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Issue 101

Trust Intelligence

A Newsletter published by the Workers' Compensation Trust

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Trust Hosts Opioid
Symposium

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Trust Gets Ahead of Large Opioid Supplier

As a term & condition of membership in the Trust, all insureds must participate in the Trust's Medical Care Plan (MCP). The Trust's plan was approved by the Workers' Compensation Commission over 25 years ago. The MCP allows the employer to direct injured workers to contracted medical providers in various specialties covered by the plan. The Trust has contracted with these providers to treat injured workers in a timely manner, with special attention to quality and early return to work. These providers are monitored to ensure continued quality of care.



It is also important to note that participation in the Trust's MCP is not just limited to the actual treating providers, but can also assist with other ancillary services that are needed.

Case in point, several years ago the Trust added the specialty of Pharmacy to our Medical Care Plan (MCP). This required injured workers to get their medication from a network of quality pharmacies which consists of both national chains and smaller local pharmacies. This allowed the Trust to block an out-of-state mail order pharmacy called Injured Workers' Pharmacy (IWP). IWP's business model was to dispense medications via mail order directly to injured workers, bypassing the controls the Trust had in place to review all medications for appropriate utilization, manage opioid use and review any contraindications that might be in place, based on the worker's other medical issues.

This move benefited the injured workers by ensuring that safe prescribing practices were followed, and benefited our members by controlling pharmacy costs. Coincidentally, the Boston Globe ran a lead story in July of this year that IWP was under investigation by the Massachusetts Attorney General for being the largest supplier of opioids in the state of Massachusetts, by a factor of three!

National Recognition

Joe Paduda, nationally recognized expert, speaker, media source and author on managed care in group health and in workers' compensation, recently recognized the Trust as being the "only medical management program worthy of an A grade."

Managed Care Matters

The Arrogance of Ignorance - June 11, 2019

<https://www.joepaduda.com/category/workers-comp/page/2/>

2018 Safety Grant Results

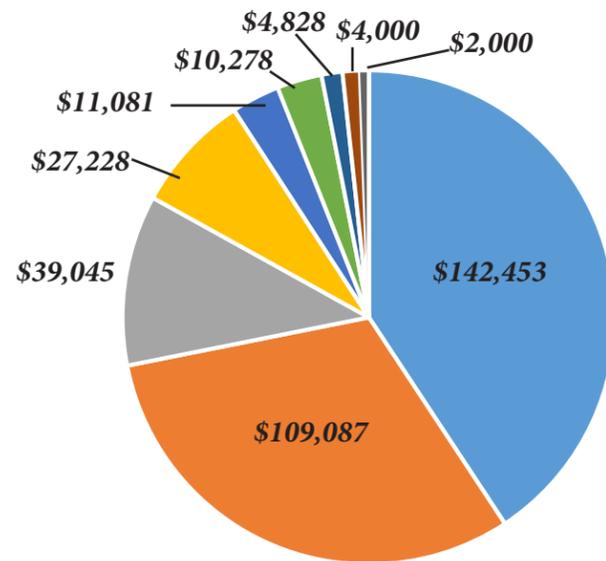
In 2018, the Trust awarded safety grants to forty-one members totaling \$350,000. The goal of the safety grants is to reduce injuries and incidents; benefiting our members and the Trust's overall loss results.

Client Interaction, Slip, Trip and/or Fall, and Safe Patient Handling (SPH) related claims continue to be the top three loss sources for the Trust. Many of the grants focused on reducing these loss sources. Grant monies were provided to 13 members for a total of \$142,453 to reduce patient handling related injuries. Members purchased SPH equipment including lifts, power stretchers, gait belts, track systems and room modifications to allow for the equipment. To reduce slip/trip/fall injuries, 8 members received grants equaling \$27,228 to purchase items such as Icy Grippers and heat mats, to promote safety campaigns and to make modifications to both inside and outside exposures. 10 members received grants totaling \$109,087 to increase security and provide additional training to reduce client interaction incidents and exposures.

These grants had a direct impact on reducing the frequency, associated with these top loss sources. Client Interaction claims were reduced over 10% from 897 claims in 2017 to 808 in 2018. Slip, Trip, Fall related claims were reduced from 684 to 654 and Patient Handling claims reduced from 465 to 404.

Thank you to all our members for the work you do to keep your employees and individuals you serve safe. We look forward to sharing future results with our members for the 2019 safety grants.

Awarded Grants by Project Type



- Safe Patient Handling - \$142,453
- Client Interaction - \$109,087
- Fleet - \$39,045
- Slips, Trips & Falls - \$27,228
- Personal Protective Equipment - \$11,081
- Other - \$10,278
- Manual Material Handling - \$4,828
- Multiple Initiatives - \$4,000
- Training - \$2,000

Trust Hosts Symposium on the Opioid Crisis and Its Effect on Connecticut Employers

Back in May, the Trust hosted a symposium for members addressing the opioid crisis and its impact and effect on Connecticut employers. Over 50 members attended the full day event and heard from a number of industry leading speakers who gave a wide ranging view of the issues surrounding the opioid crisis in today's workforce. Topics included everything from how this epidemic started in the United States to an employer's legal and ethical obligations, to common sense treatment options for employees suffering from substance abuse and addiction.

Just one of many facts shared with the attendees included the results of a national survey on drug use and health conducted in 2015 by the Substance Abuse and Mental Health Services Administration which revealed that 75% of adults ages 18 to 64 with substance misuse disorders are active in the workforce. The takeaway from the session was to dismiss the illusion that this was some far distant problem that doesn't impact most employers. The fact of the matter is, it's not!

All employers must recognize that the opioid epidemic is here and that no industry, level of education, professional credential or pay grade is immune to it. Odds are that people struggling with opioid dependence or addiction are silently struggling on the job. The takeaway message from the symposium from all speakers was clear: offer opportunities for treatment to those who are struggling with substance abuse dependence or addiction, and provide company-wide education and risk reduction efforts to protect the health and well-being of at-risk employees. It is an investment in protecting the financial well-being of the organization itself and addressing this current crisis head on and in a proactive manner.

Trust TeleCare Update

The Trust TeleCare program continues to grow in utilization among our members with over 2,800 calls placed to date. Both members and employees alike continue to express their appreciation for the consistent and professional guidance from the nurses for suggesting the most appropriate treatment recommendation, including the ability to self-care, in handling their work-related injury.

Well over 175 members now actively utilize this service. It allows for employees to be evaluated telephonically prior to seeking care. It also ensures that a First Report of Injury is automatically generated by the Trust from the information obtained through the TeleCare call. More importantly, results through July 2019 continue to trend very positively with 46% of the calls resulting in self-care. These events do not create a claim and are not considered OSHA recordable.

If you are not currently participating in the Trust TeleCare program, we strongly encourage you to reach out to your adjuster or loss control representative to learn more about the benefits of this very successful program to help reduce unnecessary medical costs and lost productivity.

Board of Directors Welcomes Two New Board Members

The Trust is pleased to announce the addition of two new Board members, Derrick Gibbs and Nancy Scheetz.

Derrick is Owner and Executive Director of Change, Inc./ Nurses at Home in Middletown, a member of the Trust for the past 8 years.

Nancy is Executive Director of the Farmington Valley Visiting Nurse Association located in Simsbury, a member of the Trust for over 20 years.

We are happy to welcome both Derrick and Nancy to the Trust Board of Directors!





How to Establish a Slip, Trip and Fall Campaign!

Slip, Trip and Fall related injuries are one of the most preventable type of injury. These injuries can have an effect on both your employees during work and their personal life outside of work. Fall is a good time to run a Slip, Trip and Fall Prevention Campaign. If you wait until the winter to prepare, you are already too late.

Your campaign should communicate slip, trip and fall prevention information to employees on an ongoing basis all winter long. Consider tasking your safety committee with developing a theme and overseeing the program. This will help to energize the committee, and the committee's actions will have a direct impact on reducing or preventing injuries and incidents.

Designing the Campaign

- Develop a theme and timeline for release. Two examples might be "Situational Awareness" or "GET A GRIP"
- Use your company's Intranet, email and payroll stuffers to promote your theme
- Include useful information such as highlighting slip, trip and fall exposures and ways to prevent injuries
- Create a list of safety tips to share with employees during the winter
- Provide information to your employees to choose the right type of footwear for winter conditions, consider purchasing and distributing Icy Grippers to staff

Implementing the Campaign

- Posters can help to spread visual awareness. Place them in break rooms, cafeterias, walls and use them in payroll stuffers. There are several methods which can be used to create posters; take pictures of the parking lot, steps, walkways, entrances and slip and fall hazards inside the facility; stage the area to deliver the messages you want.
- Change the posters on an ongoing basis to keep interest.
- There are also several sites and ideas for posters available on the internet as well as Trust resources including our GET A GRIP campaign and Winter Walking poster.

Engaging Employees to Take Part

- Finding a fun way of creating employee awareness will make the campaign much more effective
- Holding occasional contests will keep the campaign fresh for employees and will give your safety efforts in the forefront during the winter months
- Contest ideas include; staging a room with slip, trip, fall hazards and who ever finds the most gets to take part in a raffle. Send an email to employees requesting ideas to prevent slip and fall injuries, the best ideas get an award such as a gift certificate. Have the employees submit ideas for the posters or campaign themes.

Mark your calendars and plan on attending the upcoming Trust educational session titled "Slips, Trips, & Falls: Strategies That Make Sense" on September 25th. Go to www.wctrust.com to register for the class. Get A Grip posters are available upon request.

GET A GRIP
STOP SLIPS, TRIPS & FALLS

- Spills**
Clean up spills immediately
- High-risk Areas**
Identify and control hazards
- Caution**
Floor slippery when wet
Over-used Signs do not physically keep people away from wet floors
- Environmental Cleanliness**
Is vital, especially when busy
- Shoes**
Wear slip resistant shoes

Winter Preparation Now!

The winter months bring challenges, but with some foresight and preparation employers can mitigate the risks and hazards. Don't wait until the first snowflake arrives. Plan NOW.

- **Footwear** - remind staff on proper footwear and provide icy grippers to staff who are more at risk for slips/falls
- **Company Vehicles** - make sure your vehicles get the winter maintenance checkup. Provide a basic winter survival kit. Ensure each vehicle has necessary items such as ice/snow scraper and brush, road flares and jumper cables. Provide kitty litter/salt/sand to employees who are "on the road"
- Have a plan in place to **monitor and communicate** winter weather conditions. Use signs at exits to warn employees of the conditions outside. Use barriers to prevent employees from walking in areas that have not been cleared or are not safe
- **Provide rugs**, non-skid surfaces and signs at indoor walkways, steps, ramps where water is tracked in. Monitor these areas and keep them dry.
- **Employee Training** – review safe methods of removing snow, slip/trip/fall prevention, working outdoors and safe winter driving training
- **Remind staff about black ice** after melting occurs
- Written procedures should be in place for **snow/ice removal** and for the equipment to be used for removal
- **Remind employees** not to carry items if they can avoid it to allow their arms to be free to move for stabilization. Drop off heavier items near the door to avoid carrying them a long distance. Provide backpacks for employees who are on the road and must carry items.
- **Educate your employees** on the best and worst ways to brace themselves during a fall
- **Place posters around the building.** Winter Walking posters are available from the Trust upon request.

Parking and Walkways

- **Before the Storm** - have plenty of ice melt, sand and Magic O salt on hand, plan for snow removal before staff/visitors/clients arrive. Remove leaves, acorns prior to the first snowfall. Check outside lighting, change timers if necessary. Consider awnings over entrances and exits to deter water accumulation. Specify a location for snow to be plowed.
- **After the Storm** – Treat water accumulation as necessary and if possible stagger parking areas by shift to allow for effective snow removal. Design and designate a safe walking route for staff, create a map and review with employees. Close down long or steep walkways from use until the snow/ice is gone.

To assist our members with winter safety the Trust has developed and researched a number of resources available. Lock Into Loss Control on our home page at www.wctrust.com provides links to various resources to help keep employees safe. Check out our Winter Preparation Checklist, Winter Walking Poster and Trust University free online training which has Winter Driving Safety and our new Quick Course on Winter Safety.



Winter Walking

Preventing slips and falls is a task that depends on many factors—most importantly YOU. Learn to recognize dangers, work to eliminate the hazards, and be alert to your surroundings. Report hazards immediately. Remember that falls are a leading cause of injury producing accidents. Preventing them is serious business. Do your best to avoid slips and falls. Here are some hints to help you stay safe:

- * Take short steps on wet, icy or snowy surfaces
- * Only carry objects that don't block your vision
- * Walk slowly and pay attention to the surface you are walking on
- * Look for black ice and other slippery patches
- * Wear slip-resistant shoes and boots on wet or icy surfaces
- * Wear icy grippers
- * Walk on paths clear of snow and ice - do not take shortcuts
- * Be careful not to drag water into a building. Walk on mats, wipe off shoes and/or remove boots after entering the building so you don't create an indoor hazard



New Broader Sexual Harassment Training and Posting Requirements

The Connecticut Legislature recently passed two bills that significantly expand both the obligations of Connecticut employers to provide sexual harassment training and posting requirements to all of their employees. The new laws go into effect on October 1, 2019.

NEW TRAINING REQUIREMENTS FOR ALL EMPLOYEES OF ALMOST ALL EMPLOYERS

Current law requires employers with 50 or more employees to provide two hours of sexual harassment education and training to supervisors. Under the new law, almost all Connecticut employers are required to provide sexual harassment training to all employees, not just supervisors, by October 1, 2020. Any new employee hired on or after October 1, 2019 must receive the training no later than 6 months after the date of hire. Additionally, all employers must provide updated training at least every 10 years.

HAVE YOU ALREADY FULFILLED YOUR OBLIGATION?

Any legally-acceptable training provided on or after October 1, 2018 counts toward the new requirement, so employers need not provide additional training to any supervisory or non-supervisory employee that received or receives two-hours of sexual harassment training between October 1, 2018 and October 1, 2019. Employers who do not meet their training obligations can be fined up to \$750, and failure to provide the required training has been added to the definition of “discriminatory practice,” meaning that an employee can file a complaint against the employer on this basis alone or in combination with other claims.

EXPANDED NOTICE REQUIREMENTS – POSTING & EMAILING SEXUAL HARASSMENT POLICY

Current law requires employers with 3 or more employees to post in a prominent and accessible location information concerning the illegality of sexual harassment and remedies available to victims of sexual harassment. Effective October 1, 2019, in addition to posting the information, employers must also convey this information to each employee within 3 months of their start date in one of the following ways: 1) If the employer provided an email account to the employee or the employee provided his/her email address to the employer, the employer must email the sexual harassment posting information with “Sexual Harassment Policy” or very similar wording in the subject line to the employee; or 2) if the employer does not give employees an email

account, the employer must post the information on its website, if it has one; or 3) if the applicable State agency, the Connecticut Commission on Human Rights and Opportunities (CHRO), creates a website explaining the illegality of sexual harassment and remedies available to victims of sexual harassment, as the new law directs it to do, employers can comply with this requirement by sending the link to its employees by email, text message, or in writing.

CORRECTIVE ACTION IN SEXUAL HARASSMENT CLAIMS

When an employee makes a complaint about sexual harassment, it is the employer’s obligation to investigate the claim and take remedial or corrective action, which often includes finding a way to eliminate or limit the complaining employee’s interaction with the alleged harasser. Under the new law, the employer must obtain written consent from the complaining employee if the “corrective action” will substantively change the terms and conditions of the complaining employee’s employment, which could include, but is not limited to, relocating the complaining employee or assigning the complaining employee to a different work schedule. However, an employer could escape liability for taking “corrective action” without the employee’s written consent in certain situations.

TAKE AWAY POINTS

The new sexual harassment training and posting requirements will clearly impact Connecticut employers over the next year. Although CHRO is slated to develop a free online sexual harassment training program, we recommend that employers of 25 or more employees consider providing their employees, or at least the supervisors, with an interactive, in-person training session, where they receive a training certificate, have the opportunity to ask questions and discuss potential harassment and discrimination issues unique to their work environment. The legislation also expands CHRO’s enforcement actions and penalties as well as other new resolution options.

If you wish to briefly discuss the new laws or receive a copy of them, please contact Attorney John M. Letizia (letizia@laflegal.com) at 203-787-7000.

The representations made in this article are the analysis of the law offices of Letizia, Ambrose & Falls, P.C. This article is provided for information purposes. You are encouraged to consult with the appropriate legal counsel prior to relying on this information or analysis.

Seasonal Allergies

Allergies are some of the most common health conditions with which we suffer. The most common indoor and outdoor allergies are to grass and weed pollen, trees and leaves, mold spores, dust mites, cockroaches and cat/dog dander. Food allergies, which occur most commonly in response to peanuts, milk, soy, wheat, eggs, tree nuts, fish and shellfish, affect about 5% of children under the age of 18. Drug allergies can occur with nearly any medication, but are most common in response to penicillin and penicillin-like antibiotics. Allergic reactions to insect stings also affect about 5 percent of the population, and are linked with approximately 100 deaths per year.

Common allergic symptoms, familiar to most of us, include runny nose, itchy eyes, and sneezing. In some, allergies can trigger more severe respiratory conditions such as asthma, or (rarely) systemic reactions such as anaphylactic shock. A number of allergic conditions also cause skin rashes, which can range from mild itching and redness to more severe conditions.

Allergies are best managed by avoiding the exposures that trigger them, though in many cases that can be challenging. When exposure can’t be avoided, and symptoms are mild, antihistamines often bring relief. Non-sedating antihistamines that need to be taken only once per day are available and are well suited for many people. Allergy shots have been employed for years to help manage allergies, and are often effective.

In the autumn, allergic reactions to leaves (and the molds that may thrive during leaf decomposition) become more common. Mold allergies can also occur when indoor building materials such as drywall or carpeting become soaked from rainwater or leaking pipes, triggering higher mold counts. Those with mold allergies should avoid rotting leaves and compost when possible and address any indoor water intrusions as soon as possible. While there are no OSHA standards for mold counts in indoor work spaces, mold levels indoors should ideally remain below those found in the air outside.

Trust University Sexual Harassment Training Covers Broader State Requirement

Trust University, our free online training for members, has sexual harassment training available to meet the new laws going into effect on October 1, 2019. As with any online training, in order to meet compliance, employees must be provided with your organization’s Sexual Harassment Policy and someone in the organization needs to be available to answer questions while the employee is taking the training course.

The training, entitled “Sexual Harassment Prevention for CT” was designed for Supervisory personnel. However the training is 2 hours in length so this will also meet the employee training requirement. We strongly urge our members to take the online course prior to assigning it to employees to ensure it meets your company’s needs.

Visit www.wctrust.com for more information on Trust University or contact Carol Fronczek at fronczek@wctrust.com or (203) 678-0161

Welcome to the Newest Members of the Trust

- AM PM Care Services, LLC
- ARC of the Farmington Valley, Inc.
- Colonial Health and Rehab Center of Plainfield
- Creative Potential, LLC
- Foodshare, Inc.
- Housing Authority of the City of Meriden
- Jumoke Academy, Inc.
- LULAC Head Start, Inc.
- Pivot Ministries, Inc.
- Rape Crisis Center of Milford, Inc.
- Regional YMCA of Western Connecticut
- United Methodist Homes Inc.
- YWCA Hartford Region, Inc.



Upcoming Educational Programs

The following programs are designed to assist members in gaining knowledge of issues that surround and support the reduction of work related injuries and create a safe and healthy workplace. To register, or obtain detailed information, go to www.wctrust.com. Most courses offer Continuing Education Units (CEUs). Your attendance is encouraged.

Slips, Trips and Falls: Strategies That Make Sense

Wednesday, September 25 9:00 AM - 12:30 PM Members: FREE Value: \$100

WC Claims: Key Strategies for Improving Claim Outcomes

Thursday, October 3 9:00 AM - 3:30 PM Members: FREE Value: \$200

Partnering With the Trust

Wednesday, October 9 9:00 AM - 12:30 PM Members: FREE Value: PRICELESS

Sexual Harassment Prevention Training for Supervisors

Thursday, October 10 9:00 AM - 11:00 AM Members: FREE Value: \$100

OSHA: Building Owner Obligations

Wednesday, October 16 9:00 AM - 12:00 PM Members: FREE Value: \$100

Accident Investigation: For Loss Leaders

Thursday, October 24 9:00 AM - 12:30 PM Members: FREE Value: \$100

Workplace Violence Prevention: Implementing Your Program

Wednesday, October 30 9:00 AM - 3:30 PM Members: FREE Value: \$200

Keys to Stop Patient Handling Injuries

Thursday, November 7 9:00 AM - 3:00 PM Members: FREE Value: \$200

Safety Solutions for Skilled Nursing

Wednesday, November 13 9:00 AM - 3:30 PM Members: FREE Value: \$200



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