

# IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

Vol. 13 No. 2 • Quarterly Issue • April 2014



## Are You Registered for IPRF eBlasts?

**We are going green! This is your last printed newsletter so please sign up to receive eBlasts @ [www.iprf.com](http://www.iprf.com) if you haven't already!**

The IPRF Loss Control team sends periodic eBlast emails to our members. The purpose of the information is to raise levels of safety awareness and promote available training resources, to reduce employee injuries within the program.

If you are not currently receiving these eBlasts, you are missing:

- Monthly Risk Reminders
- Safety News
- Available Safety Service Offerings
- A featured Monthly On-line Safety Training Course

To register to receive our eBlasts, you can sign up by visiting [www.iprf.com](http://www.iprf.com) and clicking on the banner "Sign Me Up for eBlasts!" or by visiting the Loss Control page and clicking on the button on the right to sign up. After filling out your e-mail address, first and last name, and department, you'll be added to our email list.

Rest assured that IPRF is committed, as ever, to keeping their members informed about safety issues. This is a free service for IPRF members. IPRF keeps your information confidential and it is not shared with any 3rd parties.

### Pat Andrews Retires

After more than 12 wonderful years as editor of the IPRF newsletter, Pat Andrews is retiring from her long and notable career in communications. With IPRF going paperless and doing periodic eBlasts, Pat felt this was a good time for her to retire. Before joining IPRF in 2002, she worked for 18 years for several Chicago-area news organizations. "With my extensive advertising experience with local businesses and major retailers and having been involved in the political arena, I can assure IPRF members that IPRF is the number one loss control leader in Illinois and I have been very fortunate to have been associated with this fine organization," says Pat. Pat's husband, Arnold Andrews, was also associated with IPRF for many years, having served on its board.



During the past 12 years, Pat helped to chronicle many significant changes within the industry. One newsletter story that stands out in Pat's memory is the one about Workers Compensations and IPRF soaring to a AA+ financial stability rating. Since that time, it has moved upward to a very impressive AAA rating.

"My favorite part of doing the newsletter was talking to members and being exposed to a strong culture of safety," says Pat. "I worked with many outstanding people over the past 12 years and I want to thank all of you for your wonderful support and cooperation. I'd also like to thank Peggy O'Brien, who did the graphic design on the newsletter, for her creativity and talent."

### Inside this issue...

- 2 National Severe Weather Preparedness Week
- 3 Fire Extinguisher Safety
- 4 Obamacare Impact on Workers' Comp System

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# National Severe Weather Preparedness

## Be a Force of Nature in Your Hometown - National Severe Weather Preparedness

Severe weather could happen anytime. In May 2013, tornadoes devastated part of central Oklahoma. This outbreak included the deadliest tornado of the year on May 19 in Moore, Oklahoma. In just one month, November 2013, at least 70 tornadoes spanned seven Midwestern states notably Illinois. Two of the tornadoes were preliminary EF4 rating (winds over 165 MPH).

Each year, people suffer or are seriously injured by severe weather despite advance warning. The Federal Emergency Management Agency (FEMA) and the National Oceanic and Atmospheric Administration (NOAA) have partnered for the third year to highlight the importance of making severe weather preparedness a nationwide priority.

We all want the peace of mind of knowing that our families, friends, homes and our businesses are safe and protected from threats of any kind. And while we can't control where or when the next disaster will hit, we can take action by preparing ourselves and loved ones for emergencies and learning what actions to take.

Knowing your risk, taking action and being an example are just a few steps you could take to be better prepared to save your life and others.

### Know your risk:

The first step to becoming weather-ready is to understand the type of hazardous weather that can affect where you live and work, and how the weather could impact you and your family. During active weather, stay alert of the forecast by listening to radio or television, check the weather forecast regularly on weather.gov, obtain a NOAA Weather Radio and listen for Wireless Emergency Alerts (WEA) on your cell phone. Severe weather comes in many forms and your shelter plan should include all types of local hazards.

### Take action:

Develop an emergency plan based on your local weather hazards and practice how and where to take shelter before a severe weather event. Post your plan in your home where visitors can see it. Learn how to strengthen your home and business against severe weather. Take action and participate in a local event on April 30 through America's PrepareAthon and ensure you know what to do when severe weather occurs

### Be a Force of Nature:

Once you have taken action, tell your family, friends, school staff and co-workers about how they can prepare. Share the resources and alert systems you discovered through your social media network. Studies show that individuals need to receive messages a number of ways before acting – be one of those sources.

Learn more at [www.weather.gov](http://www.weather.gov) and [www.ready.gov/severe-weather](http://www.ready.gov/severe-weather) or the Spanish-language web site [www.listo.gov](http://www.listo.gov). Follow the National Weather Service @nws and FEMA @readygov.



## Kevin O'Rourke Takes the Plunge



When Claims Specialist Kevin O'Rourke was asked if he wanted to participate in the 14th annual Chicago Polar Plunge for the athletes of Special Olympics Chicago he was overwhelmed with enthusiasm.

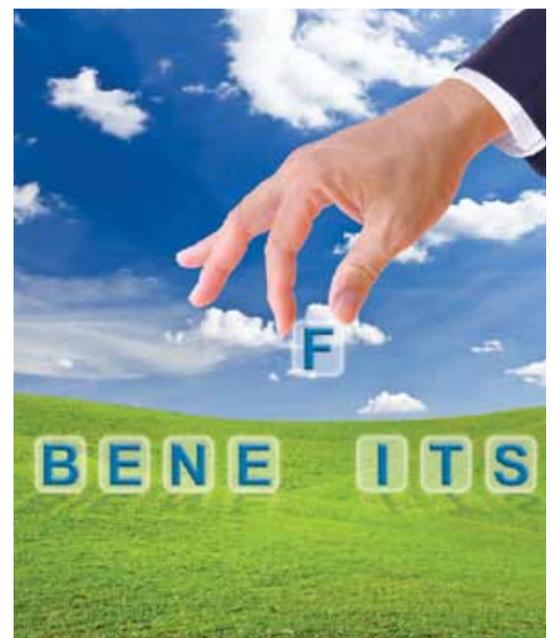
With Lake Michigan water temperatures of 32 degrees, and chopped pieces of ice Kevin joined his group for the plunge, and of course he went in all the way.

Mayor Rahm Emanuel, and Tonight Show host Jimmy Fallon were all part of the 3,200 daring souls that participated. Kevin had ice in his hair and eyes, and felt the real freeze when changing clothes.

The comfort after the Plunge was dining with his wife.

Kevin and his wife Just celebrated their twin sons first birthday. And of course, he plans to do The Plunge next year.

*“On Sunday, March 2, I participated in the 14th Annual Chicago Polar Plunge for the athletes of Special Olympics Chicago. I took a chilly dip into Lake Michigan alongside 3,200 daring souls, including Mayor Rahm Emanuel, and Tonight Show host Jimmy Fallon. I was part of a team that raised \$2,000 to help support the Special Olympics. Overall, the event raised over 1 million dollars.”*



## 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 WAGE	MAXIMUM TTD BENEFIT
Jan. 15, 2014 to July 14, 2014	\$1,002.68	\$1,336.91
July 15, 2013 to Jan. 14, 2014	\$998.40	\$1,331.20
Jan. 15, 2013 to July 14, 2013	\$990.02	\$1,320.03
July 15, 2012 to Jan. 14, 2013	\$971.60	\$1,295.47

# Fire Extinguisher Safety

We've all seen fire extinguishers on walls where we work, shop or live. We know why they are there. But do you know about them or how to use one? First, the extinguishers should be serviced annually by a company who is in the business. Second, regulations require that someone inspects each fire extinguisher monthly, noting the gauge is in the 'green' range, indicating the charge is proper. The inspector then initials the tag in the grid on the back side. People need to be trained in advance in how to properly use a fire extinguisher. **Remember the acronym P.A.S.S., which stands for:**



**Pull** - the pin.  
It is in the handle to prevent accidental discharge



**Aim** - at the base of the fire. You can't blow the fire out by aiming at the flames



**Squeeze** - the trigger.  
This releases the extinguishing agent, usually monoammonium phosphate (farm fertilizer)



**Sweep** - back and forth to extinguish the fire. This keeps the fire from spreading

IPRF offers fire extinguisher training using a simulator so the training can be done indoors. There is no mess and no cost. Contact your Loss Control Representative to schedule this important training!



## Slip & Fall AND Trip & Fall

### Is there a difference?

Although similar and with same possible results, YES, there is a difference. Over the past four years Slip-Trip-Fall accidents occur on an average of 403 times a year within the IPRF program. They account for 20% of all injuries to IPRF member employees. They cost an average of \$8,137,690 per year, 29.8% of the total cost of all IPRF claims. The majority of the falls occur on same level surfaces. Let's look at the causes and preventions for these two similar accidents.

### SLIP - The slip-and-fall is the most common accident.

It is due to loss of traction. Friction of one's foot on the surface is reduced and the individual loses their balance. Recovery of equilibrium is reflexive and not under conscious control in most cases. Loss of traction can be attributed to various causes:

- Wetness on walking surface-such as spills of water or coffee
- Weather hazards-snow or ice from footwear
- Slippery material on walking surface- petroleum products, small objects, paper
- Loose rugs or tiles on walking surface

#### Preventions include:

- Clean up spills and leaks, even if you did not cause it
- Knock snow off footwear before entering building
- Keep walkways clean and free from objects
- Report or repair loose floor coverings
- Wear appropriate footwear
- PAY ATTENTION TO YOUR SURROUNDINGS

### TRIP - Trip-and-fall accidents are caused by encountering a foreign object in one's walking path.

This includes stump-and-fall accidents, in which a moving foot encounters an impediment in the walking surface, whether it is a tacky point on the surface or an object that impedes the foot. Both result in a person losing their balance. Causes include:

- Poor lighting
- Clutter, like cords & wires or heavy objects, in the walkway
- Bottom drawers left open
- Obstructed view

#### Preventions include:

- Turn lights on, use proper bulbs & replace them as needed
- Good housekeeping is very important. Keep areas clean
- Close drawers
- PAY ATTENTION TO YOUR SURROUNDINGS

**ALWAYS KEEP SAFETY IN MIND FOR YOUR FELLOW EMPLOYEES,  
FOR YOUR FAMILY AND FOR YOURSELF!!**



## The Trouble Tree

*I hired a carpenter to help me restore an old farmhouse, and after he had just finished a rough first day on the job, a flat tire made him lose an hour of work, his electric saw quit, and now his ancient pickup refused to start. While I drove him home, he sat in stony silence.*

*On arriving, he invited me in to meet his family. As we walked toward the front door, he paused briefly at a small tree, touching the tips of the branches with both hands. When opening the door, he underwent an amazing transformation. His tanned face was wreathed in smiles and he hugged his two small children and gave his wife a kiss.*

*Afterward he walked me to the car. We passed the tree and my curiosity got the better of me. I asked him about what I had seen him do earlier. "Oh, that's my trouble tree," he replied. "I know I can't help having troubles on the job, but one thing's for sure, troubles don't belong in this house with my wife and children. So, I just hang them up on the tree every night when I come home. Then in the morning, I pick them up again. Funny thing is," he smiled, "when I come out in the morning to pick 'em up, there aren't nearly as many as I remember having the night before."*

## How Can We Better Serve You

The IPRF is dedicated to its members and is always working toward higher levels of service. We need your input on:

- Safety Concerns
- Claims Information
- Timeliness of Claims Processing
- Helpfulness & Courtesy of our Claims Team
- Loss Control
- Topics to be addressed in this newsletter

Please contact Paul Boecker III at [pboecker@ccmsi.com](mailto:pboecker@ccmsi.com) or 630-649-6053.

# Marsh Weighs Obamacare Impact on Workers' Comp System



BY PHIL GUSMAN, PROPERTYCASUALTY360.COM  
February 27, 2014

In the wake of the healthcare-reform law, cost shifting of non-work-related injuries to the workers' compensation remains a potential issue, and potential stress on the healthcare system could lead to delays and drive workers' comp costs up, says broker Marsh in a briefing.

But the law's focus on improvements in standards of care could reduce the use of costly procedures that produce questionable results, and employers could see premium refunds if they maintain better-than-expected performance in their healthcare programs, Marsh says.

In its analysis, "Health Care Reform and Workers' Compensation Programs," Marsh says, "Employers have long been concerned that injuries from non-work-related causes will be shifted to workers' compensation" due to higher reimbursement rates for medical providers and the lack of deductibles and co-payments for employees. While some speculated that the greater access to health insurance under the Affordable Care Act would reduce cost shifting to workers' comp, Marsh says it has "become clear that the law will not result in all Americans having health-insurance coverage."

One-in-ten large companies plan to cut back on hours for at least a portion of their workforce to avoid providing coverage for employees working 30 or more hours per week, Marsh points out, citing a Mercer survey, while other employers are using higher co-payment and deductibles to help offset cost increases. "It appears, therefore, that the financial incentive for employees to shift treatment toward workers' compensation will continue under the ACA," Marsh says.

Regarding access to care, Marsh notes that the law is designed to increase the number of individuals in the U.S. with health insurance, which "could put additional stress on a healthcare system that is already short on doctors."

Marsh says this could particularly impact specialists, leading to delays in obtaining diagnostic tests and scheduling elective surgeries and other procedures. "Longer periods of disability and complications as a result of such delays would ultimately drive workers' compensation costs up," says Marsh.

Employers, therefore, must develop medical networks "that focus on quality of care and outcomes—even if it means paying more on a fee-for-service basis."

While the healthcare industry has traditionally focused on volume—more patient admissions, tests and procedures to drive higher revenues—Marsh notes that post-reform, the industry has shifted focus to improving standards of care and achieving better patient outcomes. Marsh says, "If this transition results in less emphasis on costly procedures, which often produce questionable results, workers' compensation costs could be reduced."

The law also "provides for insurers to rebate premiums to employers that have better-than-expected performance with their healthcare programs," says Marsh, which employers can either pass on to workers or use to offset future premiums.

Marsh warns though, that the National Council on Compensation Insurance (NCCI) has already "indicated that if premium refunds are given to employees, this would be considered payroll under the workers' compensation premium calculations." As workers' comp premiums are tied to payroll, costs could rise for employers that pass the refunds on to workers.

## IPRF DIRECTORY

### CLAIMS

Kim DiPirro kdipirro@ccmsi.com	Claims Manager	P: (630) 649-6071 F: (217) 477-5937
Paul Boecker, III pboecker@ccmsi.com	Assistant Claims Manager	P: (630) 649-6053 F: (217) 477-5912
Kim Dubravin kdubravin@ccmsi.com	Unit Claims Supervisor	P: (630) 649-6072 F: (217) 477-5906
Elena Lumbreras elumbreras@ccmsi.com	Claims Supervisor	P: (630) 649-6051 F: (217) 477-6382
Laura Reyes lreyes@ccmsi.com	Unit Claims Supervisor	P: (630) 649-6039 F: (217) 477-5909
Gabriela Bennett gbennett@ccmsi.com	Claims Specialist 217 M - Z / 309 A - M / 618 V - Z	P: (630) 649-6074 F: (217) 477-5929
Laurie Czizik lczizik@ccmsi.com	Claims Specialist 217 J - L / 309 N - Z / 618 A - G	P: (630) 649-6062 F: (217) 477-7281
Christine Dapper cdapper@ccmsi.com	Claims Specialist 708 M - S / 847 A - H	P: (630) 649-6059 F: (217) 477-7283
Ryan Evers revers@ccmsi.com	Claims Specialist 815 A - LI	P: (630) 649-6076 F: (217) 477-5922
Barbara Keller bkeller@ccmsi.com	Claims Specialist Subrogation	P: (630) 649-6067 F: (217) 477-7280
Glenn Macey gmacey@ccmsi.com	Claims Specialist 630 J - Z / 815 Lj - Z	P: (630) 649-6057 F: (217) 477-5939
Kevin O'Rourke Kevin.orourke@ccmsi.com	Claims Specialist 630 A - I	P: (630) 649-6055 F: (217) 477-7273
Thalia Nevels tnevels@ccmsi.com	Claims Specialist 708 A - L / 708 T - Z / 847 I - Z	P: (630) 649-6069 F: (217) 477-7282
Elaine Serafino eserafino@ccmsi.com	Claims Specialist	P: (630) 649-6064 F: (217) 477-7289
Dahlia Johnson dahlia.johnson@ccmsi.com	Claims Specialist 217 A - I / 618 H - U	P: (630) 649-6058 F: (217) 477-5914
Carol Biagi cbiagi@ccmsi.com	Medical Only Representative 217 / 618	P: (630) 649-6060 F: (217) 477-7284
Kathy Kuzmicki kkuzmicki@ccmsi.com	Medical Only Representative 309 / 815	P: (630) 649-6063 F: (217) 477-7286
Nancy Radzienta nradzienta@ccmsi.com	Medical Only Representative 630 / 708 / 847	P: (630) 649-6068 F: (217) 477-7285
Josie Murray cmurray@ccmsi.com	Unit Claims Clerk	P: (630) 649-6065 F: (217) 477-7288
May Soo Hoo msoohoo@ccmsi.com	Unit Claims Clerk	P: (630) 649-6066 F: (217) 477-7287

### LOSS CONTROL

Terry Berger tberger@ccmsi.com	Loss Control Consultant	P: (630) 649-6081
Bill Bloch bbloch@ccmsi.com	Loss Control Consultant	P: (217) 444-1220
Kim DiPirro kdipirro@ccmsi.com	Loss Control Manager	P: (630) 649-6071 F: (217) 477-5937
Ted Golden tgolden@ccmsi.com	Loss Control Consultant	P: (630) 649-6079
Brad Hoffman bhoffman@ccmsi.com	Loss Control Consultant	P: (314) 418-5508
Randall House rhouse@ccmsi.com	Loss Control Consultant	P: (630) 649-6086
Jim Patino jpatino@ccmsi.com	Loss Control Consultant	P: (630) 649-6078
Donna Ryan Donna.ryan@ccmsi.com	Administrative Assistant	P: (630) 649-6082 F: (217) 477-7290

3333 Warrenville Road, Lisle, IL 60532

Toll Free Phone: (888) 532-6981 • Toll Free Fax: (888) 223-1638

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