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It's a Texas PRIMA "CARNIVAL"

President's Message

Wow, I'm still a little shocked at how quickly my tenure as President has come. Shocked and very grateful! I'm truly honored to serve Texas Chapter PRIMA's membership, its fabulous sponsors and the Board of Directors. A special thanks to our Past-President, Tracy Seiler for the stellar job she did in leading us last year and paving the way for others to follow in her footsteps.

This year is definitely off and running and I would like 2012 to be a year of celebration. We can reflect on Texas Chapter PRIMA's successes and visualize our dreams for the future. The celebration has already begun with our Board of Directors, who is busy developing their committees, planning the Regional Seminars, approving this year's budget and organizing the annual sponsor meeting. We also have a fresh emphasis on developing our social media site. Sharada Phillips, Director, envisions all of us to be Texas Chapter PRIMA social media experts, by the end of the year.

One of the most exciting decisions that the Texas Chapter PRIMA "Krewe" has made is the theme for this year's Annual Conference, which will be held at the Embassy Suites Frisco. This particular theme was born out of a long history of celebration—Mardi Gras! I'm sure you will agree that as Texas Chapter PRIMA members we have many reasons to celebrate, I encourage each of you to share your enthusiasm with your colleagues who may not be members yet. Invite them to join TX PRIMA or to apply for a scholarship or an awards opportunity. You may also have wanted to get more involved in the leadership aspect of Texas Chapter PRIMA and I would encourage you to do that. There are a variety of committees that you might be interested in serving on. We want to hear from you!

Donna James-Spruce  
2012 Texas PRIMA President



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361-826-3739  
DONNAJ@CCTEXAS.COM

BILL TARRO  
PRESIDENT ELECT  
EXECUTIVE DIRECTOR OF RISK  
MANAGEMENT, LUBBOCK ISD  
806-766-1109  
BTARRO@LUBBOCKISD.ORG

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TREASURER  
RISK MANAGER, CITY OF DENTON  
940-349-7836  
SCOTT.PAYNE@CITYOFDENTON.COM

IRMA HERNANDEZ  
SECRETARY  
DIRECTOR, EMPLOYEE BENEFITS &  
RISK MANAGEMENT, SAN ANTONIO  
I.S.D.  
210-554-8669  
IHERNANDEZ2@SAISD.NET

TRACY SEILER  
IMMEDIATE PAST PRESIDENT  
MANAGER OF RISK FINANCE, THE  
UNIVERSITY OF TEXAS SYSTEM  
512-499-4401  
TSEILER@UTSYSTEM.EDU

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PAST PRESIDENT  
DIRECTOR, HHS ENTERPRISE RISK  
MANAGEMENT AND SAFETY  
512-424-6985  
REGAN.RYCHETSKY@HHSC.STATE.TX.US

**DIRECTORS**

DONNA PARKER STIRMAN  
RISK/SAFETY SPECIALIST, SR.,  
TRAVIS COUNTY RISK MANAGE-  
MENT  
512-854-9584  
DONNA.STIRMAN@CO.TRAVIS.TX.US

SHARADA PHILLIPS  
CLAIMS SPECIALIST, CITY OF WACO  
254-750-5745  
SHARADAP@CI.WACO.TX.US

NORMA JEAN RIVERA  
HUMAN RESOURCES DIRECTOR,  
SAN PATRICIO COUNTY  
361-364-9331  
NRIVERA@CO.SAN-PATRICIO.TX.US

GILBERT SANCHEZ  
RISK MANAGER, CITY OF LAREDO  
956-795-3075  
GSANCHEZ1@CI.LAREDO.TX.US

**DIRECTOR EMERITUS**

CINDY KIRK, CGBA  
RISK MANAGEMENT DIRECTOR,  
CITY OF BRYAN  
979-209-5054  
CKIRK@BRYANTX.GOV

**LEGAL COUNSEL**

KATIE ANDERSON  
713-951-5640  
KATIE.ANDERSON@STRASBURGER.COM

# SAVE THE DATE

(s'il vous plait ... et laissez les bon temps roulez!)



## TEXAS PRIMA 2012 CONFERENCE & EXPO

November 11-14, 2012 → Frisco, Texas  
Embassy Suites Hotel, Convention Center & Spa

To book, call 800-921-1443 and request Texas PRIMA's 2012 Group Block.

### → 2012 CONFERENCE REGISTRATION RATES ← INCLUDES ANNUAL MEMBERSHIP FEE

public entity	risk pool	corporate	sponsor/exhibitor
\$345	\$510	\$555	\$455

## Texas PRIMA Board Member Spotlight

In every newsletter published we will spotlight a Texas PRIMA Board Member. Who's in the spotlight this month? This month we are shining the light on Irma Hernandez.



Irma is currently the Director of Employee Benefits, Risk Management and Safety for San Antonio Independent School District and has been with the District since 2005. Previous to that assignment, she was the Risk Management Director for Ysleta Independent School District from 2002-2005. Her professional experience in the industry includes 21 years in the private corporate sector managing risk management and benefit programs for domestic and international cor-

Help keep our database up-to-date (and mailing costs down) by informing us of address/personnel changes.

porations. Irma has served as board member and officer of other organizations to include Texas PRIMA. She is currently serving as Secretary to the Board of Directors for Texas PRIMA. She is a certified Human Resources Professional (PHR) and School Risk Manager (CSRM) and holds a Bachelor of Science degree in business management and Masters in business administration. She enjoys working with and mentoring college students and others who have an interest in pursuing a career in risk management or related field.

She has two wonderful sons, Gabriel and Robert, and a 10-year old granddaughter, Kaitlin Nicole, who has captured her heart for life. Irma enjoys running and in 2009 ran her first 26.2 mile marathon. When possible she enjoys reading a good fiction novel, which helps relieve stress as the story takes her into the world of make-believe and far, far away from the realities we deal with on a daily basis. Thank you for your service Irma!

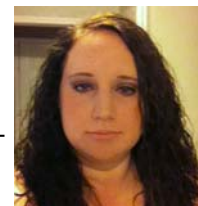


## MEMBERS ON THE MOVE



**Henry Kaplan**, former Texas PRIMA Board Member and newsletter editor, retired from Garland ISD in December 2011. Thank you Henry for all of your hard work and dedication to Texas PRIMA and the Risk Management profession. You will be missed.

Congratulations to board member **Sharada Phillips!** Sharada is the new Sr. Manager, Workers Compensation, Benefits for Houston ISD. Sharada was previously the Claims Specialist for the City of Waco. Join us in wishing her success as she transitions from city government to public education.



**Tell us about your new position, promotion or designation. Send submission to [info@texasprima.org](mailto:info@texasprima.org).**

### A Warm Welcome To New Texas PRIMA Members

The Texas PRIMA Board of Directors would like to extend a warm welcome to the new members of our organization.

**David Braswell**, Superintendent LaGloria ISD

**Marc Clayton**, Director of Administrative Services City of Commerce

**Terre Gaston**, Human Resources Director Atlanta ISD

**Ginger Lambert**, Director, Safety and Risk Management San Jacinto College

**Jessica Pepper**, Human Resources Specialist Potter County

**Alphonzo Perez**, Business Manager Roma ISD

**Judge David Saucedo**, County Judge Maverick County

**Joshua Smith**, HR Director City of Marble Falls

**Mark Vechione**, Director of Purchasing Socorro ISD

**Ernest Wolff**, County Auditor Wilson County





Attendance at the 2011 Texas PRIMA Conference in Galveston Texas in November had over 500 registrants!! The feedback received from attendees was positive and gave us great input for future educational topics and sessions. We had 64 first time attendees.

The Texas PRIMA scholarship program is designed to assist risk management professionals whose public entity might be unable to afford the cost of attending the conference. The scholarship includes registration, travel, lodging, food and complimentary membership in Texas PRIMA for 2012. We were fortunate this past conference and awarded nine scholarships as follows; Gloria Elder, City of Temple; Anne Garmon, City of Vernon; Chere Bennett, Brazoria County; Robin Worthy, Tarrant County; Billy Kidd, Keller ISD; Gail Procter, Victoria ISD; Olga Robledo, San Antonio ISD; Elva Romero, Needville ISD and Martha Alaniz, El Paso Community College.

The following excerpts from three recipient's letters validate how important the scholarship program is to Texas PRIMA. Billy Kidd, Keller ISD, writes, "It was very informative and full of resources. I received an abundance of guidance to improve my job and our school district. I took advantage of the opportunity to network and meet some people that have been doing things better and longer, they will be great sources for continual improvement." Olga Robledo, San Antonio ISD, shared, "I was honored to learn of my selection for this scholarship and am deeply appreciative of your support. Texas PRIMA provided the educational foundation for my career in public risk management back in 1998 and continues to do so through the many valuable resources it provides to best serve the needs of my organization." Gloria Elder, City of Temple, "I was truly blessed to have received your scholarship and very much enjoyed the conference. I look forward to next year's conference!"

The board is looking at ways to expand our resources to continue the scholarship program for the 2012 Texas PRIMA Conference to be held in Frisco, Texas.

## Long Term Member Spotlight

A long time ago in a land far, far away, a young man by the name of Johnny Fontenot joined the prestigious allegiance of the Texas PRIMA chapter. It is with great honor and pleasure that we begin our new "Long Term Member Spotlight" article featuring Mr. Fontenot.

Mr. Fontenot has attended every Texas PRIMA conference since the first one in McAllen and at that conference and throughout the many years that have followed he has heard some phenomenal speakers and has learned about several innovative and impressive new Programs implemented by Risk Management professionals all over the State.

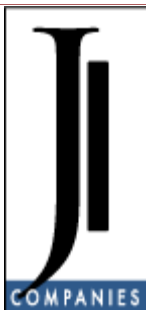
His most cherished memory was his experience at the reception on the USS Lexington in Corpus Christi. It was a beautiful night and one he will always remember.

The greatest value that he attributes to the Texas PRIMA chapter is the abundance of friends that he has made over the years that will remain his friends for life.

He has learned so much through the years and is amazed at how much he continues to learn at every conference.

Johnny Fontenot has been in Risk Management for over 29 years. His credentials include holding the position of Risk Manager for the cities of Garland and Beaumont. He has been with McGriff, Seibels & Williams, Inc. since 1998, and is currently the Executive Vice President for their Dallas office.





## Sponsor Highlight—JI Companies

### JI COMPANIES JOINS YORK RISK SERVICES GROUP

The JI Companies, based in Austin, a premier provider of Workers Compensation Third Party Administrative services for Public Entities, as well as Risk Management and Administrative services for Public Entity Risk Pools has joined Parsippany New Jersey based York Risk Services Group. JI is joining a company that is growing and thriving and has a bright future. JI will operate as a specialty division, maintaining branding, but will enjoy the backing of a secure, successful service company. JI will also gain the benefit of York's heavy and ongoing investment in systems and infrastructure. Even as it has grown, York still maintains a supportive, "small company" corporate culture. York understands and is committed to public entities, claims administration and risk pooling.

Joining the York Group will allow JI to not just sustain but to improve the level of service we provide to our clients and employees. Additional resources will be made available to benefit JI's systems, infrastructure, and people. But because JI will continue to operate as it is, the change will not affect our day-to-day interactions with our clients. And we will ensure that the integration does not become a distraction and that our clients do not experience any service disruptions at all.

York Risk Services Group, Inc. is a premier provider of claims-handling, specialized loss adjusting and other insurance services nationwide. York provides risk management solutions to a wide variety of strategic partners, including insurance carriers, self-insured's, brokers, wholesalers, MGA's, programs, risk pools and public entities. York delivers customized claims solutions for all lines of business, including property, liability, product liability, ocean and inland marine, environmental, transportation and logistics, construction, and workers' compensation and managed care. York is based in Parsippany, N.J., and has 31 offices in 19 states and more than 1,200 employees nationwide.

Francis Fey, President and Chief Executive Officer of the JI Companies had this to say; "We are all looking forward to joining with York. The two companies have similar corporate cultures and, importantly, similar philosophies that will benefit both JI customers and JI employees. Both JI and York focus on providing exceptional customer service and quality for the benefit of their clients. With the additional resources available from York, particularly their next generation systems, we intend to continue the improvement and evolution of our products and services for all of our clients."

### Texas PRIMA "ONLINE BUYER'S GUIDE"

Looking for a risk management product or service? Check out the Buyers Guide on the Texas PRIMA website. The Buyers Guide is your easy to use resource for locating risk management products and services for Texas public entities provided by Texas PRIMA's chapter sponsors and conference exhibitors.



Go to [www.texasprima.org](http://www.texasprima.org) and click on the Buyers Guide link at the bottom of the home page. Click on a category and you'll get a list of companies providing that service and/or product. Click on a company name to see a description of the company's services and contact information and you will find a link to the company's website. In addition to categories, companies are also searchable by name.

When you're looking for a risk management product or service, click on the Texas PRIMA's Buyers Guide.

## Texas PRIMA Regional Risk Management Seminars



Texas PRIMA Education Committee is very excited about providing to members the Regional Risk Management Seminar series throughout various regions of our great state. To better serve our membership in developing risk management topics of relevance and interest we are reaching out and want to hear from

you. Whether you want Texas PRIMA to present on a specific topic of interest or you have a topic to present please send your submission to [info@texasprima.org](mailto:info@texasprima.org).

The first Regional Risk Management seminar of the year is scheduled in **San Antonio on March, 28, 2012** at the Northeast School District Community Center located at 8750 Tesoro, Room 217. Specific details including start time and agenda will follow shortly via e-blast so please be on the look-out. The Education Committee is currently developing its annual calendar and will be forthcoming shortly with the specific locations and times of other Regional Risk Management Seminars.



### HEY, WE ARE LOOKING FOR YOU!!!!

*Laissez les bons temps rouler*, (Let the good times roll). This is a common theme at Mardi Gras and will be the theme at the Texas PRIMA annual conference on November 11 to 14, 2012 in Frisco Texas.

*Laissez les bons temps rouler*, (Let the good times roll) is also what the Awards committee is looking for in their candidates for Risk Manager of the Year, Risk Manager Associate of the Year as well as Achievement Awards for Outstanding Risk Management Programs. There are many outstanding individuals and programs in the state and Texas PRIMA wants to recognize them and let the good times roll for them and their programs.

The qualifications and applications information for the Risk Manager of the Year, Risk Management Associate of the Year, and the Achievement Award for Outstanding Risk Management Programs can be found by [online](#).

Look what you can get for being the Risk Manager of the Year or The Risk Management Associate of the Year:

- Award Recipients will be announced and recognized at the Awards Luncheon at the Annual Conference.
- The recipient will receive a wall plaque.
- The recipient will be recognized in the newsletter, Texas PRIMA Press.
- The recipient will be recognized on the Texas PRIMA web page.
- Notification of the award will be sent to the award winner's supervisor.
- The recipient will be reimbursed for the conference registration and one night of hotel accommodation costs.

We all know a lot of great Risk Managers and Associates that make things run smoothly as well as a lot of very innovative programs that save money for their entities. Do not be shy. Nominate one of these individuals or nominate yourselves and programs. [Click here](#) for a link to the nomination forms or copy and paste the following in your browser: [http://texasprima.org/awards/awards\\_2012-NOMINATIONS-BEING-ACCEPTED.html](http://texasprima.org/awards/awards_2012-NOMINATIONS-BEING-ACCEPTED.html)

We will see you at the Texas PRIMA annual conference November 11 – 14, 2012 in Frisco Texas for Mardi Gras.

## Letter From The Editor



It is with great pleasure and privilege that I announce *Ch Ch Ch Changes* to the Texas PRIMA quarterly newsletter for 2012. Beginning with the March 2012 newsletter, Texas PRIMA will be accepting articles from Public Entities across the great state of Texas. In this newsletter we are very pleased to feature our first three entries submitted by San Antonio ISD and the City of Bryan.

Tell us your story and wave your organization's pride about the work your Benefit, Risk, Insurance, Safety, Workers' Compensation, Finance, and Humana Resources Managers are doing each and every day. Share your successes with other public entity organizations who may be struggling to find solutions to problems or situations you may have already solved and conquered.

Tell us about your safety training and/or programs, your successful marketing or renewal strategies for property and casualty insurance, your experience with handling a catastrophic event, your innovative ideas for health and wellness benefit programs, and other great best practice initiatives you have implemented in your organization. Help us help you demonstrate how you add value to your organization's bottom line.

Write to us. Send your articles to [IHernandez2@saisd.net](mailto:IHernandez2@saisd.net) and your stories will be shared via this newsletter with all the Texas PRIMA membership. Most importantly and the best part is that your article may be selected as the public entity article of the year. More information about the process for selecting the best article of the year and the award for the winner(s) will be announced in our next newsletter. So STAY CONNECTED WHAT ARE YOU WAITING FOR???

Sincerely,  
Irma Hernandez, PHR, CSRM  
Editor  
Texas PRIMA Newsletter

## Texas Public Entities Speak Up!!!...Read What They Have To Share

### Millions Of Dollars Spent In Workers' Compensation Claims...What If We Could Put It Back In Our Wallets? Slips, Trips and Falls Prevention!!!



Both slips and trips result from some kind of unintended or unexpected change in the contact between the feet and the ground or walking surface. This shows that good housekeeping, quality of walking surfaces (flooring), selection of proper footwear, and appropriate pace of walking are critical for preventing fall accidents.

**STEPS TO REMEMBER:** Safe Practices can prevent them before it happens by:

- Practicing good housekeeping
- Pay Attention to walking surfaces
- Don't be distracted
- Wear Proper footwear
- Report hazards
- Clear Walkways
- Remove Clusters
- Hold on to handrails
- Focus on the task at hand



Here at SAISD slips, trips and falls (STF's) represents the #1 cause of injuries, and over 3000 employees have taken the STF's Safety Training as a start in Safety Awareness.



- STF's occur in any part of the workplace whether inside or outside.
- STF's may result in serious outcomes.
- STF's cost to both worker and employer can be great.
- STF's is like stepping on money.

There are many situations that may cause slips, trips, and falls, such as:

- Ice
- Wet spots
- Grease and polished floors
- Loose flooring or carpeting
- Uneven walking surfaces
- Clutter
- Electrical cords
- Open desk drawers and filing cabinets
- Loose, irregular surfaces such as gravel, shifting floor tiles, and uneven sidewalks
- Not paying attention



Most slips, trips and falls incidents are preventable with general precautions and safety measures.

*Written by: Tywanda Walker, Occupational Health & Safety Specialist, SAISD*



## Worksite Wellness Programs: Collaboration is Key

Well-planned worksite wellness programs are a win-win for everyone involved. They improve the overall health of employees, help contain healthcare costs and increase morale, just to name a few of the many benefits. These programs make perfect sense because most of our waking hours are spent at work; so, why not incorporate wellness activities and healthy lifestyle choices into the workplace?

Of course cost is a major concern for many organizations, but with creativity and collaboration, you can provide wellness programs that benefit your employees and respect your bottom line.

The City of Bryan's Wellness Program, "Healthy Lifestyles", is an excellent example of using creativity and local collaboration to design a successful program that meets all goals for participation, community outreach and keeps costs low for both the city and its employees.

One of the main components of the City of Bryan's wellness program is an annual health assessment and biometric screening program conducted by our local hospital system. Employees voluntarily complete a health assessment questionnaire and have their cholesterol, blood sugar, height/weight, and blood pressure assessed. Should any of their values fall outside of the City's set parameters the employee is asked to follow-up with a medical provider in order to qualify. Healthy Lifestyle participants pay less per month for health insurance premiums than that of non-participants. Aggregate data received from the health assessment not only identifies health risk factors among employees, but also aides City staff in providing wellness programming year round. Each fall City employees are encouraged to take part in the "We CAN" Weight Loss Challenge, collaboration between the city, our local HEB supermarket and local food bank. For a three-month period of time, employees lose weight by choosing healthier food options, increasing their physical activity and attending educational seminars. At the culmination of the challenge, employees weigh, and for each pound lost, HEB donates one



can of food to our local food bank. This year's participants lost a total of 166 pounds with the overall winner experiencing a 9.27% weight loss. The food bank benefited from the food donation, HEB continued their involvement with the community and employees feel great about themselves-all accomplished through a unique collaboration. Organizers can opt to add kick-off and ending celebrations for more festivity.

There are many other free or low-cost resources available in most of our communities and many individuals who are willing to share their expertise when it comes to health and wellness. Contact your local extension agency as many counties offer free or low-cost programs such as Walk Across Texas! and "Do Well, Be Well with Diabetes." These two particular programs encourage family involvement as well. If you have a training room or outdoor space at one of your worksites ask a local trainer to come onsite to conduct fitness camps, yoga or other exercise classes. Many trainers will lower their normal fees in order to get involved in their community and with local employer groups. While your budget may not allow you to cover the entire cost of the class for your employees consider contributing a portion towards the class fee. Making fitness opportunities affordable and convenient to your employees will motivate them to continue or to take the first step in becoming physically fit.

You may also consider reaching out to a local dietician to present workshops about healthy snacking in the workplace, simple recipe makeovers or lead small groups of employees on a grocery store tour over the lunch hour. Collaborate with a neighboring City or County to host a Health & Safety Fair which will allow you to share costs, but also afford your employees the opportunity to receive free health screenings, and explore what is available locally in the health & fitness arena.

Remember, while no wellness program is "one size fits all," creative collaboration with other community entities is key to the success of each of them and making use of your local resources results in cost savings and healthy experiences for employees.

*Written by: Lesley Becker, Wellness Coordinator, City of Bryan.*

## Safety Awareness!!!



At SAISD we are bringing to life a new culture! Employees throughout the district are benefiting from a positive attitude towards a safe working environment. With the rising costs in work related injuries as well as the loss of man power being "AWARE" of our "SAFETY" is key. Many of us find ourselves routinely going about our day and not noticing the many "SAFETY HAZARDS" we come across. It's as simple as the electric cord across the floor to the spilled water surrounding the water fountain. All of these "HAZARDS" can easily be avoided.

### What can I do???

- Report any safety concerns
- Don't take shortcuts
- Promote safety to others
- Start a safety committee
- Keep a clean work area
- Signs, Signs, Signs

***If you are aware of it,  
take care of it!!!***

*Written by: Michael Gilbert, Occupational Health & Safety Specialist, SAISD*



## Featuring...For your BENEFIT! Planning a Successful Health Fair



Looking for something fresh and fun to introduce a culture of health and wellness to your workforce or serve as the kick-off to roll out your ongoing programs? A health fair might be just the ticket, and it doesn't have to be expensive.

From an employee perspective a health fair event can be the entry point to raising awareness of individual health risks and help motivate and encourage employees to take the next step. From an employer perspective health fairs can generate an element of fun in the workplace, provide an opportunity for preventative screenings and immunizations and increase overall awareness of certain adverse health conditions. The needs of your organization will dictate the type and size of your health fair. Below are key planning considerations to make your health fair engaging and successful.

### **PREPARATION**

Determine what you hope to accomplish with the event and outline clear goals and objectives. Setting goals and objectives will help establish how you will measure its overall success. Health fairs are typically excellent venues to introduce and promote health awareness and prevention.

### **PLANNING COMMITTEE**

A planning committee will provide leadership and coordination and can vary in size, depending on how elaborate your health fair is and the size of your company. If you are implementing a health fair at multiple locations you may consider having a contact person or small planning committee at each location to assist with both planning and organization, logistics, promotion and coordination of local resources. Clearly defining each of the delegated tasks of committee members will keep everyone on track and facilitate timely completion of assigned duties.

### **TIMELINE**

Building a realistic timeline is essential to achieving an organized event. A timeline should provide a complete overview of all steps needed and when they are to be completed. This important planning tool will vary depending on the complexity of the event and other variables, but a timeline of three to six months in advance of your event date is ideal.

### **ACTIVITIES**

Consider your goals and objectives and select activities that will best help achieve them while staying within budget. The most successful health fairs offer a variety of activities that are typically divided into the following categories: Awareness, Screening and Demonstration.

### **BUDGET**

A health fair budget will vary widely depending upon the number of participants you expect, the size of the event, the activities provided, the number of locations hosting an event and the size of the organization. If you are working with a nominal budget, do not be discouraged as there are many great low cost and no cost resources that you can access. Take a quick inventory of internal and external resources and build from there.

### **LOGISTICS**

The location for the health fair should be convenient for participants and have adequate room to accommodate exhibitors, vendors and participants. Try to find one room or area large enough to accommodate your needs and a central site that is easily accessible to most of the population. If you are offering any type of screenings, be sure to consider participant privacy.

## PROMOTION

A creative and engaging marketing campaign for all your wellness program events, including the health fair, is critical in making sure employees are aware of the events, which will significantly impact participation. To generate a strong turnout, begin promoting the health fair a minimum of four weeks in advance and at least weekly thereafter and consider offering incentives to employees for attendance or participation in activities.

## EVALUATION

To measure the success of your health fair, gather feedback from both participants and exhibitors or vendors. Measuring this data against your stated goals and objectives should help you determine the success of your event.

*“Bringing HR Knowledge, Experience and Resources into Focus,” HRFocus, Willis, Issue 56  
(25 February 2012)*



## Featuring...Risk Management Tips & Tools

### ***Public Risk 101:***

#### **Understanding the Uniqueness of Public Entity Risk**

While there are a number of principles that are universal regardless of whether the organization is a private enterprise or provides governmental services, there is no question that public entities provide the insurance and risk management professional substantial unique concerns. As a number of individuals making the move from the private sector to public have said, public entities are just, well... “different.”

From the obvious political challenges and constant scrutiny by the voting public, to the unique exposures provided by law enforcement, correctional facilities, right-of-way hazards, recreation leagues, planning and zoning restrictions, and other primarily governmental functions, public entities demand a diligence with regard to understanding their unique position within the insurance marketplace. Further, the dramatic growth of the public risk management discipline over the past 25 years suggests that most public entities will expect, if not demand, effective risk identification and risk analysis services from the public sector risk manager as opposed to simply being a “compliance officer” or “insurance manager.”

### **Political Environment**

With the vast majority of public entity decision-makers subject to the ballot box, this represents the most easily identifiable concern that must be dealt with from a risk perspective. The possibility of routine turnover of elected officials and therefore the need for almost continuous “re-education” of elected officials and appointed staff means that the risk manager must structure his or her service effort in a simple format that can be easily duplicated from one decision-maker to the next. Additionally, there are other local political considerations and connections that must be evaluated, such as long-term relationships with consultants, financial advisors and even other insurance professionals. These political challenges and concerns require a diligence in the way the risk manager stays connected to the public entity leadership, and discerns the local political environment.

### **Risk Identification**

Identification of exposures is a primary area where an effective risk professional can really be of significant initial (and on-going) benefit to a public entity, and prove his or her worth with the decision-makers. All too frequently, public entity staff is so familiar with the nuances of the risks arising from the services they are providing, these risks are not adequately evaluated nor managed... and many times not even noticed. Having a

fresh set of eyes to examine the operation, and assist the entity with development of tools needed to keep up with all they have and all they do, is invaluable to the governmental unit. From time to time, one will hear a staff member of a public entity say “Well, what we do is what we do” and the familiarity of the routine will lead to risk exposures that go unaddressed. Many public entities fall into the trap that because the essential elements of the public services they provide (for example, police services, parks, sewer utilities, etc.) have not changed significantly in decades, they do not remain diligent in evaluating the risks that may arise from changing technology, a more litigious society, or simply differing cultural values. A surface examination of items such as the agenda and previous meeting minutes of the governing board, the entity’s annual budget, financial statements, capital assets lists, loss history reports, and any number of other official statements can indicate exposure areas where funds are being allocated and operations are being funded.

Another vital area where a risk manager can prove invaluable is in being a catalyst for constructive change. Many public organizations fall into a mindset of “that’s the way we’ve always done things” which can lead to unidentified risk exposures, or worse, a failure to realize that what was done in the past is not working. The entity may need to change the way it views and addresses problem areas and other risk exposures.

### **Risk Leadership**

Even though this may be too elementary to even warrant mentioning, it should be noted that the person who appears to have the decision-making position regarding the implementation of sound risk management methods for the public entity may not always be the person who exhibits and holds the “risk leadership” position within the organization. Or certainly many entities have more than one person that are intricately involved in the success (or lack thereof) of the entity’s risk management efforts.

In a small town, for example, it may appear that the Mayor would be the most influential person as it relates to sound professional management efforts when in fact it could be the city clerk, recorder, finance director, fire chief or other staff member that “gets things done” with regard to best risk practices. In other larger entities, the Risk Manager likely needs to be the facilitator and internal resource, but in fact it could be the Human Resources Director, the Councilperson who serves as chair of the Insurance Committee, or other local official that may have the most influence and impact when programs and practices need to be changed.

In many cases, it could take a significant investment of time to determine the true decision-makers, the staff members who want to make a difference in the safety of co-workers and the general public, or those who exhibit passionate risk leadership. But this investment of time can be worth it in helping establish the long-term effectiveness of the risk management efforts of that entity.

### **Retention Options**

Once a public entity has a reasonable “handle” on its exposures and has the tools in place to continually identify and analyze their evolving risk issues, the next critical area for an effective risk professional to step in and provide essential expertise is in the area of risk retention. Assisting a governmental entity with analyzing its financial strengths and weaknesses, and then developing a long-term plan through aggressive risk control measures for retaining more and more of the financial risk through larger deductibles and higher self-funded retentions is an essential element of the public entity’s strategy for a successful risk management effort. Even in the short term, the entity should be provided with deductible options showing how much they can save in premiums if their risk control efforts effectively prevent and reduce their claims and financial losses. Word of warning, however... increasing retention in the absence of aggressive risk control practices may lead to financial disaster. If the entity is not going to implement and follow risk control best practices in its operations,



then increasing the financial retention just to enjoy a temporary saving in premium is simply not a good idea.

### **Special Events, Special Concerns**

Special events tend to provide public entities with unique challenges, whether the events are being coordinated or sponsored by the entity, or whether they are simply allowing the event to be held on the entity's property or right-of-way by third parties.

Far too often, these events contain activities that may be excluded from coverage under the entity's policies, or the third party organizer of an event has not provided proof of adequate coverage for the special event to protect the interests of the public entity. This is another area where "that's the way we've always done it" can lead to significant uninsured losses for the entity. A well-positioned risk professional will assist with the identification of these special risks, and will address their entity's process for managing the requests by third parties to conduct events in public facilities, and on public property and right-of-way.

### **Relationship**

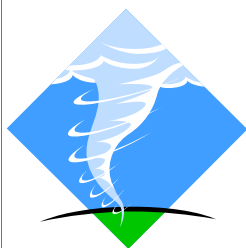
The key to constructing a successful partnership within most any public entity is establishing a mutually-beneficial and valued relationship with the decision-makers, the policy makers, functional department heads, and the risk leaders of that entity. The risk management professional that identifies the services that a particular public entity needs, provides those services efficiently and effectively, and leads the entity toward more aggressive risk control practices and assuming greater financial risk retention will have an outstanding opportunity to build successful partnerships within the public entity committed to controlling its losses and delivering its public services in a manner that is financially responsible and safe for its staff and the general public.

*By: Michael G. Fann, ARM-P, MBA*

*Director of Loss Control, TML Risk Management Pool*

*2012 President, Tennessee Public Risk Management Association*

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**Featuring...Occupational Property & Casualty Hazard Awareness...  
this could happen to YOU!!!**

**Joplin District Rep: Don't Use Hallways As Tornado Shelters  
Had Joplin schools used hallways during the massive May 2011  
tornado that struck Joplin, Mo., many lives would have been lost.**

With spring just a couple of months away, campuses and districts should review their [emergency preparedness policies and procedures](#) involving severe weather. The powerful tornado that struck Joplin, Mo., last May taught our district lessons that may bring far-sweeping changes to fundamental emergency procedures. As most of you remember, on May 22, 2011, Joplin was struck by a category five tornado, resulting in more than 160 deaths and 900 injuries. The tornado destroyed thousands of houses and severely damaged numerous apartments, businesses, school buildings and [St. John's Medical Center](#).

Fortunately, because this tragedy occurred on a Sunday afternoon, schools were not in session. Nevertheless, school hallway cameras and the recovery efforts of administrators provided the following impactful lessons.

### **Hallways Act as Wind Tunnels**

For literally decades, Joplin Schools have pulled students out of classrooms and placed them in interior hallways during severe weather drills and warnings. Students were lined up against the hallway walls and instructed to assume the "duck and cover" position. May 22 has changed that practice forever.

The video cameras in Joplin High School and East Middle School enabled administrators to see what would have happened in those designated shelter areas had students been there. Large debris, from street signs to car bumpers, was effortlessly tossed down the halls by the tornado. In some areas, classroom walls fell into the hallway. Each hallway literally became a wind tunnel.

Needless to say, many lives would have been lost in the school hallways had the storm come through during school hours. Equipped with that knowledge, Joplin Schools no longer utilize hallways - period. The Federal Emergency Management Agency (FEMA) has since placed shelters at schools that were damaged in the tornado, but many other schools do not have FEMA shelters. In those buildings, the district has cleaned out old, musty basements that were being used for storage and made them into shelter areas for as many students as possible.

In the schools that needed additional shelter areas, or did not have basements, the district decided to use interior rooms - rooms that do not have any exterior walls. As a last resort, Joplin Schools will utilize rooms that may have an exterior wall, but do not have windows or exterior doors. In reviewing damaged schools, these areas fared much better than the hallways.

### **Sub-Par 2-Way Radio Systems Didn't Work**

Another impactful lesson from the Joplin tragedy surfaced during the initial stages of recovery and involved the need for better communication systems. Before the tornado, the school district relied on a dated, UHF, two-way radio system. The entire system consisted of one repeater. In fact, each school could communicate within the facility, but could not communicate from one school to another.

Not only was the existing system too limited, but standard practices involved administrators and staff members leaving assigned radios in the school building overnight. In the buildings that were struck by the tornado, all two-way radios were lost. Joplin administrators learned they needed two-way radio capabilities and practices that provided for communications from building to building across the entire district, day or night.

### **Phones Inoperable, But Text Messages Got Through**

To make matters worse, in the immediate aftermath of the tornado, landline telephone service and all cellular phone carriers were inoperable. Some cellular carriers were not able to restore service for up to five days. In fact, landline telephone service was not restored for much longer than that. As a result, Joplin Schools had no way to communicate with staff from the command post following the disaster. It took the district a few days to realize that text messaging would work dependably even though cellular phone voice services did not. Today, the city of Joplin and the schools that serve the community are still in recovery mode. Thanks to heroic efforts and a district-wide commitment to protect students and staff, numerous emergency preparedness changes have been made. Whether considering designated shelter areas or current communication capabilities, what will your response be to the lessons learned from this high-profile incident?

*By Jim Hounschell & Paul Timm | January 17, 2012 |*

*"This article originally appeared in Campus Safety Magazine ([www.CampusSafetyMagazine.com](http://www.CampusSafetyMagazine.com))"*

Featuring...Workers' Compensation...things that make you go HA???

### **Your Guide in Choosing a Network – The Top 15 Questions**

What questions are important to ask when choosing a network? We hope this guide is beneficial to any buyer wanting to be more educated on this topic, specifically 1305 HCNs.



## The Risks

Let's start with a general overview. "Why do I need a network?" The first thing to understand is you do have a **choice**. If you are a carrier, a contract with more than one HCN is allowed even if the carrier certified is its own network, or is contracted with more than one network. If you are an employer, you can choose to be in a "non-network" environment, but there are some risks to consider.

Allowing "business as usual" to occur for injuries in the State of Texas can result in diminished medical utilization management outside of Pre-Authorization. There is risk in not having contracts and accountability agreements with providers. There is risk in clinging to the old PPO discount mentality, which is now illegal in Texas effective January 1, 2011.

Choosing a network is critical for more reasons than just having a discount. Putting aside any preconceived notions, it is important for you to know what questions to ask and where to go for reliable information. Start looking now if you have not already. Reading this guide is a good place to begin! It will help you to better understand why a network's philosophy, pricing, delivery, outcomes, experience and ownership of oversight are crucial.

Lastly, it will be difficult to survive medical cost increases without a managed care network. The right partner by your side is the most important decision to make upfront.

## Network Types Defined

- In a **504 Network**, rules and regulations are scarce and provider contracts are ultimately the responsibility of the governmental entity. "Legacy" and "gap" claims are allowed and specialists and hospitals are not required.
- In a **1305 HCN**, rules and regulations are the advantage as the Network is responsible for the Network. Legacy claims are allowed if appropriate and more positive trends are predicted in 2012. See 2011, Texas Department of Insurance (TDI) Network Report Card. You must have over 21 specialists accessible, credentialed and contracted to be in the HCN for approved counties.

## Top **15** Questions in Choosing a Network

### 1. How do I find a Certified Health Care Network (HCN)?

There are 33 HCNs in the State of Texas, all approved and certified by the Texas Department of Insurance (TDI). However, all have various dynamics, owners, philosophies and methods of managing the injured employee. Visit [tdi@state.gov.net](mailto:tdi@state.gov.net) for more information on specifics and coverage.

### 2. What is the TDI Network Report Card? How can it help me in choosing a network?

The Texas Department of Insurance (TDI) through its Workers' Compensation Research and Evaluation Group was mandated in the 79<sup>th</sup> Texas Legislature to publish an annual Report Card. This Report Card compares the performance of networks with each other as well as with non-network claims on a variety of measures including:

- Health Care Costs
- Utilization
- Satisfaction With Care
- Access to Care
- Return to Work
- Health Outcomes

To download the complete document, please visit [www.injurymanagement.com](http://www.injurymanagement.com) and click

“TDI Network Report Card Results” on the homepage.

**3. Is it better to go with a network that has full State coverage, or one that is specific to my location?**

It depends on what is important to you. Networks with full state coverage are usually the old style, turn-key PPO Networks that have met the 1305 requirements and can offer full county coverage for an employer who has employees statewide. However, if you select a network that has selective providers with isolated and approved specific counties, this often demonstrates the network may have directly credentialed and contracted those providers, allowing a more contained network. Both may have advantages and disadvantages based on what “network fit” you are trying to reach.

Keep in mind that when a non-network provider is treating an injured employee within the network, the network administrator can determine if they will approve an out-of-network provider based on needs. The network can then proceed forward with an out-of-network nomination if warranted.

Often times, the out-of-network providers may be in a network access plan approved by TDI that provides time leverage for the nomination process. This then relieves the pressure of not requiring full state coverage, while allowing a more customized network to be in place. Therefore, not having full state coverage may not be a hindrance as it does allow selective nomination in counties to meet the necessary medical needs.

**4. Can provider discounts still apply in a network environment?**

Yes, providers can offer discounts to a network, either below or even above the Texas medical fee schedule. In fact, the only way a provider can enter into a discount rate is through a network contract.

**5. Do I have the right claims administrator to effectively manage the network claims?**

Generally, it is important to determine if the third-party administrator and insurance carrier have experience handling claims covered by a certified network and if they have been audited by DWC through the process of the network “Report Card.” Primarily, the focus of this decision must rely on the TPA’s philosophy, corporate culture and mission in managing the claim early on and how effective the interface between the network team, the carrier, and the TPA is. Can the TPA provide you and the network, the necessary benchmarks of claim data such as medical costs, lost days of work, and activity related to legal costs and ancillary service utilization, to name a few. These are important questions to ask your TPA to ensure that their knowledge and commitment to working with your selected network is evident.

The TPA is usually the keeper of the claims data, so the effectiveness and ability to measure claim cost *at all levels* is significant. Both the TPA and the network functions are different and must be interfaced and managed effectively in the network environment.

**6. Are there benefits for Cost Containment services such as Medical Bill Review, Pre-Authorization and Case Management to be a part of the network or should they be separate?**

It is possible to have two different companies doing network access and Cost Containment services. With the right interface and integration, there are pros and cons within the delivery process.

For example, there are current networks that provide full cost containment services to *optimize potential of managed care and accountability within the delivery of the care*. The benefits include:

The provider network fees are managed and filtered into the Medical Bill Review system. Therefore, allowing an accountability process for correct contracted fees and provider relations are enhanced.

The certified network has authority to modify the Pre-Authorization list and utilize the choice of evi-



dence-based guidelines necessary. Conducting Pre-Authorization services within the network allows close scrutiny of the network provider's request, patterns of treatment, and evidence-based practices. This allows the quality improvement process to occur with the providers as the network evaluates and determines effective treatment outcomes and provider performance.

### 7. How would I assess which network is the right fit for me?

The best way to compare and determine which network is the “right fit” is to conduct an “RFI” (Request for Information) or “RFP” (Request for Proposal). It is important to listen to networks when determining if their experience, flexibility and common philosophy are compatible with your expectations.

### 8. What are some differences among networks that may provide more insight?

- a. Who owns the network? Is the network provider panel outsourced from another company? If so, you may want to ensure the network is in compliance with TDI regulations as they relate to the client contract arrangements between parties.
- b. What other services are outsourced – management agreements, Case Management, credentialing, quality improvement programs?
- c. How are the provider panels selected, nominated and credentialed? Who is responsible for the accountability of the provider performance?
  - i. Who are the treating doctors in the network? We find that some networks allow all type of specialties as treating doctors.
  - ii. How does the network score compared to other networks in the TDI “report card?”
  - iii. Are Case Managers involved in the network? It is required that certified Case Management occurs in a network environment. In addition, some form of Case Management and Field Case Management oversight function with return to work focus are critical functions of the network's required quality improvement program. This may or may not be part of the network access fee. Whether it is included or not in the fee you should consider it to be an integral component of network services. This is because this function will be largely responsible for successful network outcomes.

### 9. What are some of the main functions of a Certified 1305 HCN?

- a. Confirm notice of network requirements;
- b. Confirm selection of treating doctor, and or change of treating doctor in network;
- c. Approve or disapprove out of network provider;
- d. Ensure satisfaction of care;
- e. Ensure Telephonic / Field Case Management needs are met;
- f. Measure medical and indemnity cost benchmarks;
- g. Ensure provider education and responsibilities are achieved;
- h. Make certain that provider medical documentation are retrieved and reviewed; and
- i. Ensure evidence-based practice is followed.

### 10. How do networks bill for services? What are the billing methodologies? *Networks may bill for their services in one of the following methods:*

*Network Access Fee:* May include, a) Provider Access; b) TDI Data Calls; c) Quality Improvement Programs; d) Complaint Process; e) Telephonic Case Management based on criteria for medical only and / or lost time cases; f) Credentialing / contracting and provider panel maintenance.

*Percentage of Savings:* This method is familiar to the way the past voluntary Networks billed.

*Workers' Compensation Policy Discount Premium:* In exchange for a network choice, this model often has a separate network billing structure based on percentage of savings. It is unclear as to how the payment process works for network functions. However, it appears that when this discount premium pricing is offered, there are other “percentage of savings” expenses incorporated in varying ways into the pricing schedule.

*Cost Containment Services Fees:* Through Cost Containment service fees for example, \$40 per bill

is charged for Network administration and this covers the administration of the network access. Still other services such as Case Management, a medical director's role, Pre-Authorization, and similar items may still be line items billed directly.

*Per Employee Per Month Fee:* This is based on a fee for all possible employees who access the network, much like the fee found in group Health Care settings.

**11. What should be the primary mission and benefit of using a network?**

The primary mission of the network is to reinforce positive provider relations with managed care components. This approach should maximize the quality of Health Care, cost effective outcomes, satisfaction of care, early intervention and return to work.

**12. What is the implementation process and how long does it take to kick off a network?**

The overall network implementation can take from three weeks to forty-five days, based on the internal resources and team organization.

The Network and carrier would mutually agree upon the responsibilities among the carrier, its TPA and the selected network. The arrangement would be clearly described in the contracts between the parties. A network contract cannot be between the TPA and the carrier.

There are various implementation steps. However the primary ones include administration of **a)** Notice of Network Requirements and acknowledgement forms are presented to and signed by the employee for network acknowledgment; **b)** Educational sessions of the provider selection and network expectations to the employer and employee. An educational handbook can be used to demonstrate network ground-rules such as what happens if an employee treats out of the network, the responsibilities of the provider, who to contact in the network for customer service questions, etc; and **c)** Identify areas that are critical to benchmarks, such as savings and enhancements in provider and employee relations.

**13. What is the Quality Improvement Program (QIP) in a network?**

A Quality Improvement Program (QIP) is an annual program that incorporates a work plan, measures Case Management and return to work, and other areas of an internal network that provide benchmarks on results, patterns and performance. The law requires that every network have a QIP.

**14. How does a network manage a complaint?**

The network manages a complaint through a detailed process of acknowledgement. Every network must have an internal complaint process that meets the criteria of TDI.

**15. How does the network get a provider out of the network when the provider's performance is not good?**

A network must have a protocol in place that reviews performance and expectations of a provider. Should the contract or performance not be met through verbal and written warnings, a process should be in place to screen out those not meeting network expectations.

*The questions and answers in this article are written from the perspective of Injury Management Organization, Inc. (IMO), Website: [www.injurymanagement.com](http://www.injurymanagement.com) | Email: [info@injurymanagement.com](mailto:info@injurymanagement.com)*

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Texas PRIMA  
PO Box 4693  
Austin, TX 78765-4693  
Telephone: 512-394-0719  
Fax: 512-394-0720

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## Communications Committee

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Irma Hernandez

Assistant Editor:

Ashley Waggoner

Website:

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