

# Lancaster County Risk Management

## Service-Based Budget Items

### **\*Administration of the self-insured workers' compensation program**

**Continue to monitor trends that drive the costs for workers' compensation claims. Involve our Pharmacy Benefit Program to identify potential areas of overuse of drugs.**

**Timely payment of medical bills for claims so no penalties are assessed for late payment of expenses.**

**On-going communication with injured workers so they understand the process and will feel comfortable in asking questions and receiving information about lost wage replacement and how that is calculated.**

**Communication with physicians and medical providers to insure timely medical reports so compensability may be determined.**

### **\*Administration of the self-insured general liability program**

**Communicate with the excess liability carrier on any claims that could potentially breach the self-insured retention level. (SIR)**

**Update with the County Attorney's office so that any new claims development is communicated to the insurer.**

**Timely issue any settlement checks and make sure that releases are signed and returned.**

### **\*Actuary Reports and annual analysis**

**Generate claims reports and reserves to the actuary firm in order to issue the annual analysis of funding for workers' compensation and general liability budget amounts.**

**Review the draft report to insure all information is accurate and to inform the actuary of any situations that have developed that would significantly impact a claim file reserve.**

**\*Marketing of Insurance Program**

**Complete all insurance applications in order to market the various lines of coverage.**

**Excess Workers' Compensation Insurance  
Excess General Liability Insurance  
Property Insurance  
Auto Insurance  
Boiler and Machinery Insurance  
Crime Insurance  
Fiduciary Liability Insurance  
Flood Insurance  
Mental Health Crisis Center Insurance  
Public Building Commission Liability Insurance**

**Continue to evaluate the benefit of purchasing insurance versus Self-insuring certain risks.**

**Provide any additional information to the insurance company underwriter to obtain the best quoted pricing for the type of insurance needed.**

**\*Monitor all Lancaster County drivers**

**Keep a current list of all employees who drive Lancaster County vehicles.**

**Do an annual check with DMV to obtain drivers' abstract records.**

**Contact the County Attorney's Office with any concerns on abstract accidents/violations.**

**Inform the insurance carrier of any serious violations so that the carrier can determine driver ineligibility.**

### **\*Safety Committee**

**DUI and the consequences of losing your license**

**Sharing statistical information regarding injuries and claims**

**General safety topics regarding ergonomics and the sit-to-stand desks**

**Working outdoors and the effects of heat and cold**

## **Accomplishments**

**\*Successful claims handling to avoid attorney involvement.**

**\*Worked with all County Departments to return workers' to temporary, modified duty. This is the biggest cost savings for any claim.**

**\*Completed building inspections with the insurance carrier.**

**\*All necessary forms and documents are now on the intralinc so employees and supervisors can access the information. The best example is the physician visit form that is now given to every injured employee. This is taken to the doctors' visit and returned the same day so a fast return to full duty or temporary, modified duty is accomplished.**

## **Goals for Upcoming Year**

**\*Monitor legislation that could impact workers' compensation claims costs.**

**\*Continue to work with all County departments to create more opportunity for education about workers' compensation claims and risk management concerns.**

**\*Assist departments with necessary medical documentation for safe and early return to work.**

**\*Monitor statement of values to provide accurate insurance amounts to the carrier.**

## **Challenges**

**\*Rising medical costs impacting claims.**

**\*Less market share for competition in insurance pricing.**

**\*Communication with ALL medical facilities who treat injured workers.**

**\*On-going education and information regarding new risks (drones and cyber liability)**

**\*Trying to do more with less.**

## **Information Technology**

**\*CMS reporting. Cannot always control when Medicare changes how we transmit information so we have to incur further costs through our internal IT department to insure compliance.**

**Risk Management is mandated to electronically transmit information to both the State of Nebraska Workers' Compensation Court and to the Centers for Medicare. When changes occur, we may not have much lead time to plan on paying any increase in costs. Our internal Information Services Department works well with us to develop the mandated programs and hold the costs down. We can occasionally split costs with the City of Lincoln when we both have similar reporting duties.**