

INSURANCE MATTERS

COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA
THE **VOICE** OF PENNSYLVANIA COUNTIES



Act 60 of 2023 - Heart and Lung Expansion

On December 14, Governor Shapiro signed [Act 60 of 2023](#) (formerly SB 429) into law. Act 60 allows for the expansion of benefits under the Heart and Lung Act, and will extend to several additional groups, specifically county corrections and probation officers for participating counties. While counties would be permitted to choose whether to offer the expanded benefits, the choice to do so cannot be reversed in the future, regardless of changing economic circumstances, additional conditions becoming covered under Heart and Lung benefits or other factors. Effective 120 days after passage, or April 12, 2024.

Here is a link for [Act 60](#). Counties looking at potentially offering this benefit should discuss it thoroughly with their Solicitor and/or labor counsel.

Northumberland County Joins PIMCC!

PIMCC, the Prison Inmate Medical Cost Containment program, welcomes its newest member, Northumberland County, effective March 1!

PIMCC is a medical cost management and educational program dedicated to assisting county prisons with the containment of all costs relating to prison inmate medical expenses. PIMCC's overall goals are to train, educate, provide a quality managed care program and to assist its members in developing a medical cost-saving program that fits their unique inmate health care situations.

Northumberland County will be joining at the full PIMCC membership level and will receive cost-saving services such as auditing of inmate medical bills, monthly trending and reconciliation reports and overall case management, just to name a few!

For more information regarding the PIMCC program, contact [Desiree Nguyen](#).



Spring 2024 Workshop Registration

Registration is now open for CCAP Insurance Program's full slate of excellent training opportunities starting in March. You should receive your copy of the GLIMPSE catalog soon; if you would like additional copies, [please contact Linda Rosito](#). The spring workshop season information can also be found at the [GLIMPSE Online](#) portion of the CCAP website. We continue to collaborate with [The Academy for Excellence in County Government](#) and offer additional opportunities to fulfill some of your required courses.

Thank you for your continued support of the CCAP Insurance Programs trainings. We look forward to seeing you this spring!

Controlling Workers' Compensation Costs Workshop

March 26, 2024

Defensive Driving Course

March 27, 2024 | April 30, 2024

KEYS: Buddies to Bosses

April 2, 2024 | April 18, 2024 | April 30, 2024

Risk Control Workshop

April 17, 2024

KEYS: Protecting Your County While Engaging Your Workforce

April 25, 2024 | May 9, 2024

KEYS: HR Boot Camp

May 1, 2024

County Risk Managers Sharing Group

May 3, 2024

Prison Risk Management Workshop

May 23, 2024

For more information regarding the above training opportunities, contact [Linda Rosito](#) or [Samantha Melville](#).



The Case for Using a Return-to-Work Program

As an employer, if you or a specific department are not using a return-to-work program, you are missing out on a valuable tool to reduce claim expenses and help speed up the recovery time of the injured employee.

A return-to-work program is designed to allow an employee who was injured

at work to return as soon as medically possible. The program must ensure that all employees are treated equally and fairly, and that they are eligible for transitional duty and workplace accommodations while recuperating. The focus for return to work is based on abilities and tasks that the employee can perform—not what they can't. Effective programs allow the employee to perform part of the original job description with modified duties or to temporarily perform a different job.

How does a return-to-work program work?

- Work modifications increase compliance with medical recommendations, which in turn, speeds up the recovery time.
- Keeps the injured employee active, which assists in their recovery.
- Helps maintain communication between the injured employee and employer.
- Reduces medical expenses. Injured employees that return to work have fewer follow-up doctor appointments, diagnostic tests and prescription medications.
- May reduce the chance for re-injury.
- Allowing the injured employee to continue to work reduces economic instability because wages are preserved maintaining the "normal routine."
- Reduces indemnity wage expense by offering alternate work before a medical claim becomes a lost time claim.
- Reduces indirect costs such as overtime, hiring of additional staff or training.

Per the National Conference of State Legislatures, the cost of a worker's compensation claim increases in relation to the length of time the injured worker remains out of work. Studies show that employees out of work with a work-related injury for more than 12 weeks have less than a 50% chance of ever returning to work resulting in potential litigation and settlement.

Therefore, utilizing a return-to-work will assist your efforts to manage your workers' compensation claims for successful outcomes.

For more information regarding a return-to-work program, contact [Jean Henry](#).



Ladder Safety

Ladders are important and essential tools that are used widely in a variety of industries. Portable ladders in particular, are useful tools because they can be readily moved or carried. Although ladders are easy to use, they are often misused or abused, causing serious injuries and deaths. These deaths and injuries can be significantly reduced or eliminated with proper care and use. Workers injured in falls from ladders are usually less than 10 feet above the ladder's base of support. For everyone's safety—yours and others'—it is imperative that those using step ladders not merely take them for granted but rather become fully educated in their proper use.

The following are tips on ladder safety and their proper use:

Load Limits – Select a ladder designed to hold the necessary load, including the worker and their equipment. The American National Standards Institute (ANSI) requires that a duty rating sticker be placed on the side of every ladder so users can determine if they have the correct type of ladder for each job.

Ladder Duty Rating				
TOTAL MAX WEIGHT				
Type III Grade 3	Type II Grade 2	Type I Grade 1	Type IA Grade 1A	Type IAA Grade 1AA
200 lbs	225 lbs	250 lbs	300 lbs	375 lbs
Light Duty Household Use	Medium Duty Tradesman and Farm	Heavy Duty Construction/Industrial	Heavy Duty Construction/Industrial	Heavy Duty Max Durability

Inspect your Ladders - Make sure the feet are not broken or malfunctioning and that the slip-resistant pads are secure. Inspect for cracks, bends and splits on the side rails, rungs and steps. Make sure both rung locks are working properly. Test the rope and pulley. Examine rope for any signs of fraying and make sure the pulley is operating smoothly. Ensure all bolts and rivets are secure. Be sure the ladder is free of foreign materials such as oil and grease. Make sure the spreader braces are secure and working properly. Lastly, aluminum or steel ladders should be inspected for rough burrs and sharp edges. Immediately remove the ladder from service if an inspection finds it faulty.

Ladder Safety Tips

- Always maintain a 3-point (two hands and a foot, or two feet and a hand) contact on the ladder when climbing. Keep your body near the middle of the step and always face the ladder while climbing.
- All ladders are weight rated. Do not exceed the weight capacity rating as this will only weaken the ladder and cause potential injury.
- Ladders must be free of any slippery material on the rungs, steps or feet.
- Do not use a self-supporting ladder (e.g., step ladder) as a single ladder or in a partially closed position.
- Do not use the top step/rung of a ladder as a step/rung unless it was designed for that purpose.
- Use a ladder only on a stable and level surface, unless it has been secured

(top or bottom) to prevent displacement.

- Do not place a ladder on boxes, barrels or other unstable bases to obtain additional height.
- Do not move or shift a ladder while a person or equipment is on the ladder.
- When ascending or descending, caution needs to be exercised in carrying tools, equipment, material or anything heavy. It is much safer to carry items in a tool belt, in your pockets or handed up to you by a coworker.
- Be sure your shoelaces are tied! You do not want to step on them when ascending or descending a ladder.
- Safety in the workplace involves a team effort. The unsafe use of ladders can be more easily seen in others than in oneself. For everyone's safety, if you see someone using a ladder incorrectly or in an unsafe manner, kindly inform the worker.
- When ascending or descending from a ladder, remember to take it one step at a time!

For additional training on this topic, check out [LocalGovU](#). This online training platform includes an informative equipment safety course that demonstrates the importance of using the proper equipment to work safely above the floor/ground. CCAP's Insurance Programs partners with LocalGovU to offer quality online employee training online on a variety of topics including Risk Management, Safety, Law Enforcement, Corrections, Human Resources, Fire, Productivity, Customer Service, Health, Wellness and Management.

For more information regarding risk management training opportunities, contact our Risk Control Team:

- [Keith Wentz](#), Risk Management Director
- [Andrew Smith](#), Risk Control Specialist
- [Kelly Kyzer](#), Risk Control Specialist
- [Lauren Simon](#), Risk Control Specialist
- [Leonard Chernisky](#), Risk Control Specialist

Insurance Team Member Spotlight Featuring Adrian Cole-Stephens

Adrian started in the insurance industry handling auto claims, specifically first party medical claims. Looking for something more challenging, she switched to workers' compensation claims in 2006. Adrian joined CCAP's Claims Team in July 2019, and is currently the PComp Claims Supervisor.



What's your favorite part of working here? My favorite part of working at CCAP is the people I work with and the members we serve. I couldn't have asked for a better team to work with. The PComp team is experienced, committed, resilient and kind. Their personal qualities inspire me to show up every day wanting to do my best. I have also enjoyed making relationships with our member contacts, as well as interdepartmentally here at CCAP. Although we all do something different, all CCAP employees seem to be guided by and embody our core values, which makes it easy to collaborate and work

alongside one another.

What does your daily routine look like? Multitasking! In claims, no two days are the same. Most mornings are pretty quiet so if I have a project or something that needs my undivided attention, it's best to get that done early or towards the end of the day. This job requires a continuous response to emails, provider calls, keeping a pulse on your calendar and diaries, file management, answering questions, researching and much more. Some days are easier than others to adjust to the constant interruptions of the day, but it definitely keeps you sharp and on your toes.

What's the most exciting thing you are working on right now? The most exciting thing I'm working on now is training materials. Due to the many scenarios workers' comp claims presents, learning this line of insurance can take years. I'm still learning! Nevertheless, this project is indicative of growth which is always positive.

What skill do you think everyone should learn? I think everyone, including myself, should become a master at adaptability. There's no way around change! It manifests itself on the job and in our personal lives regularly. In the work place we see new technology, updated processes, etc. To be honest, I'm not always comfortable with change but we have to be willing to adjust and adapt because the world is ever-changing.

Quote of the Month

"Safety isn't expensive. It's priceless."

-Jerry Smith

CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

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Publications

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