

INSURANCE MATTERS

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



PCoRP and PComp Grant Funding Continues!

PCoRP: The Loss Prevention Grants for the 2023-2024 coverage year remain at a maximum of \$30,000 per member, up to 75% of your Loss Fund Contribution. As a reminder, applications for the 2023-2024 Loss Prevention Grants are due May 31, 2024.

PComp: The PComp Safety Improvement Grants for the 2024 coverage year will remain at a maximum of \$35,000 per member, up to 75% of your Loss Fund Contribution. Applications for the PComp Safety Improvement Grants are due December 1, 2024.

In addition to the PComp Safety Improvement Grants, we are proud to announce that the PComp Board of Trustees approved a separate Wellness Improvement Grant. Effective January 1, 2024, each PComp Member will receive a maximum of \$5,000 that can be dedicated to wellness activities. Applications for the PComp Wellness Improvement Grants are also due December 1, 2024.

The PComp Staff has applied to the Department of Labor & Industry for permission to use this funding beginning in the 2024 coverage year (January 1 to December 31, 2024). More information will be provided regarding the PComp Safety Improvement Grants and the Wellness Improvement Grants, so stay tuned!

For more on PCoRP and PComp grants, contact [Keith Wentz](#).

The Multi-Factor Authentication Summer Tour for PCoRP Members is Coming To An End

All good things must come to an end! We want to thank all the PCoRP Members that took advantage of this opportunity to meet with our Underwriting and Risk Control Staff to discuss cyber liability and the changes on the horizon for 2024. As previously shared, PCoRP's reinsurer will implement a strict set of standards/guidelines that must be met to continue to retain the \$2 million limit for PCoRP's June 1, 2024 renewal. Members that do not meet the guidelines will be subject to a lower limit. Cyber security measures include, but are not limited to multi-factor authentication (MFA), endpoint detection, network monitoring tools, email content filtering, policies and procedures, formalized incident reporting guide, data backups, mandatory staff training, etc. MFA is at the very top of the requirements for cyber security risk management. PCoRP Members without MFA will be automatically subject to the lower limit of cyber coverage. Our goal is to continue to assist the membership in meeting and exceeding the 2024 underwriting requirements, so if you have questions on how your entity ranks or would like to learn more about the areas of opportunity to improve your cyber security posture, please contact our Underwriting Team for more information.

For those that missed out on the MFA Summer Tour, there is no need to worry, as we will be covering this topic in full during our fall workshop session, "Teamwork Makes the Cyber Dreamwork." This informative session will cover a variety of cyber related topics and includes speakers such as CCAP's COIO and PCoRP's Cyber Breach Coach. We hope you will consider joining us! For more information about the "Teamwork Makes the Cyber Dreamwork" session, please contact [Linda Rosito](#).



Saving Costs for Workers' Compensation Claims

As they say in the insurance world, "Frequency breeds severity." PComp is no exception, and while the average intake of claims has not fluctuated much over the last few years, the cost of medical treatment has. Overall, we are seeing an increase in the cost of medical treatment across the board for all medical services and prescriptions.

PComp partners with CorVel Healthcare Corporation to provide managed care services for the benefit of PComp, the members and the injured employees. One of those services is a Bill Review Service in which CorVel will review the

medical bills associated with a workers' compensation claim. CorVel will reprice a medical bill in accordance with the Workers' Compensation Fee Schedule and ensure that PComp is appropriately paying medical bills for treatment obtained that is reasonable and necessary after a workplace injury.

Large hospital bills drive cost trends. The larger the bill, the more expensive it is to reprice—billed on cost per savings, but the cost of treatment and procedures annually increase. Cost for this service significantly fluctuates year to year.

What can you do?

- Prevent injuries. Encourage employees to report an unsafe work environment; encourage employees to clean up spills and debris when they see it; allow PComp risk control specialists to provide building inspections, as they are trained to see what the normal eye misses.
- Start a wellness program. Comorbid conditions such as obesity, degenerative disease (arthritis), diabetes and heart diseases extend the length (and cost) of a claim.
- Regularly review and manage your panel providers for behavior and trends.
- Educate employees on the importance of panel providers and seeking reasonable and necessary treatment.
- Opt for Urgent Care instead of the Emergency Room for minor injuries, as the cost for treatment is generally less.
- Utilize orthopedic walk-in urgent care facilities on your panel if available.
- Utilize return-to-work programs. Making work accommodations speeds recovery time, maintains a normal work schedule, reduces soft costs and reduces financial burden for the employee. Statistics show that the longer an injured worker is off work, the harder it is to ever get them to return, which increases the cost of a claim.
- Stay in communication with your injured employee. Know when your employee has appointments and follow up with them.
- Stay in communication with your PComp claims representative. Send work and office notes to them when received. Communicate any information you have regarding the incident, including videos.

Reporting Workers' Compensation Reports on a Timely Basis

The importance of reporting all work-related injuries to the PComp claims department on a timely basis is critical to ensuring equitable treatment for the injured employee, as well as complying with regulatory requirements. PComp requires reporting of all incidents within 48 hours (or the next business day) and within 24 hours for incidents resulting in death (Saturday, Sunday or holiday incidents shall be reported the next business day). Department managers and supervisors should provide the report of the incident causing the work-related injuries to the claims coordinator in your workplace immediately after the incident. Remember, the injured individual should receive appropriate medical attention first; then, the report can be completed. Identifying hazards is part of the investigation process and corrective measures should be implemented to prevent future incidents and potential injuries.

To ensure prompt claims reporting, it is recommended that an alternate staff person be designated within your county to report claims to PComp Claims Representatives.

As a reminder, the PComp Risk Control Incentive program offers a credit for timely reporting. To receive the one percent credit, 90 percent of your claims must be submitted within 48 hours, or 24 hours for a death claim.

Please reach out to your designated Risk Control Specialist if you have any questions regarding this information.



PCoRP Annual Membership Meeting

Attention PCoRP Members – you are cordially invited to attend the PCoRP Annual Membership Meeting, being held on Monday, November 20 at 6 p.m. at The Hotel Hershey. The Annual Membership Meeting is conveniently scheduled during the CCAP Fall Conference, so please save the date and join us for dinner, fellowship and our annual awards program. Please [click here](#) to register – see you there!

Risk Management Trainings

Please join us this fall for some excellent educational opportunities. Topics include defensive driving, generations at work, safety workshop, cyber security workshop, our ever-popular Excellent Supervisor Seminars and our Prison Personnel Workshop.

New this season is our Safety Spotlights series! These virtual sessions are designed to be shorter one to two hour sessions on current hot topics. We encourage you to join us for our second session in this series on mental health and wellness.

Please visit the [GLIMPSE Online](#) portion of the CCAP website for more details and to register!

As a reminder, most of the workshops are FREE to attend if your county is a member of the sponsoring Insurance Programs. To check if your county's membership, please refer to the [CCAP Insurance Programs Member Listing](#).

We continue to collaborate with [The Academy for Excellence in County Government](#) and offer additional opportunities to fulfill some of your required courses.

As always, if you have any questions, please feel free to contact [Linda Rosito](#), Risk Management Training Director, or [Samantha Melville](#), Member Service Assistant.

Thank you for your continued support of the CCAP Insurance Programs Risk Management Trainings! We look forward to seeing you soon!



The Science of Washing Your Hands

1. Soap breaks down the oil on the skin's surface
2. Friction mechanically loosens microorganisms
3. Suds lift the organisms off the skin
4. Rinsing flushes the loosened organisms from the skin

Below are the Center for Disease Control guidelines for effective handwashing:

- Wet hands with clean, running water
- Turn off the tap (this saves water)
- Apply soap
- Lather all surfaces of the hand including the front and back, between fingers, and under the nails
- Scrub for 20 seconds
- Rinse your hands under clean, running water
- Dry your hands with a clean towel or air dry them (some health organizations recommend using a towel to turn off the faucet after rinsing your hands)



Insurance Team Member Spotlight Featuring Pamela A. Szajduk

Pamela has been with the County Commissioners Association of Pennsylvania (CCAP) since 2000 and, for the past five years, has served as Chief Financial Officer (CFO). Prior to becoming CFO, she served as Deputy Finance Director for seven years and as the Finance Director of CCAP for eight years.

Pamela is a member of CCAP's Senior Management Team, and has been responsible for all aspects of the finances and financial systems relating to CCAP, insurance programs, endorsed programs, grants, affiliates, technology and benefits. Prior to joining CCAP, Pamela worked for several Fortune 200 and 500 companies in manufacturing. She worked for Quakers Oats in several positions as payroll manager for three production plants, cost accountant for breakfast bars and financial team leader. Pamela worked for HARSCO in the capacity of payroll manager and accounts payable manager for the Taylor-Wharton



Division. Pamela has her degree in Business Administration from Penn State.

What's your favorite part of working here?

The best part of my position is the opportunity to work with staff on CCAP, all the insurance programs and affiliates. I enjoy working with the different Committees and Board Members for all of these programs.

What does your daily routine look like?

My position doesn't really have a daily routine. Most of my time is spent in meetings. During an average calendar year, I attend on average 20 Finance Committee Meetings and 35 Board Meetings. Much of my time is spent reviewing payments, bank reconciliations and financials.

What skill do you think everyone should learn?

I believe everyone should know how to balance/reconcile a bank account and how to budget. I used to present to middle school children about being a finance director. I would start my presentation asking the children if they knew a finance director. I ended my presentation stating that they all knew a finance director and one day they all will be a finance director. I explained that their parents, grandparents, aunts, and uncles are all finance directors. One day when they are on their own, they will be the finance director of their household.

CCAP INSURANCE PROGRAMS

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Other CCAP
Publications



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