



*Risk Management Division*  
*"Together Providing Risk Management Solutions"*

# Risk Investment Team

**Board of Supervisors**  
**September 11, 2012**

# RISK INVESTMENT TEAM FOCUS

Investment Team	List of Prolities	2011-12	2012-13	2013-14
Risk Management	Claims Management -monthly report to the Board of Supervisors			
	Disability Management - review and update policies and procedures			
	Health Benefits - develop long-term strategy.			
	Wellness Program			
	Enhance relationships w/ health provider networks			
	Medical Exams Pre-employment			
	Essential job functions/analysis			
	Risk Management- organization training			
	Develop MOA insurance language for non-county agencies			
	Safety Program			
	Update policy and procedures			
	IIPP and Code of Safe Work Practices			

# LIABILITY CLAIMS MANAGEMENT

*The County currently has 136 Open Claims as of August 31, 2012:*

	TOTAL	RESERVES	RECOVERY	TOTAL INCURRED
Total	\$ 1,741,033	\$ 5,294,462	\$ 12,400	\$ 7,023,095

## Board or Supervisor's Request:

Monthly Claim Reports – Still in Development - Confidential Litigation Status Issues

- Current Claim Forms logged and filed with Clerk of the Board – Available for Review
- Validate iVOS data from George Hills Company
- Upon Final Review – Expected to begin Monthly Reports by the 2<sup>nd</sup> Quarter

# DISABILITY MANAGEMENT

## *Integrated Disability Management Program*

### Purpose:

to integrate all disability management issues and provide a systematic and comprehensive approach to disability cases (work or non-work related) in accordance with the legal provisions of:

- CA Worker's Compensation Laws,
- Federal Family Medical Leave Act (FMLA),
- CA Family Rights Act (CFRA),
- California Fair Employment and Housing Act (FEHA), and
- The Americans With Disability Act (ADA).

# DISABILITY MANAGEMENT

*Our preliminary results for the first six (6) months:*

FMLA Cases Managed:	
Total Open Cases	29
Interactive Interview Process Meetings:	18
CalPERS Retirements:	
Disability Retirements:	1
Industrial Disability Retirements:	2
Medical Separations:	2
Resignations:	5
Ergonomic Evaluations:	5
Worker's Compensation Program:	
Open Claims	30
Closed Claims	24
Delayed/Denied Claims	9
Total Open Claims	294

# HEALTH BENEFITS PROGRAM

- **Long-Term Strategy:**

Negotiations for the 2013 Health Benefit Program yielded an overall rate increase of 3.98%, or \$1,128,205.00 for the 2012 Health Benefit Program year. Notwithstanding an increase over the 2012 Health Benefit Program year, this was a very favorable net increase considering CalPERS Pension and Health Benefits Committee 2013 Health Benefits Rate Package:

- **Affordable Health Care – 2014**

Strategy meeting scheduled with Alliant Insurance Services on September 19, 2012 to discuss impacts and potential options.

- **Wellness Program**

Each of the County Health Plans has integrated a Wellness Program into their plans for 2013. We will be sponsoring an Employee Health Fair October 22-23, 2012. All providers will be present and have wellness components on display and interactive for employees and retirees.

# PRE-EMPLOYMENT MEDICAL EXAMS

## **Current Vendor – Occu-Med Since 2009**

Current Contract Expires – October 31, 2012

Month	# Exams	Total Cost
Mar-12	61	\$ 10,629
Apr-12	86	\$ 21,380
May-12	66	\$ 16,345
Jun-12	100	\$ 22,757
Jul-12	84	\$ 16,301

## **New Vendor – Kaiser Permanente Group**

“Kaiser-On-The Job” - Folsom, Sacto, Roseville

**30+% Anticipated Savings**

### **Enhanced Health Provider Networks -**

- **Contract In-Progress w/Kaiser Folsom for Pre-employment Medical Exams**
- **Preliminary Discussion with Barton Memorial Occupational Health – SLT**
- **Initial Contact and Meeting Request w/ Marshall Occupational Health**
  
- **Tribal Health Clinic – Red Hawk - TBD**

# RISK MANAGEMENT

## *Implemented “Risk Perspectives” Second Wednesday of Each Month*

Interactive Discussion and Trainings - Topics Have Included:

- Pre-employment Medical Evaluations
- Insurance Requirements for Contracts
- County Cost Allocation Methodology (Cost Applieds)

### **Board Request:**

Develop language for Memorandums of Understanding with Allied Agencies addressing County Cost Applieds and Withdrawal from County Insurance Programs.

- Draft language prepared – to County Counsel for review – Board Agenda Item



# SAFETY PROGRAM

*New Safety Officer / Principal Risk Management Analyst:  
Sherri Adams, hired July 3, 2012.*

**Injury and Illness Prevention Program –**

- **General Safety Plan –**
- **To Be Presented at the September County-Wide Department Safety Meeting**

**Updating of all Safety Manuals, Targeted Safety Program, Safety Topics, Tailgate Meetings, and Departmental Issues.**

**Next Phase –**

- **Development of Individual Code of Safe Work Practices**
- **Update and Training Personal Protective Equipment**



# Questions ?