

RMWCP PREMIUM REDUCTION PROGRAM 2016



Introduction



15%

Program Requirements



Ergonomic Program



**DMP/Return to Work
Program**



**Incident Investigation
Program**



Safe Lift Program



**Slip, Trip and Fall
Program**



**Hazard Identification
and Control Program**



Application

Introduction

The RMWCP Discount Program has been revised as of July 1, 2013. The discount program now referred to as the **RMWCP Premium Reduction Program** has been enhanced to reflect additional loss control practices that reduce the State's exposure to work injuries. The program continues to focus on the adoption of practices that justify the discounts by reducing the frequency and severity of claims involving state employees.

The **Risk Management Workers Compensation (RMWCP) Premium Reduction Program** is designed to assist state agencies in developing and improving current safety/loss control management systems. The state agency has the option of choosing the program(s) that will be most beneficial. State agencies can receive up to a 15% premium discount by choosing to participate in an assortment of premium reduction programs that can each provide a 3% discount up to a maximum of 15%. Any discounts awarded may not reduce the charged premium amount below \$250.00.

Discount and Dividend credits continue to be based upon the prior year actual premium, not the current guaranteed premium estimate. Ultimately, the RMWCP Fund must be able to continue to meet its obligations under the deductible program. The amount of premium that can be billed to individual agencies is set by Workforce Safety and Insurance (WSI) and other than investment income, the RMWCP has no other revenue source. The RMWCP collects the premiums assessed by Workforce Safety & Insurance (WSI) and uses the premium dollars it receives from state agencies to establish a fund to pay the first \$100,000 of each claim, pay the premium to WSI for the State entities' single workers compensation account, and excess workers compensation coverage, and associated costs with the program. Therefore, reductions in the guaranteed premium billed must take into account the actuarial status of the Fund and the objectives achieved through our internal discount and dividend program. Consequently, the amount of discount received for participation in various programs may vary from one premium year to the next.

State agency participation in the Premium Reduction Program along with proactive claims management will continue to result in a reduction of the amount of indemnity paid as well as a reduction in paid medical costs. These reductions will continue to have a positive impact on individual state agency experience rating, ultimately reducing overall workers compensation costs.

Resources for each program are available upon request. Contact Risk Management for further information 701-328-7583.



RMWCP Premium Reduction Program Requirements

The safety and health of every state employee is a significant priority. The State of North Dakota places a high importance on the knowledge that each of its workers is in a safe worksite. Safety is freedom from danger, hazard, or accident. Remember, the loss from an accident affects the injured worker, his or her family, coworkers, and the employing state agency. The success of any safety effort depends on state agency commitment, involvement and support.

The Process:

1. State agencies must complete an application within 60 days after the beginning of the RMWCP premium period. **(No later than August 29th)**. Select the RMWCP Premium Reduction Program(s) your agency will be participating in, sign, and date the application form. Retain a copy for your records and e-mail, mail or fax the original to Risk Management.



Application

2. Risk Management will notify the state agency 60 days prior to the end of the premium period to request information that the requirements for the selected program(s) have been successfully completed. The agency will be required to submit the requested supporting documentation to Risk Management no later than June 30th of the premium period.
3. State agencies who successfully implement, maintain, and fulfill all program requirements may receive a 3% discount for each program the agency participated in up to a maximum of 15%. The premium discount will be applied to the net actual premium for the year of participation and the premium discount amount will be deducted from the next guaranteed policy renewal period. Any discounts awarded may not reduce the charged premium amount below \$250.00.





Ergonomics Program

Ergonomics Program

July 2016

Program Requirements:

1) *The agency must implement a written Ergonomics Policy which includes at a minimum the following requirements:*

- i. Clear description of agency's commitment to the ergonomics program and approval of resources needed to support the program.
- ii. Develop and document goals, objectives and action plan.
 1. The structural components of the ergonomics program have been identified and documented.
 2. Clear goals have been identified and documented.
 3. An action plan to accomplish those goals has been identified and documented.
 4. Roles and responsibilities have been identified and documented.
 5. A method is in place to hold individuals accountable for their defined responsibilities.
 6. A method and timeline has been established to evaluate the action plan for needed updates.

2) *Inform all employees of the ergonomics process*

- i. All employees have been educated on the ergonomics program and the action plan.
- ii. A plan has been established to provide refresher training for all employees on a regular basis.

3) *Ergonomic risk factor identification and control*

- i. A method is in place (or criteria established) to prioritize jobs for ergonomic work-site analysis.
- ii. Current and new employees have been provided information on:
 1. How to recognize the signs and symptoms of MSDs and the importance of early reporting.

2. Hazards that are likely to be causing or contributing to MSDs.
3. How to report signs and symptoms of MSDs and make recommendations.
- iii. Ergonomic work-site analysis techniques have been established to identify existing and potential risk factors.
- iv. Control strategies have been developed from which solutions can be generated.
- v. The agency with employee input developed solutions to eliminate or reduce the identified ergonomic risks.
- vi. The approval process for getting ergonomic improvements implemented, identified, and documented.

4) Medical and Claims Management

- i. A process is in place that includes:
 1. Efficient record keeping.
 2. Early reporting of signs and symptoms.
 3. Appropriate medical evaluation.
 4. Prompt treatment.
 5. Aggressive return-to-work policy.
 6. Efficient claims monitoring.
 7. Regular communication (verbal, written, or both) exists between person(s) responsible for medical management and the supervisors.

5) Program Evaluation

- i. A plan to periodically review the ergonomics process has been established.
- ii. Measures of effectiveness of the ergonomics process have been established (e.g., decrease in injuries/illnesses, decrease in costs, reduction of risk factors, etc.).
- iii. A method to update the ergonomic program has been developed.





DMP/Return to Work Program

Return-to-Work/Designated Medical Provider Program

July 2016

Program Requirements:

1. *Designated Medical Provider*

- Make a DMP selection from the [State Selected Designated Medical Provider List](#). State entities that use one of the Program's DMPs can expect to see reduced costs associated with their employee's workers compensation claims by the elimination of the \$250 deductible.
- Inform the provider, in writing, that they have been selected as a DMP and that you are participating in the State of North Dakota Transitional Duty Program.
- Display the Designated Medical Provider selection where employees can easily see it.
- Inform WSI of the DMP(s) selection.

2. *Written Return-to-Work Policy*

- The agency must implement a written [Return-to-Work Policy](#) which includes at a minimum the following elements:
 - i. Clear description of agency's commitment to accommodating injured workers with temporary transitional duties.
 - ii. Identify the roles and responsibilities of the following individuals:
 1. State of North Dakota (cross agency Return-to-Work Program)
 2. State Agency
 3. Employees
 4. Designated Medical Providers
 5. Return-to-Work Coordinators
 - iii. Work-related incident (accident/illness) procedure.
 - iv. Transitional Duty Procedure:
 1. Develop guide on how claims are handled from the time of injury until the employee is fully back to work.

2. Develop transitional duties so the DMP knows transitional work is available.

3. Forms Required

- Transitional job offer letter (sample)
- DMP acknowledgement form (sample)
- Return-to-Work Policy
- Transitional Duty Guide/Process

4. Training

- All employees must be trained at the time of hire and annually on the following:
 - i. Purpose and benefits of the Designated Medical Provider and Return-to-Work Program.
 - ii. Roles and responsibilities.
 - iii. Inform employees of the DMP selection and their options.
- All training must be clearly documented to include training topic, employee name and signature, date of training, etc. (examples of acceptable documentation are roster sheets, policy acknowledgement forms, ELM training records, etc.)





Incident Investigation Program

Incident Investigation

July 2016

Program Requirements:

- 1. The agency must develop an incident investigation program that identifies root causes, safety system deficiencies, and actions implemented to avoid recurrence.**
- 2. The written incident investigation program must include these key requirements:**
 - a. All incidents must be reported on-line to Risk Management within 24 hrs.
 - b. The incident investigation must be documented and include a root cause analysis that identifies corrective action(s). Corrective actions are required to be implemented with closure dates identified and/or goals for closure dates set.
 - c. A documented process by which upper level management monitors corrective actions to ensure both the effectiveness and timeliness of their implementation.
 - d. A documented annual performance evaluation of the employer's incident investigation program must be conducted by the agency's Workers Compensation Coordinator or designee.
- 3. The following documents must be available for review by Risk Management:**
 - a. A policy or written directive to employees that all incidents must be reported on-line to Risk Management within 24 hrs.
 - b. Incident Investigation and near miss reports.
 - c. Root cause analysis for all filed workers compensation claims.
 - d. Corrective actions identified and implemented.
 - e. The performance evaluation report.
 - f. Supporting documentation, how Risk Management reporting requirements are communicated to all employees annually.





Safe Lift Program

Back Safety/Safe Lift Program

July 2016

Program Requirements:

1. *The State Agency is required to:*

- a. Define the Program Administration, duties and responsibilities of the program. Develop a policy statement indicating that all employees whose job duties involve lifting will receive proper training in lifting techniques. Including proper education regarding the mechanics of the back and measures that can be taken to protect the back from injury.
- b. Implement a Safe Lift Committee that meets at least quarterly to facilitate the Safe Lift Program.
 - i. For Agencies who are re-applying for the Safe Lift Program, the Safe Lift Committee meetings must be held quarterly from the beginning of the premium period.
 - ii. **For employers who are selecting the Safe Lift Program for the first time, the Safe Lift Committee must be in place, and the first meeting must occur within the first 90 days from the beginning of the employer's premium period.**
- c. Review loss history as it relates to lifting injuries.
- d. Conduct a facility-wide audit and identify work tasks that could cause or contribute to a lift-related injury. Identify affected employees/departments. **Document all findings from the audit.**
- e. Identify corrective actions to reduce risk of injury for tasks identified in the facility-wide audit.
- f. Develop an action plan to prioritize corrective actions including timelines.
- g. Secure written top level management approval to implement an action plan.
- h. Measure success of the Safe Lift program.

2. *Training*

- Provide an overview on back safety to all employees (even if their job duties do not include heavy lifting) to assist in protecting employees from spur-of-the-moment unsafe lifting.
- Train new employees, whose job responsibilities include lifting on proper lifting techniques. Periodically (at least annually) conduct refresher training.
- Train employees on alternative materials handling equipment and appropriate Personal Protective Equipment (PPE), as needed.

3. **The following documents must be available for review by Risk Management:**

- The written Agency policy statement.
- Agency hazard assessment. Identifying affected employees/departments and action plan, including timeline for addressing corrective actions.
- All training must be clearly documented to include training topic, employee name and signature, date of training, etc. (Examples of acceptable documentation are roster sheets, policy acknowledgement forms, ELM training records, etc.)





Slip, Trip and Fall Program

Slip, Trip and Fall Program

July 2016

Program Requirements:

- 1. Identify Key Risk Areas and Set Goals for Improvement**
 - a. Past slip and fall incidences must be reviewed to determine where improvements are needed most.
 - b. The review must include considerations for weather, cleaning activities, accidental spills, water leaks, and uneven and elevated surfaces.

- 2. Establish and Communicate Procedures**
 - a. The agency must define formal procedures for maintaining walking and working surfaces, reporting hazards and incidences, program responsibility and accountability.
 - b. Procedures must be communicated to all employees to provide visible management involvement in the injury prevention process.

- 3. Provide Training for Appropriate Staff**
 - a. Training must include communicating the agencies safety commitment, while ensuring employees have the proper skills to identify and eliminate potential hazards. Essential training must be provided at all levels, including management.
 - b. Ongoing refresher training must be established to help employees remember those skills and implement the program effectively.

- 4. Conduct Regular Worksite Analyses**
 - a. An initial worksite analysis must be conducted to establish a baseline of existing hazards. This analysis can also be used to measure improvements after corrective actions have been taken.

5. Correction of Unsafe Conditions

- a. A method to provide timely response to all walking and working surface deficiencies must be developed and implemented.

6. Perform Effective Incident Investigations

- a. An incident investigation team must be established and trained to determine the root cause of each slip, trip and fall accident and to make recommendations to prevent reoccurrence.
- b. The investigation team should review accident trends to help focus their injury prevention efforts.

7. Perform Regular Analysis of Accomplishments and Needs

- a. The investigation team must establish a plan to report status of activities, needs and accomplishments to appropriate management person(s) on a regular basis. This report should also discuss the costs/benefits of any recent changes.
- b. Documentation that the status of operational changes and needs have been communicated to all employees, and employees have been encouraged to express their ideas about ways to decrease slip, trip and fall accidents.
- c. Ensure work practices and processes are being carried out properly and that they are monitored.





Hazard Identification and Control Program

Hazard Identification and Control Program

July 2016

Program Requirement One:

The agency shall develop and implement a hazard identification program that identifies, corrects, and controls physical hazards and safety system deficiencies.

The hazard identification program must be **written** and include these key components:

1. Procedures that outline the implementation of the program.
2. The agency must conduct a minimum of two inspections of the entire workplace per premium year.

Useful tools in the identification of hazards in your workplace:

- *Workplace inspection templates which may be modified to specifically suit your workplace or process;*
- *Consultation with workers, health and safety representatives of committees;*
- *Internal and external audit reports;*
- *Standards and Codes of Practice which are relevant and applicable;*
- *Communication across an agency operating at multiple sites;*
- *Workers Compensation Loss Run Reports; Incident Reports;*
- *Near miss reporting; and,*
- *Health & environmental monitoring.*

3. Be applicable and encompass the hazards associated with the agency's operation and workplace.

Hazards include the work practices and systems used to perform work as well as physical, chemical, biological and psychological aspects that have the potential to harm the health and safety of an employee.

Classification of Hazards – to help with hazard identification

PHYSICAL: *Examples include noise, light, UV radiation, ventilation, air quality, temperature, working at height, manual tasks, machinery, nip points, plant, equipment, mobile plant, vehicles, electrical, slip/trips and fall hazards, etc.*

CHEMICAL: *Examples include poisons, dusts, fumes, gases, hazardous chemicals, oxidizing agents, flammable solids/liquids/gases, radioactive substances, cleaning chemicals, etc.*

BIOLOGICAL: *Examples include parasites, plants, harmful bacteria, viruses, fungi, molds, infectious agents, contaminated specimens, body fluids, etc.*

PSYCHOLOGICAL: *Examples include stress, repetitive work, shift work, violence/aggression, bullying, excessive work load, etc.*

4. Documentation of the inspections, **including the corrective action(s) taken** and the name(s) of the individual(s) conducting the inspections.
5. A review and signoff process by upper level management on all inspection and corrective action reports.
6. A documented annual performance evaluation of the employer's hazard recognition program must be conducted by the agency's Risk Management Workers Compensation contact.
7. The following documents must be available for review by Risk Management:

- a. The written hazard recognition program.
- b. Completed inspection documents.
- c. Corrective actions identified and implemented.
- d. The performance evaluation report.

Program Requirement Two:

*As an administrative control measure, the agency shall develop a safety training program for all levels of employees that provides employees with adequate knowledge to avoid **agency identified hazards** associated with job-related activities, material, equipment and tools.*

Examples:

Developing Safe Operating Procedure's for activities giving rise to hazards.

Addressing identified hazards such as, motor vehicle, electrical, ladder, slip, trips and falls in General Safety Rules or Agency Safety Policy.

Developing administrative safety procedures for mail/package handling for employees exposed to potential risk of exposure.

Providing employee chemical hazard (MSDS) awareness associated with job-related activities of at risk employees.

Developing Ergonomic Hazard Training designed to help employees understand the ergonomic hazards associated with job related activities. Recommended training to include:

- a) Cumulative trauma or repetitive motion injuries.
- b) Proper body mechanics, posture, manual lifting techniques, tool design and workstation design.
- c) Other work-related stresses such as vibration, heat and cold, poor lighting and static positioning.
- d) **Early symptoms of ergonomically related injuries and instructions to employees on how to report symptoms to their supervisor.**

Developing and implementing the elements of a Safety Management Program to prevent accident, injury, and work-

related illness from occurring. *The following elements can help toward making safety a priority and educating your employees.*

- a) Employer Safety Policy
- b) General Safety Rules
- c) Safe Operating Procedures
- d) Accident Investigation and Near-Miss Policy
- e) Essential Job Functions
- f) Ergonomics Program
- g) Self-Inspection Programs

Developing and implementing claims management/loss control procedures to respond to workplace injury if one should occur.

Procedures for the following will assist in loss control:

- a) Incident and injury reporting
- b) Designated Medical Provider/Return-to-Work
- c) Risk Management Online Incident Reporting
- d) Claims ongoing communication
- e) Reporting safety concerns, hazards, and near-misses
- f) Transitional Duty
- g) Emergency Response Procedures
- h) Conducting an investigation

Program Requirement Three:

Documentation of all safety related training.

1. All training must be clearly documented to include: training topic, employee name and signature, date of training, etc. (Examples of acceptable documentation are roster sheets, policy acknowledgement forms, LMS electronic recording, etc.).

