

NEW YEAR....NEW CHANGES!

By Kim Williams, Senior Claims Examiner



The year 2005 brings many changes for the Workers' Compensation System. These changes include the new permanent disability rating schedule, increase in temporary disability benefits and the procedural changes related to medical treatment, as well as many others. While some changes are effective immediately, others are still being finalized.

Effective January 1, 2005, the maximum payment of temporary disability is \$840/week, based on an average weekly wage of \$1,260. However, although the weekly benefit rate has increased, the temporary disability benefit is now capped at 104 weeks, from the date the first benefit check is processed.

Also effective January 1, 2005, is the new permanent disability rating schedule that will apply to all dates of injury on or after January 1, 2005. For injuries after April 30, 2004, the schedule will also be applied unless there is a medical report establishing the injured workers' permanent disability, or the employer has sent a notice of permanent disability. The new schedule also provides CCCSIG a new formula to estimate the level of permanent impairment, benefiting more severe disabilities.

Effective January 1, 2005, or after, a Medical Provider Network (MPN) may be set up by a JPA or employer. This network must be approved by the Administrative Director and meet the requirements of Labor Code and new regulations. The network must be allowed to provide whatever medical treatment is necessary for injuries or conditions in a timely manner. More information on the development of our MPN will be shared throughout the County with all employees.

WORKERS' COMPENSATION REFORM

By Christopher Torres, Senior Claims Examiner

The workers' compensation system has gone through some dramatic changes in the last 3 years. As a result, CCCSIG is constantly implementing procedures and check points to ensure that we continue to process workers' compensation benefits for our member districts appropriately and in a timely manner.

One of the changes included in State Bill 899 states that "Within one day of receipt of the Employee's Claim Form, the employer must authorize medical treatment and reimburse the expense for all medical treatment received, until a decision is made to either accept or deny the claim." Payment for medical treatment during this period is capped at \$10,000. Prior to this change, workers' compensation laws provided no obligation to process medical benefits while a claim was in a "delayed" status. This bill was adopted to ensure that the injured employee is able to receive reasonable and necessary medical treatment during the 90 day delay period allotted by the State for Claims Administrators, in order to investigate and make a final determination regarding compensability.

What does all this mean? For CCCSIG, it means that it is of the utmost importance that we recognize that prompt investigation and processing of claims is critical to the new State changes, which are working for the benefit of all parties involved. As a result, CCCSIG acknowledges that the District Claims Coordinators are the key players in this process, due to the fact that they are responsible for reporting new claims on behalf of their districts, as well as updating us with additional information that may have an impact on the claim process, long after it is initially reported to the CCCSIG Claims Department.

CCCSIG is aware that the Claims Coordinators for most member districts have a variety of other critical job responsibilities, some related to workers' compensation and many that are not, and we appreciate their continued efforts to report information on each and every claim in a timely manner.

Our goal in the CCCSIG Claims Department is to continue to work on developing effective methods for controlling costs for our member districts, without compromising the requirements when processing workers' compensation benefits as mandated by the State.

CCCSIG Strategic Planning for 2005/06

By Erica Williamson, Human Resources Manager

At their meeting on January 27, 2005, CCCSIG's Executive Committee approved a Strategic Plan for 2005/06. Listed below are the overall goals that each departmental objective that CCCSIG will work towards is tied to:

- GOAL 100:** To promote a safe and healthy working environment.
- GOAL 200:** To actively engage program participants at all levels (of the District) in cooperative efforts to achieve CCCSIG's mission.
- GOAL 300:** To implement effective cost containment activities.
- GOAL 400:** To administer programs that are fiscally sound and provide stable rates.
- GOAL 500:** To work together to maintain a positive and productive CCCSIG work environment.

CCCSIG will continue to work towards the overall goals and objectives with the support of the Board of Directors, Executive Committee and staff, in order to enhance the human and financial resources of our members in order to contribute to public education. Additional information will be shared as appropriate throughout the year, as well as summarized in the end of the year Annual Report.



Slips, Trips & Falls (Safety Tips)

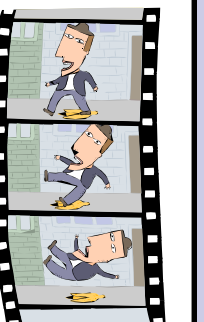
By Jeremy Hatch, Loss Prevention & Safety Analyst

Slips, Trips and Falls were the leading cause of injury for all Contra Costa County school districts in the 2003/2004 fiscal year. These incidents accounted for 220 claims, with an incurred cost of almost \$2,000,000. Most *Slips, Trips and Falls* can be avoided with a few preventative actions and by employees raising their awareness level about these types of incidents.

While some falls do occur from a raised height, the most common occurrence is a slip or trip from the same level. Frequently accidents occur when someone trips over an uneven surface, such as a raised section of concrete or a carpet with a turned up edge. A slip may occur at the entrance to a building without a floor mat to wipe feet, or if a liquid is spilled

and not immediately cleaned up. The occurrence of these incidents increases when an employee is carrying an item that blocks their view or is "not paying attention".

All employees need to be proactive in preventing *Slips, Trips and Falls* from occurring in our school districts. By reporting maintenance problems, cleaning up spills immediately, not stringing cords across floors and keeping walkways clutter free, you can do your part to reduce these types of injuries. **Employee Health and Safety is always a priority!**



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CCCSIG EXECUTIVE COMMITTEE

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Mark Bonnett, Oakley Union SD
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Guy Schuelke, CCCSIG Executive Director

CCCSIG EXECUTIVE COMMITTEE MEMBERS RETIRE!

Congratulations to Pamela Currier, Brentwood Union School District and Jim Campbell, Mt. Diablo Unified School District on their upcoming retirements. On behalf of the Board and staff, CCCSIG would like to recognize and thank each of them for their service on the Executive Committee and Board of Directors along with their dedication and commitment.

CCCSIG Health Benefits Program Update

by Bridget Moore, Deputy Director

The CCCSIG Health Benefits Committee, which meets monthly, is currently focusing on crafting **WELLNESS PROGRAMS AND COMMUNICATION TOOLS** that will provide a wide range of information on the resources and services available to members in our Blue Cross healthcare program.

In February, all employees in the seven districts participating in the CCCSIG Health Benefits Program received a confidential **Employee Health & Wellness Interests Survey** to provide input as to the health and wellness services they would be interested in. This information will be utilized to create a personalized Wellness Program for each district, for 2005. CCCSIG provided our Health Benefit Program districts with a flyer describing just a few of the many great programs available to all Blue Cross members; some **Healthy Living Tools** such as *Baby Connection, Health Habits for Healthy Kids, TLC...The Last Cigarette, Pharmacy Saving Programs* and more!

In March and April, member **districts will launch and promote their Wellness Programs!** CCCSIG and Blue Cross will provide the services and programs **to the employees throughout 2005**, with Kaiser participating in some activities for their membership as well.

Bridget Moore, Deputy Director with CCCSIG, and health-care broker, Kelly Hall of Keenan & Associates will meet with a number of Contra Costa County School District benefit committees and employee groups that are not currently in the CCCSIG Health Benefits Program to share information about our program. Rates for **January 2006 health-care** will be obtained from Blue Cross for their consideration as we approach the spring and summer months!

Healthy Living Tools
Flyer for Health Benefits
Program Members



CCCSIG LINK

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



Injury Prevention Through Physical Conditioning

By Steve Webber, Loss Prevention & Safety Analyst

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WINTER 2004

As in life in general, moderation and balance are important considerations in care and maintenance of your body. You need the correct proportions of strength, flexibility, and overall quality of life to eliminate or minimize injuries. You need to exercise, eat right, and stretch as often as possible to help prevent injuries, and to recover more quickly if injured. In addition, a reduction in stress levels can help to relieve the muscle tension that can contribute to injuries.

Three aspects of conditioning particularly apply to injury prevention:

1. **WARMING YOUR BODY:** This involves gradually increasing your heart rate, body temperature and breathing rate. The main purposes of warming up are to raise both the general body and deep muscle temperatures and to stretch connective tissues to permit greater flexibility. This reduces the possibility of muscle tears and ligament strains.
2. **STRETCHING YOUR MUSCLES:** Stretching permits a greater range of movement within the joint, so the ligaments and other collagenous tissues are not so easily strained or torn. It also permits greater freedom of movement in all directions.
3. **DEVELOPING YOUR CORE:** The "core" is the torso, extending from the shoulders to the pelvis. It is the body's center of power. Training the muscles of the core will help correct postural imbalances, prevent injuries and develop efficient, functional movement patterns.

Apportionment in Workers' Compensation

By Jackie Balley, Senior Claims Examiner

The laws for workers' compensation apportionment have been revised as of April 19, 2004. Specifically, apportionment of permanent disability is now to be based upon causation. The physician will identify what approximate percentage of an injured worker's permanent disability was caused by the direct result of the work related injury. The physician is also responsible for determining what approximate percentage of the permanent disability was caused by other factors, both before and subsequent to the industrial injury, including prior work-related injuries.

The workers' compensation legislation goes on to further state that the employer shall only be liable for the percentage of permanent disability directly caused by the work related injury, and allows apportionment for medical pathology.

The overall changes relating to apportioning disability in workers' compensation now reflect the disability as a direct result of the work related injury, and have less inclusions of non-work related disability factors.