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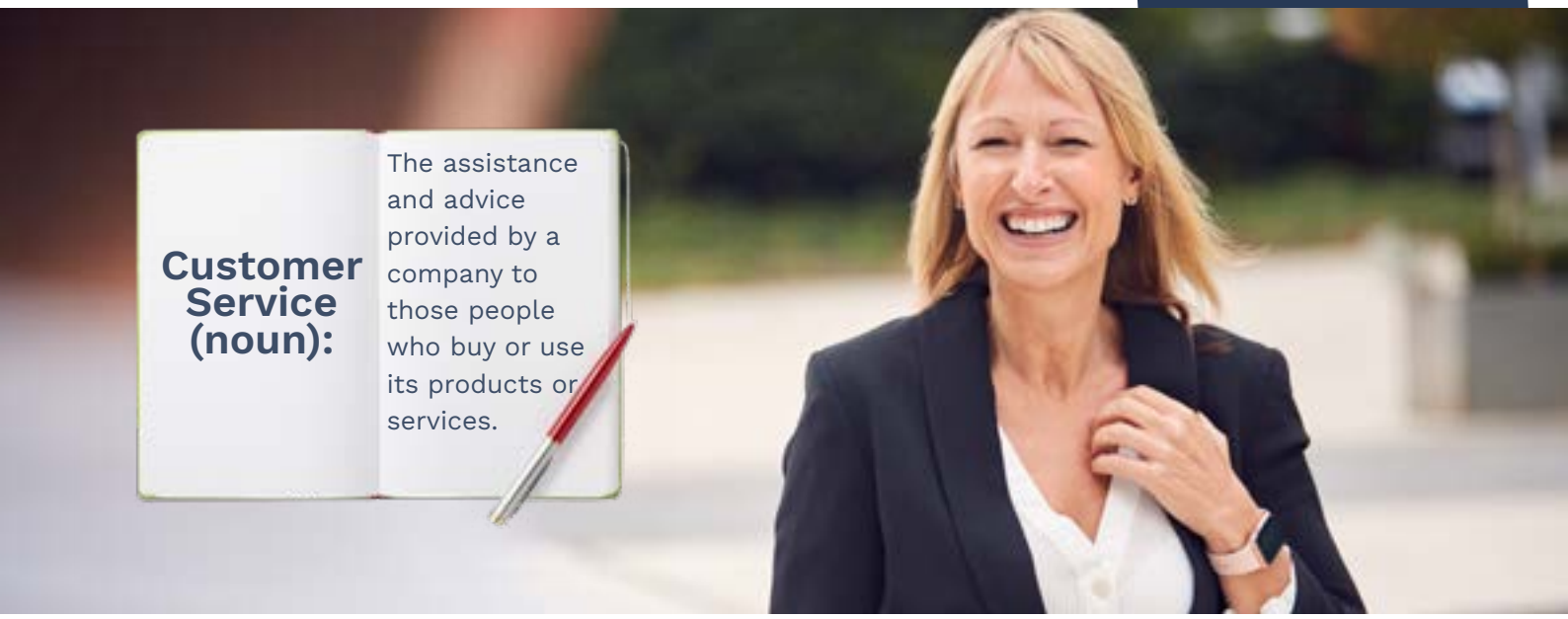
The Innovator

Quarterly Newsletter www.mcinnovations.com

MC INNOVATIONS



Focused on our Customers

Effective customer service plays a vital role in the management and administration of our workers' compensation program, particularly when overseeing a large portfolio of state agencies, receiving more than 5900 new claims a year and managing more than 3,000 open claims. Customer service is not just about answering calls and emails but about ensuring seamless communication, timely resolution of claims, and fostering trust among the many stakeholders in a workers' compensation program.

Your feedback is invaluable and plays a critical role in enhancing our services for you and your injured workers. We are dedicated to using your insights to improve your future experiences with the program.

In response to the feedback we received, we either already have or are soon to implement the following:

1. We continuously monitor new claim volume, open inventory, and changes in the workers' compensation environment that add to our teams' workload and requirements. As a result, we have lowered the average weighted caseloads for our benefit coordinators to 100. Consequently, we added two additional benefit coordinators to our team. Reducing the average weighted caseload will allow our teams to manage their assigned claims more effectively. These caseload averages are among the lowest in the industry.

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Managed Care...Managed Better

Customer Service

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2. MCI has been authorized to approve and schedule treatment, diagnostic, physical/occupational therapy and other ancillary services on claims that are being investigated that have converted from an accepted medical only to a pending lost time claim status. This is a significant shift in philosophy and will ensure medical progress doesn't stall. Additionally, if the MCI team partner that provides the service in question cannot schedule/fill the order within 7 calendar days, the BC is empowered to consider an out-of-network provider or service provider.

3. Through claim system enhancements, we have streamlined the address book that houses our agency contact names, emails, telephone numbers and addresses. These updates make it easier for our automated correspondence processes to identify the correct recipient. It also makes it easier for our claim teams to quickly identify the same information for any custom correspondence.

4. Our agency partners and injured workers will receive 4-hour response time to emails and telephone calls. While not every situation or inquiry can be resolved within 4 hours, the assigned benefit coordinator will, at minimum, acknowledge your email or phone call and provide you with an agreeable date to get back to you.

5. Balance bills that escalate to collections or concern from the injured worker or the agency will be handled with appropriate letters, all copied to the agency and the injured worker.

6. Once a claim is accepted as compensable and all necessary documentation has been received from the agency, an initial indemnity check will be issued with Award Agreement form(s). Upon receipt of signed Award Agreement forms from the injured worker (IW), indemnity checks should be expected every 2 weeks until the IW returns to work.

Over the coming months your assigned Agency Relations Representative (ARR) will be reaching out to gauge your response to these changes. Additionally, we will conduct a short, less formal survey in March to get a pulse-check of our performance.

But don't wait if you have feedback you wish to share now or at any time in the future you can always reach out to your assigned ARR and/or Penny Gough of MC Innovations at 804.405.4016 or pgough@mcinnovations.com.

At the conclusion of FY24 our annual satisfaction survey was sent to 375 agency contacts; 82 completed the survey. 80% rated our overall performance as a 6 or higher on a 10-point scale. 95% rated us between 5 and 10; 37% of you rated us a 10!

Adding Attachments & Annotations in FROI

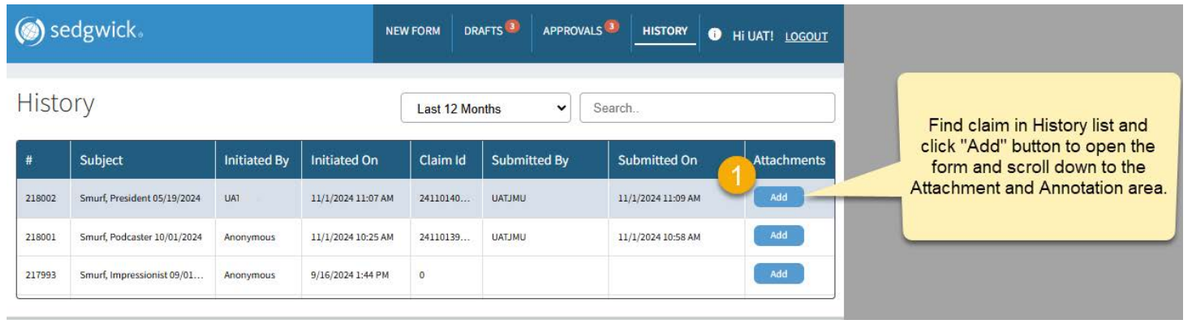
Our agency partners play a vital role in getting claims information to the assigned benefit coordinator (BC). The most efficient and timely way to accomplish this is through the FROI application. Through the FROI application named users can upload claim-related documents, videos and photos, and can also add claim-related notes or annotations. Both features should save you time and reduce the number of emails and telephone calls through the timely sharing of information.

Uploading Attachments

Named users are able to upload claim related attachments on a reported claim either at the time of initial claim submission or subsequent to claim submission. This eliminates the need to send faxes or emails with claim related documents. What's even better is that the uploaded document is attached to our electronic file immediately and appears in the BC's mail queue as new mail. Have a disability slip, take a picture and upload it. Easy!

Attachments should be under 50 MB. The file selector for attachments will only display and allow selection of predefined file types set in the FROI application.

See below for instructions on how to add attachments:



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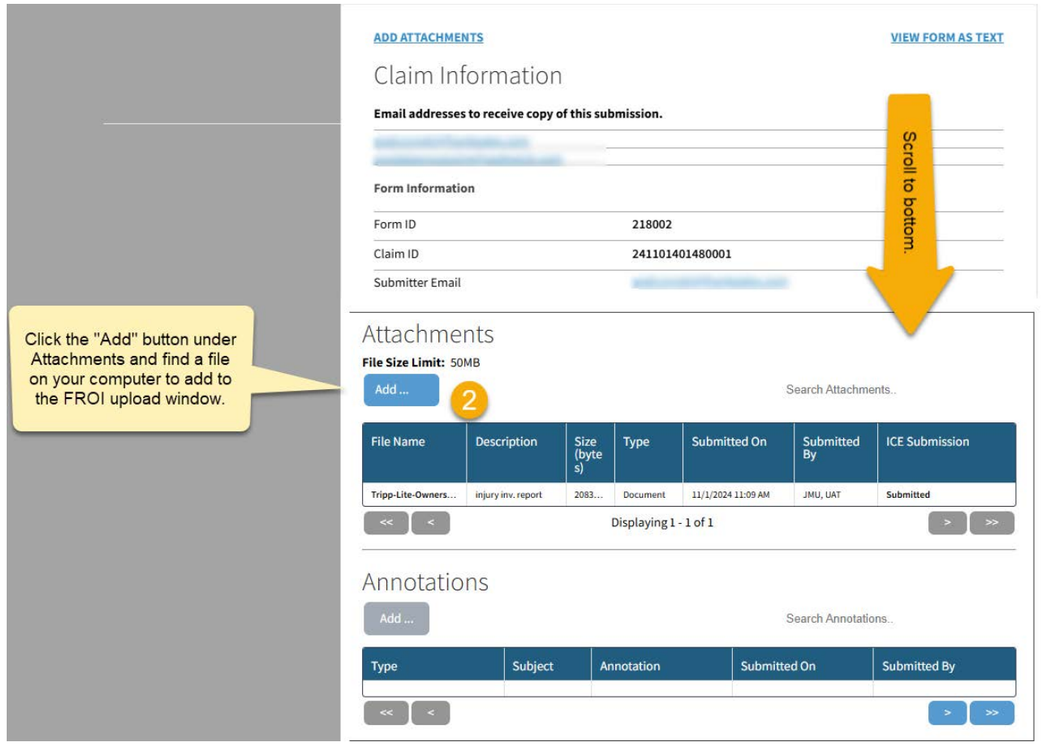

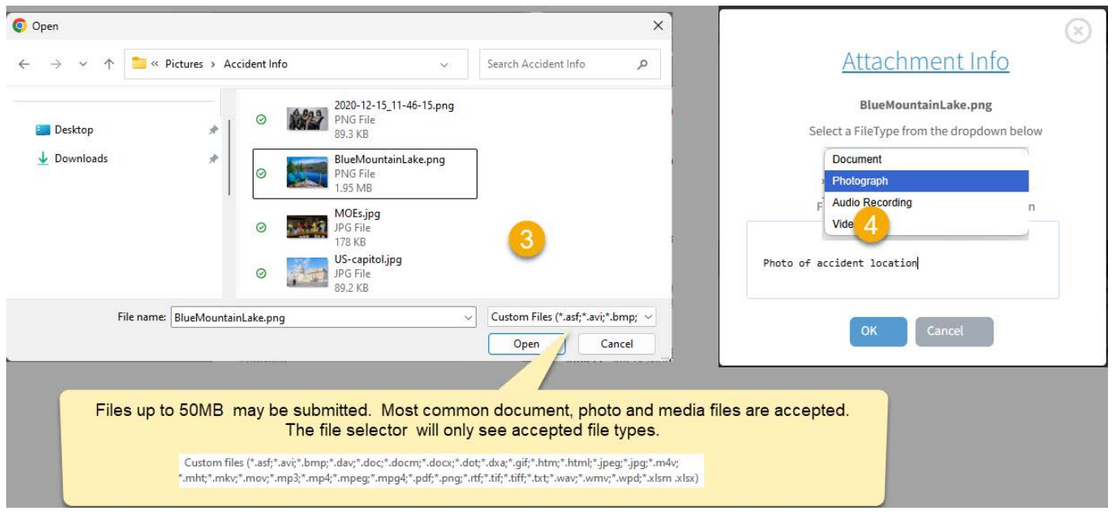

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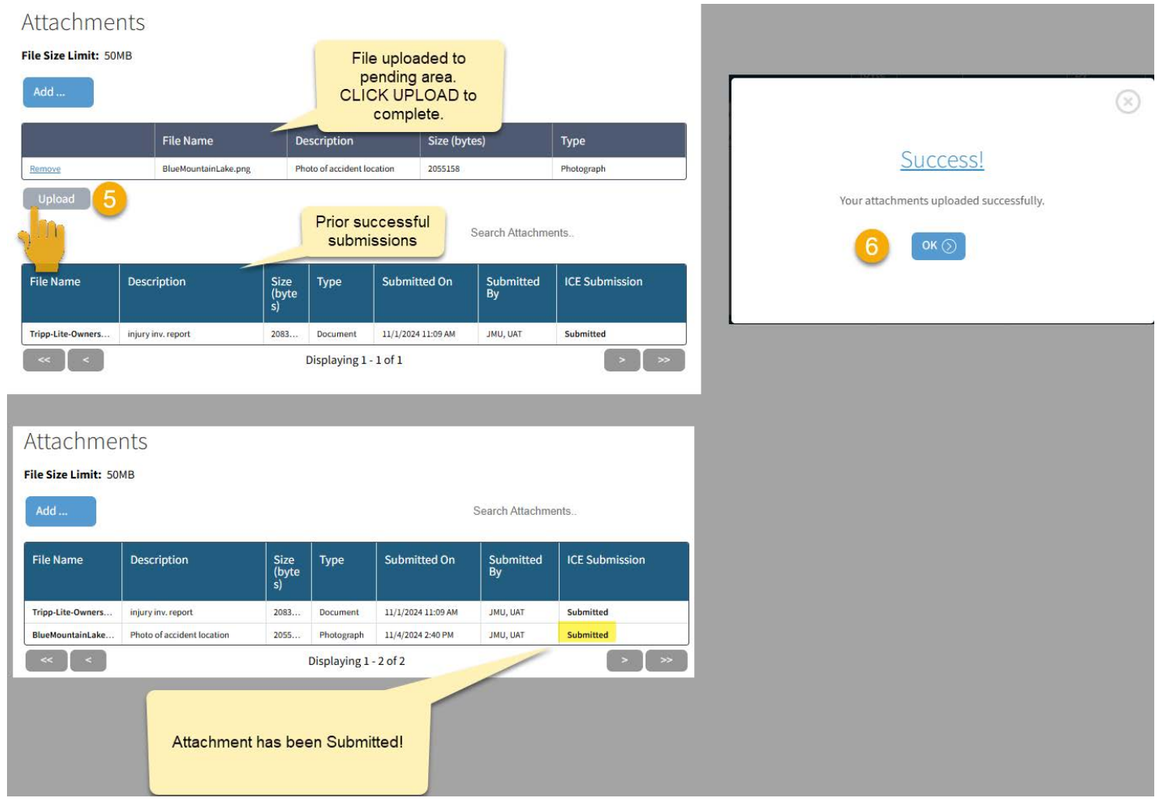

Adding Annotations

As most of you know, in addition to using the “comments to carrier claim staff” box within the FROI application, named users may also add annotations/notes for the assigned BC. Your notes are added to our electronic claim notes and a diary is generated for the BC alerting them to it.

See below for instructions on how to add annotation/note:

Tips for Teamwork

Incidents Happen

Who hasn't experienced the aggravation of a minor cut or bruise? No big deal, right? If it was minor, it's unlikely that you went to the emergency room, doctor or received any other type of treatment, but that doesn't change the fact that the incident occurred.

This same thing happens to your employees at work. The truth of the matter is that sometimes these seemingly minor incidents can turn into something more severe. This is one reason why it is important to report all accidents, no matter how minor they seem, to MCI. Injuries requiring no medical treatment or lost time from work, are categorized as Record Only (RO) claims, when reporting through the Sedgwick Employer Accident Report Portal.

Reporting the claim helps to preserve the facts and necessary information should treatment or lost time occur in the future.

Just remember that RO claims do not receive any attention from our claim teams. A benefit coordinator is not assigned to RO claims, and we make no other type of outreach regarding those claims. We receive hundreds of these types of claims each month, and each month several of them will undoubtedly change from RO to either medical-only or lost-time claims.

Sometimes we are notified by the injured worker, or we receive a call or document from a medical provider alerting us that treatment or lost time has occurred. If the agency is aware that treatment and/or lost time is involved, please notify the MCI staff as soon as you have that knowledge. The sooner we have information, the sooner we can assign the claim to a benefit coordinator to manage.

Are Phones Used for Telephone calls anymore?

Let's face it; we're all busy! So it is completely understandable that emailing is often the default choice for communication between agencies and our benefit coordinators (BC). Afterall, emails provide a record of interactions, allow asynchronous responses, and offer convenience, while telephone calls can be disruptive since you don't control the timing of when they are received.

It's easy to let our preferences dictate our choice of communication medium without considering the message or information we are trying to convey. However, not all business matters are best handled via email. Some conversations demand the immediacy, nuance, and personal touch that only a telephone call can provide.

When time is of the essence, phone calls provide real-time interaction. Emails can take hours or longer, especially if there's back-and-forth required to clarify misunderstandings, before final understanding is achieved. A quick call can clear up ambiguities, solve issues on the spot, and ensure both parties leave the conversation aligned.

It is important that our agency partners and claim service provider build trust and develop connections which can be difficult to do through email alone. Tone, enthusiasm, and empathy are easily lost in written communication. Phone calls allow for more nuanced, dynamic conversations that foster partnership and a good working relationship between MCI agency contacts and injured workers.

Email can sometimes create confusion through vague language or other issues. On a call, both parties can ask follow-up questions instantly to ensure clarity.

Additionally, it can be easy for emails to get buried in crowded inboxes, delaying responses. A phone call, on the other hand, conveys urgency and requires immediate attention.

The nature of claim investigations and management often requires voice-to-voice contact. When a claim is initially filed with MCI, our benefit coordinators are charged with determining the who, what, when and why of the accident. This type of information is difficult to share via email exchange, as this medium limits the back-and-forth exchange between the parties. A conversation with the injured worker, agency representative, injured worker's supervisor and witness(es) may be the most effective communication means depending on the accident and injury.

We will do our best to limit the frequency and length of telephone conversations, but please keep in mind that they are necessary from time to time.

Important Notice:

8 & 24 hour Reporting Workplace Incidents to OSHA Requirements

OSHA® Occupational Safety and Health Administration

Date: 8/8/2024

To: All State Agency HR and Safety Managers

From: OWC/WC Loss Control and Risk Management Team

Subject: Urgent Reporting Requirements for Workplace Incidents

Overview:

In response to recent incidents involving state agencies that resulted in violations of the Federal Occupational Health and Safety Administration (OSHA) and Virginia Occupational Safety and Health Administration (VOSH) incident reporting regulations, leading to inspections, citations, and potential fines, we are issuing this important notice.

Objective:

This notice is to ensure that all employees and management understand the critical requirements for reporting certain workplace incidents to OSHA and VOSH within 8 & 24 hours. Our goal is to provide you with clear information to help you uphold your agency's commitment to workplace safety.

VOSH 8 &24 Hour Notification Requirements:

- **All employers** are required to report any work-related incident resulting in a fatality or catastrophe within **eight (8) hours** (Virginia Code § 40.1-51.1.D).
- **All employers** are required to report work-related incidents resulting in (i) the inpatient hospitalization of one or more persons, (ii) an amputation, or (iii) the loss of an eye, **within twenty-four (24) hours.**
- If an **employer does not learn of a fatality or catastrophe at the time that it occurs, and the incident would otherwise be reportable to DOLI (Department of Labor and Industry),** the employer is required by law to **report the incident within 8 hours of the time that it is made known to any agent or employee of the employer.** If an employee dies as a result of the incident, the employer is required to report the death to DOLI within 8 hours of learning of the death.
- **Medical events**, e.g., heart attacks, are also required to be reported.

Reporting Procedure:

Reports should include: Agency name, names of employees affected, location and time of the incident, brief description of the incident, contact person and phone number.
For serious incident reporting in Virginia, you should contact the VOSH program directly. Here is the relevant contact information for VOSH:

To Make a Report

- Submit an online report: https://www.osha.gov/ords/ser/serform.html
- Call the nearest VOSH regional office (below)
- Or call the OSHA 24-hour hotline at 1-800-321-6742 (OSHA)

VOSH Regional Offices

Below is a list of regional offices.

Before or after normal business hours or on weekends and holidays, injuries may be reported by calling the appropriate after-hours phone number or pager number for the nearest office.

If unable to reach the local phone numbers, the State Police Duty Sergeant in Richmond, VA should be contacted at (804) 674-2026.

Central Region Office
Main: (804) 371-3104
After hours: (804) 229-4666

Northern Virginia Region Office
Main: (703) 392-0900
After hours: (571) 264-4089

Tidewater Region Office
Main: (757) 455-0891
After hours: (757) 837-2017

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Important Notice:

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Southwest Region Office
Main: (540) 562-3580
After hours: (540) 983-5362 (pager)

Abingdon Field Office
Main: (276) 676-5465
After hours: (540) 983-5362 (pager)

Lynchburg Field Office
Main: (434) 385-0806
After hours: (540) 983-5362 (pager)

Verona Field Office
Main: (540) 248-9280
After hours: (571) 264-4089

For the most current information or additional details, you may also visit the VOSH website or contact them directly through their general inquiry channels.

Next Steps:

Documentation: Complete an incident report form with all relevant details.

Investigation: Have someone conduct a thorough investigation to identify the cause and implement preventive measures.

Why It Matters:
Prompt reporting helps your agency comply with legal requirements and supports our commitment to a safe and healthy workplace. Failure to report within the specified timeframes can lead to penalties and affect your safety record.

Need Assistance?

For further information or if you have any questions about reporting procedures, please reach out to the Risk Management team at the contact information below:

Johnny D Nugent
Risk Management Specialist
OWC
Johnny.Nugent@dhrm.virginia.gov
Office: 804-225-2168
Cell: 804-382-4158

Terry Botts
Director, Risk Management
LCI
Terry.Botts@dhrm.virginia.gov
Office: 804-943-6711
Cell: 804-712-3203

Loren Yourgal
Risk Management Specialist
OWC
Loren.Yourgal@dhrm.virginia.gov
Cell: 804-221-5978

Safety Corner

“Fireside Fall”: Your Essential Safety Guide

by Terry Botts
Director of Risk Management, LCI

As fall sets in, the comforting warmth of blankets, hot chocolate, and crackling fires becomes the season's highlight. However, colder days, chilly nights, and potential power outages make it essential to prioritize preparedness and fire safety. Ensuring the safe use of heating devices, candles, fireplaces, and portable generators, along with addressing fire safety for children, is vital for maintaining a secure and protected home environment.

1. Home Heating Equipment Safety

Many homeowners turn to several heating sources during chilly weather and power outages. Here’s how to use them safely:

- Inspect Heating Equipment: Before relying on heaters, ensure they’re in good condition. Have them inspected regularly and cleaned to prevent hazards.
- Space Heaters: Place space heaters on flat, stable surfaces away from flammable materials. Never leave them unattended and avoid using extension cords—plug them directly into a wall outlet.
- If using a kerosene heater, do a complete inspection of the heater before lighting it up. Fuel it outside and check for leaks before lighting it up. Place the heater on a flat, stable surface to prevent it from tipping over. Ensure it is in a well-ventilated area to avoid carbon monoxide buildup. Keep it away from flammable and combustible materials. Only use kerosene that meets the manufacturer's specifications, and never refuel it while it's running. Turn off the heater and let it cool down before refueling to prevent fire hazards. Store kerosene in a properly labeled container away from heat sources. Keep children and pets away: Ensure that kids and animals are at a safe distance from the heater. Install a carbon monoxide detector: Use detectors in the same space as the heater to monitor air quality.
- Portable Generators: If you are using a portable generator during a power outage, place it outdoors and away from windows, doors, and vents to prevent carbon monoxide from entering your home. Always follow the manufacturer's instructions, and never run a generator in enclosed spaces.

2. Candle Safety

Candles can provide both light and warmth during outages, but they also pose fire risks:

Safe Placement: Always place candles on stable, heat-resistant surfaces, away from flammable items. Use candle holders that can contain any dripping wax.

Never leave candles unattended. Extinguish candles before leaving a room or going to sleep. Flameless LED candles are a safer alternative, especially in homes with children.

3. Fireplace Safety

Fireplaces are great for warmth and ambiance, but they require careful attention:

Chimney Maintenance: Before using your fireplace, have it inspected and cleaned to remove any creosote buildup. This reduces the risk of chimney fires.

Use a Screen: Always use a fireplace screen to prevent sparks from escaping. Burn only seasoned wood or approved fireplace logs, avoiding anything treated or flammable.

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4. Oil Lamps

Oil lamps can provide light during power outages but must be handled with care:

Use Proper Fuel: Always use the type of oil specified by the lamp manufacturer. Avoid using flammable liquids like gasoline or kerosene.

Keep Away from Flammables: Place oil lamps on stable surfaces away from curtains, papers, or any items that could catch fire.

Ventilation: Ensure proper ventilation when using oil lamps to avoid fume buildup.

5. Child Fire Safety Concerns

When it comes to fire safety, keeping children safe is a top priority:

Educating Children About Fire Hazards: Teach children about potential fire hazards, including heaters, candles, and matches. Explain that these items can be dangerous and should only be handled by adults.

Establish Safe Zones: Create "no-play" zones around heaters, fireplaces, and other heating equipment. If necessary, use baby gates to keep young children at a safe distance.

Emergency Plan: Involve your children in creating and practicing your fire escape plan. Make sure they know two ways out of each room and understand the importance of staying low to the ground if there's smoke.

Teach How to Call for Help: Ensure children know how to call 911 and what information to provide in case of a fire emergency.

6. Smoke Alarms

Smoke alarms are vital for detecting fires early:

Test Regularly: Test your smoke alarms monthly and change the batteries at least once a year. Replace the entire unit every ten years.

Placement: For maximum safety, install smoke alarms in every bedroom, outside sleeping areas, and on each level of your home.

7. Create an Emergency Plan

Preparation is essential for fire safety during power outages:

Fire Escape Plan: Develop a fire escape plan outlining how to exit your home in an emergency. Ensure everyone knows two ways out of each room.

Practice Drills: Conduct fire drills at least twice a year so everyone knows what to do in an emergency.

Conclusion

As you enjoy the cozy comforts of fall, it's essential to prioritize fire safety, especially during power outages. By adhering to guidelines for the safe use of portable generators, candles, fireplaces, and oil lamps—and addressing fire safety for children—you can ensure a secure environment for your family. Stay warm, stay safe, and make the most of the season's comforting moments.

Employee Spotlights-New Employee

We are thrilled to welcome the following new MCI program employee. Read on to learn a little more about him.

Jay Van Buskirk

Jay joined the program in October as the Claims Manager for the COV account, bringing nearly five years of experience with Sedgwick. He holds a Bachelor of Arts in Psychology from the University of North Carolina at Chapel Hill. The son of a career military professional, Jay moved to central North Carolina in the late 1980s and has resided in the area ever since. He currently lives in Durham, North Carolina, with his wife of over 20 years, Nickie. Jay holds several professional designations, including Associate in General Insurance, Associate in Claims Management, and Associate in Risk Management. His previous experience on the North Carolina account equips him with a well-rounded skill set, which we believe will seamlessly translate to the COV account. Known for his passion for continuous learning and knowledge-sharing within the industry, Jay is eager to contribute to the COV Team's success and help elevate the service provided to Commonwealth employees.

Fun Facts about Jay:

Jay's secret talent:
Jay has been an avid skier for over 40 years, having learned in the Southern German Alps when he was 4.

Self help book:
Public speaking—it's listed as the top fear for most adults, Jay pointed out. He thinks the key to easing that anxiety is to break it down into manageable, bite-sized steps that make the process feel more achievable.

He's happiest when:
He's gearing up to participate in local and regional Highland Games competitions. He and his wife love discovering and celebrating their Scottish heritage together.

Jay's favorite music:
Counting Crows, Lana Del Rey & 70's/80's Country

When he's not at work, Jay can be found:
Jay loves walking his twin puppies, Sasha and Lilah. He's also an enthusiastic Fantasy Football and Fantasy Basketball player, and when he can, he enjoys taking his Indian Motorcycle out for rides through the local countryside.