

IPRF ISSUES

Risk & Safety Tips from the ILLINOIS PUBLIC RISK FUND

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welcome

to Your Workers' Compensation Preferred Provider Program

Presented by Illinois Public Risk Fund

IPRF has chosen the HFN WC Preferred Provider Program (PPP), as their workers' compensation health care network as certified by the State of Illinois.

IPRF – Focused on Quality Healthcare for Injured Workers

IPRF has partnered with Illinois based HFN to provide a Workers' Compensation Preferred Provider Program (PPP). The network offers the highest quality care through physicians proven to focus on quality and appropriate healthcare and employee productivity.

The 2011 passage of HB 1698 opened the door for creation of the workers' compensation preferred provider programs (WC PPP). Rules addressing implementation needs and practices related to the IL PPP were finalized in March 2013.

By working with a licensed Workers' Compensation Preferred Provider Program (WC PPP), IPRF gives its' members, for the first time, the ability to direct injured workers to network providers for the medical treatment of injuries. In addition, HB1698 has provided an opportunity for additional savings through increased penetration and fee schedule savings.

What will a WC PPP do for my Public Entity?

The WC PPP offers the ability to direct care to those providers that are skilled in the provision of injury care: committed to appropriate and quality treatment, referrals and efficient care management that can get the injured employee back to work at the highest level of functionality.

Here is basically how it works: Members can now, either directly or through adjusters, direct injured employees to specific providers and the injured worker can only choose providers within the WC PPP. An injured employee has two choices of WC PPP providers and all resulting in-network referrals resulting from those providers. The employee can at any time opt-out of the WC PPP but must do so in writing, and this choice counts as one of their two choices.

The WC PPP has many nuances and is a work-in-progress. While not perfect, it is the first step toward improving the management and cost of work related injuries.

Benefits of the WC PPP

- Emphasis on quality health care and providers
- Focus on Return to Work
- Injured workers will continue to have access to a comprehensive statewide network
- Brings structure to the Illinois Workers' Comp system
- Results in better outcomes and shorter claim duration

If you have any questions, or for a complete listing of the HFN PPP providers, please visit www.iprf.com.



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I chose to look the other way

BY DON MERRELL

*I could have saved a life that day,
But I chose to look the other way.*

*It wasn't that I didn't care;
I had the time, and I was there.*

*But I didn't want to seem a fool,
Or argue over a safety rule.
I knew he'd done the job before;
If I spoke up he might get sore.*

*The chances didn't seem that bad;
I'd done the same, he knew I had.
So I shook my head and walked by;
He knew the risks as well as I.*

*He took the chance, I closed an eye;
And with that act, I let him die.
I could have saved a life that day,
But I chose to look the other way.*

*Now every time I see his wife,
I know I should have saved his life.
That guilt is something I must bear;
But isn't something you need to share.*

*If you see a risk that others take
That puts their health or life at stake,
The question asked or thing you say;
Could help them live another day.*

*If you see a risk and walk away,
Then hope you never have to say,
"I could have saved a life that day,
But I chose to look the other way."*



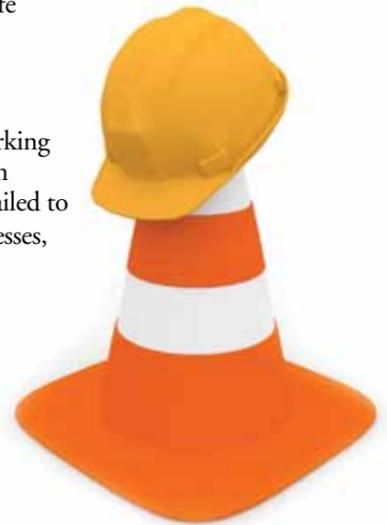
Comply with Safety *for others if not for yourself*

If you do not care about your own safety or think 'it won't happen to me', think again. If you fail to wear the required safety equipment or ignore safety procedures the consequences could be similar to the ones in central Illinois earlier this year.

An employee who ignored repeated requests to wear his safety harness while working at a height around 30 feet fell to his death. But he was not the only 'victim'. First, there was the psychological trauma to the coworkers who found him severely injured on the ground. Then, his wife had to make the difficult decision to take him off life support and donate organs for transplant.

Meanwhile, OSHA stopped the construction project which meant no paychecks for 2 weeks for construction coworkers who had been working 50-hour weeks. In addition, the coworkers were sent to safety education classes. After the investigation determined the obvious, the contractor failed to comply with OSHA regulations by not enforcing the use of safety harnesses, the contractor was fired from the job.

So the selfish act of the deceased worker impacted his wife (widow), coworkers and employer, not to mention the builder who was now 2 weeks further from the opening day of business. So next time you are asked or required to put on personal protective equipment, follow a safety procedure or wear a safety belt, do so for everyone's sake.



Meet Brad Hoffman, Loss Control Consultant

IPRF is happy to welcome Brad Hoffman as a loss control consultant servicing the area south of I-70. Brad says he is enjoying the partnerships which are developing with the IPRF members.

After serving in the military, Brad spent 12 years as a certified paramedic and emergency rescue technician, and over the past 20 years worked for major companies. He has a bachelor's degree at Eastern Illinois University, and graduate school at Southern Illinois University studying health and safety.

Brad is a Certified Safety Professional, OSHA Outreach Trainer in construction and general industry for the National Safety Education center in DeKalb, IL and provides various other training courses such as drug free workplace and behavioral safety. He is also a professional member of the American Society of Safety Engineers and a lifetime member of the American Legion.

When Brad looks back to his days of being a paramedic and life being more reactive, he values his contribution with IPRF of being proactive in safety.

Brad is married with four children and lives in Carlyle.



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
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
Jan. 15, 2012 to July 14, 2012	\$966.72	\$1,288.96

\$4,250,000 PLUS

Record-Breaking 2014 Grant!

Providing the funds to
keep your employees safer,
healthier and more secure.



Safety Culture: What is it & how do you get it?

Safety culture is not easily defined, but you know if you have it or don't. One might say that "I know it when I see it". You will know if safety is understood to be and accepted as a 'high priority'.

Seven Factors Common of a Good Safety Culture

Commitment to Safety

Safety is a core value. The vision is that the workplace will be 100% accident-free. This is true from the top down, upper management to entry level employee.

Safety is Treated as an Investment, not a Cost

Safety is funded properly and not viewed as a negative.

Safety is Part of the Continuous Improvement Process

Resources and time must be set aside to identify ways to strengthen and improve safety performance.

Training and Information are Provided

People who are properly trained in safety are more aware of how their actions can affect themselves and others. Posters and signs are useful, but not enough. Training can be done in different forms, but should be ongoing.

Workplace Analysis and Hazard Prevention are Done

Data analyzed will be instrumental in devising appropriate control and prevention measures.

Workplace Environment is 'Blame-Free'

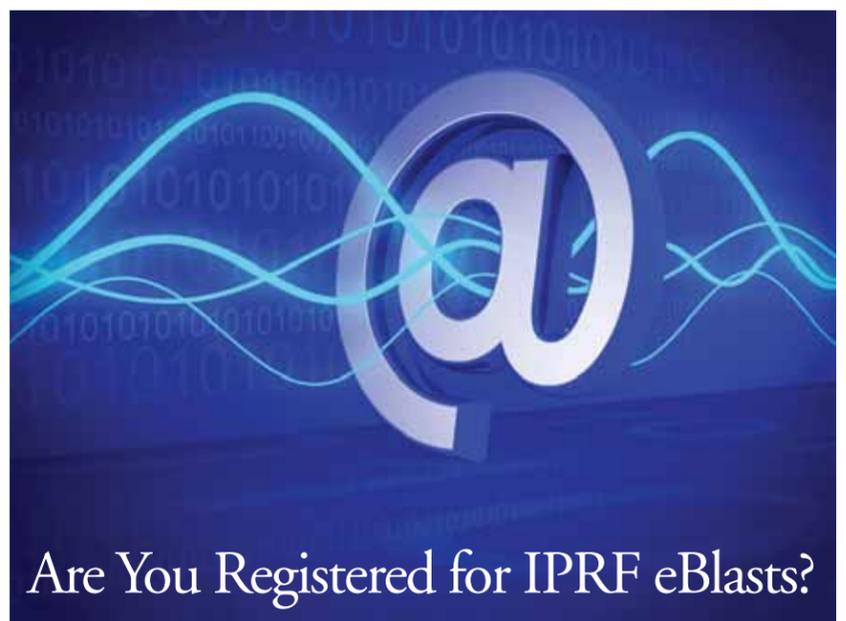
This encourages employees to report incidents (injuries and near-misses) so that corrective actions can be taken. It is important to find and correct the **root cause** of the incident. This is the best way to prevent recurrences of the same incidents.

Celebrate Successes

Recognition, rewards, reinforcement and positive feedback are important. Celebrate successes both big (*annual safety performance*) and small (*accident-free month*).

How Can Your Organization Develop a Safety Culture?

- Realize that safe work performances benefit management and workers.
- Start at the top - mayor, chief, superintendent, etc.
- Look at the costs to your entity.
- Start and utilize a safety committee.
- Set realistic, achievable safety goals and monitor safety performance.
- Reward performance.
- Strive to attain safety awareness and acceptance by all employees.



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 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.

This is a free service for IPRF members. IPRF keeps your information confidential and it is not shared with any 3rd parties.

laughter  is the best medicine!

The money you save each month after the mortgage is finally paid off can be found in the same place as the cash retained after giving up cigarettes.

A grade-schooler was having a rough time with his homework. Finally, he asked his mother if she would do it for him.

His mother said, "Son, it wouldn't be right."

"But, gee, Mom," he pleaded, you could at least try!"

complying with the CELLPHONE BAN

BEGINNING JANUARY 1, 2014



As most are aware, as of January 1, 2014, it is illegal to use a hand-held wireless phone (or personal digital assistant or computer) while operating a motor vehicle on a roadway in the state of Illinois.

The exceptions to the cellphone ban are for:

- Law enforcement officer or operator of an emergency vehicle during official duty
 - To report an emergency situation (e.g.- a 9-1-1 call)
 - While parked on the shoulder of roadway
 - Stopped in traffic with transmission in neutral or park
- AND —
- Using a cellphone with a hands-free or in a voice operated mode

What are some hands-free devices you can legally use?

- Operating in speakerphone mode
- Bluetooth technology built into the vehicle
- Bluetooth headset that is worn on an ear
- External speaker phone such as one mounted on the visor of your vehicle
- GPS or other device with Bluetooth capability

The use of two-way radios (citizens band) and GPS are not banned under this new law.

Fines range from \$75 for the first offense to \$150 for the fourth or subsequent offense. The offense is considered to be a moving violation. Fines and penalties for violators who injure or kill others in a crash caused by cell phone use were increased too.

The reason this became a law in Illinois, as it is in 11 other states, is that distracted driving is a major and growing cause of crash injuries and fatalities. Many are of the opinion that even hands-free cellphone use is not safe. By far, the safest way to drive is by giving your full attention to driving. Hopefully you and others that share our roads will obey all traffic laws, including this one, and DRIVE SAFELY.

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 or 630-649-6053.

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