



## **HISTORY OF CCCSIG**

The Contra Costa County Schools Insurance Group (CCCSIG) is a Joint Powers Authority organized in 1977 for the purposes of self-insuring workers' compensation and provision of health & safety services to its member public school districts in Contra Costa County.

Today, CCCSIG operates a self-insured, self-administered public agency, which is one of the largest of its kind in the State of California. Of the 21 member districts, 19 are K-12 school districts, one County Office of Education and one Community College District. CCCSIG's workers' compensation program encompasses approximately 20,000 employees and more than \$819 million in payroll, which translates to approximately \$21 million in workers' compensation premium. Of the 21 member districts, 19 are active in the workers' compensation program and 7 are members of an insured Health Benefits Program.

CCCSIG has been recognized for success in leadership by its peers. First accredited by the California Association of Joint Powers Authorities (CAJPA) in 1993, the Group is currently Accredited with Excellence.

## **BENEFITS OF MEMBERSHIP**

The Contra Costa County Schools Insurance Group (CCCSIG) is committed to excellence in administration of workers' compensation claims, provision of cost containment, on-site health & safety services and oversight of a health benefits program for member districts. There are many benefits to membership with CCCSIG, as outlined throughout this brochure, with the most important key benefit being excellent customer service. CCCSIG takes pride and ownership in the ability to have consistent and positive communication with contacts at districts, injured workers and medical providers. Since becoming self-administered in 1995, CCCSIG has committed itself to providing excellent customer service, and has received many words of appreciation for the professional and caring way that CCCSIG manages the workers' compensation program, and words of gratitude from district employees who have participated in a training provided by CCCSIG's Health & Safety Services staff. CCCSIG will continue to look to every opportunity to assist its members and be proactive in every effort for cost containment, health & safety services, communication and overall customer service.

## **CCCSIG CORE VALUES**

**When a Group is committed to shared values and united in a common purpose, it can achieve extraordinary results and a competitive edge within its field. CCCSIG's core values are:**

**COMMITMENT**—to proactively evaluate opportunities to enhance the services and programs we offer to benefit school district employees while lowering workers' compensation costs.

**FLEXIBILITY**—through the exchange of ideas adapt to new situations and change to achieve success in our programs and enhance what we are today and into the future.

**TEAMWORK**—working together as one, collaborating with member districts focused on a common purpose to achieve excellence.

**QUALITY**—a characteristic defining what we continuously strive to achieve representing the highest standards in our field and our individual areas of expertise, devoted to our purpose and foundation.

**These reflect the spirit and values of our Group and its employees!**



**EXCELLENCE IN WORKERS' COMPENSATION CLAIMS ADMINISTRATION**

CCCSIG's Claims Department is focused on providing quality administration of workers' compensation benefits with excellent customer service, professionalism and expert knowledge of the workers' compensation system, benefits and legislative updates. CCCSIG's claims department excels at providing clear and concise information to injured employees, as well as working closely with medical providers and district Claims Coordinators to effectively facilitate a return to work and claim resolution for district and injured employee.

CCCSIG's Claims Department also provides education sessions and District Management Claims Reviews for member districts in order to be proactive in the administration of workers' compensation benefits.

**COST CONTAINMENT MEASURES**

In CCCSIG's ongoing efforts to manage rising workers compensation costs there are several tools available to members. The largest cost containment components included are:

**TELEPHONIC CLAIMS REPORTING**

CCCSIG utilizes a new telephonic claims reporting tool through Company Nurse. This program (staffed by Registered Nurses utilizing medical triage protocols) benefits the employee, and will reduce, or in some cases eliminate, the paperwork at the site and district levels. This program assists CCCSIG and the district in returning the employee to work, on the day of injury, when medically possible.

**RETURN TO WORK PROGRAM**

CCCSIG has a proactive Return to Work Program, which aids in the employees recovery, while designed to decrease costs of work related injuries by immediately providing a temporary work assignment (TWA) for the injured worker with district cooperation if modifying the regular job duties is not feasible. The TWA allows the employee to remain at work, saving district human and financial resources.

**NURSE CASE MANAGER**

CCCSIG has a Nurse Case Manager on staff to assist with on-site case management of general and catastrophic claims. The Nurse consults with physicians, assists in reviewing treatment plans and helps facilitate optimal and efficient recovery for the injured employee.

**BILL REVIEW SERVICES**

CCCSIG has its own bill review department that reviews all medical treatment bills to ensure that all charges are in accordance with the official medical fee schedule and PPO Networks. CCCSIG also provides these services to other public agencies as a revenue stream for its membership.

**PHARMACY BENEFIT MANAGEMENT**

CCCSIG teamed up with Express Scripts, Inc., a pharmacy benefit management company, to provide a prescription drug program for work-related injuries. This program is available for all compensable work-related injuries, allows access to over 50,000 pharmacies nationwide and a registered pharmacist is available 24 hours a day. Injured workers are provided a Prescription Services ID to utilize so that they do not incur out-of-pocket prescription expenses.

**"CCCSIG achieved excellent scores in this claims audit because the organization has set intelligent systems and organizational structure in place and has staffed its claims department with experienced professional. CCCSIG's workers' compensation claims department is operating very near the top end of the claims administration industry."**

**-CLAIMS AUDIT CONDUCTED BY CAPTIVA RISK MANAGEMENT**

**WORKERS' COMPENSATION CLAIMS ADMINISTRATION:**

- \* **TELEPHONIC CLAIMS REPORTING**
- \* **EARLY RETURN TO WORK PROGRAM**
- \* **NURSE CASE MANAGER**
- \* **BILL REVIEW SERVICES**
- \* **CRITICAL CLAIMS TASK FORCE**
- \* **EXCELLENT CUSTOMER SERVICE**
- \* **PROFESSIONAL AND KNOWLEDGEABLE STAFF**
- \* **EDUCATION SESSIONS FOR DISTRICT STAFF**
- \* **ON-SITE DISTRICT CLAIMS REVIEWS**
- \* **PUBLICATIONS & FORMS FOR ALL ASPECTS OF CLAIMS PROCESSING**
- \* **FAQ'S FOR CLAIMS PROCESSING VIA WEBSITE**
- \* **DETAILED INFORMATION FOR INJURED WORKERS & CLAIMS COORDINATORS VIA WEBSITE**



**EXCELLENCE IN HEALTH & SAFETY SERVICES**



CCCSIG promotes and supports the health and safety of district employees and the environment in which they work by providing onsite health and safety services to all member districts in Contra Costa County, included in your workers' compensation membership. These services were designed to increase employee health and safety awareness and provide the skills and knowledge necessary for choosing and maintaining safe and healthy behaviors at work and home.

CCCSIG believes that employees who participate in regular and consistent health and safety activities at work and at home are more likely to choose and maintain a healthy lifestyle, which will not only decrease the frequency and associated costs of on-the-job injuries, but more importantly will also contribute to their overall quality of life. Happy and healthy employees are more likely to be 'present' in their work and enthusiastic to do their best, which ultimately enhances student learning and retention.

Districts providing health and safety activities for its employees is one of many ways to build and maintain a health and safety culture and environment that makes it easier for employees to choose and maintain healthier and safer behaviors. Upper management support is absolutely critical in this effort.

CCCSIG's dedicated Health & Safety Services Staff are available to assist each district and school site in implementing customizable programs that are easy to roll out and maintain and that use limited time and resources.



**HEALTH & SAFETY SERVICES:**

- \* Trainings
- \* Ergonomic Evaluations
- \* Incident Evaluations
- \* Healthy Lifestyle Programs
- \* District Incentive Program
- \* Post Offer Pre-Employment Strength Testing Program
- \* Health Fair Assistance
- \* Monthly Newsletter—"Crossroads"
- \* Monthly Email Tips
- \* Online DVDs
- \* Health & Safety Brochures
- \* Countywide Health & Safety Meetings
- \* Health Club Discounts
- \* Site Safety Inspections
- \* Job Safety Analysis
- \* Health & Safety Web Pages
- \* Health & Safety Bulletin Board
- \* Claims Trends: Progress Reports

**HEALTH & SAFETY TRAININGS:**

- \* Fitness
  - \* Nutrition
  - \* Stress Management
  - \* General Wellness
  - \* Back Injury Prevention
  - \* Slips, Trips, Falls Prevention
  - \* Safe Work Practices
  - \* Nonviolent Crisis Intervention Training Program (Full Day)
  - \* Supervisor Safety Training
  - \* New Employee Safety Orientation
- CAL/OSHA COMPLIANCE TRAINING SERIES:**
- \* Injury & Illness Prevention Program (IIPP)
  - \* Hazardous Communications
  - \* Personal Protective Equipment
  - \* Bloodborne Pathogens
  - \* Lockout/Tagout
  - \* Asbestos Awareness
  - \* Site Inspections
  - \* Accident Investigation
  - \* Heat Illness Prevention
  - \* Forklift Operator Training



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**CCCSIG: A SELF-FUNDED JOINT POWERS AUTHORITY**

The Contra Costa County Schools Insurance Group is not an insurance company per se. We are an insurance "pool" that was created in 1977 by the Contra Costa County schools to respond to the insurance industry's abandonment of public entities in the 1970's. The County Office of Education, with the support of all the county school districts, formed CCCSIG as a Joint Powers Authority public entity to insure and administer workers compensation claims for all public school employees in the county.

Initially, CCCSIG had a self-insured retention up to \$100,000 per claim with claims processing handled by a third party administrator. Premiums were paid to other insurance companies to handle claims costs in excess of the self-insured retention limit. Eventually as payroll and premium costs grew for the school districts, it was determined that there could be additional cost savings to the districts if changes were made to the JPA so in 1995, CCCSIG became self-administered and has become one of the largest self-insured self administered JPA's of this type in the State. Today, CCCSIG covers nearly 20,000 public school employees with over \$819 million in payroll and a self-insured retention limit of \$1 million.



**PREMIUMS & EX-MODS**

The premiums that CCCSIG collects are annually estimated by an independent actuary who evaluates the frequency and cost of claims for the pool as a whole as well as for individual districts. Using a methodology developed by the Workers' Compensation Insurance Rating Bureau, the actuary calculates the estimated total premium for the pool and the "experience modification factor" that is unique to each district based on the previous five years of claims activity. While a "bad" claims year will usually negatively influence the ex-mod, there are factors in the calculation that mitigate the impact somewhat. Conversely, a "good" claims year will usually favorably influence the ex-mod. The premium is determined by multiplying the base rate, as determined by the actuary, by the ex-mod and multiplying once again by the payroll divided by 100.

So why is the ex-mod only "usually" impacted, rather than "always" impacted? The answer: it depends on many factors but primarily the following. First, since a rolling 5-year period is used to look at claims cost, a "good" year rolling off and replaced with a "bad" year coming in, will most likely result in an *increase* in the ex-mod. Conversely, a "bad" year rolling off and replaced with a "good" year coming in, will most likely result in a *decrease* in the ex-mod. Second, a district's claims are evaluated in relation to all the claims in the pool. A district may have stable (not increasing) claims costs and frequency but if the pool as a whole experienced a *decline* then a district's ex-mod could increase. Once again, the converse is also true. To put it another way, if a district experienced a modest increase in the frequency and cost of claims but the pool experienced an even greater increase, then a district's ex-mod could stay flat or even decline.

**CCCSIG'S FINANCIAL FUTURE:**

As we celebrate our 30<sup>th</sup> year, CCCSIG's future has never been brighter. We have been Accredited with Excellence by the California Association of Joint Powers Authorities. We have a dedicated self administered Claims Department that truly wants to help injured employees recover quickly and navigate the maze of workers' comp laws and benefits. We have a Registered Nurse and an Early Return to Work Specialist on staff who help evaluate the status of injured employees and the associated costs and who also help design programs to return injured employees to employment as soon as possible. We have an excellent Health and Safety department with many programs designed to *prevent* injuries in the workplace. We introduced an insured Health Benefits program for our member districts in 2004 in response to rising health care costs. We continue to have stable workers' compensation rates which are less expensive than commercial insurance carriers' rates. CCCSIG is your insurance group. We were created by the school districts and only serve the school districts. Together, we help to ensure a safe work environment for district employees.

**Marta & Associates completed CCCSIG's Financial Audit and reported that CCCSIG has achieved an excellent audit with strong internal controls in place.**

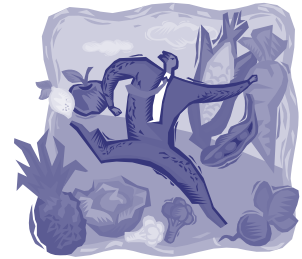


**HEALTH BENEFITS PROGRAM:**

Through Anthem Blue Cross and Kaiser Permanente, CCCSIG's intent is to become the preferred source for healthcare in public education in Contra Costa County.

To accomplish this CCCSIG will:

- \* Reduce healthcare costs for districts and covered employees, compared to other purchasing arrangements
- \* Reduce healthcare costs for school districts and employee subscribers in comparison to other programs
- \* Increase stability in rates through a "purchasing pool"
- \* Provide a local solution that reflects the needs of Contra Costa County school employees and their families
- \* Ensure personalized and quality access and care for both employee and retiree subscribers and their families
- \* Emphasize prevention and early detection to improve the quality of health for all members



**HIGHLIGHTS OF 2007/08:**

- \* **Kaiser Permanente joins the CCCSIG Health Benefits Program January 2008**
- \* **Monthly e-communication – *Harmony for Health* for all member district employees**
- \* ***BenefitBridge* made available to member districts – 24/7 on-line, on-demand information for benefits staff and subscribers**
- \* **Annual flu vaccinations and health screenings offered during Open Enrollment, coupled with onsite Health and Wellness services provided by CCCSIG staff**



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 healthy

**For more information regarding the CCCSIG Health Benefits Program visit:**

- [www.cccsig.org/healthbenefits/index.html](http://www.cccsig.org/healthbenefits/index.html)
- [www.anthembluecross.com](http://www.anthembluecross.com)
- [www.kaiserpermanente.com](http://www.kaiserpermanente.com)

