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The Innovator

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Combating Holiday Stress: Finding Balance in a Busy Season

The holidays are often described as “the most wonderful time of the year,” but for many, they also bring a unique mix of excitement and stress. Between family gatherings, travel, shopping, year-end deadlines, and social commitments, it’s easy to feel stretched thin. The good news? With a few mindful strategies, you can make the season not only manageable but meaningful.

1. Set Realistic Expectations

It’s tempting to aim for a picture-perfect holiday, but perfection isn’t the goal—connection is. Focus on what matters most and let go of the rest. Prioritize meaningful traditions and permit yourself to simplify. Whether that means buying cookies instead of baking them or skipping one event to enjoy a quiet night in, balance begins with boundaries.

2. Plan—But Stay Flexible

A little organization goes a long way. Create lists, set reminders, and break tasks down into small, manageable steps. But remember—unexpected moments happen. Traffic, last-minute guests, or delayed shipments aren’t failures; they’re part of the season. Flexibility keeps frustration from taking over.

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@mc-innovations-llc

804.649.2288

info@covwc.com

www.covwc.com

Managed Care...Managed Better

Holiday Stress

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3. Practice Mindful Spending

Financial strain is one of the biggest stressors during the holiday season. Before you shop, set a budget and stick to it. Consider gifts of time or experience rather than material items—family dinners, handwritten notes, or shared activities often mean more than anything that comes in a box.

4. Make Time for Yourself

In the rush to make everyone else happy, don't forget your own needs. A short walk, a quiet cup of coffee, or a few deep breaths between tasks can reset your mind and body. Self-care isn't selfish; it's what allows you to show up fully for others.

5. Focus on Gratitude

Amid the chaos, take a moment each day to reflect on what's going right. Gratitude helps shift your focus from what's missing to what's meaningful, grounding you in the joy of the season.

A Season for Presence, Not Perfection

The holidays don't have to be about doing it all—they can be about being present in it all. By managing expectations, practicing mindfulness, and giving yourself grace, you can turn the holiday rush into a season of renewal and connection.

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Panel of Physicians: Best Practices for Workers' Compensation Claims

Panel of Physicians protect not only your employees, but your agency as well. Having a well-managed PoP is essential!

Establishing and offering a valid Panel of Physicians is a critical step in managing workers' compensation claims. A well-constructed panel ensures injured employees receive timely, appropriate care, while helping agencies control costs and maintain oversight of treatment.

Building Your Panel

- Proactive Development: Agencies are encouraged to develop their panel of physicians before any workplace injury occurs. While it's recommended to use the approved network, agencies may include physicians with whom they have established relationships, provided these physicians are willing to collaborate on timely care, communication, and return-to-work strategies.
- Engagement: Meet with prospective panel physicians to educate them about your work environment, modified duty opportunities, communication preferences, and your commitment to positive employee outcomes.

Panel Requirements

To comply with Virginia Workers' Compensation statute, your Panel of Physicians must:

- Offer Choice: Provide at least three qualified physicians.
- Ensure Accessibility: Physicians must be located within a reasonable distance (typically within a 50-mile radius of the injured worker's residence).
- Practice Diversity: Physicians must represent three separate practices.
- Complete Information: List the names of individual doctors — not just practice names — and include full addresses and telephone numbers.

Communication and Documentation

- Panel Presentation: Offer the panel to the injured employee after any urgent care is received. For urgent injuries, send the employee to the nearest emergency room or urgent care center, then, before care is established with a non-panel provider, present the panel for ongoing care.
- Employee Selection: The injured employee must select a panel physician for continued treatment. Document both the choices offered and the employee's selection.
- Panel Form: Use the recommended Panel of Physicians Form, which includes space for documenting physician choices, employee selection, telemedicine options, and pharmacy First Fill information.
- Claim Filing: When filing a claim through the Sedgwick Employer Accident Report Portal, upload the completed Panel Form or email it to covimaging@sedgwick.com. This validates that a panel was offered and allows the benefit coordinator to confirm treatment is being received from a selected provider.

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Panel of Physicians

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Agency Support

- Assistance: If you need help developing or modifying your panel, contact your assigned Agency Relations Representative (ARR). The ARR can help verify panel details and address any special requirements or questions.
- Timeliness: Most panel requests are fulfilled within 24 hours. Requests for more than five panels will be managed as a project, with a specific deliverable date provided.

Compliance and Consequences

- Validity: If your panel is not properly offered or does not meet requirements, the injured employee may select any physician, which can increase agency costs and reduce control over care.
- Follow-Up: If the Panel Form is not provided at the time of claim filing, expect follow-up requests from the assigned benefit coordinator.

Additional Resources

- Panel of Physicians Video: A helpful overview of the panel process.
- Guide to Developing a Panel of Physicians: Step-by-step instructions for panel creation.
- Panel of Physicians Form: Recommended for documenting choices and selections.

Best Practices

- Regularly review and update your panel to ensure compliance and accuracy.
- Collaborate with your ARR to maintain a defensible panel.
- Clearly communicate employee rights and responsibilities regarding panel selection.
- Maintain thorough documentation to support panel validity if challenged.

Conclusion

A well-managed Panel of Physicians process protects both employees and agencies, ensuring quality care and regulatory compliance. By following these best practices, agencies can streamline claims management and support positive outcomes for injured workers.

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Tips for Teamwork

Why Your Physical Address Matters in Workers' Compensation Claims

Important Reminder for Agency Representatives

Did you know that under the Code of Virginia 65.2-711, employees receiving workers' compensation benefits must keep the Commission updated with their current residential address? It's not just a suggestion—it's a duty required by law!

When submitting a new workers' compensation claim through the Sedgwick Employer Accident Report Portal, remember that the Commission needs the injured worker's actual physical residential address, not just a mailing address or P.O. Box. While a mailing address ensures workers receive important correspondence, it's the physical address that fulfills legal requirements.

If you're filing a claim, please include the physical address either in the "comments to carrier claim staff" field, or, if you're a named user in the FROI portal, add an annotation with the required information. If the physical address isn't provided, our team will need to follow up with your agency or the injured worker directly—so save everyone time and be proactive!

Keeping accurate records helps us serve injured workers efficiently and ensures compliance with state regulations. Thank you for your attention to this crucial detail!

Return to Work Tool – Job Description

The Job Description is vital for benefit coordinators and nurse case managers to assess an injured worker's ability to return to work. As required by Executive Order 109 (2010), all executive branch departments, agencies and institutions of higher education must clearly define job expectations, including physical requirements. Accurate and timely Job Descriptions that include the physical demands of the job help MCI communicate with treating physicians and speed up the return-to-work process. Incomplete or late Job Descriptions can delay an employee's return to work costing agencies more in lost productivity and workers' compensation costs.

Safety Corner

Preventing Everyday Accidents at Home

By Terry Botts
Director of Risk Management MCI

When we think of danger, most of us imagine it out in the world, busy highways, construction sites, or unpredictable weather. Yet the truth is, the place where people get hurt most often is inside their own homes. Everyday areas such as kitchens, bathrooms and stairways often conceal hidden hazards — reminding us that even the smallest oversight can lead to significant incidents.

Part of the problem is familiarity — when we move through these spaces every day, it's easy to overlook the hidden risks that can lead to serious incidents. We grow so used to our surroundings that hazards blend into the background. A loose step, a cluttered hallway, or an extension cord tucked under a rug becomes part of the scenery until the moment it causes a serious fall or fire. Seeing our homes with fresh eyes is the first step to preventing accidents.

Distraction adds to the danger. At work, there are rules, checklists, and supervisors to remind us to stay safe. We juggle phones, pets, kids and chores, and in the middle of it all, a pot is left unattended or a spill goes uncleaned — small moments that can have big consequences. One small lapse is all it takes.

Safety at home also means looking out for everyone who shares our space. Children and older adults are especially vulnerable to falls, burns, and choking hazards, while curious pets can quickly find their way into dangerous situations. By securing stair gates, storing cleaners and medications out of reach, and keeping small objects off the floor, we create a safer environment for the people and animals who rely on us every day.

Most importantly, home safety isn't about living in fear or limiting what we do — it's about creating freedom and comfort. A safe home is one where children can play without worry, meals can be prepared with confidence, and family time can be enjoyed without unexpected emergencies. By focusing on prevention, we gain peace of mind and the ability to truly enjoy our homes to the fullest.

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Preventing Accidents

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Keep Your Feet on Solid Ground

Trips and falls remain among the top causes of home injuries. For children and older adults, a simple misstep can result in serious harm. Good housekeeping and smart lighting can go a long way in keeping your home safer.

- Wipe up spills right away to prevent slipping.
- Keep stairs and hallways free of clutter and cords.
- Add night-lights or motion-sensor lights to dim areas.
- Repair loose steps and secure railings.

A Safer Kitchen Starts with Attention

The kitchen is a hub of activity and one of the most dangerous rooms in the house. Cooking fires, cuts, and burns are common, but simple precautions can prevent most cases.

- Never leave food unattended while frying, grilling, or broiling.
- Turn pot handles inward to avoid accidental spills.
- Keep towels, paper, and packaging away from heat sources.
- Learn how to handle grease fires, smother with a lid, never water.

Respect Electricity and Heat

Electricity powers our lives, but misusing it can become a hidden hazard. Small appliances, space heaters, and frayed or damaged cords are common culprits behind household fires, often turning everyday convenience into unexpected danger.

- Avoid overloading outlets; use surge-protected strips.
- Replace frayed or cracked cords immediately.
- Unplug heaters, irons, and toasters when not in use.
- Always keep appliances away from sinks and wet surfaces.

Steps, Stairs, and Elevated Risks

Falls on stairs account for thousands of serious injuries each year, often resulting from simple missteps, clutter, or poor lighting. The risk can be significantly reduced with fundamental improvements in visibility, grip, and safe habits.

- Install sturdy, continuous handrails.
- Use non-slip treads or carpet runners on smooth steps.
- Improve lighting and mark stair edges clearly.
- Never carry oversized loads that block your view.

Protecting Children and Pets

Children and pets see the home as a playground, which means everyday items can become dangerous. Looking at your home from their eye level can reveal hidden risks.

- Lock up cleaning products, medicines, and sharp tools.
- Anchor furniture and TVs to prevent tip-overs.
- Use baby gates to block stairs or unsafe areas.
- Keep small objects like coins and batteries out of reach.

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Be Ready for the Unexpected

Even with the best prevention, accidents still happen. Preparation ensures that a minor mishap doesn't turn into a major crisis.

- Keep a stocked first aid kit in the kitchen and bathroom.
- Learn CPR and basic first aid skills.
- Practice a home fire escape plan with your family.
- Have flashlights, spare batteries, and backup chargers ready.

Home safety doesn't come from expensive gadgets or strict rules; it's built from small, consistent habits. Taking a moment to wipe up a spill, check a cord, or review an escape plan may seem small, but these simple actions help protect the people who matter most. After all, a safe home is a cared-for home.

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