

ASCIP Views

ALLIANCE OF SCHOOLS FOR COOPERATIVE INSURANCE PROGRAMS

WHAT'S NEW AT ASCIP?

- Consultant Agreement Template
- Heat Illness Prevention Resources
- Child Abuse Prevention Tools
- Quarterly Workers' Compensation Roundtable

Go to www.ASCIP.org for all this and more!



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Are You Prepared For ACA Reporting?

On May 19th and June 3rd ASCIP hosted an ACA "Diagnostics" Workshop designed to help districts understand and prepare for the complexities of the Affordable Care Act (ACA) reporting requirements. The events were well attended by well over 100 member district representatives who were provided outlines of the regulations, sample reporting forms, walkthroughs of the specific requirements for self-funded vs. fully insured programs, and the latest developments with the ACA penalties and fees. Presenters included general compliance counsel and ACA experts



from Gallagher Benefits Services, Inc., allowing attendees to get their specific issues addressed in an interactive Q&A session at the end of the program.

If you were unable to attend, here are some Tips to help you prepare for the ACA reporting requirements:

- 1. Understand the details.** ACA reporting is complex, so employers may need subject matter experts in order to navigate the requirements successfully. Accountability for specific reports may rest with the employer, the insurance carrier, or both depending on the number of employees and whether the programs are self-funded or fully-insured.
- 2. Develop an information consolidation plan.** Employers may need to pull information from various sources, including insurance carriers, eligibility vendors and payroll sources. Make sure now they can all

Workers' Compensation Roundtable



Sylvia Pouncy, Workers' Compensation Specialist at Glendale USD shares with Roundtable attendees.

ASCIP's first Workers' Compensation Roundtable was held on May

27th with 34 attending representing 22 member districts. Sylvia Pouncy from Glendale USD kicked off the speaker panel sharing with the group why its important and how, at her District, she accomplishes prompt reporting of claims to the claims administrator. Not only is there the potential for penalties added to TTD payments when employers don't report claims timely, statistics show that claims costs are less when reported quickly. Company Nurse experts shared how nurse triage programs can help members with

prompt reporting and quicker treatment for injured workers. Then RJN Investigations shared tips on investigating claims and fraud successes. The value of any roundtable group is the sharing of ideas and learning from each other, so ALL members are encouraged to participate - even if you are not part of the ASCIP Workers' Compensation program. These will be held quarterly, so if you have suggestions for topics or areas of interest contact Nidra or Kenitra. Watch for the next one in September!

ASCIP Schools Honored

The winners for the state's new Gold Ribbon Schools Awards Program were recently announced. The new award is recognizing middle and high schools this year and elementary schools in 2016. 34 ASCIP members had schools that received Gold Ribbon Schools Awards.

The schools receiving this award "are academically successful, vibrant, and innovative centers of learning and teaching," according to State Superintendent of Public Instruction Tom Torlakson. "They provide great examples of the things edu-

cators are doing right...." The Gold Ribbon awards recognize California schools that have made gains in implementing the academic content and performance standards adopted by the State Board of Education. These include, the California Standards for English Language Arts and Mathematics, California Standards for English Language Development Standards, and Next Generation Science Standards. For more information and for a list of all the winners go to: <http://www.cde.ca.gov/nr/ne/yr15/yr15rel37.asp>

Triage: What's In It For You?

DID YOU KNOW....

Delays in reporting work-related injuries can cause workers compensation claim costs to increase by up to 51%, according to the National Council on Compensation Insurance Inc.

Read more about it:

<http://www.businessinsurance.com/article/20150526/NEWS08/150529905>



2015/16

RISK CONTROL GRANT

Opportunities Available Soon.

Watch the website for details.

Workers' compensation insurance is a mandated program that was originally designed to help employees obtain medical and disability benefits for workplace injuries while protecting employers from costly and time consuming litigation.

Today, the workers' compensation system has become costly and more complicated due to expansion and, in some cases, abuse of the system.

In order to control expenses and ensure a better system for injured employees, employers across the country have become more involved in managing their organization's workers' compensation programs.

One tool that many employers have implemented is nurse triage at the time of injury. This is being used because nurse triage:

1. Delivers Clinical Direction to Injured Employees at the Moment of Injury: Most employers are concerned about their employees' well-being. Adding triage provides immediate access to a Nursing Professional who can provide compassionate care advice to injured employees. Early intervention often prevents minor injuries from becoming complex claims.

2. Can Result in Decreased ER Utilization: Prior to implementing triage, many employers dispatched their injured employees to Emergency Rooms out of caution. They preferred to have the injury "checked out" rather than take a chance. With triage, a Registered Nurse discusses the injury with the employee and their supervisor then makes a referral to the most appropriate level of care. Many times, urgent care centers are more appropriate than Emergency Rooms. And, nationwide, clinics tend to be a fraction of the price that ER's charge!

3. May Reduce Claim Frequency: Adding Triage to the work injury process has allowed employers to reduce the number of injuries that actually become claims. Frequently, when a triage nurse is assisting an injured employee, the result is first aid advice rather than a trip to the doctor. This happens because the employee feels comfortable with the advice the nurse provides and knows that he/she can call back for a clinic referral should the injury worsen or not resolve itself.

4. Contributes to Paperwork Reduction: Following the triage process, many triage systems generate claim forms and incident documentation which can be utilized by the employer to file claims, initiate safety and loss control efforts, or simply to document an incident in great detail.

5. Provides Comprehensive Incident Data: means WC staff is not chasing claim information

6. Delivers Instantaneous Injury Reports: sent to all Stakeholders which allows them to initiate their respective roles in the workers' compensation process.

7. Can Serve as the Communications Hub: Having a clear process in place can positively impact patient care, claims' costs, and outcome.

8. Employers nationwide have been implementing nurse triage over the last 15 years at an increasing rate. They are finding, as a process, it is more efficient than their previous methodologies for managing workplace injuries and it produces big savings. Finally, employees appreciate the high level of care they receive from caring and compassionate nurses.

Nurse Triage

- Compassionate care advise
- Nurse discusses the injury with injured then makes referral to most appropriate level of care.
- Can reduce the number of injuries that become claims.
- Can save employer time and provide greater detail.

Are You Prepared For ACA Reporting? (cont. from page 1)

deliver their pieces of the "information pie".

3. **Don't wait.** Although information is due in early 2016, employers will need to submit information related to each month in 2015. Understanding your specific deliverables, identifying who needs to pull the

information, and working through the actual submission process will take time.

Refer to the Health Benefits tab on the ASCIP website for more information, or call the ASCIP Health Benefits team with your questions about ACA.

Coverage Enhancements For 2015/16!

The ASCIP Board at its May 28, 2015 meeting approved the following enhancements to the coverage package for the Property and Liability Program:

LINES OF COVERAGE INCREASED	2014/15 LIMITS	2015/16 LIMITS
Liability Coverage Limit increased—SELF's OEL Coverage will be added to all members' coverage	\$30,000,000	\$55,000,000
Boiler & Machinery Coverage Limits Increased	\$75,000,000	\$100,000,000
Crime Coverage Loss of Cash Limits Increased	K-12: \$75,000 CCD: \$300,000	All: \$1,000,000

