



NLC-RISC RISK INFORMATION SHARING CONSORTIUM

# The Importance of Developing an Updated, Engaging, and Accessible Website for Your Pool

Friday, May 13th | 2:15 PM

# The Importance of Developing an Updated, Engaging, and Accessible Website for Your Pool

Presented by: Heather Roberts, Director of Information Services, IMWCA Wendy Lee Parker, Executive Director, HealthTrust



# AGENDA

- Welcome and Introductions
- IMWCA's Story and Lessons
   Learned
- HealthTrust's Story and Lessons
   Learned
- Questions / Comments

# Iowa Municipalities Workers' Compensation Association





# 

Iowa Municipalities Workers' Compensation Association



Founded by Cities 1981

535 lembers 362 CITIES 80 COUNTIES 93 OTHER GOV

### Investigation Association MARKET SHARE











### 66 Working to Keep the Communities of Iowa Working.

#### IMWCA's voice is always:

**Approachable** - Aligning with our values of fun & passion, selflessness, and integrity our brand as a voice should be approachable and easy to talk to, like a neighbor or friend.

**Genuine** - Aligning with our values of *selflessness, courage, and integrity,* our brand's voice should be genuine. As a part of Iowa we actually want to help our fellow Iowans, not just sell them something.

**Knowledgeable** - Aligning with our values of excellence and innovation, our brand's voice should be knowledgeable. When we explain things to people we want to be able to break down complex topics and make the message simple, accurate, and clear.

11

You are here Skip Navigation LinksHome

#### Personal Safety A Wo

Agents Contact Us Prospective Members About IMWCA

IMWCA

Members

FAQ Calendar Publications **Company Nurse**  Learn more about IMWCA's new our regional workshops held arou the PSAP, a program to assit you free Regional Workshops will in slip, trip and fall injuries Register

Sheldon | February 7 Coralville | February 8 Atlantic | February 15 Ottumwa | February 16 Waverly | February 22 Clive | February 23

The Iowa Municipalities Workers' to providing a competetive worke counties through administrative, i self-insured risk pool, IMWCA wa controlled by its members.

IMWCA history/overview

Loss Control

claims

The Iowa Municipalities Workers' Compensation Association (IMWCA) has been providing workers' compensation coverage to local governments since 1981. Having established a tradition of excellence, IMWCA continues to provide members with stable, affordable coverage and personalized customer

Calendar

Membership Services

MWCA

Home

Staff/

Board

Publications

IMWCA was created when cities in Iowa had difficulty obtaining workers' compensation insurance. Most standard insurance carriers abandoned municipalities when the market became unprofitable, leaving the assigned risk pool as the only alternative. Municipalities turned to the League of Iowa Municipalities (later known as the Iowa League of Cities) for assistance. Known for its emphasis on intergovernmental cooperation, the League agreed

to administer IMWCA. Formed under Chapter 28E of the Code of Iowa, IMWC was designed to provide joint self-funding of workers' compensation benefits for municipal employees. Over the years, IMWCA has expanded its scope to cover cities, counties, 28E entities and other political subdivisions. Today, over 430 governmental entities rely on IMWCA for complete workers' compensation

IMWCA understands the unique workers' compensation challenges faced by governmental entities and is committed to providing coverage at stable, affordable rates with exceptional personal service. \* PDF files on this site require Adobe Acrobat Reader available for download here.

You are here Skip Navigation LinksHome

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MWCA

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Staff/

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Publications

2002

claims

Loss Control

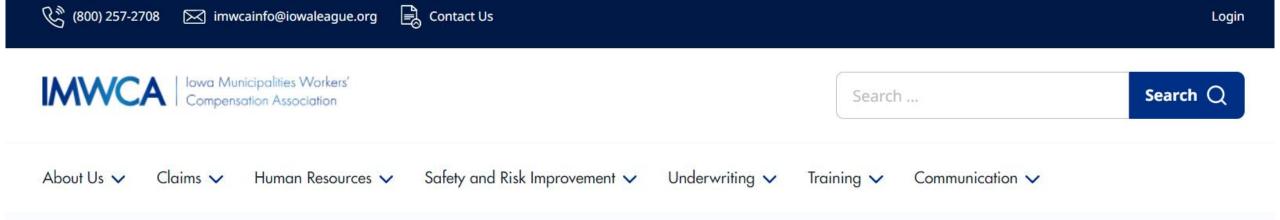
Membership Services

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Choose your workers' compensation journey



## Services

#### Claims

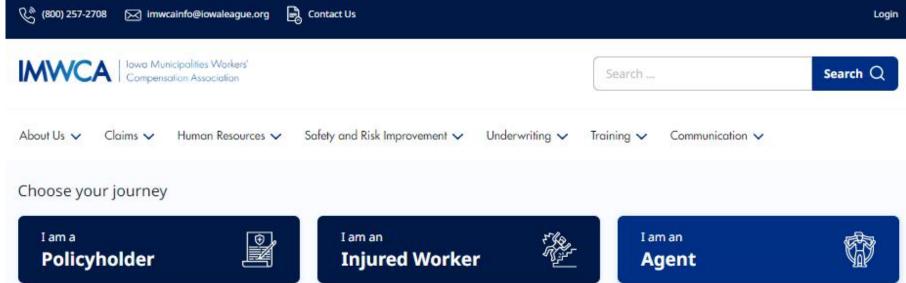
Our experienced examiners specialize in the types of losses unique to local government employees. We work with all parties involved to reach prompt, fair outcomes to claims.

#### **Human Resources**

We tailor our human resources and management advice to your unique needs.

#### Safety & Risk Improvement

We help you create a safety culture specific to your operations.



# For our agents, our members' trusted advisors

Since our inception in 1981, Iowa Independent agents have always been a strong partner with IMWCA, helping cities, counties and governmental entities manage their workers' compensation exposures. We are here to help our valued agency partners grow and service their members.

> Agent Login → New Member Application Process → Contact Your Underwriter → Contact Your Marketing Manager →

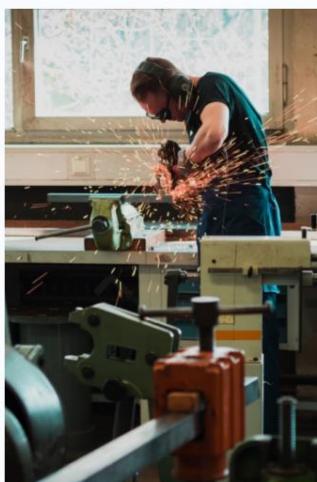




# We're working to keep you working.

We want to get injured workers on the road to recovery as quickly as possible. IMWCA partners with Company Nurse to provide you access to a real person to report your injury. Company Nurse is available 24 hours a day, 7 days a week, even on holidays. They will offer initial guidance and submit the paperwork on your behalf. They'll even make the connections to help fill pharmacy orders, should you need it.







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About Us 🗸

Claims 🗸 Human Resources 🗸 Safety and Risk Improvement 🗸 Underwriting 🗸 Training 🗸 Communication 🗸

# Look Up Your Employer's Location Code

When calling Company Nurse to report an injury, you will be asked for a Location Code. Look it up below, just start typing the name of your employer. If you need assistance, contact IMWCA staff.

The nurse can give care advice and refer to your designated physician/clinic, if appropriate. Remember, reporting claims as quickly as possible can help lower costs, reduce fees, and ensure that injured workers receive appropriate and timely medical care.

		Search: Sac
Search Code	Location	City Zip
IA313	Sac City (City), IA - All Departments	Sac City 50583
IA433	Sac Co E911 Service Board - All Departments	Sac City 50583
IA434	Sac Co Solid Waste Agency - All Departments	Sac City 50583
IA432	Sac Co, IA - All Departments	Sac City 50583
	nicipalities Workers' sation Association	😵 (800)257-2708 🖂 imwcainfo@iowaleague.org 💽 🚺



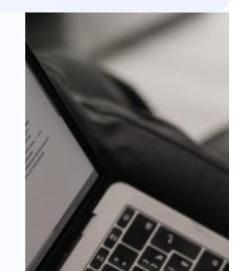
Compensatio	palities Workers' on Association		Search .		Search C
ut Us 🗸 🛛 Claims 🗸	Human Resources 🗸 Safety and Risk Improvement	· ✓ Underwriting ✓	Training 🗸	Communication 🗸	
Work Code Classification	County NCCI/DOT Cross Reference				
				Search:	
Department 🔺	Positions	Class	Code 🔺 🛛	NCCI Rate Effective 7/1/2021	NCCI Rate Effective 7/1/2022
Non-Statutory volunteers	Any person who is a non-statutory volunteer Municipalities Workers' Compensation Assoc member and does not receive remuneration covered by the Iowa Workers' Compensation eligible for this coverage.	iation and is not 0001	,	N/A	N/A
Farm (field crops)	Department supervisors, laborers, equipmen operators, mechanics	nt 0037	3	3.94	4.14
Landscaping and beautification programs	Supervisors, equipment operators, laborers	0042	6	5.43	6.03
Tree pruning	Supervisors, laborers, equipment operators bucket workers, spraying, tree trimming and	0106	1	10.85	10.15
Irrigation works	Supervisors, equipment operators, mechani	cs, laborers 0251	3	3.61	3.93
Millwright	Supervisors, equipment operators, mechani	cs, laborers 3724	2	4.74	4.66
Painting	Supervisors, painters, equipment operators, (applies to employees that paint metal bridg viaducts, trestles and overhead highways)		2	20.29	16.38

IMWCA   Iowa Municipalitie Compensation Ass	s Workers' ociation		Search			Search Q
About Us 🗸 Claims 🗸 Humo	an Resources $\checkmark$ Safety and Risk Improvement $\checkmark$	Underwriting 🗸	Training 🗸	Communication •	~	
Work Code Classifications	County NCCI/DOT Cross Reference					
				Search: 8	810	
Department 🔺	Positions	Class C	Code 🔺	NCCI Rate Effective 7/1/2021	NCCI Rate Effective 7/1	/2022
Clerical	City clerks, clerks of courts, billing clerks, compu operators, office managers, librarians, museum directors (interchange of labor not allowed)			0.21	0.20	
Elected officials	Mayors, city councils, county boards of supervise (interchange of labor not allowed)	ors 8810V		0.21	0.20	

Showing 1 to 2 of 2 entries (filtered from 67 total entries)

# **Informer Newsletter**

Our bi-monthly newsletter includes information about IMWCA as well as timely topics of general interest, including safety and health.





**OSHA-NIOSH Heat Safety** 

The OSHA-NIOSH Heat Safety Tool is a

activities based on how hot it feels

useful resource for planning outdoor work

Human Resources 🗸

Claims 🗸

About Us 🗸

Tool App

throughout the day.

Visit Website  $\rightarrow$ 

#### NIOSH Sound Level Meter App

The NIOSH Sound Level Meter (SLM) app combines the best features of professional sound level meters and noise dosimeters into a simple, easy-to-use package. (App is Apple only)

Visit Website  $\rightarrow$ 

#### NIOSH Ladder App

Communication V

The Ladder Safety App, NIOSH's first mobile application, is designed to improve extension and step ladder safety.

Visit Website  $\rightarrow$ 

Training 🗸

#### NIOSH PPE Tracker App

The NIOSH PPE Tracker mobile app can help healthcare and non-healthcare systems track their personal protective equipment (PPE) inventory. Facilities can use the app to calculate their average PPE consumption rate or "burn rate."

#### **NIOSH Lifting Equation** App

NIOSH Lifting Equation mobile application, NLE Calc, is a tool to calculate the overall risk index for single and multiple manual lifting tasks. This application provides risk estimates to help evaluate lifting tasks and reduce low back injuries in workers.

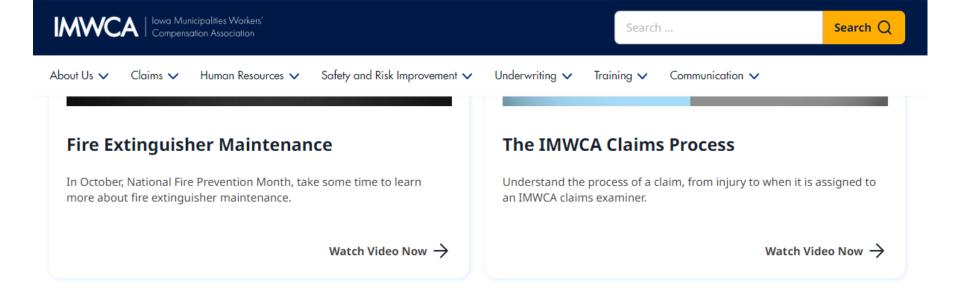
#### **NIOSH Pocket Guide to Chemical Hazards Mobile** Application

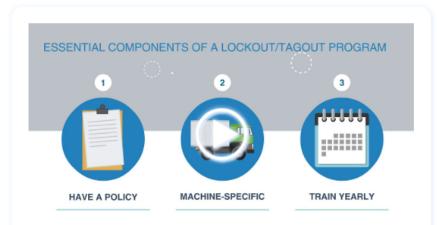
The NIOSH Pocket Guide to Chemical Hazards Native Application (mNPG) is a useful database of workplace chemical information including exposure limits, chemical/physical properties, personal protective equipment, respirators, and first aid.

Visit Website  $\rightarrow$ 

Visit Website  $\rightarrow$ 

Visit Website  $\rightarrow$ 





#### Three Keys to a Successful Lockout/Tagout Program

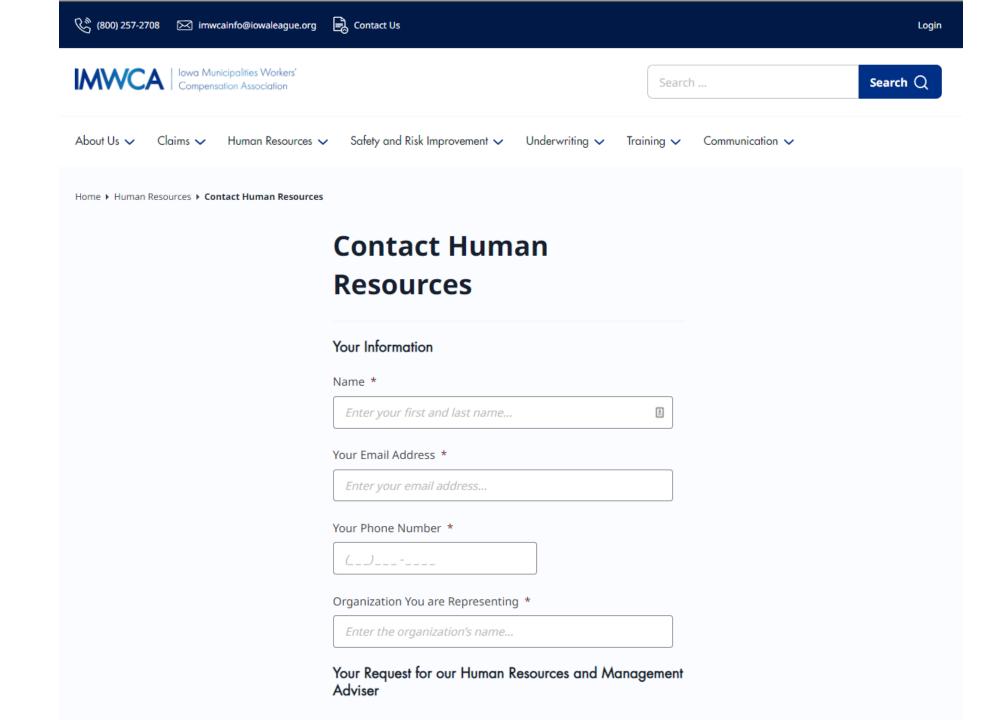
Every day across the country employees are injured when proper lockout/tagout (LOTO) procedures are not followed. Implementing and following LOTO procedures could prevent most of these crush injuries, electrocutions and fatalities. Check out the three components of a



Gather the Safety Committee and the Incident Review Form

#### **Incident Review**

After the initial shock of a workplace injury, many people ask, "what next?!" The simple answer: an incident review. A model Incident Review Form is available at www.imwca.org. The form includes a list of questions to help assess how to prevent a similar situation in the future. When filling out the incident review form, be honest. This is not a disciplinant document. The incident review is about





#### **IMWCA**



INVCA | Iowa Municipalities Workers' Compensation Association

About Us V Claims V Hur

Human Resources 🗸 Safety and

Safety and Risk Improvement V

Underwriting 🗸 🛛 Training 🗸

Communication V

Search ....

Home + Safety and Risk Improvement + Firefighter Resources

#### **Firefighter Criteria**

Fire departments must agree to comply with the following criteria to become members of IMWCA and must maintain these criteria as a condition of coverage.

See the criteria  $\rightarrow$ 

#### Fireworks

Remember that only individuals who have been certified as pyrotechnical technicians should be involved in tending, transporting and detonating fireworks. Fire departments that only monitor displays for fire suppression are not required to be certified.

#### Get a sample pyrotechnical technicians roster ightarrow

#### Junior/Cadet Firefighters

In response to member requests, IMWCA began to cover junior firefighters and cadets as volunteer firefighters on July 1, 2021. This means they will need to meet the firefighter criteria and they will be counted as a volunteer firefighter for payroll purposes. Please have your fire chief fill out the junior/cadet firefighters form to provide information about your program.

# **Firefighter Resources**

Firefighter resources have been designed to improve overall safety in fire departments. In some cases, this means we offer versions of our resources that are specific to the fire department and comply with OSHA standards.

How to Use Model Programs  $\rightarrow$ 

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See the criteria  $\rightarrow$ 



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Get a sample pyrotechnical technicians roster  $\rightarrow$ 

Search Q

# **Questions?**

Heather Roberts Director of Information Services



Website Engagement | NLC-RISC



# **HealthTrust Overview**

HealthTrust is a nonprofit provider of high quality, cost effective medical, dental, prescription drug and ancillary benefit plans exclusively for public sector employers and their employees in New Hampshire.

HealthTrust members include schools, towns, cities, counties and quasi-governmental entities in New Hampshire.

#### **Board of Directors**



HealthTrust's staff of 58 employees provide in-house expertise and support for Member Groups and covered individuals, including:

- Member & Enrollee Services
- Engagement
- Reporting & Data
- Finance
- Infrastructure & Security
- Legal





HEALTH









**NATIONAL** INSURANCE





Website Engagement | NLC-RISC

# HealthTrust Overview

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	Member Groups with One or More Coverage Lines <b>367</b>	Medical Dent 74% 66%	1,	School County 87 6	Group Other 75	
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Generation Alpha (born 2011–2025 Ages Under 10		Millennials (born 1981–1995) Ages 25-40	Generation X (born 1965–1980) Ages 41-56	Baby Boomers (born 1946–1964) Ages 57-75	The Silent Generation (born 1928–1945) Ages 76-93	The Greatest Generation (born 1901–1927) Ages 94-120
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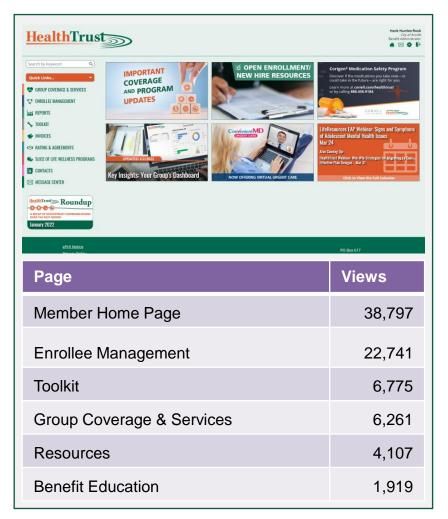
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# HEALTHTRUST WEB PORTALS

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Page	Views
Public Home Page	335,538
HealthTrust Secure Login	263,534
What We Do	20,674
Slice of Life	13,069
New User Activation	12,015
Contact HealthTrust	5,920

Secure Member Portal



Views between January 1, 2021 and December 31, 2021

# HEALTHTRUST WEB PORTALS

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SEP. Terms of Use	rolex 617
Enrollee Home Page	206,659
Slice of Life Wellness Programs	29,904
ID Cards, Forms and Documents	11,486
Medical ID Cards	4,514
SmartShopper	4,320
Wellness Report Card	3,040

#### Wellness Coordinator Portal



HealthTrust 🗩	
Page	Views
Wellness Coordinator Page	2,000
Wellness Coordinator Programs	1,385
Hot Topics	589
Forms	564
Slice of Life	525
Campaign Summary Form	336

Next Evolution



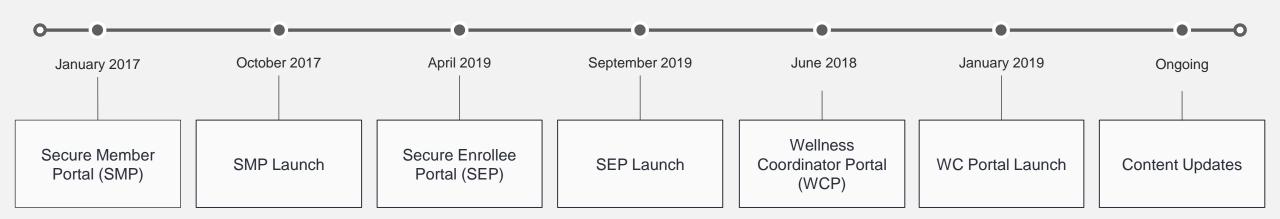


Views between January 1, 2021 and December 31, 2021

# **HealthTrust Development Timeline**



HealthTrust Public Website 2006 Launched 2008, 2013, 2016 redesigns



Website Engagement | NLC-RISC

# **SECURE MEMBER PORTAL ENGAGEMENT**

# Continuous Enhancements Promote Greater Member Engagement

**Benefit Administrator** 

- Toolkit
- Customized Benefit Packets
- Education PowerPoint
- Comparison Charts
- Fillable PDF Forms
- Secure Message Center

#### CEO

- Rate Packages
- Transmittal
- Secure Message Center







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		Network Benefits (1)	Network Benefits (1)	Network Benefita	Out-of-Network Benefits (2)		
	Visit Copayment	\$15 per visit	\$25 per visit		NA		
	Specialty Visit Copayment	\$15 per visit	\$50 per visit	NA			
	Walk-In Center Copayment	\$15 per visit	\$25 per visit	NA			
	Urgent Care Facility Copayment	\$50 per visit	\$75 per visit.	NA			
	Emergency Room Copayment	\$100 per visit	\$150 per visit	NA			
Cost Bharing	Standard Deductible	\$500 per Member per year; \$1,500 per family per year	\$3,000 per Member per year, \$9,000 per family per year	\$2,500 per Member, per year, \$5	\$5,000 per 2-person or family per yea (5)		
	Standard Coinsurance	NA	NA	NA	30% \$2,500 per Meniber, per year, \$5,000 per 2 person or family per year (5)		
	Coinsurance Maximum	NA	NA	NA			
	Durable Medical Equipment	You pay 20% after separate \$100 per Member, per year deductible	You pay 20% after separate \$100 per Meniker, per year deductible	Standard Deductible	Standard Deductible and Consurance \$5,000 per Member, per year, \$10,000 per family, per year (3) (5)		
	Out of Pocket Limit	\$3,000 per Member, per year, \$6,000 per family, per year (3)	\$5,000 per Member, per year, \$10,000 per family, per year (3)	\$2,500 per Member, per year; \$5,000 per 2-person or family per year (3) (5)			
Inpatient	Inputient Services; Medical, Surgical and Maternity Admissions	Standard Deductible	Standard Deductible	Standard Deductible	Stansland Deductible and Coinsurance plus any balances		
fire Care	Immunizations, cancer screenings: mannvograms, pap smears, notice colonoscopy: nurine physical esams, nutrition counseling, nucline hearing exams (one exam each year)	You pay \$0	You pay 90	You pay \$0	Standard Deductible and Coinsurance plus any balances		



#### Website Engagement | NLC-RISC

# SECURE ENROLLEE PORTAL ENGAGEMENT

#### Secure Enrollee Portal

- Single Sign-On Tiles
- HealthTrust Benefit Advantage
- Toolkit
- ID Cards
- Coverage Documents
- Message Center

#### HealthTrust Mobile

- Access using a smartphone or tablet
- Enrollee ID Cards
- Coverage Documents
- Message Center



# **BUILDING HEALTHTRUST WEB PLATFORMS**

### Internal vs. External Design

### Key Factors



- ✓ Granular control of design and content
- ✓ Eye toward future enhancements
- ✓ Reduces costs
- Understanding our Members and their needs



#### External Consultant:

- ✓ Increased Cost
- Internal staff does not require specialized talent
- ✓ Reduced control over design and content

# Security:

- ✓ Foundation for web portals with PHI
- Carefully consider potential vulnerabilities
   Flexibility

Access:

- Multiple levels of access for the Secure Member Portal
- ✓ Ease of access for end user
- Content control based on users access rights or coverages

# CHALLENGES

#### Internal

- Security
- Customizing content for users access level
- Terms of Use
  - PHI considerations
  - Terminating access scenario's
- Technical considerations
  - Uptime
  - Hosting bandwidth
- Developing Communications Plan and Strategy

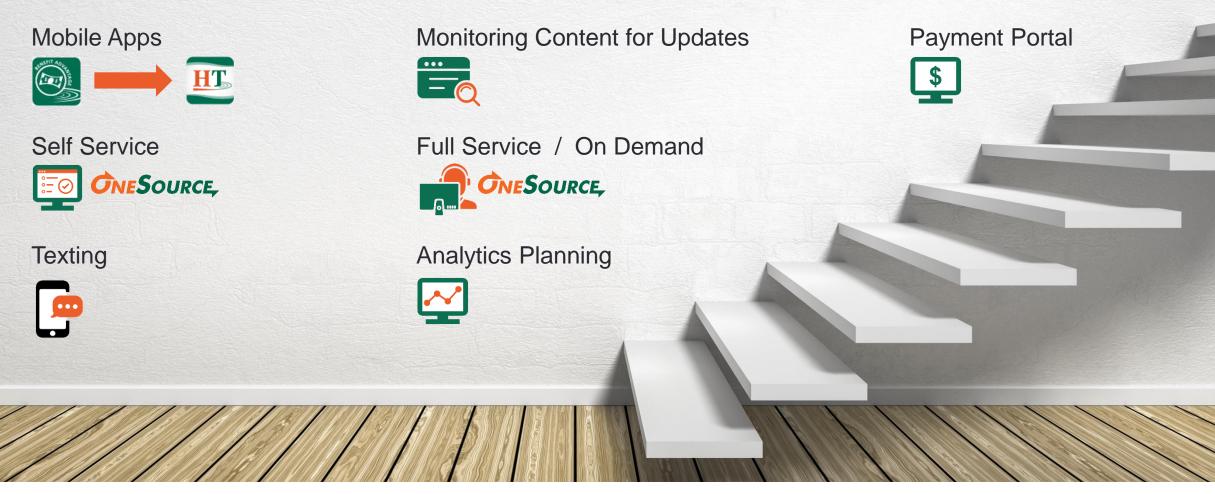
#### External

- Engaging end users on portal resources
- Continued communications and messages
- Adding content
  - Legal considerations
  - Regulatory
  - HIPAA Compliance
- Staying Relevant

   (Amazon effect)

**NEXT STEPS** 

#### Moving toward the next steps:



# QUESTIONS?