

Workers' Comp

ADVISOR

nysif.com

1st Quarter 2017

GET THE MOST FROM

Our New Web Site

REGISTER NOW FOR FULL
ACCESS TO DO MORE AT
NYSIF.COM

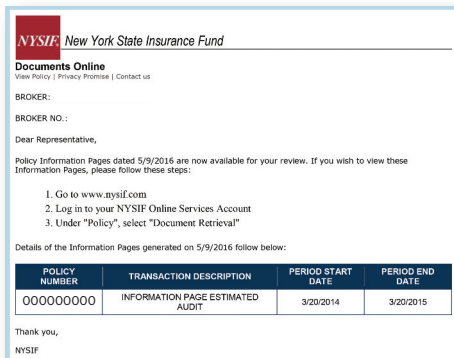
CHECK OUT THE BENEFITS OF A NYSIF ONLINE ACCOUNT



Workers' Comp Advisor
January/February/March
2017

WCA FYI

NYSIF Ends Paper Info Pages for Reps



Register Now to Create An Online Account

On Dec. 5, 2016, NYSIF stopped mailing information pages to policyholder representatives. Client declarations, renewals, rebills, audits and similar documents are electronically available to agents, brokers and authorized reps with registered NYSIF online accounts. If you do not have an online account, please login to register and create an account at nysif.com.

For your convenience, NYSIF filters optimize electronic retrieval for all client policy documents. NYSIF also will send an email notification (above) to representatives when information pages are issued for their clients.

Registered policyholders also have electronic access to info pages.

If you are unable to access the document retrieval system, email NYSIF's Help Desk at sifhd@nysif.com.

Download Our Mobile Certificates App Now

Need a certificate of insurance in a hurry? Can't get to a computer?

Our free Mobile Policy app is now available to NYSIF policyholders from the Apple iTunes Store and the Google Play Store.

You must have a nysif.com account to use the app to create, search and send certificates from an android or Apple device.



NEED TO KNOW... New Rules In Effect

OSHA issued updates to [Walking-Working Surfaces & Fall Protection](#), and [Exposure to Crystalline Silica](#) rules.

This Issue

- [There's An App for That: Mobile Certificates Are Here/2](#)
- [Get the Works: Register Now for Full Online Access/3](#)
- [A Simple Guide to Navigating Our New Website/3-4](#)
- [Got Employees Who Drive? You Want to Read This/5](#)
- [Electronic Exit Form Helps Smooth the Audit Process/8](#)

Create Advisory Role for Producers' Council

NYSIF announced the creation of a Producers' Advisory Council to establish a closer working relationship with producers in order to better serve the employers they represent. The Advisory Council will provide a regular forum for sharing ideas and improving practices and procedures for their clients — NYSIF policyholders.

The council consists of up to eight producers who will serve three-year terms beginning January 1. Nominees were submitted to NYSIF by New York producer associations.

The council will serve as a significant link between NYSIF and the producer community, providing brokers and agents the opportunity to identify potential benefits and issues regarding NYSIF business practices that negatively affect producers.

Nominations for the Producers' Advisory Council were solicited from the Professional Insurance Agents of New York State, Inc. (PIANY) and the Independent Insurance Agents & Brokers of New York (IABNY). The members are:

- John R. Costello, CIC, CRIS (First Niagara Risk Management, IABNY nominee)
- Justin Fries, CIC, CPCU, CPIA (Garber Atlas Fries & Associates Inc., PIANY nominee)
- Valerie Geasor, CPCU (The Signature BB Companies, IABNY nominee)
- Fred Holender, CLU, CPCU, ChFC, MSFS (Lawley Service Inc., PIANY nominee)
- Gene Sandy, CIC (Millennium Alliance Group LLC, PIANY nominee)
- Jack Smith, Jr., CPCU, ARM, CIC (William A. Smith & Son, IABNY nominee)
- John Tomassi, CPCU (Winfield Group, PIANY nominee)

Register Now At NYSIF.com

Have you visited our new web site yet? We have completely redesigned nysif.com for a more user-friendly experience to help you manage your workers' comp and disability benefits insurance needs, and make doing business with us easier.

To get the most benefit from our site, register for an online customer account. Creating an account is easy with our new rapid registration process. Simply login, sign up and receive an email from NYSIF to gain full access to your account the same day.

Registration has benefits for everyone, whether you're an employer, insurance rep or medical provider. If you don't have an online account with us, we encourage you to sign up today to maximize all the information and services NYSIF makes available to you electronically.

CREATING AN ACCOUNT IS EASY...
LOGIN, SIGN UP, RECEIVE AN EMAIL
FROM NYSIF, ACCESS YOUR
ACCOUNT THE SAME DAY.



The Benefits of Registration

Employers/Insurance Reps

☒ **Certificate Access**

Create/Print/Renew Certificates
Mobile Certificates App

☒ **Policy Access**

Account Summary
Document Retrieval
Monthly Bills
C-105 Notice of Compliance
CONNECTS Claims Inquiry (employers only)
NYCIRB Rating Data (employers only)

Medical Providers

☒ **Provider Access**

Explanation of Benefits
Billing Inquiries/Payment Status

☒ **Providers/Third Party Billers**

Search by Claim Number, Check Number
Find a Claim Number

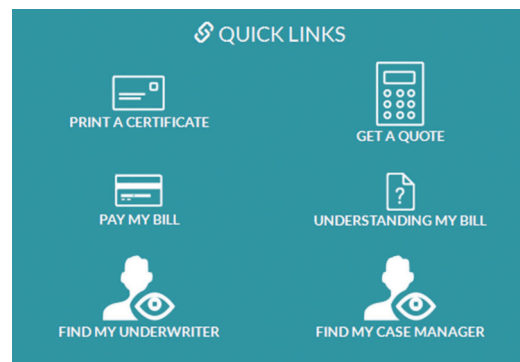


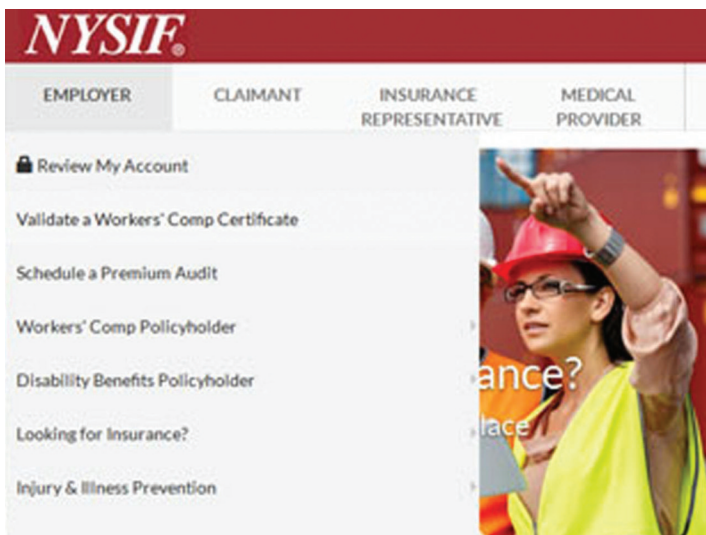
Navigating Our New Site

The main menu at the top of the page organizes content under stakeholder tabs for *Employer*, *Claimant*, *Insurance Representative* and *Medical Provider*. *Where's My Check?*, *Report An Injury*, *Login* and *Search* functions also are found in the main menu.

Near the top of the home page to the right are Quick Links to frequently sought services and information: *Print A Certificate*, *Get A Quote*, *Pay My Bill*, *Understanding My Bill*, *Find My Underwriter*, *Find My Case Manager*.

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New Site Navigation | From 3

Navigating the Main Menu

EMPLOYER

From the Employer tab, all visitors can *Validate a NYSIF Workers' Comp Certificate of Insurance*. Are you *Looking for Insurance?* Here you also can learn about and apply for workers' comp or disability benefits insurance, as well as find information and resources about *Injury and Illness Prevention* for businesses.

Policyholders can *Schedule a Premium Audit*, and a registered user has the option to sign in here to *Review My Account*.

From the Employer tab, we've also simplified navigation for NYSIF workers' comp policyholders and disability benefits policyholders to find information on all topics including: *About Your Policy*, *About Your Claims*, *About Your Bill*, *About Auditing*, *Construction Policies* and *Report Payroll*.

CLAIMANT

The Claimant tab leads workers' comp and disability benefits claimants to information about the claim process for on-the-job or off-the-job injury and illness. Under *About Your Claim*, *About Your Benefits*, *Direct Deposit*, *Provider Networks*, *Claimant Responsibilities* and *Filing a Disability Claim*, NYSIF answers questions about benefit payments, how to sign up for direct deposit, how to use medical and pharmacy networks, and the claimant's responsibility regarding efficient claims service.

INSURANCE REPRESENTATIVE

The Insurance Representative tab offers agents, brokers and authorized reps one stop where they can access everything needed to serve customers. Our page, entitled

Looking for Payroll Reporting?

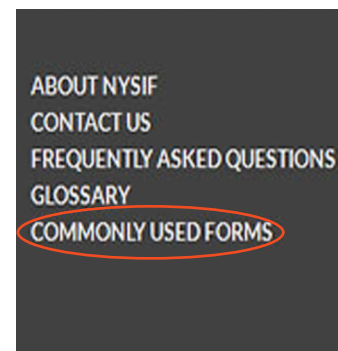
Report Payroll with eSignature

Eligible employers can find the **Report Payroll** page by choosing *Workers' Comp Policyholder* or *Disability Benefits Policyholder* under the Employer tab on the home page.

Looking for Forms?

Navigating the Footer

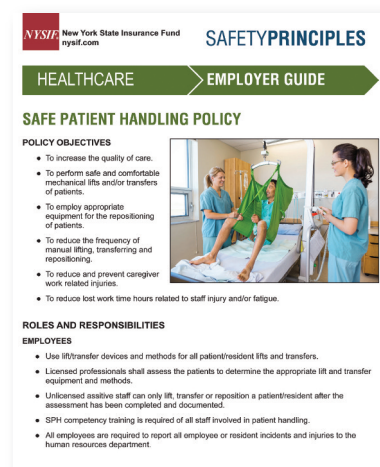
Visitors can learn more About NYSIF in the footer section at the bottom of each page, where you also can find one, convenient link to all *Commonly Used Forms*.



Looking for Safety Resources?

Injury & Illness Prevention

Safety resources are redesigned, updated and reorganized in *Injury and Illness Prevention* under the Employer tab. Check out our brand new Safe Patient Handling resources (r.) under *Healthcare Industry*.



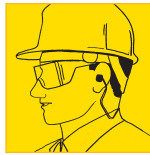
Acting On Your Client's Behalf, provides convenient links to *NYSIF Insurance Plans*, *Policyholder Responsibilities* for both workers' comp and disability benefits policies, and *Submitting an Application for Insurance* for all NYSIF insurance products.

MEDICAL PROVIDER

Medical Providers receive all necessary information and tools under one tab that includes *About Medical Providers*, where to *Submit a Medical Bill* and where to request *Authorizations/Variances*. Registered providers who have signed up for our *Medical Payee Portal* enjoy the convenience of using portal tools for online *Patient Details for Billing*, *Billing Inquiry* and *EOB*.

SAFETY COP

Gary Dombroff, CSC
NYSIF



The Road to Basic Driving Safety

Despite advances in vehicle safety, transportation incidents kill more workers than any other cause. According to the most recent published data, vehicular accidents killed nearly 1,900 workers nationwide in 2014. In New York, 83 of 241 total worker fatalities (34%) were transportation related – the state’s leading cause of worker death.

When employees drive, motor vehicle operation becomes a critical workers’ comp exposure. This affects a large cross section of employers, not only transportation companies. Contractors, service industries, healthcare facilities, retailers, restaurants, emergency responders, realtors and many others have employees who drive as part of their job.

WHETHER IT IS A PRINCIPAL DUTY, OR INCIDENTAL TASK, MOTOR VEHICLE OPERATION IS A CRUCIAL WORKER SAFETY TOPIC

Driver safety is a topic that many employers must address with their employees. Start with the basics: knowing and obeying traffic laws, practicing defensive driving, staying alert and avoiding distractions. Do not solely rely on new assistive technologies to prevent accidents and injuries.

Employers with motor vehicle exposure must establish a company safe-driving policy and monitor their drivers’ records whether driving is their principal task, or only incidental to their work.

NUMBER ONE FOCUS

New York State is focused on the state’s number one driving safety problem, as are the National Highway Traffic Safety Administration and Occupational Safety and Health Administration: distracted driving, especially while texting or using Wi-Fi, Internet and in-dash display panels. To reduce these distractions, NHTSA is seeking to add a “driver mode” to portable devices to block some apps and features.

WHY ACCIDENTS OCCUR

Major causes of vehicular accidents and degree of occurrence, reported by NYS Department of Motor Vehicles.

- Driver Inattention/Distraction (19.1%)
- Following too closely (17.4%)
- Failure to yield right of way (15.7%)
- Unsafe speed (10.9%)
- Slippery Pavement (10.0%).
- Improper passing or lane usage (5.3%)
- Unsafe lane changing (4.3%)
- Traffic control disregarded (4.1%)
- Turning improperly (4.0%)

NHTSA estimates that 94% of crashes are tied to human error or choice. Assistive technologies may eliminate many crashes, but nothing takes the place of fundamentals like driver attentiveness and obeying the rules of the road. Despite technology like lane departure warnings, pedestrian-sensing cameras and collision prevention systems, driving is a complex task

STEER TOWARD SAFETY

Safe driving requires constant attention to changing circumstances, such as road conditions, traffic, weather, multi-tasking, drowsiness, fatigue and road rage.

Emphasize and frequently reinforce safe driving to *all* employees [see [WCA1Q2013](#) for tips on driving safety, distractions, tracking drivers’ records, and winter driving issues]. Safe drivers follow basic safety rules and obey traffic laws. Awareness is always required, especially regarding new laws. For example, starting in November 2016, the “Slow Down to Get Around” law aims at protecting trash collectors by requiring motorists to reduce speed when passing waste and recycling collection vehicles.

RULES OF THE ROAD

A handy [guide from the Governor’s Traffic Safety Committee](#) outlines key provisions of New York’s Vehicle and Traffic Law, known as the “Rules of The Road.” Although most drivers know these basic regulations (condensed below), they are occasionally ignored – with serious consequences.

Signaling: Drivers must use turn signals continuously not less than 100 feet before turning [§1163(b)]. Directional signals must be used to indicate an intention to turn, change lanes or leave a parking space [§1163(d)].

Passing: Pass on the left until safely clear of the vehicle being passed [§1122]. When passing on a two-way road, in an area which is a designated passing area, drivers must be

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Safety Cop | From 5

A Winning Roadmap for Driving Safety

able to return to the driving lane before coming within 200 feet of an approaching vehicle.

Slow Moving Vehicles: If drivers on a multi-lane road find that many cars are passing them on the right, they should move to the right lane and allow traffic to pass on the left. A vehicle going slower than the normal speed of traffic must be driven in the right-hand lane or the right-hand side of the road, unless... preparing for a left turn [§1120(b)].

Allowing Space: Use the “two second rule.” Choose an object near or above the road ahead. As the vehicle ahead passes it, count aloud, slowly, “one thousand one, one thousand two.” If you reach the object before you finish counting, you are following too closely... In bad weather, increase the count to three or four seconds for extra space [§1129].

Right on Red: When allowed, drivers must come to a complete stop, check the intersection for vehicles and pedestrians, and make a right turn when it is safe. Turning right on red is prohibited in cities with a population of more than one million unless a sign permits it [§1111(d)].

Right of Way: A driver approaching an intersection must yield the right of way to traffic already in the intersection [§1140(a)]. A driver turning left must yield to approaching traffic going straight or turning right [§1141]. At intersections not controlled by signs or signals... the driver on the left must yield right of way to the driver on the right [§1140(b)].

A vehicle entering a roadway from a driveway, alley, private road or any other place that is not a roadway must stop and yield the right of way to traffic on the roadway, and to pedestrians [§1143 and §1151-a]. Drivers must yield to pedestrians using marked or unmarked crosswalks [§1151].

How's My Driving?
A Must to Know When Employees Drive For You

WINTER DRIVING TIPS

How's My Driving?
3 Keys to Address:
• Distracted Driving
• Fatigue
• Driver Screening

The single greatest exposure in the working world

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WCA 1Q 2013 received an Excellence in Writing award for our coverage of driving safety, “How’s My Driving,” by Gary Dombroff.

Don’t block the intersection [§1175]. Special right of way rules apply when an emergency vehicle approaches.

Traffic Control: The law requires that all drivers obey traffic control signs and signals. The only exceptions are when a traffic or police officer is directing traffic, or emergency vehicles, which may proceed through traffic control devices, but are required to use caution [§1110].

RESOURCES
Governor’s Traffic Safety Committee - Rules of the Road
<http://safety.ny.gov/roadrule.htm>

GTSC Safety Topics page
<http://safety.ny.gov/ts-place.htm>

National Safety Council Safety on The Road webpage
http://www.nsc.org/safety_road/Pages/safety_on_the_road.aspx

Slow Down, Move Over

New York now requires drivers to slow down when passing waste and recycling collection vehicles. Similarly, the “Move Over” law enacted in 2011 requires motorists to do the same and, if possible, move over one lane when passing law enforcement vehicles, fire trucks, ambulances, tow trucks, construction and maintenance vehicles stopped along the roadway.

Gov. Andrew M. Cuomo raised new awareness about the “Move Over” law following recent worker fatalities on the New York State Thruway. On Oct. 10, 2016, James Homkey, of Canajoharie, was fatally injured while performing his duties as a tow truck operator. On Oct. 28, Ronald C. Deming, of Little Falls, was fatally injured while doing his job as a heavy equipment operator for the Thruway Authority.

The recent crashes emphasize the critical importance of the “Move Over” law. Motorists must exercise due care on all roads in New York State and, when safe to do so, move over one lane



to provide adequate space for vehicles and personnel working on the side of the road.

Expanded in July 2016, the “Move Over” law now applies to vehicles with flashing blue, green, red, white or amber lights, and gives law enforcement more authority to penalize violators.

On Nov. 1, 2016, the “Slow Down to Get Around” law took effect in New York. The law requires motorists to slow down and exercise precaution around waste and recycling trucks actively engaged in making collections when safety lights are flashing.

NYSIF Wins ‘Exemplary’ Agency Award for Lean Work

In November, NYSIF earned a top honor at the 2016 New York State Lean Learning Day when it received the Exemplary Agency Performance Award presented by the New York State Lean Office.

Lean is a concept that began in manufacturing in private industry. Lean techniques allow organizations to identify and design solutions to inefficiencies and waste within a process. Governor Andrew M. Cuomo introduced the New York State Lean Initiative in 2013.

Endorsed statewide, Lean empowers employees to identify processes for improvement in delivering services to customers. In the past two years, NYSIF made great strides applying Lean methods to achieve significant results by streamlining operations and improving customer service in accordance with goals and objectives of its overall strategic plan.

NYSIF received the Exemplary Agency Award by completing 26 projects and training 35 Empire Belts. Empire Belts are

employees who achieve expert status in Lean project development, training and mentoring. Melissa Jensen, of NYSIF's Executive Project Management Office, received the Deployment Manager of the Year Award, in recognition of the NYSIF's Lean performance last year.

In May 2016, NYSIF came in first place at a statewide Lean Value Stream Mapping session at Empire State Plaza for mapping more processes (20) than any other agency.

NYSIF Lean projects have resulted in several customer service enhancements that include:

- Easy access to create and renew certificates of insurance;
- Electronic validation of certificates;
- Electronic Premium Audit Scheduling System (PASS);
- Electronic retrieval of policy documents;
- Enhancements to online application and payroll reporting systems.



PEOPLE

DCI Director John Dormin

John W. Dormin was appointed director of NYSIF's Division of Confidential Investigations (DCI) in September 2016. DCI investigates claims and policy fraud, certificate fraud and provider fraud committed against NYSIF.

Mr. Dormin previously served as executive director of the Office of Special Investigations at the Department of Labor. Mr. Dormin oversaw investigations of unemployment insurance fraud, criminal violations of prevailing wage laws, and benefit tax fraud. He also supervised the Cross-Match Unit that matches computerized government records to detect fraud.

Mr. Dormin began his career as a prosecutor in the Manhattan District Attorney's Office. After several years prosecuting street crime, he joined the DA's Official Corruption Unit. He later served in the Rackets Bureau, investigating complex fraud, racketeering and corrupt enterprise cases. In 2003, he joined the New York Attorney General's Organized Crime Task Force.

Mr. Dormin is a graduate of Georgetown University, where he earned a BA in American government, and a graduate of St. John's University Law School. He is admitted to the Bar in New York, and in U.S. District Courts in the Southern, Northern and Eastern districts of New York.

New White Plains Office at 44 South Broadway



NYSIF moved its White Plains business office last fall to 44 South Broadway, 10th floor, White Plains, NY 10601, located in the downtown area. The telephone numbers remain the same as those for the previous office.

Workers' Comp Advisor
New York State Insurance Fund
Media and Publications Office
13th Floor
199 Church Street
New York, NY 10007

PRSRSTD
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 PAID
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 Disability Benefits Claims/Service 1-866-697-4332
 Business Offices nysif.com • WCA Comments jmesa@nysif.com

A NYSIF 'U' REFRESHER

NYSIF's education and information series for employers.



Electronic Exit Form Helps Clarify Audits

NYSIF introduced a new form to improve communication between premium auditors and customers. Auditors now provide policyholders or their authorized representatives with clearer information in a Premium Audit Electronic Exit Interview Form immediately after the audit.

Using tablets, auditors generate the form from audit worksheets in seconds at the audit location. The form prefills class codes and descriptions, indicates differences between audited and deposit payroll, and calculates the manual rate premium differences automatically.

By populating with detailed information, the form allows auditors to explain rating board classification codes for each account, discuss which employees the codes were applied to, and describe the amount of payroll included. This will lead to more opportunities for auditors and policyholders to address discrepancies on site before the audit is submitted for processing, thereby reducing the need for re-audits.

Use PASS under the Employer tab at nysif.com to schedule or reschedule a premium audit appointment online

[If you have a question for NYSIF 'U' e-mail jmesa@nysif.com]