

# Employee Health & Safety

Core Facility Manager Certification Session:  
Module 3

# Your Presenters

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# Consider CSRMM Certification

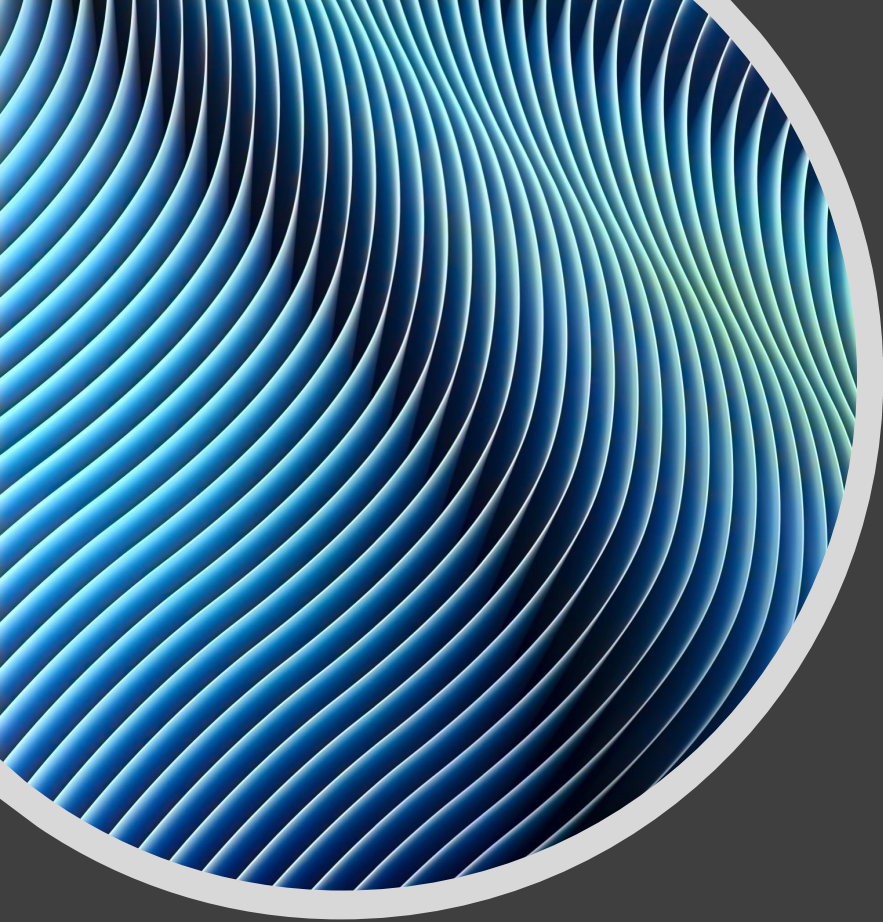
National Designation - Certified School Risk Manager (CSRMM)

Courses are designed to identify school district and personnel risks so they may be analyzed, controlled, financed and administered. Spring & Fall courses.

- 1) Fundamentals of Risk Management
- 2) Handling School Risks
- 3) Measuring School Risks
- 4) Funding School Risks
- 5) Administering School Risks

# The Impact of Injuries in the Workplace

- Employee Engagement/Wellness
  - The Aging Workforce
  - Student Performance
  - Employment Gaps
  - Perception the Management “Doesn’t Care”
  - Abuse of Work Comp
  - Premiums and “Mod” Affected
- 
- What is the lowest Mod in the Room....?.....Highest?
  - How LOW can your Mod go?



# Polling Question #1

Do You Know Your District/Company Work Comp Experience Mod Factor?

A. I do not know the mod factor

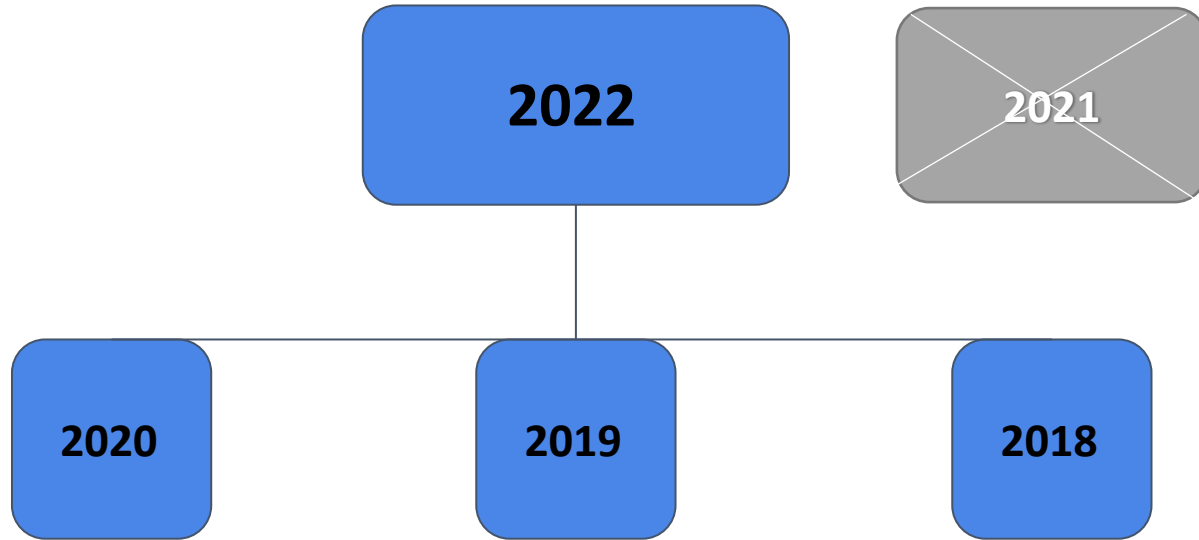
B. Yes, it is below 1.0

C. Yes, it is below .75

D. Yes, it is above 1.0

E. Yes, it is above 1.25

# Workers Compensation Experience Modification Factor



# School District Experience Mod Factor Comparison

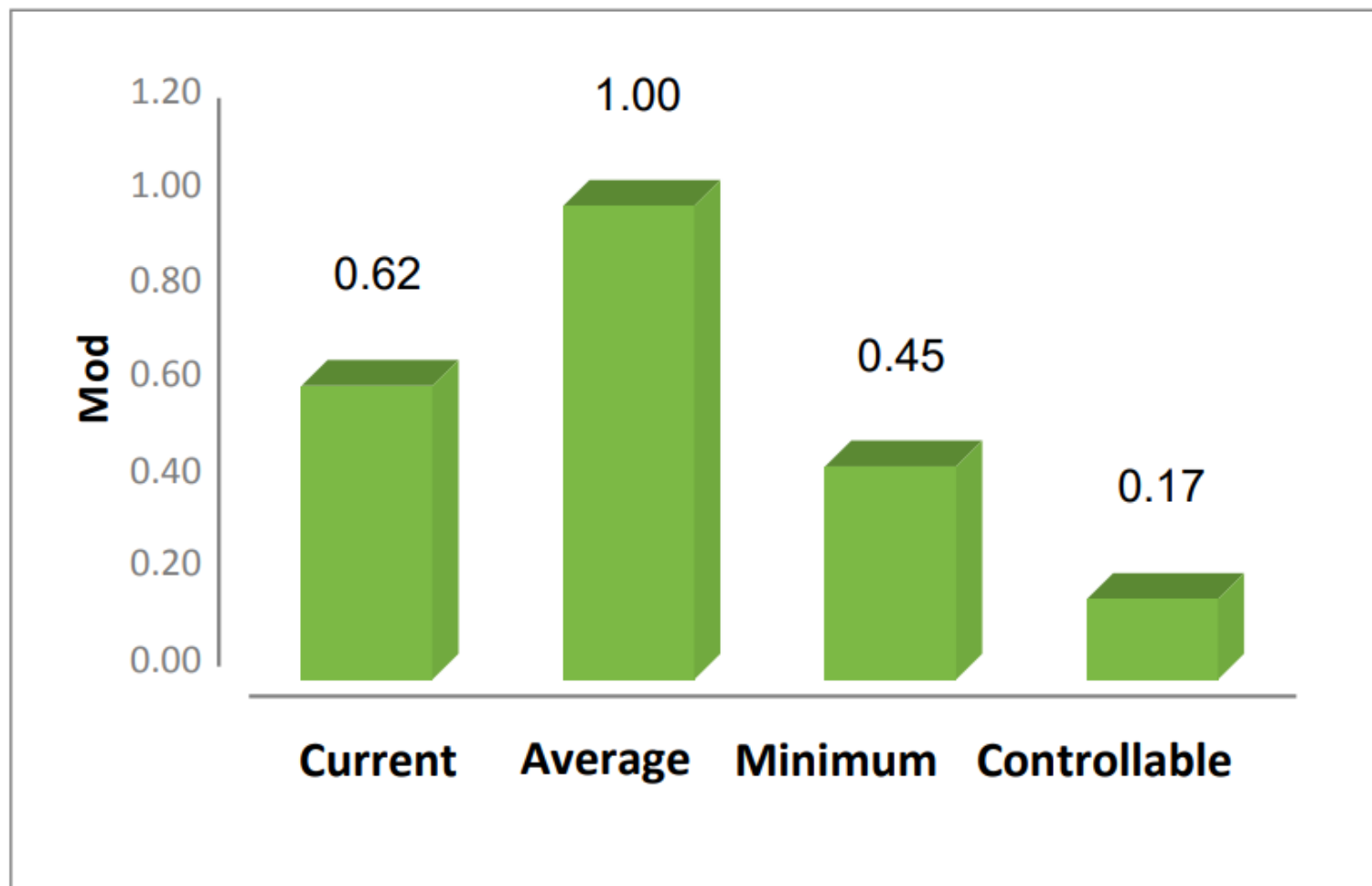
## District ABC

- Standard Premium     \$100,000
- Experience Mod 1.25 X     1.25
- Mod Premium     \$125,000
  
- This is a debit mod – District ABC is paying an additional premium of \$25,000 due to an unfavorable mod factor.

## District XYZ

- Standard Premium     \$100,000
- Experience Mod .75     X     .75
- Mod Premium     \$ 75,000
  
- This is a credit mod – District XYZ is paying a reduced premium of \$25,000 due to controlling losses and a favorable mod factor.
  
- **NOT TO MENTION-Potential** for Work Comp Dividend \$ by Work Comp Carrier

## Mod Breakdown





## Key Phrases

- **Lost Time Injury**- Indemnity injury in which an employee misses more than 3 days of work. Reducing your Experience Modification Factor by providing Transitional Return to Work (TRTW) for all staff (even in summer).
- **Experience Modification Factor (Mod)**-A calculation of a 3 year loss history of actual losses vs. expected losses compared to your school district peers (1.0 average)
- **Workers' Comp vs Liability** - work comp is employee injuries that occur while at work (ex: fall from chair, cut from knife); **liability** is school district negligence in the safety and well being of the students or public (bleachers collapse during event & community member/students injured, student finger amputated in Tech Ed saw from lack of guarding and supervision). **Subrogation** - recovery of losses from 3rd party (auto accident, bleacher manufacturer)

## Which is a “Workplace Injury”?

Visitor to the school slips at front door?

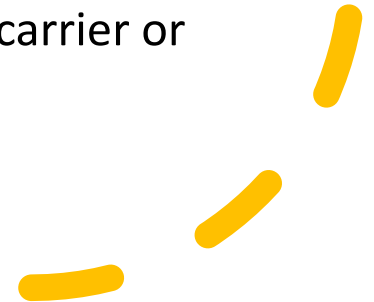
Parent volunteer while reading to a student in the hallway is bitten by a therapy animal?

Teacher at a conference sprains ankle walking in the hallway?

Custodian driving between schools is injured in a car accident?

# What does your district do to lower Work Comp claims?

- Nurse hotline
- Address Ergo Eval requests
- Incident Reporting and Follow-up
- Proper Accident Investigation & Root Cause Analysis Procedures
- Track Trends
- Training
- Review Loss Ratios
- Focus on 3 Safety Goals per year
- Meet with claims consultant
- Leveraging resources from your carrier or broker!!!



## ROLES...

**Consultants** - Insurance Consultant, Environmental & Safety Consultants

**Agents/Brokers** - Assist with proper insurance coverage, may *include* services from a Loss Control/Risk Management Consultant

**Insurance Company** - Claims administration working closely with district personnel, may provide Risk Management Services

**TPA (Third Party Administrators)** - Handle self-insured district's workers comp claims

*UTILIZE YOUR RESOURCES-CONSIDER A TEAM APPROACH!!*

# Case in point

2013- 77  
Injuries, 7 Lost  
Time

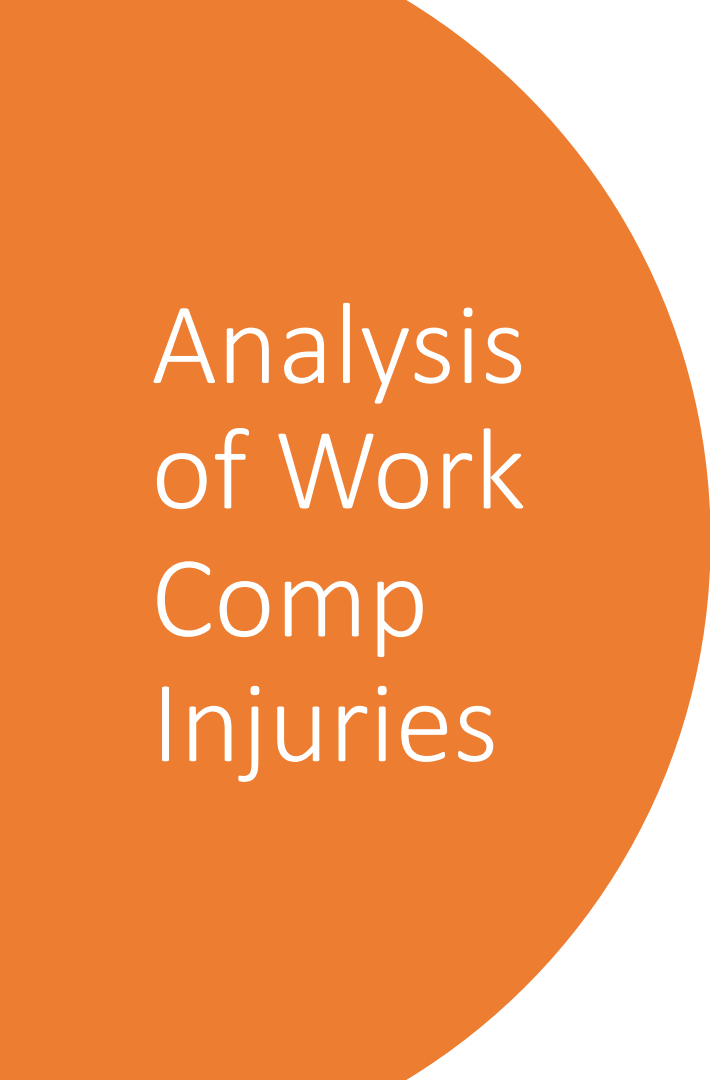
Mod Factor of  
1.46

Fraudulent  
Claims

Lack of  
Organization

No Safety  
Engagement

B&G Asked to  
lead a  
solution....

A large orange circle is positioned on the left side of the slide, partially overlapping the white background. The text 'Analysis of Work Comp Injuries' is written in white, sans-serif font across the circle.

# Analysis of Work Comp Injuries

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Which Department (Special Ed,  
Facilities, Teachers, Food Service,  
Transportation, Coaches)

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Which School Building  
(Elementary, Middle, High,  
Charter)

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What time of day? Time of Year?  
Length of Employment? Age?

## Further Analysis

- What type of injuries are occurring?
  - Slips/Trips/Falls?
  - Bites?
  - Strains/Sprains?
  - Vehicle Accidents?

# Greatest Tools to Identify Risk

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Physical Inspections

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Seminars/Webinars: Cyber Risk, Sexual Abuse, Education Courses

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Safety Checks: Playgrounds, Athletic Fields, Cafeterias

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Communication – Sharing of Data

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Site Visits from DSPS & Outside Consultants

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Staff Awareness/observations

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Discussion at Safety Committee Meetings

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Common Sense

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Professional Learning for All Staff

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Contract Review



# Identify Risks

- Which Buildings or Departments hold the highest risks for Staff Injuries?
  - Facilities
  - Food Service
  - Teachers
  - Special Education Staff
  - Coaches
  - Specific Departments:
    - Tech Ed
    - Theater
    - Art
    - Phy Ed
    - Playground Supervisors

# Special Education Staff Injury Prevention

Administrative Controls: Adult/student ratio, safety committees departmental and district wide member

Engineering Controls: remove objects which can be thrown, secure desk and furniture, partitioned areas or spaced learning areas, de-escalation room (calming space/room), swings/rockers

Personal Protective Equipment: clothing tight fitting, hair pulled up, no necklaces and breakaway lanyards, gloves, shields, bite sleeves

Training: Seclusion and restraint training, first aid/response training, expand training to non special education staff, professional development for all staff such as transportation, food service, facilities, etc.

# Identify Risks

- OSHA/DSPS Basic Requirements for any area involving employee hazards
  - Require a “Competent Person”
  - An **OSHA "competent person"** is defined as "one who is capable of identifying existing and predictable hazards in the surroundings or working conditions which are unsanitary, hazardous, or dangerous to employees, and who has authorization to take prompt corrective measures to eliminate them" .
- Require Training
  - School Districts must make administrators/department heads responsible and accountable for safety once they are properly trained
  - Department Heads must be the “Competent Person” for the area!!

# Risk Identification

## Trend

Latest trend; Most departments with hazards seem to move forward with the installation of hazardous equipment/operations with the old theory “It’s easier to ask for forgiveness than to beg for permission”

## Conduct

Conduct Annual Building Walks-especially of the High Risk areas

- Develop and use checklists

# Get Leadership Support

Forming a district school safety team, focused on injury avoidance...not so much security (MNSD struggled)

Propose/review a group program to the school board

Discuss the impact (WHY)

# Safety Walks

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Encourage each school to have a team that does a monthly, 10 minute walks of the building to identify concerns

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Safety Committee Surveys

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Recognize the team with resources:

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Have them host a Luncheon at their school

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Raffle gift Cards for safe acts; District clothing with Work Comp Dividend

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Give them space in newsletters and meetings to share

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If a photo is worth a 1000 words, then a video is worth...?

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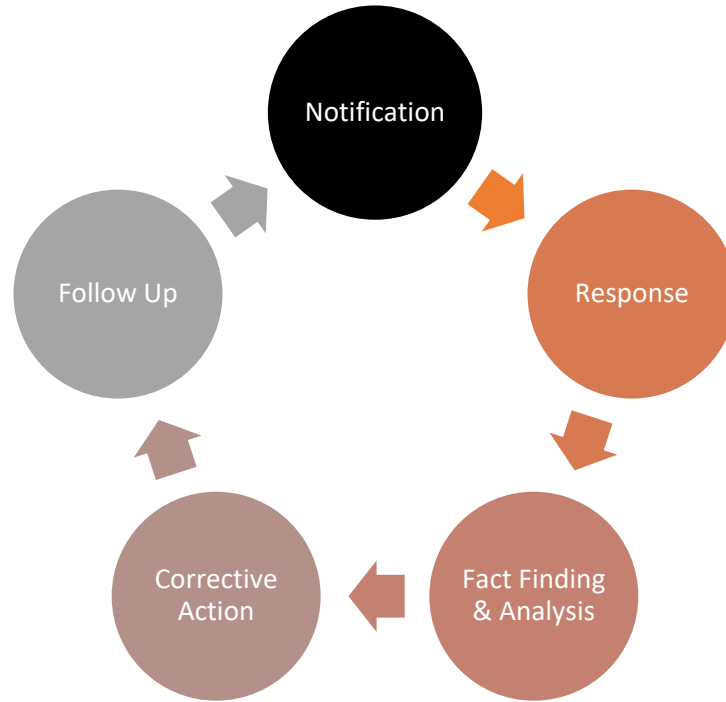
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# Proactive Ideas

- Classroom Safety Survey- Teachers self evaluate their room annually through a survey
- Reminders in Newsletters that may include personal safety ideas
- <https://doa.wi.gov/>
- Email blasts on Black Ice days reminding people to “Walk Safely”
- Students help with safety checklists
- Have slip tests done on floors

# Steps in the Incident Investigation Process





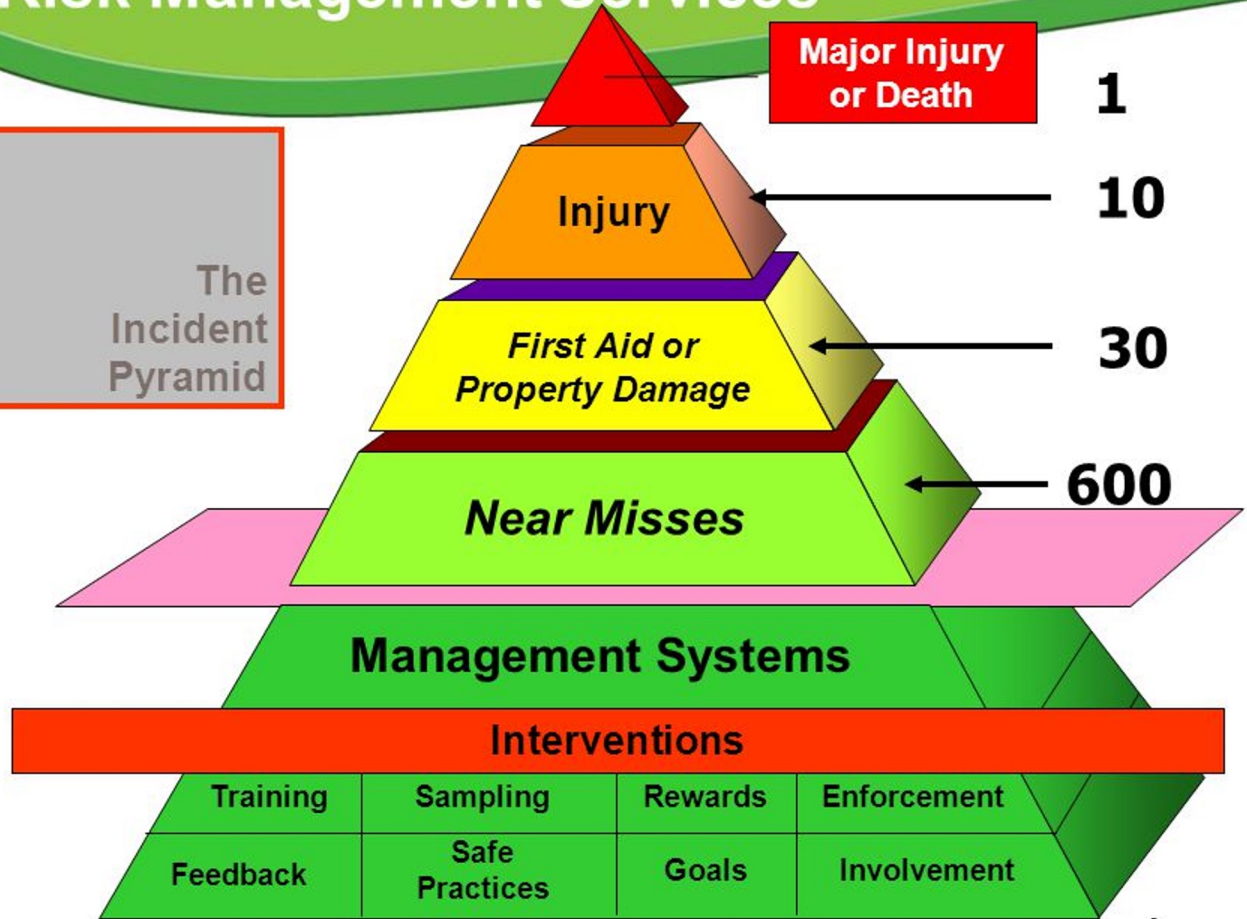
# Take Every Injury Seriously

- Investigate the site - As Soon As Possible
  - Camera Footage-If a photo is worth a 1000 words then a video is worth 1,000,000
  - Witness Interviews
  - Pictures
  - Document Time and Date
  - Document causations
  - Idiopathic...
  - Reducing injuries will reduce your experience mod factor reducing premium and allow for potential work comp dividends.

# Risk Management Services

Eliminate  
Near  
Misses...  
Eliminate  
Losses

The  
Incident  
Pyramid



# The "Accident Weed"

Unsafe Conditions

Unsafe Practices



Root Causes



Unsafe  
Acts/Unsafe  
Conditions/Root  
Causes

# Meet with Injured Employees

Establish an interview team in a comfortable setting:

Ask open ended questions...

What happened? What can we learn?

What resources would have prevented this?

How can we better support?

Follow up & document with actions taken!

Report changes to Safety Committee, school staff meetings, etc. so the same injury does not occur in another building or department.

# Reducing Injury Costs

- Nurse Care Line
  - Cost is absorbed through the insurance company
  - Ability for injured employee to speak to a medical professional at no charge
  - Nurse provides guidance on treatment of the injury and may suggest an office visit
  - 24 hours so available after school hours and weekends (coaches, clubs, trips)
  - Nurse Case Manager - Can provide continued meetings with injured employee and treating medical team

# Polling Question #2

- Does Your District/Company have a “return to work” program?
  - Do not have an early return to work program
  - Yes, for some departments
  - Yes, only for certain restrictions
  - Yes, for all staff and various restrictions

# Transitional Return to Work (TRTW) Options



- Reduces the Experience Mod Factor
- Can make a Loss Time Claim a medical only claim which reduces the claim by 70% going into the calculation and is weighted less as a medical only claim
- Recent TRTW school ideas: study hall supervision, shredding documents, sanitizing surfaces, copying, scanning, organizing Safety Data Sheets (SDS), tutoring, reading, food service switch to the student check in, be a substitute teacher, training videos, organizing maintenance work rooms, direct traffic, hall supervisor, community services/program





One TRTW Solution ...

# Injury Avoidance Signs & Comment Cards

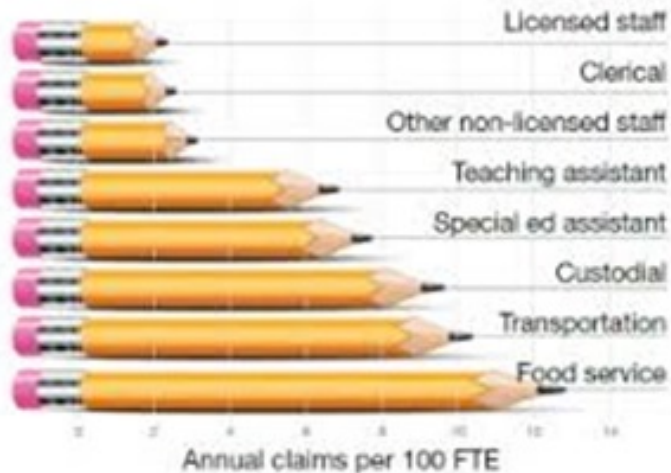
- Keep safety at the forefront, but encourage reporting  
Safety/Risk Management is a section on the Performance Evaluation
- **HUMAN & ENVIRONMENTAL FACTORS** is ensuring that practices that promote and protect health, safety, security and wellbeing of all facility occupants is actively followed.
  - 4 Employee strives to improve safety, encourages co-workers to work safely, reports concerns, and follows through with solutions. Employee is an active member of the school safety committee, helps to complete monthly safety audits, assists with fire inspections and provides feedback to increase safety.
  - 3 Employee seeks to improve safety, reports and repairs concerns and completes tasks in a safe manner
  - 2 Employee completes tasks safely.
  - 1 Employee has worked unsafely or not adhered to training procedures.

# Tracking Results

2011-Present Workplace Injury Data						
Number of documented injuries (Not Lost Time)						
Month	2011	2012	2013	2014	2015	2016
January	3	16	8	8	5	14
February	10	12	3	7	0	11
March	7	3	4	3	7	6
April	9	4	1	3	3	2
May	6	5	4	2	1	5
June	3	1	5	0	2	0
July	0	1	0	0	2	2
August	4	4	1	1	2	2
September	3	7	10	1	2	3
October	8	5	5	1	1	
November	4	9	4	2	4	
December	4	4	0	2	4	
<b>Total</b>	<b>61</b>	<b>71</b>	<b>45</b>	<b>30</b>	<b>33</b>	<b>45</b>
Lost Time Injuries (3+ days of work missed)						
Year	2011	2012	2013	2014	2015	2016
<b>Total</b>	<b>6</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>0</b>

# Tracking Ideas By...

## Injury rate by job



- Department
- Facilities
- Teachers
- Food Service
- Special Education
- Transportation
- Coaches
- School - Break down experience mod by location/department to assign costs

# Celebrating Success

- Board Meetings
- Staff Meetings
- Email Blasts
- Newsletters
- Local Newspaper
- Safety Culture through Recognition and Awareness
- Results- .74 Mod, saving \$160K in Premium



Questions? - Thank You for Your  
Time

