



# Risk Management Solutions



Fall 2020

A Quarterly Newsletter of the AMIC/MWCF Loss Control Division

## COVID-19: Working from Home Risk Assessment

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As the period of mass self-isolation is continuing as result of COVID-19, employers may have been asking large numbers of employees to work from home. It is clearly imperative that employers take reasonable and prudent steps to protect the health of employees during this public health situation. However, employers need to be mindful that by reducing the risk of infection to COVID-19, they do not expose employees to other preventable risks.

### Occupational Stress

Working from home will be common practice for many in the modern office workplace for a large proportion of employees. For many, the experience of working from home will be new. Additionally, because those who work from home for a prolonged period will be alienated with potentially limited support, this experience could become a significant stressor causing risk to elevate when combined with the general increased level of stress and worry that comes



with a major health epidemic such as COVID-19. Employers must therefore consider the support and guidance that should be offered to employees while they are working remotely during this period of isolation including:

- Flexible working hours to accommodate childcare or caring for someone who may be sick in their home.
- Flexible support to employees with telephone or video conference support/meetings with a manager.
- Encouraging discussion between employees by phone/instant messenger/email/video conferences.
- Consider adjusting performance goals to take account for this unprecedented situation.
- Ensure that employees work their allotted hours and don't work excessively as there is no clear start/end time for the workday.
- Establishing the need for regular breaks in the working day, enabling employees to develop a structure to work from home.
- Providing suitable and adequate IT support to enable effective working such as easy access to shared systems or Information giving clear guidance and support in a timely manner.

### Related Upper Limb Disorders

Many employees who work remotely will have the knowledge needed to set up a workspace at home and may in some cases have been provided with equipment by their employer. However, most employers will not be able to set up this space by themselves. Many employees will not have a

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# Injury Triage Program

## Offered through MWCF

Whenever an employee is hurt on the job, obtaining the best and most appropriate medical care as soon as possible is always the top priority. Fortunately, most on-the-job injuries do not need emergency care and are not life threatening. That being said, we are frequently asked if all incidents require a doctor's visit. Consider the most common injuries reported in your municipality. Many are minor strains, sprains, cuts and bruises. Do those injuries always require a trip to the doctor's office or clinic?

**NOTE: The Triage Program is NOT designed for medical emergencies or life-threatening injuries.**

Currently, a supervisor may be required to follow a strict policy of sending ALL workplace injuries to the doctor as a precaution – even when they suspect after a long wait in the doctor's office, the employee will simply be told to ice it down and take some over-the-counter pain medications for a few days. MWCF has partnered with D&D Occupational Triage, an Alabama-based company, to provide an alternative to some employee trips to the doctor's office. The Triage Program, provided by MWCF through D&D Occupational Triage, gives a better way to handle these very minor injuries via "self-care" directed by a medical provider without a trip to the doctor.

When an employee reports a minor workplace injury, the employer and supervisor can immediately call the Triage Hotline and speak DIRECTLY with a Registered Nurse trained and experienced in occupational triage. Unlike a clinic or doctor's office, the Triage Hotline is staffed 24 hours a day, 7 days a week, 365 days a year. The foremost goal of the triage call is to determine the appropriate level of care. Based on occupational triage experience and established protocols, the Triage Nurse will gather specific information, which may require texted or emailed photographs of the injury, to determine whether first-aid/self-care is appropriate or if a referral to a locally designated doctor or clinic – or a specialist or even transport to an emergency care facility – is needed.

The Triage Nurse does NOT make a diagnosis. The Triage Nurse provides recommendations for referral to an approved provider if medical attention is needed or gives detailed instructions on self-care steps the employee can take without a medical referral. Please note that if the employee wants to see the doctor in person, the Triage Nurse will not refuse that request and will arrange for the referral immediately. At the end of the triage call, the Triage Nurse will forward a detailed Triage Report to the designated person with the municipality, the claims adjuster and, if a referral was made, directly to that facility before the employee even arrives. Except for large deductible members, all of this is at ZERO COST to your municipality! MWCF will pay for the triage call and, unless follow up medical care is needed, the incident never appears on your claims history.

### Significant advantages of the Triage Program:

- Employee receives immediate access to a Medical Professional.
- No need to leave work and endure long delays in a doctor's waiting room.
- Possibly reduces workers comp claims costs.
- Much of the reporting and referral paperwork is done automatically for you.

To learn more about the Triage Program,  
including how to enroll, please contact Kendra Harrington at

**1-205-305-9677**

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## Working from Home (continued)

dedicated workspace at home and may find themselves working in unusual situations. Employers should provide guidance to employees on how to ensure that they are working safely which may include:

- How to maintain good posture.
- Whether the workspace or chair can be adjusted.
- How best to arrange the workspace.
- Ensuring regular breaks are taken.
- Ensuring adequate lighting.

As employers are asking employees to work from home, they have a duty of care to provide them with a safe place of work while they do so. The measures suggested above are not exhaustive and each employer will need to consider what specific measures are required to enable an employee to work effectively and safely while at home, ensuring the health and safety of employees.

All the above said, employers can only be expected to take reasonably practicable steps in these circumstances. It would, therefore, make sense to ensure evidence is maintained of the risks assessed, steps considered and why certain actions were not taken. ■

## Defining Moment

### Special Events

A special event can be any event that occurs outside of the day-to-day operations of an organization including fund-raisers, concerts, athletic events, political events, conferences and/or festivals. Special events are short term and expose the city to unforeseen risk, directly or indirectly.

Every special event should be evaluated to determine the risk exposure and planning measures outlined and implemented accordingly. If risk increases, canceling an event should always be considered an option.

Develop a **Special Events Committee** utilizing all departments in the planning stages to minimize incidents before, during and after the event. Consider everything and make a committee checklist. Remember things like traffic flow, parking, contracts, proof of insurance, restroom facilities, electrical/mechanical needs and number of persons attending.

Never assume adequate coverage exists without confirmation. To fully understand your coverage, contact your underwriter or insurance agent. Request a clear list of exclusions and ensure that the event and vendors work within those parameters. An additional **Special Events Coverage Policy** is also another option to transfer the risk away from the municipality's primary insurance policy.

All vendors participating in special events should supply a certificate of insurance coverage and agree to sign contracts with indemnification language. The municipality should also be named an additional insured on the vendor's insurance coverage as well with a Certificate of Liability given to the Municipality prior to the event. All contracts should be reviewed and signed by your attorney further protecting the best interest of the municipality.

Inspections should take place before, during and after the event. Communicating the results of these inspections is critical in assessing the true level of risk. After the event, schedule a lessons-learned meeting with the Special Events Committee and note suggestions for future events.

## SAFETY DISCOUNTS AVAILABLE FOR 2021 WORKERS COMP PREMIUMS!

The Municipal Workers Comp Fund (MWCF) works to keep the premiums for our members as low as possible. In addition to the many available discounts MWCF members may qualify for, a full 10% Safety Discount can be earned by appointing a Safety Coordinator, signing the *Safe Workplace Guidelines, Post Accident Drug Testing Agreement* and having an approved *Medical Protocol* in place. These programs not only help to reduce claims but also put thousands of dollars back into the budget of those municipalities and municipal entities to be used elsewhere.

### 2021 Safe Workplace Guidelines

The *Safe Workplace Guidelines* is comprised of safety guidelines each member is encouraged to follow. It is updated annually and mailed to every MWCF member during November. **If it is signed and returned by December 1, 2020, a 3% discount will be reflected on the initial 2021-2022 billing. This must be renewed each year. Credit cannot be issued for any *Safe Workplace Guidelines* received after February 1, 2021.**

### Post Accident Drug and Alcohol Testing Program

The MWCF provides an additional 3% discount for those members that commit to a *Post Accident Drug and Alcohol Testing* program. In order to qualify, a member must sign a "Participating Commitment" (which will be enclosed with the above mentioned document) and have such program certified by their attorney that the member's drug and alcohol policy is Fourth Amendment compliant. Unlike the *Safe Workplace Guidelines*, this document does not have to be renewed each year.

### Medical Protocol

Another 3% discount is available to those members who establish and implement a *Medical Protocol*. This program is a great benefit to both the member and the claims management team. A medical protocol form will be included in the November mailout for those members that do not yet have one on file. **For further information, call MWCF at 1-888-736-0210.**

MWCF members who participate in all three programs will receive a bonus 1% discount – earning those members a full 10% discount on their annual premium for 2021! **All members are encouraged to watch for the *Safe Workplace Guidelines* information packet coming in November and return it promptly to take advantage of these benefits.** It will also be available for downloading on our website by going to the MWCF page [www.almwcf.org](http://www.almwcf.org).

### New Discounts Coming in 2022!

The MWCF Board of Directors is continually reviewing and evaluating the discounts offered to ensure MWCF members are provided the best possible benefits. To that end, be on the lookout for an announcement regarding exciting changes to the MWCF discount program for 2022! ■



**CONGRATULATIONS** to AMIC for being voted a "Top Insurance Workplace" through *Insurance Business America* magazine. A total of 67 companies received this unique distinction after receiving an 80% or greater average satisfaction rate by their employees. **WELL DONE!**

# 2020 SKIDCAR Schedule

Through an advanced, computer-controlled driver training vehicle known as the SKIDCAR System, trainees learn how to react quickly and safely to a range of hazardous driving conditions. Training is conducted throughout the state at a minimal cost. Visit [www.losscontrol.org](http://www.losscontrol.org) for more information.

Sept. 28 – Oct. 2

Phenix City

October 19 – 23



Register and pay online at [www.losscontrol.org](http://www.losscontrol.org)!



## Loss Control Division

P.O. Box 1270 • 535 Adams Avenue • Montgomery, AL • 36102

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## Fall Safety DVDs

- 5.061 – Road Rage & Aggressive Driving \*NEW\*
- 5.080 – Tractor Safety
- 7.026 – Tick Bite Prevention & Response
- 7.057 – Mobile Elevating Work Platforms \*NEW\*
- 7.079 – Tree Trimming Safety
- 7.131 – Social Media – Reduce the Risk
- 7.133 – Resisting the Flu
- 7.154 – Chainsaw Safety
- 10.015 – Remote Worker: Safety, Health & Security \*NEW\*
- 10.016 – Covid 19: Staying Safe at Work – Employees \*NEW\*
- 10.017 – Covid 19: Staying Safe at Work – Employers \*NEW\*

Video/DVD requests to: Sonya McCarley at: 334-262-2566  
[smccarley@almonline.org](mailto:smccarley@almonline.org) or FAX at 334-262-2809

## Need Help Filing Work Comp Claims?

For step-by-step instructions, visit:

[www.almwcf.org](http://www.almwcf.org)

## Employment Practices Law Hotline

# 1-800-864-5324

Through a toll-free Employment Practices Law Hotline, members can be in direct contact with an attorney specializing in employment-related issues. When faced with a potential employment situation, the hotline provides a no-cost, 30-minute consultation.

[www.losscontrol.org](http://www.losscontrol.org)