

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

IMWCA

Iowa Municipalities Workers'
Compensation Association

IMWCA

Iowa Municipalities Workers'
Compensation Association

FY 2020-21
Loss
Ratio **52%**

10 YEAR
Loss
Ratio **51%**

40 YEARS
1981-2021

Founded by Cities
1981

535
Members

362 CITIES
80 COUNTIES
93 OTHER GOV

MARKET SHARE

IMWCA | Iowa Municipalities Workers'
Compensation Association

85% top 50
cities by
population

93% eligible
counties

80% top 100
cities by
population

99% member
retention for
the last decade



“

***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.

Personal Safety A Wo

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

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 service.

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*, IMWCA 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 coverage.

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](#).

IMWCA

Members
Agents
Contact Us
Prospective Members
About IMWCA
FAQ
Calendar
Publications
Company Nurse

2012

You are here: [Skip Navigation Links](#) [Home](#)

Personal Safety A Wo

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

2002

[Home](#)

[Membership
Services](#)

[Loss
Control](#)

[Claims](#)

[Calendar](#)

[Publications](#)

[Staff/
Board](#)

IMWCA history/overview

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 service.

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*, IMWCA 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 coverage.

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](#).



(800) 257-2708



imwcainfo@iowaleague.org



Contact Us

Login



Iowa Municipalities Workers'
Compensation Association

Search ...

Search

About Us

Claims

Human Resources

Safety and Risk Improvement

Underwriting

Training

Communication

Choose your workers' compensation journey

I am a
Policyholder



I am an
Injured Worker



I am an
Agent



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.

Choose your journey

I am a
Policyholder



I am an
Injured Worker



I am an
Agent



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 →



Choose your journey

I am a
Policyholder



I am an
Injured Worker



I am an
Agent



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.

[How to File a Claim](#)[Call Company Nurse](#)

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:

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

Subscribe to ***The Informer***

[Sign up](#)

Remit payments to

PO Box 8296
Des Moines, IA 50301

Work Code Classifications

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 of an Iowa Municipalities Workers' Compensation Association member and does not receive remuneration and is not covered by the Iowa Workers' Compensation Act is eligible for this coverage.	0001	N/A	N/A
Farm (field crops)	Department supervisors, laborers, equipment operators, mechanics	0037	3.94	4.14
Landscaping and beautification programs	Supervisors, equipment operators, laborers	0042	6.43	6.03
Tree pruning	Supervisors, laborers, equipment operators (aerial bucket workers, spraying, tree trimming and repairing)	0106	10.85	10.15
Irrigation works	Supervisors, equipment operators, mechanics, laborers	0251	3.61	3.93
Millwright	Supervisors, equipment operators, mechanics, laborers	3724	4.74	4.66
Painting	Supervisors, painters, equipment operators, laborers (applies to employees that paint metal bridges, viaducts, trestles and overhead highways)	5037	20.29	16.38

Work Code Classifications

County NCCI/DOT Cross Reference

Search: 8810

Department ▴	Positions	Class Code ▴	NCCI Rate Effective 7/1/2021	NCCI Rate Effective 7/1/2022 ▴
Clerical	City clerks, clerks of courts, billing clerks, computer operators, office managers, librarians, museum directors (interchange of labor not allowed)	8810	0.21	0.20
Elected officials	Mayors, city councils, county boards of supervisors (interchange of labor not allowed)	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.



NIOSH Applications and Resources

OSHA-NIOSH Heat Safety Tool App

The OSHA-NIOSH Heat Safety Tool is a useful resource for planning outdoor work activities based on how hot it feels throughout the day.

[Visit Website](#) →

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](#) →

NIOSH Ladder App

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

[Visit Website](#) →

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."

[Visit Website](#) →

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.

[Visit Website](#) →

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](#) →

Fire Extinguisher Maintenance

In October, National Fire Prevention Month, take some time to learn more about fire extinguisher maintenance.

[Watch Video Now](#) →

The IMWCA Claims Process

Understand the process of a claim, from injury to when it is assigned to an IMWCA claims examiner.

[Watch Video Now](#) →

ESSENTIAL COMPONENTS OF A LOCKOUT/TAGOUT PROGRAM



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



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 disciplinary document. The incident review is about



(800) 257-2708



Imwcainfo@iowaleague.org



Contact Us


Login




Iowa Municipalities Workers'
Compensation Association


Search ...


Search 


About Us 


Claims 

Human Resources 

Safety and Risk Improvement 

Underwriting 

Training 

Communication 

Home  Human Resources  **Contact Human Resources**

Contact Human Resources

Your Information

Name *

Enter your first and last name...



Your Email Address *

Enter your email address...

Your Phone Number *

() - - - -

Organization You are Representing *

Enter the organization's name...

**Your Request for our Human Resources and Management
Adviser**



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](#) →

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](#) →

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](#) →



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](#) →

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](#) →



Questions?

Heather Roberts
Director of Information Services

 heatherroberts@iowaleague.org
 515-974-5330
 www.imwca.org





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



CATHY ANN STACEY
Board Chair
Register of Deeds,
Rockingham County



ADAM STEEL
Vice Chair
Superintendent,
SAU #39



K. JEANNE BEAUDIN
Town Administrator,
Belmont



MICHELLE CLARK
Business Administrator,
SAU #66



RUSSELL DEAN
Town Manager,
Exeter



SCOTT DUNN
Town Administrator,
Town of Gilford



SUSAN HILCHEY
Director of Human Resources,
SAU #25 - Bedford Schools



BRIAN RAPP
Captain,
Claremont Fire Department



DANIEL ROSSNER
Business Administrator,
SAU #48



JILL SHEING
HR Payroll Coordinator,
Strafford County



SARAH TRAHAN
Social Studies Teacher,
SAU #21

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



Website Engagement | NLC-RISC

HealthTrust Overview



53,258
TOTAL MEDICAL COVERED LIVES

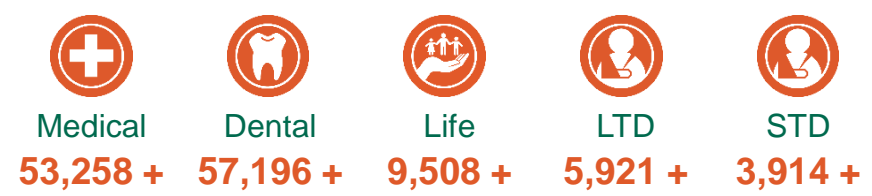


25,982
TOTAL MEDICAL ENROLLEES
17,891 ACTIVE
8,091 RETIREES *(Includes early retirees)*

COVERED PERSONS IN ONE OR MORE LINES

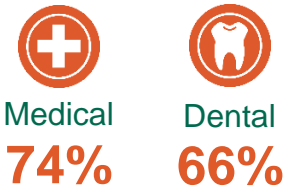


2022 COVERED PERSONS BY COVERAGE LINE

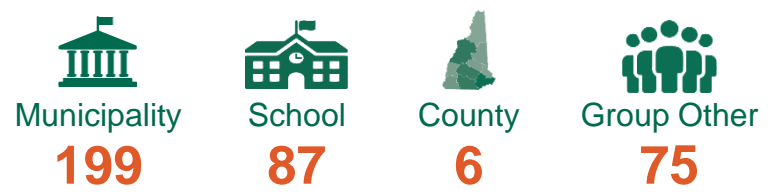


Member Groups with One or More Coverage Lines
367

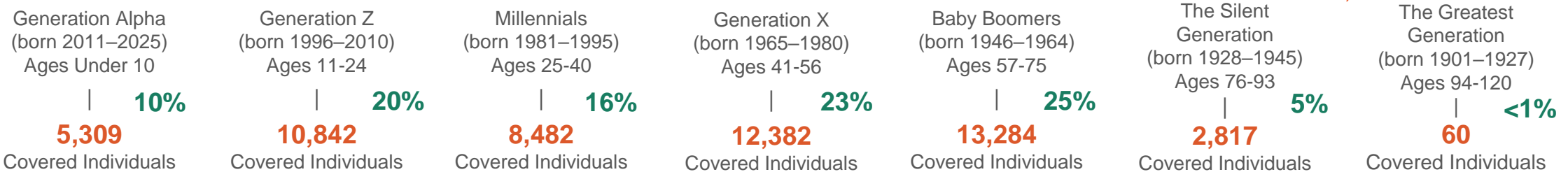
MARKET SHARE



MEMBER GROUPS BY TYPE

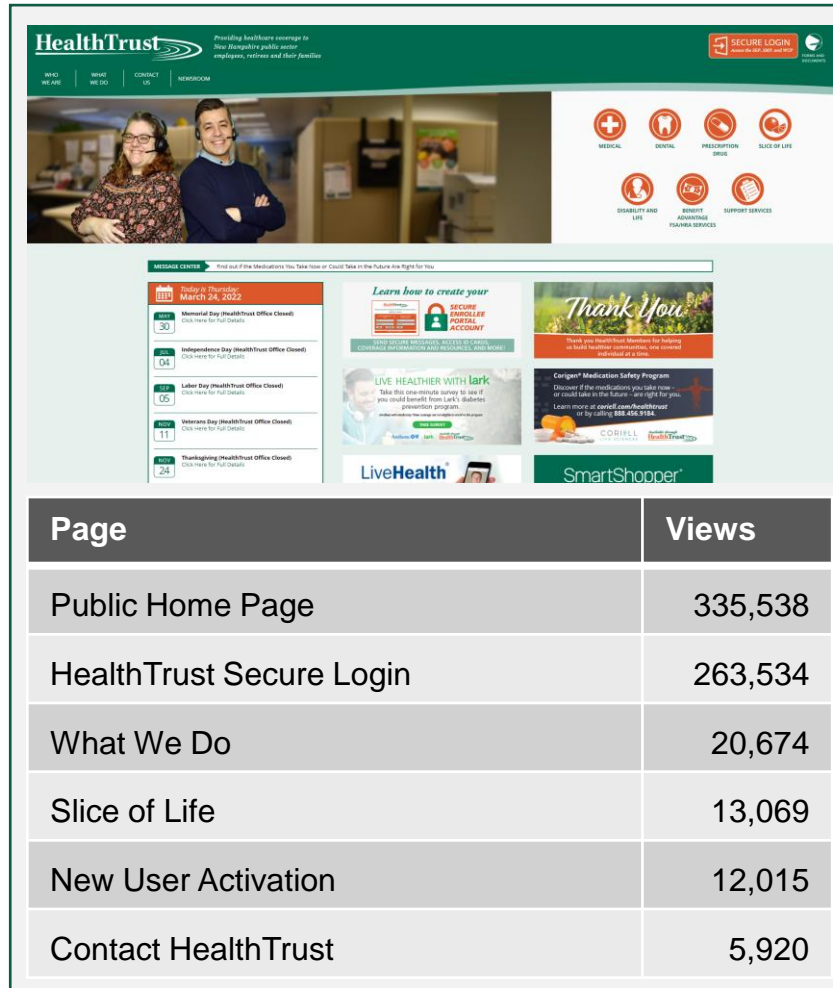


TECHNOLOGY CONSIDERATIONS

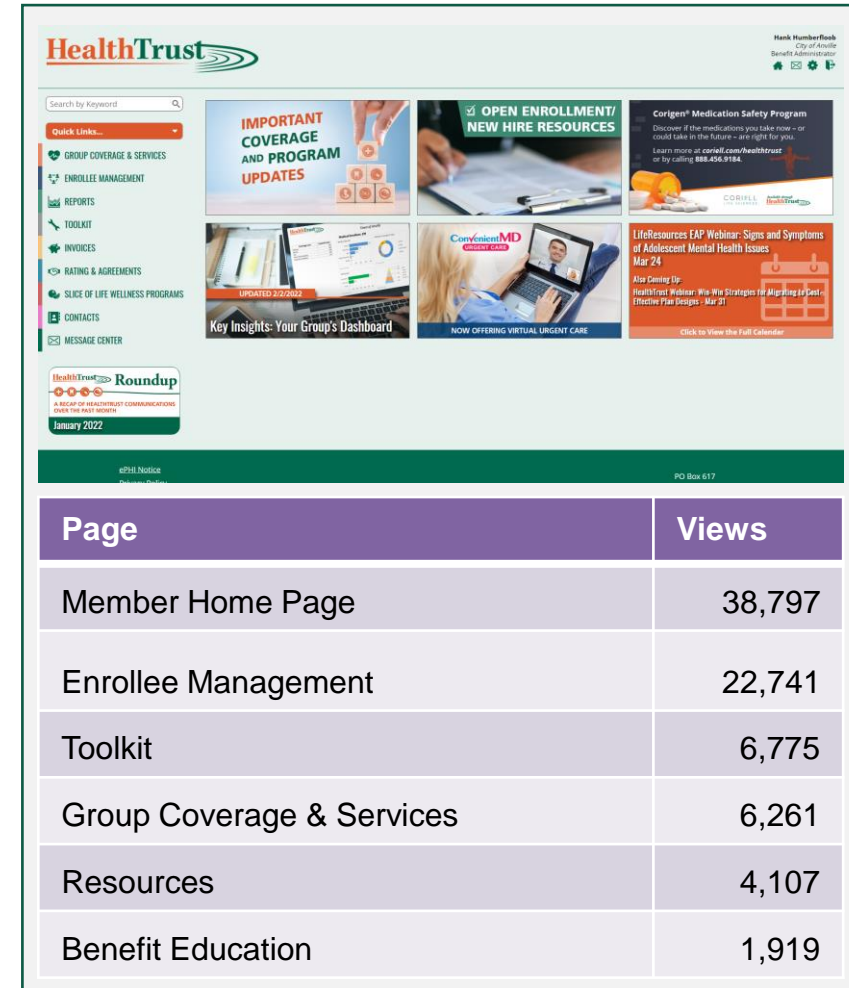


HEALTHTRUST WEB PORTALS

Public Site



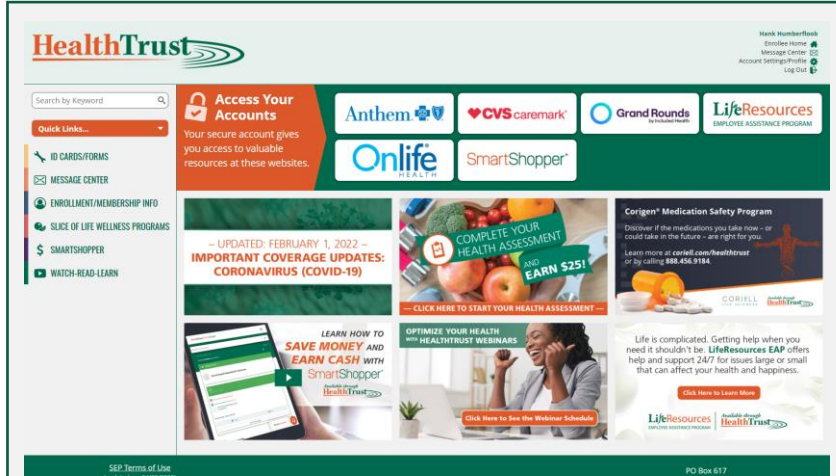
Secure Member Portal



Views between January 1, 2021 and December 31, 2021

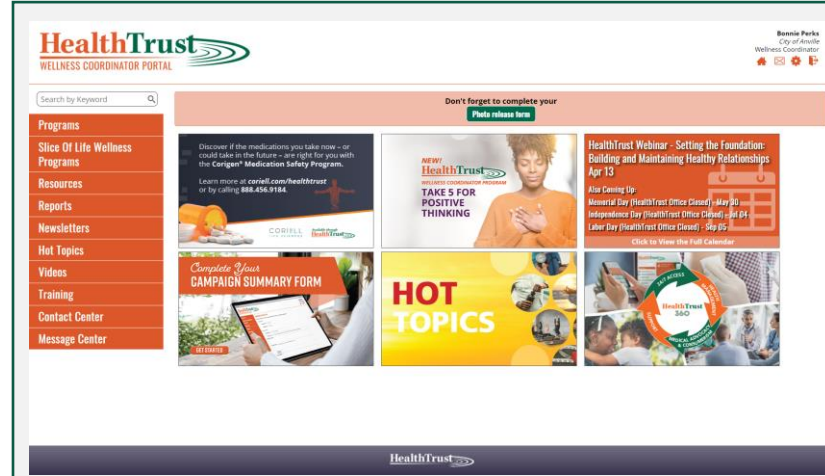
HEALTHTRUST WEB PORTALS

Secure Enrollee Portal



Page	Views
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



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

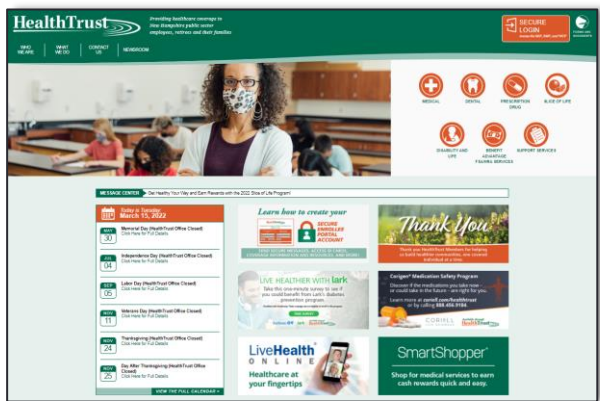
Next Evolution

ONESOURCE

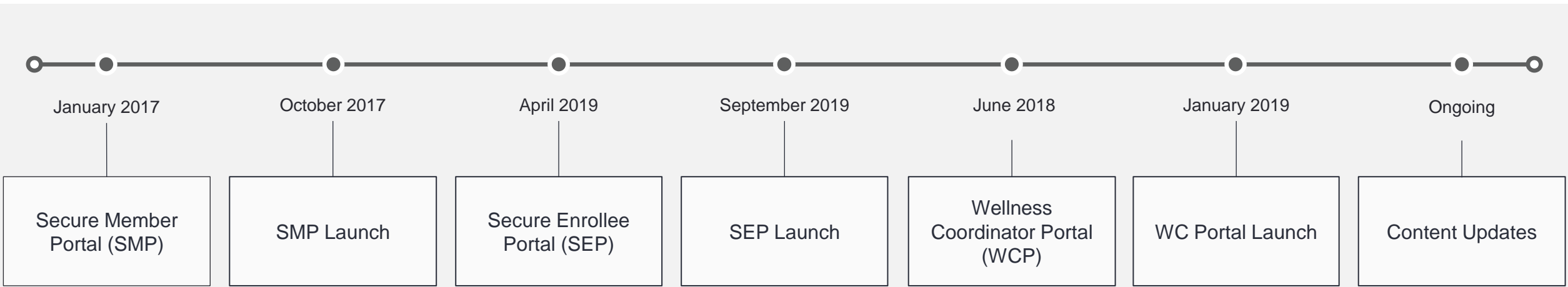


Views between January 1, 2021 and December 31, 2021

HealthTrust Development Timeline



HealthTrust Public Website
2006 Launched
2008, 2013, 2016 redesigns



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



HealthTrust
Town of Sample
Active Employees/New Hires Benefit Packet
Plan Year 2021

This packet contains links to the documents and forms you need to learn about and enroll in the HealthTrust coverage offered by your employer. To access these materials, click on the orange "Download" buttons below.

BENEFITS

Benefit Education
Learn more about the benefit plans, programs and services available through your HealthTrust coverage.

[DOWNLOAD](#)

Benefit Comparison
Click on this link to learn more about your benefit plan options.

[DOWNLOAD](#)

Secure Enrollee Portal (SEP)
Create your account to access benefit resources, digital ID cards, a Secure Message Center, and online sign-on buttons to the websites of Anthem, CVS Caremark, Delta Dental, and more.

[DOWNLOAD](#)

Choosing the Best Medical Plan for You and Your Family
Make an informed decision for your health coverage. Read this concise guide designed to help you select a medical benefit option.

[DOWNLOAD](#)

Site of Service FAQs
Understand your Site of Service plan and maximize your benefits by finding out the answers to frequently asked questions.

[DOWNLOAD](#)

Site of Service Ambulatory Surgery Centers
Save money on outpatient surgery and other procedures by clicking the link for a list of Ambulatory Surgery Centers.

[DOWNLOAD](#)

Site of Service Lab Flyer
Locate a Site of Service lab near you and save medical costs.

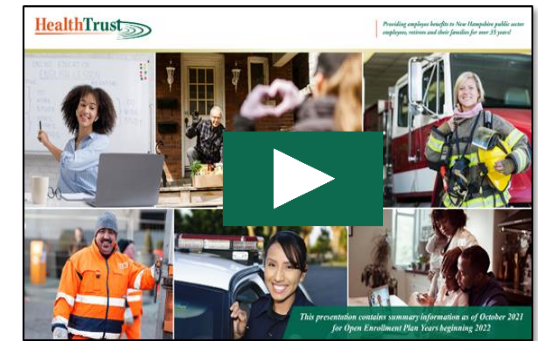
[DOWNLOAD](#)

Site of Service Radiology Centers
Need an X-ray or MRI? Click the link for a list of Site of Service radiology providers near you.

[DOWNLOAD](#)

HealthTrust
SAMPLE
Benefit Comparison (Plan Year 7/1/20 - 6/30/21)

	Access Blue (MIDWEST)	Access Blue (Midwest) (Network)	Lumina 2000
Cost Sharing			
Visit Co-payment	\$15 per visit	\$15 per visit	N/A
Specialty Visit Co-payment	\$15 per visit	\$15 per visit	N/A
Walk-in Center Co-payment	\$15 per visit	\$15 per visit	N/A
Urgent Care Facility Co-payment	\$15 per visit	\$15 per visit	N/A
Emergency Room Co-payment	\$150 per visit	\$150 per visit	N/A
Standard Deductible	\$100 per Member per year, \$1,500 per family per year (1)	\$1,000 per Member per year, \$1,000 per family per year (1)	\$2,500 per Member per year, \$5,000 per 2 person or family per year (1)
Standard Maximum	N/A	N/A	N/A
Out-of-Pocket Limit	\$1,000 per Member per year, \$1,000 per family per year (1)	\$1,000 per Member per year, \$1,000 per family per year (1)	\$2,500 per Member per year, \$5,000 per 2 person or family per year (1)
Medical Care			
Immunizations, cancer screenings, mammograms, eye exams, routine colonoscopy, routine physical exams, routine counseling, routine hearing exams (one exam each year)	You pay \$0	You pay \$0	You pay \$0



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



Internal Staff:

- ✓ 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

Key Factors



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:

Mobile Apps



Self Service



Texting



Monitoring Content for Updates



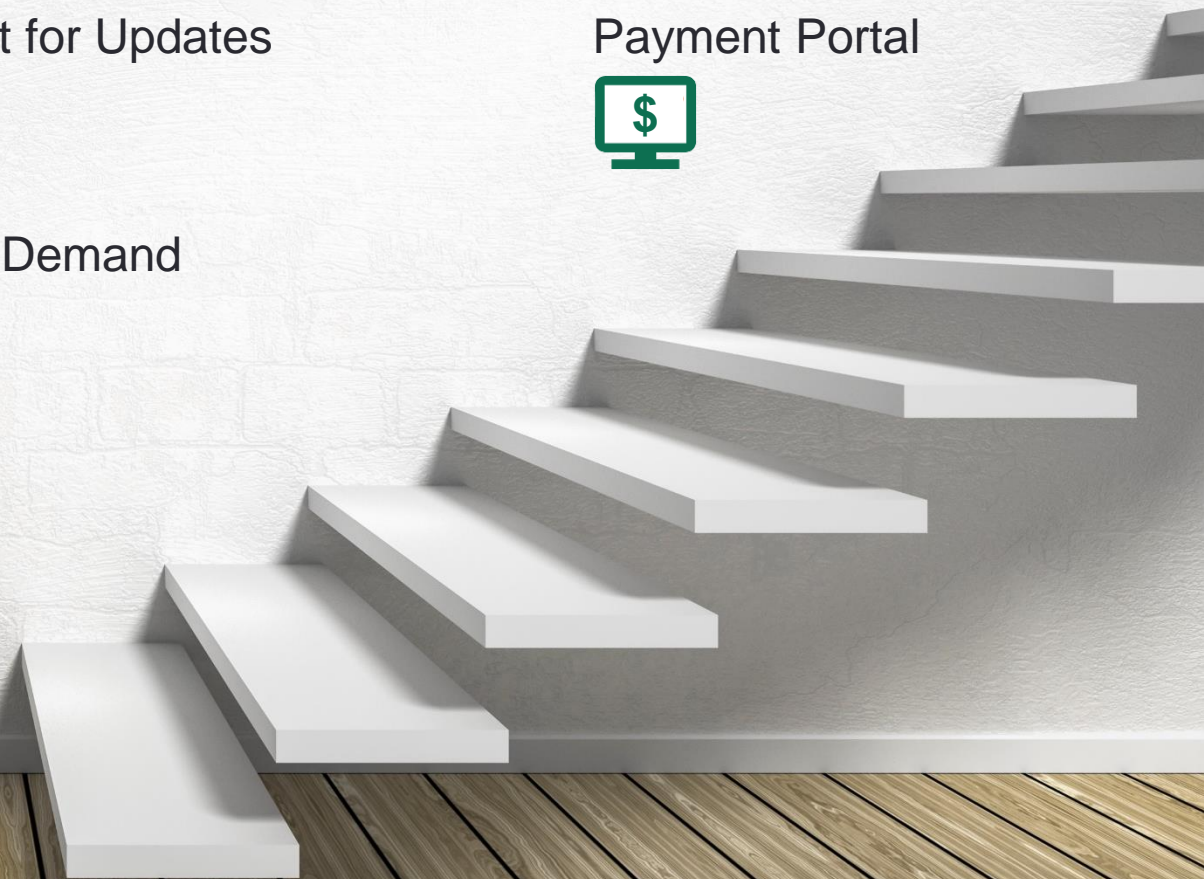
Full Service / On Demand



Analytics Planning



Payment Portal



QUESTIONS?

