

CCCSIG Health Benefits Program Update

By Bridget Moore, Deputy Director



In the last eight weeks, CCCSIG staff and Keenan & Associates (our healthcare broker) met with member districts and their employee representatives to provide information about the CCCSIG Health Benefits Program for their consideration.

With healthcare costs at their highest and school budgets unable to sustain the increases, CCCSIG's goal was to craft a healthcare alternative for member districts to meet their specific healthcare needs, with our goals being:

With healthcare costs at their highest and school budgets unable to sustain the increases, CCCSIG's goal was to craft a healthcare alternative for member districts to meet their specific healthcare needs, with our goals being:

- * **Reduced healthcare cost** for districts and covered employees
- * **Increased stability** by establishing a joint purchasing pool
- * A **local solution** that would reflect the needs of member schools in Contra Costa County
- * **Superior administrative support** through CCCSIG
- * **Customized health & wellness programs** for members

Here are some of the many benefits to our members in joining the CCCSIG Health Benefits Program:

- * CCCSIG's established relationship and proven track record with our member districts and our commitment to **customer service**
- * CCCSIG's emphasis on prevention and early detection for **Health, Wellness & Safety**
- * The JPA Platform provides **leverage and stability** in one of the highest healthcare cost counties in California
- * CCCSIG's **excellent reputation** with the medical community
- * Local control by CCCSIG's **Executive Committee** and direct involvement by members through the **Health Benefits Committee** in making recommendations for the future
- * **Dedicated services by Blue Cross & Kaiser**, as well as a **dedicated Account Management Team**, with focus on disease management and health improvement programs

We will continue to provide information and share communications about the CCCSIG Health Benefits Program, district membership, and the next steps in the implementation of our program, open enrollment!!

CCCSIG extends a HUGE THANK YOU to the districts and individuals who served on the Health Benefits Subcommittee!!

Roberta Silverstein, San Ramon Valley USD ~ Chairperson
Jim Campbell, Mt. Diablo USD
Michael De Sa, Walnut Creek SD
Jackie Durham, John Swett USD
Jon Frank, Lafayette SD
Margaret Kruse, Brentwood Union SD
Chris Learned, Acalanes Union High SD
Tom Meyer, Byron Union SD
Carol Ortega, CCC Office of Education
Rick Schafer, Moraga SD
Dan White, Martinez USD



Summer Health & Safety Workshops (continued)

By Wade Gullede, Loss Prevention Services Manager

CCCSIG has put together an extensive training series to include the following topics:

- * **Overview of Health & Safety in all aspects of life**
- * **Changing Behaviors for Better Health and For Your Safety**
- * **Overall Nutrition: How's Yours?**
- * **Fitness & Conditioning Matters**
- * **Safe Work Practices – Chemical Safety & Bloodborne Pathogens**
- * **Blood Pressure Screenings**
- * **Lifting Workshops**

CCCSIG looks forward to working closely with member districts throughout the next couple months on these trainings, as well as into the future to continue to effectively minimize on-the-job injuries and to assist in improving employee's health overall!

CCCSIG Nurse Case Manager ~ Making a Difference

By Michael Clark, Claims Manager

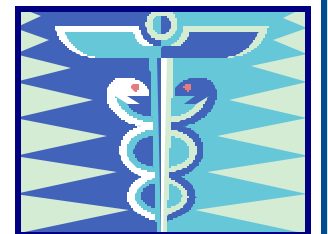
Over the last year or so, workers' compensation has been synonymous with change. One thing that has not changed is the method by which CCCSIG utilizes the Nurse Case Manager position within the Claims Unit. Our reliability for this position has grown even stronger as we venture into new legislation and rules that affect claims in ways that they never did before. As a result of the rule changes, many private insurance companies and Third Party Administrators are hiring nurses and other medical professionals to assist their claims departments with some of the now required processes, which include Utilization Review.

Although this may seem like a new tactic for better equipping and preparing a Claims Unit, CCCSIG has long realized the benefits of having a nurse on staff. We recognize the importance of a Nurse Case Manager from the perspective of the injured employee, the claims handler and the physician.

The injured employee receives the benefit of having a trained medical professional assist with any ongoing questions or concerns that relate to their industrial injury. The Nurse Case Manager will also attend medical examinations with the employee, if necessary and help convey medical information to the treating physician.

The Nurse Case Manager keeps an open line of communication with the treating physician and closely monitors medical records. Through this process we can obtain work restrictions, discuss treatment frequency and expedite the authorization of medical services.

From a claims perspective, we have the opportunity to discuss complex medical issues as they arise. The Nurse Case Manager provides advice and feedback with regards to what are the best methods of treatment and facilitates most medical issues with providers.



For more information, contact CCCSIG's WC Claims Department at 1 (866) 922-2744



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WE'RE ON THE WEB!
WWW.CCCSIG.ORG

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Tim Rahill, *Martinez USD*
Mark Bonnett, *Oakley Union SD*
Mike De Sa, *Walnut Creek SD*

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Guy Schuelke, *CCCSIG Executive Director*

DON'T FORGET.....CCCSIG's newsletters are available via e-mail. If your current copy is paper, send us a quick e-mail to newsletter@cccsig.org. When sending this e-mail, you are also welcome to let us know your specific areas of interest or article ideas related to workers' compensation, health, safety or wellness which you believe would be of value to our readers.

MEMBER DISTRICTS CAN RESERVE CCCSIG'S BOARD ROOM

If a district is interested in reserving CCCSIG's Board Room at no charge, please call 1 (866) 922-2744 ext. 257 or email reservations@cccsig.org for more information.



CCCSIG LINK

*Contra Costa County Schools Insurance Group
Your Workers' Compensation and Health & Safety Services Provider*



CCCSIG's Commitment to Excellence

By Guy Schuelke, Executive Director

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As the end of our 2003-04 fiscal year approaches and a workers' compensation rate with no increase has been established for 2004-05, it is a great time to reflect on how committed and dedicated CCCSIG has been throughout the years to our member districts' cost containment, health and safety. It is due to the dedication and support of our Board of Directors, the diligence and pride of our staff and management team and the commitment on the part of member districts to utilizing the programs we

offer, that we have been able to continue to provide excellent service to our members.

Over the past ten years, CCCSIG has continued to look towards new methods to provide additional programs and services, as well as assist in reducing costs for our members, and will continue to do so. Although workers' compensation costs throughout the State of California have continued to rise, and the district payroll covered has risen, CCCSIG has continued to maintain stable rates and offer new programs and services.

We would like to take this opportunity to thank our Board of Directors, staff and our member districts for assisting in making CCCSIG the organization it is today.



SUMMER 2004

CCCSIG HEALTH & SAFETY TIPS — TAKE A SEAT, NOT A FALL!

by Jeremy Hatch, Loss Prevention & Safety Analyst

Falls are a common office accident and can cause disabling injuries. One of the main culprits, according to the National Safety Council, is the chair you sit on. While people are exposed to chairs all day long, they don't think of chairs as a fall hazard and so are less cautious than they would be around, for example, stairs.



To Prevent Chair Falls:

- * Don't scoot across the floor while sitting on a chair or lean sideways from the chair to pick up objects on the floor.
- * Don't lean back in the chair and place your feet on the desk. It is possible to fall over backwards.
- * Make it a habit to place a hand behind you when sitting to ensure the chair is in place.
- * Sit into the center of the seat rather than the edge to avoid a sudden fall. Avoid backing up too far without looking or kicking the chair out from under.
- * Never stand on a chair that has castors in order to reach overhead objects.

Summer Health & Safety Workshops

By Wade Gullede, Loss Prevention Services Manager

In order to provide districts with extensive Safety & Health training for their classified staff, CCCSIG has implemented the "Annual Summer Health & Safety Workshops". Countywide, during fiscal year 2003/04, Maintenance, Custodial, Grounds, Food Service and Transportation employees accounted for 351 on-the-job injuries, with a total cost of \$7,071,161!! Ongoing training to promote safe work practices and safety and health awareness should be considered mandatory and a key ingredient to cost and claims reduction.

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