember that accidents don't happen - they are caused.

Correct little mistakes before they grow into permanent bad habits.

While attempts may be made to cloud or reject the responsibility for safety, when all is said and done, safety responsibility is up to you. You are the architects of your own future.



LEADER NOTES

OBJECTIVE: To reinforce the concept that we are all responsible for our actions.

THE TALK - POINTS TO COVER

- From childhood through adulthood, we continue to learn and decide whether to accept certain obligations.
- When safety responsibilities are shunned or rejected, someone must cope with the results, such as doctors, nurses, and funeral directors.
- There are laws, both state and federal, designed to spell out responsibilities for safety in the workplace, but the actual performance of these obligations still belongs to you.
- Socially and morally, you are responsible for preventing accidents to others as well as yourself.
- If you see an unsafe act, do something about it - point it out so others are aware and can avoid potential hazards.
- Other employees are responsible to prevent an accident from happening to you.
- Be willing to serve on a safety committee and be active and creative.
- Use good work habits - don't be impulsive; and remember, hurrying can hurt.
- Develop the attitude that "If I do something wrong, I'm taking the chance of getting hurt". Then do the job the right way.
- If you are a supervisor, teach new employees proper safety responsibility before you turn them loose.
- Remember that accidents don't happen - they are caused.
- Safety responsibility is up to you. You are the architects of your own future.

Anticipate Accidents

One of the key words in accident prevention is "anticipate." By anticipating what could happen, it's possible to take safety steps to prevent an accident. One method is to investigate all near miss accidents. We should be on the lookout for unsafe practices and accidents that do not result in injury.

Injury analyses prove that for every mishap resulting in an injury, there are many other similar accidents that cause no injuries. One study revealed that there were 329 other opportunities to eliminate a problem before someone was injured in a lost-time case.

We see that accidents do not have to result in injury, but they are strong indications that something is wrong. If not remedied in time, they may very well result in a major lost-time injury.

We know that accidents without personal injury occur frequently. They have the same causes as personal injury accidents, and they can be prevented in the same ways.

They are expensive and add to the cost of production. Preventing these accidents is important.

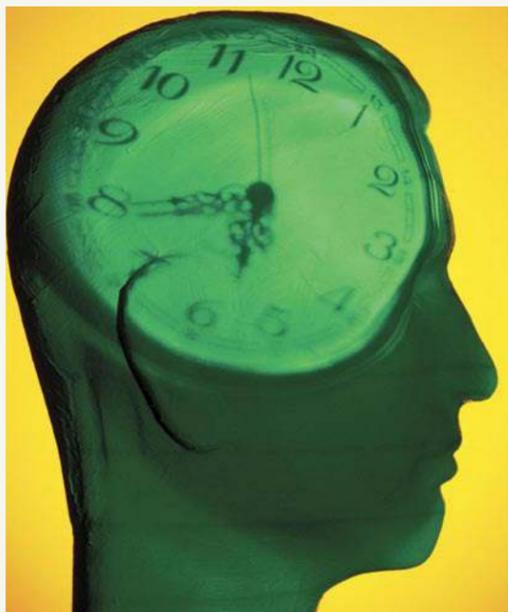
When an accidental injury does occur, unsafe practices probably had previously been committed. There probably had also been previous narrow escapes.

How many times do we have to have a narrow miss before we get the message? If we really believe in safety and want to avoid personal injury, one near miss should be enough.

Near misses or no-injury accidents, as well as injuries, must be investigated.

Report all accidents to your supervisor. If you don't, eventually the law of averages will catch up with you — changing that near miss into a serious injury.

So, let's try and anticipate what could happen by being aware of near misses and reporting them. In this way, we all can play a big part in preventing accidents.



LEADER NOTES

OBJECTIVE: To have employees think about their actions and to anticipate what they will be doing to aid in injury prevention.

THE TALK - POINTS TO COVER

- By anticipating what could happen, it's possible to take safety steps to prevent an accident.
- We should be on the lookout for unsafe practices and accidents that do not result in injury.
- Injury analyses prove that for every mishap resulting in an injury, there are many other similar accidents that cause no injuries.
- We see that accidents do not have to result in injury.
- They are strong indications that something is wrong.
- We know that accidents without personal injury occur frequently.
- Accidents are expensive and add to the cost of production.
- When an accidental injury does occur, unsafe practices probably had previously been committed.
- Near misses or no-injury accidents, as well as injuries, must be investigated.
- Report all accidents to your supervisor.
- Let's try and anticipate what could happen by being aware of near misses and reporting them.
- In this way, we all can play a big part in preventing accidents.

Your Workers' Compensation Health Ticket

Dear Employee:

This document shall act as your Identification Card for your workers' compensation insurance coverage. **It is important to present this document upon arrival to any medical provider that is treating you for your work related illness or injury.** If you have any questions regarding your workers compensation coverage or seeking care from a medical provider please contact your Illinois Public Risk Fund Adjuster at 1-800-628-5618 or 1-888-532-6981.

Workers' Compensation administrator for:



Patient's Name: John Doe

Account Name: ABC Company
Customer Code: C00000000

Illinois Public Risk Fund Adjuster Office:
3333 WARRENVILLE ROAD,
STE 550
LISLE, IL 60532

Date Of Injury: 01/08/2010
Claim #: 10C08B999999
Part of Body: BACK

THIS CARD DOES NOT CERTIFY COMPENSABILITY OR GUARANTEE PAYMENT

Contact a Illinois Public Risk Fund Claims Adjuster at 1-800-628-5618 for the following treatment requests:

- Non-emergency hospitalizations, surgeries, outpatient surgery and transfers
- Psychiatric or Psychological therapy
- Chiropractic treatment
- Physical Therapy greater than 6 visits
- Work hardening or Work conditioning programs
- Pain, chemical dependency or weight loss clinics
- Nursing home or Convalescent Home admissions/transfers
- Home Health
- Non-emergency dental services
- Biofeedback
- Imaging Procedures - CT-SCAN, MRI
- Facet, Trigger Point, or Epidural Steroid Injections
- Bone Growth Stimulators
- DME Costing More than \$ 500
- Experimental/investigational procedures
- Request for unusual procedures
- Repeated Diagnostic Studies
- Radiation Therapy or Chemotherapy
- Second Surgical Opinions
- Inpatient Rehab
- Accupuncture
- Myelogram / Discogram
- or state specific regulations

Pharmacy Information

Use this Health Ticket for any prescriptions that you need to get filled. For Pharmacy related questions call Progressive Medical, Inc. at 1-888-908-6337.

FIRST FILL® CARD

BIN#:	RESTAT 600471
Company Name:	Illinois Public Risk Fund
Group/Plan#:	A972
Person Code:	00 (zero, zero)
ID/Auth#:	6034459999-02012010
Date of Birth :	01/02/1977 Gender: M



1-888-908-MEDS

For claim submission issues, prior authorization or claim rejections, please contact Progressive Medical, Inc. at 1-888-908-6337.

Pharmacist: If you experience any problems, please call 1-888-908-6337

Disclaimer: It is important to note the issue will be determined by the claims department and the confirmation of this treatment/ service request is in no way intended as an endorsement of the treatment/ service request, nor is it intended to interfere with the provider from his or her duty to adhere to any applicable practice standards.

The pharmacy benefit card is only to be used for medications prescribed for your work related injury. In using this card, you acknowledge and accept financial responsibility for any prescriptions billed under this card that are later found to be unrelated to your injury.

Providers:

Patient is seeking treatment under **Workers' Compensation.** Please call Illinois Public Risk Fund at 1-800-628-5618 with any general questions.

Providers Submit Bills to:
Illinois Public Risk Fund
3333 Warrenville Rd, Ste 550
Lisle, IL 60532



Card printed on 2/1/2010 2:32:47 PM
Card Valid for Date of Injury and Body Part Only

Scheduling Services

If the patient requires any of the following services/treatments, scheduling can be provided by calling the following:

Durable Medical Equipment, Home Health, Orthotics, Prosthetic:

Cypress Care 1-800-419-7193
Modern Medical 1-800-547-3330

Diagnostic Imaging, MRI, CT, EMG:

Cypress Care 1-800-419-7193
MDM-DIATRI 1-800-331-6062

Nurse Case Management

MMCS - The injured worker may be contacted by a nurse.

Modified Duty / Light Duty may be available contact the Employer for details.

"The VIIAD Health Ticket was designed to benefit all parties, the injured worker, the medical provider and the Claims Payor. We developed the Health Ticket in such a way that it will provide our Clients with an immediate return on investment, and provide the injured worker with a clear understanding of their workers' compensation and managed care programs," says April Stiles, Chief Operating Officer of VIIAD. "We are excited with the opportunity to work with the IPRF in communicating critical information while reducing costs."



AVERAGE & MAXIMUM WEEKLY Disability Benefits

The maximum TTD benefit can be no more than 133-1/3% of the statewide average weekly wage on the date of the injury or last exposure.

	STATE AVERAGE WEEKLY	MAXIMUM TTD BENEFIT
July 15, 2008 to Jan. 14, 2009	\$912.56	\$1,216.75
Jan. 15, 2009 to July 14, 2009	\$923.56	\$1,231.41
July 15, 2009 to Jan. 14, 2010	\$932.25	\$1,243.00
Jan. 15, 2010 to July 14, 2010	\$932.25	\$1,243.00

Incredibly, for the first time in state history, there is no increase in rates because the State's Average Weekly Wage actually decreased in 2009. Therefore, the rates in effect from July 15, 2009 through January 14, 2010 will remain the same for the time period January 15, 2010 to July 14, 2010.

iCE: CCMSI's Internet Claims Edge

CCMSI's Internet claims analysis and reporting tool is designed to provide your organization with complete, comprehensive and around-the-clock access to your claims information. iCE gives IPRF Members the ability to report new claims online and review detailed claim information such as reserves, notes and financials in real time. In the Claims Analysis section, IPRF Members can easily query their claims data utilizing a variety of search options and graphs and it allows users to export information into Microsoft Excel. iCE also gives each user the capability of managing their OSHA 300 & 300A Logs in tandem with online reporting.



On the lighter side...

If you want to see the view, you'll need to climb the mountain.



Most teenagers not only want their own space, but they also want a set of wheels to put in it.



Did you find all the Safety Hazards?

- 1. Standing on a swivel chair** in front of a door could cause a serious accident to the person using it and whoever comes through the door.
- The **kettle** is not safe on top of the cabinet. It needs to be moved to a safe area to reduce the risk of serious scalding and trailing electrical wires.
- Open electric bar fires** are dangerous - this is old equipment and should not be used. The **trailing, tangled wires** could trip someone up or make the fire topple over.
- Smoking** is banned in most offices - check where smoking is allowed. You should never smoke whilst carrying papers - it is a fire hazard.
- Do not pile up material on top of **high shelves**, it could easily topple over and fall on someone's head.
- Overloaded plug sockets** are a fire hazard. **Trailing and tangled wires** can trip someone up and also lead to fires.
- Do not leave anything on the **floor** where people walk - it could trip them up and lead to a serious fall.
- Curling carpet** and work flooring is a common cause of slips and trips - report it to a supervisor for repair, you could prevent a serious accident.

— REMEMBER —

If you think something is dangerous in your workplace, report it to your supervisor of Health and Safety. You could prevent a serious accident happening.

Loss Control Courses For 2010

For a complete description of all the courses and sign up information, go to the IPRF Loss Control website. Or contact Krista Ryba at 847-726-4087 or Bonnie Rapp at 847-726-4095, bonnie.rapp.IPRF@iprf-losscontrol.com.

Principles and Managing Courses

Carbondale/Fairview Heights
Principles Course - April 22
Managing Course - September 14
Managing Course - October 5

Tinley Park

Principles Course - April 13
Managing Course - August 12
Managing Course - September 9

Springfield

Principles Course - April 20
Principles Course - May 13
Managing Course - August 10
Managing Course - September 15

Vernon Hills

Principles Course - May 11
Principles Course - June 3
Managing Course - August 5
Managing Course - September 16

Webinars:

Back Safety & Material Handling
Jun. 8, Aug. 6
Office Ergonomics
May 13, Jul. 15
Effective Safety Committees
Apr. 29
Leveraging Your Safety Culture
May 21, Oct. 1, Oct. 8
Safety Management for Results
Jul. 15, Sept. 29, Nov. 9
Introduction to Ergonomics
Jun. 18, Sept. 22
OSHA Recordkeeping
Jun. 3,
Preventing Slips/Trips/Falls
May 14, Aug. 9, Nov. 30
Return to Work
Apr. 6, Jul. 13, Aug. 20, Nov. 17
OSHA in Illinois
Apr. 27, July 22

Specialty Courses:

Police Officer Training
May 27, Aug. 26
Fire Training
Fire Chiefs Sept. 17
Fire Fighters June 16
Training Coordinators May 20, Oct. 7
OSHA 10 Hour Course
May 18, Oct. 19

Meet Barb Keller, Claims Specialist

Barb has been with IPRF since January 2001 handling subrogation. Part of her job that she enjoys most is getting recovery checks, especially large checks. Barb has been married to her husband, Mike, for 32 years. Their 3 children are all "off the payroll" and live in the Chicago area. Barb enjoys books, traveling and has just taken up gardening.



Need More Newsletters?

If you would like IPRF Issues newsletter mailed to additional department heads, please contact:

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Back issues are available upon request and can be found online @

www.iprf.com

Illinois Public Risk Fund Claims Directory

Toll Free Phone 888-532-6981 • Toll Free Fax 888-223-1638 • www.iprf.com

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IPRF Issues

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