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

FY 2020-21
Loss Ratio 52%

10 YEAR
Loss Ratio 51%

Founded by Cities
1981

362 CITIES
80 COUNTIES
93 OTHER GOV

535 Members
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.
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.
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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.
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.
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.

<table>
<thead>
<tr>
<th>Search Code</th>
<th>Location</th>
<th>City</th>
<th>Zip</th>
</tr>
</thead>
<tbody>
<tr>
<td>IA313</td>
<td>Sac City (City), IA - All Departments</td>
<td>Sac City</td>
<td>50583</td>
</tr>
<tr>
<td>IA433</td>
<td>Sac Co E911 Service Board - All Departments</td>
<td>Sac City</td>
<td>50583</td>
</tr>
<tr>
<td>IA434</td>
<td>Sac Co Solid Waste Agency - All Departments</td>
<td>Sac City</td>
<td>50583</td>
</tr>
<tr>
<td>IA432</td>
<td>Sac Co, IA - All Departments</td>
<td>Sac City</td>
<td>50583</td>
</tr>
</tbody>
</table>

Subscribe to The Informer

Enter email to subscribe. Sign up

Remit payments to

PO Box 8296
Des Moines, IA 50301
<table>
<thead>
<tr>
<th>Department</th>
<th>Positions</th>
<th>Class Code</th>
<th>NCCI Rate Effective 7/1/2021</th>
<th>NCCI Rate Effective 7/1/2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Statutory volunteers</td>
<td>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.</td>
<td>0001</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Farm (field crops)</td>
<td>Department supervisors, laborers, equipment operators, mechanics</td>
<td>0037</td>
<td>3.94</td>
<td>4.14</td>
</tr>
<tr>
<td>Landscaping and beautification programs</td>
<td>Supervisors, equipment operators, laborers</td>
<td>0042</td>
<td>6.43</td>
<td>6.03</td>
</tr>
<tr>
<td>Tree pruning</td>
<td>Supervisors, laborers, equipment operators (aerial bucket workers, spraying, tree trimming and repairing</td>
<td>0106</td>
<td>10.85</td>
<td>10.15</td>
</tr>
<tr>
<td>Irrigation works</td>
<td>Supervisors, equipment operators, mechanics, laborers</td>
<td>0251</td>
<td>3.61</td>
<td>3.93</td>
</tr>
<tr>
<td>Millwright</td>
<td>Supervisors, equipment operators, mechanics, laborers</td>
<td>3724</td>
<td>4.74</td>
<td>4.66</td>
</tr>
<tr>
<td>Painting</td>
<td>Supervisors, painters, equipment operators, laborers (applies to employees that paint metal bridges, viaducts, trestles and overhead highways)</td>
<td>5037</td>
<td>20.29</td>
<td>16.38</td>
</tr>
<tr>
<td>Department</td>
<td>Positions</td>
<td>Class Code</td>
<td>NCCI Rate Effective 7/1/2021</td>
<td>NCCI Rate Effective 7/1/2022</td>
</tr>
<tr>
<td>---------------------</td>
<td>---------------------------------------------------------------------------</td>
<td>------------</td>
<td>------------------------------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>Clerical</td>
<td>City clerks, clerks of courts, billing clerks, computer operators, office managers, librarians, museum directors (interchange of labor not allowed)</td>
<td>8810</td>
<td>0.21</td>
<td>0.20</td>
</tr>
<tr>
<td>Elected officials</td>
<td>Mayors, city councils, county boards of supervisors (interchange of labor not allowed)</td>
<td>8810V</td>
<td>0.21</td>
<td>0.20</td>
</tr>
</tbody>
</table>
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 (mNHG) 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

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
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 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 →

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.
Questions?

Heather Roberts
Director of Information Services

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

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
HealthTrust Overview

53,258
TOTAL MEDICAL COVERED LIVES

25,982
TOTAL MEDICAL ENROLLEES

17,891 ACTIVE
8,091 RETIREES (Includes early retirees)

2022 COVERED PERSONS BY COVERAGE LINE

<table>
<thead>
<tr>
<th>Coverage Line</th>
<th>2022</th>
<th>2021</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>71,738</td>
<td>72,290</td>
<td>71,978</td>
</tr>
<tr>
<td>Dental</td>
<td>57,196</td>
<td>60,114</td>
<td>59,745</td>
</tr>
<tr>
<td>Life</td>
<td>9,508</td>
<td>9,508</td>
<td>9,508</td>
</tr>
<tr>
<td>LTD</td>
<td>5,921</td>
<td>5,921</td>
<td>5,921</td>
</tr>
<tr>
<td>STD</td>
<td>3,914</td>
<td>3,914</td>
<td>3,914</td>
</tr>
</tbody>
</table>

2022 TOTAL MEDICAL ENROLLEES: 53,258
2022 TOTAL MEDICAL COVERED LIVES: 367

MARKET SHARE

- Medical: 74%
- Dental: 66%
- School: 87%
- County: 6%
- Group Other: 75%

MEMBER GROUPS BY TYPE

- Municipality: 199
- School: 87
- County: 6
- Group Other: 75

TECHNOLOGY CONSIDERATIONS

- Generation Alpha (born 2011–2025)
  - Ages Under 10: 10%
  - Covered Individuals: 5,309
  - Ages 11-24: 20%
  - Covered Individuals: 10,842
  - Ages 25-40: 16%
  - Covered Individuals: 8,482
- Generation X (born 1965–1980)
  - Ages 41-56: 23%
  - Covered Individuals: 12,382
- Baby Boomers (born 1946–1964)
  - Ages 57-75: 25%
  - Covered Individuals: 13,284
- The Silent Generation (born 1928–1945)
  - Ages 76-93: 5%
  - Covered Individuals: 2,817
- The Greatest Generation (born 1901–1927)
  - Ages 94-120: <1%
  - Covered Individuals: 60

Website Engagement | NLC-RISC
## Website Engagement

### HEALTHTRUST WEB PORTALS

#### Public Site

<table>
<thead>
<tr>
<th>Page</th>
<th>Views</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Home Page</td>
<td>335,538</td>
</tr>
<tr>
<td>HealthTrust Secure Login</td>
<td>263,534</td>
</tr>
<tr>
<td>What We Do</td>
<td>20,674</td>
</tr>
<tr>
<td>Slice of Life</td>
<td>13,069</td>
</tr>
<tr>
<td>New User Activation</td>
<td>12,015</td>
</tr>
<tr>
<td>Contact HealthTrust</td>
<td>5,920</td>
</tr>
</tbody>
</table>

#### Secure Member Portal

<table>
<thead>
<tr>
<th>Page</th>
<th>Views</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Home Page</td>
<td>38,797</td>
</tr>
<tr>
<td>Enrollee Management</td>
<td>22,741</td>
</tr>
<tr>
<td>Toolkit</td>
<td>6,775</td>
</tr>
<tr>
<td>Group Coverage &amp; Services</td>
<td>6,261</td>
</tr>
<tr>
<td>Resources</td>
<td>4,107</td>
</tr>
<tr>
<td>Benefit Education</td>
<td>1,919</td>
</tr>
</tbody>
</table>

Views between January 1, 2021 and December 31, 2021
# HEALTHTRUST WEB PORTALS

## Secure Enrollee Portal

<table>
<thead>
<tr>
<th>Page</th>
<th>Views</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollee Home Page</td>
<td>206,659</td>
</tr>
<tr>
<td>Slice of Life Wellness Programs</td>
<td>29,904</td>
</tr>
<tr>
<td>ID Cards, Forms and Documents</td>
<td>11,486</td>
</tr>
<tr>
<td>Medical ID Cards</td>
<td>4,514</td>
</tr>
<tr>
<td>SmartShopper</td>
<td>4,320</td>
</tr>
<tr>
<td>Wellness Report Card</td>
<td>3,040</td>
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</tbody>
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## Wellness Coordinator Portal

<table>
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<tr>
<th>Page</th>
<th>Views</th>
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<tbody>
<tr>
<td>Wellness Coordinator Page</td>
<td>2,000</td>
</tr>
<tr>
<td>Wellness Coordinator Programs</td>
<td>1,385</td>
</tr>
<tr>
<td>Hot Topics</td>
<td>589</td>
</tr>
<tr>
<td>Forms</td>
<td>564</td>
</tr>
<tr>
<td>Slice of Life</td>
<td>525</td>
</tr>
<tr>
<td>Campaign Summary Form</td>
<td>336</td>
</tr>
</tbody>
</table>

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
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

SECURE ENROLLEE PORTAL ENGAGEMENT
# BUILDING HEALTHTRUST WEB PLATFORMS

## 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

## 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
<table>
<thead>
<tr>
<th>Internal</th>
<th>External</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security</td>
<td>Engaging end users on portal resources</td>
</tr>
<tr>
<td>Customizing content for users access level</td>
<td>Continued communications and messages</td>
</tr>
<tr>
<td>Terms of Use</td>
<td>Adding content</td>
</tr>
<tr>
<td>• PHI considerations</td>
<td>• Legal considerations</td>
</tr>
<tr>
<td>• Terminating access scenario’s</td>
<td>• Regulatory</td>
</tr>
<tr>
<td>Technical considerations</td>
<td>• HIPAA Compliance</td>
</tr>
<tr>
<td>• Uptime</td>
<td>• Staying Relevant</td>
</tr>
<tr>
<td>• Hosting bandwidth</td>
<td>(Amazon effect)</td>
</tr>
<tr>
<td>Developing Communications Plan and Strategy</td>
<td></td>
</tr>
</tbody>
</table>
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?