



HOW-TO VIDEO MAKES AUDIT SCHEDULING SIMPLE

NEW YORK STATE INSURANCE FUND

Workers' Comp

ADVISOR

nysif.com

2nd Quarter 2018



Achieving Safe Patient Handling Compliance

Reducing Injuries >

Improving Care >

Earning Credits >



Workers' Comp Advisor

This Issue • WCA2Q2018

- Fast Track: Claims, Policy Info Added Online/2
- Recertification Required for User Accounts/2

NEED TO KNOW... Preserve Rights to Compensation

Governor Cuomo urged 9/11 rescue, recovery and clean-up workers and volunteers to file [Form WTC-12](#) prior to 9/11/18.

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WCA FYI

NYSIF Adds Claim Search Capabilities, New Reports

In the past two years, NYSIF has provided account holders electronic access to policy info pages and audit documents, enhanced certificate renewal and validation processes, streamlined our eQuote/eApp, enabled account holders to add authorized users to their online accounts, and more. That's what NYSIF's Fast Track is all about [[WCA1Q2018, r](#)].

As part of these online initiatives, NYSIF has been working diligently to provide account holders with the most efficient way to obtain online policy and claims information.

Claim Search

We know that easy access to claims information is critical to managing costs for businesses. To that end, we have incorporated the claims data that account holders previously accessed via the now defunct CONNECTS application into the Claim Search in their [nysif.com](#) online accounts.

NYSIF is hosting the augmented Claim Search on a faster and more secure platform. Also, we added new options to make it easier for account holders to manage their claims.

Report Request

Continuing our efforts to offer more policy information online, NYSIF also enhanced access to policy documents. Look for



the new Report Request link from your account holder landing page to request a list of certificates, accident analyses, loss runs and test ratings. Account holders can [log in](#) to view their User Guide for more details on these new features, including a comparison between CONNECTS screens and Claim Search screens.

NYSIF Implements Online Account Recertification

Master Account Holders Required to Certify Authorized User Accounts Annually

As part of our ongoing commitment to the privacy and security of online policy and claims data, NYSIF has established a recertification process for authorized user accounts. Master account holders are now required to annually recertify each authorized user account.

Users now receive email recertification notices based on the creation date of the authorized user account(s). Master

account holders will also receive email notification along with related instructions. As an added convenience, the master account holder can recertify multiple accounts at once.

Please note: Only the master account holder can recertify an authorized user; NYSIF cannot provide this authorization.

A Primer on PASS and Other Audit Info

NYSIF continues to make the premium audit process easy with PASS, our groundbreaking Premium Audit Scheduling System. PASS allows workers' compensation policyholders or their representatives to go online to schedule, or reschedule, an audit appointment for a convenient date, time and location.

Need Help With PASS?

Now, PASS is easier to use thanks to a short, [YouTube video](#) created by NYSIF, providing step-by-step directions for how to schedule or reschedule an audit appointment.

Access PASS at [nysif.com](#) from the [Schedule a Premium Audit](#) link under the Employer tab, or visit [nysif.com/auditscheduling](#).

Online Audit Documents

Policyholders and brokers who create an account at [nysif.com](#) can access online audit documents, including audit worksheets and the exit interview form explaining the audit and calculations.

More About Auditing

Learn more about audit requirements and required records at [nysif.com](#). Choose the Workers' Comp Policyholder menu under the Employer tab, and select About Auditing.

Reporting Payroll

Employers whose policies do not require an in-person audit can submit a payroll report online. Click Workers' Comp Policyholder under the Employer tab at [nysif.com](#) to [Report Payroll](#). Eligible policyholders receive a letter from NYSIF containing their policy number and a document number, which are needed to use this service.

Coming Soon

NYSIF is introducing a secure online site specifically for workers' compensation policyholders to easily upload confidential audit-related documents for a premium audit, or to address an audit-related matter. The new service will enhance security for policyholders sending sensitive information to NYSIF audit staff.

PASS Key*

Have your policy number and appropriate documentation

Documents Required

Reschedule Audit

Appointment Letter from NYSIF with Appointment ID

Schedule Previously Estimated Audit

Estimated Audit Document or Recent NYSIF Bill

Cancel

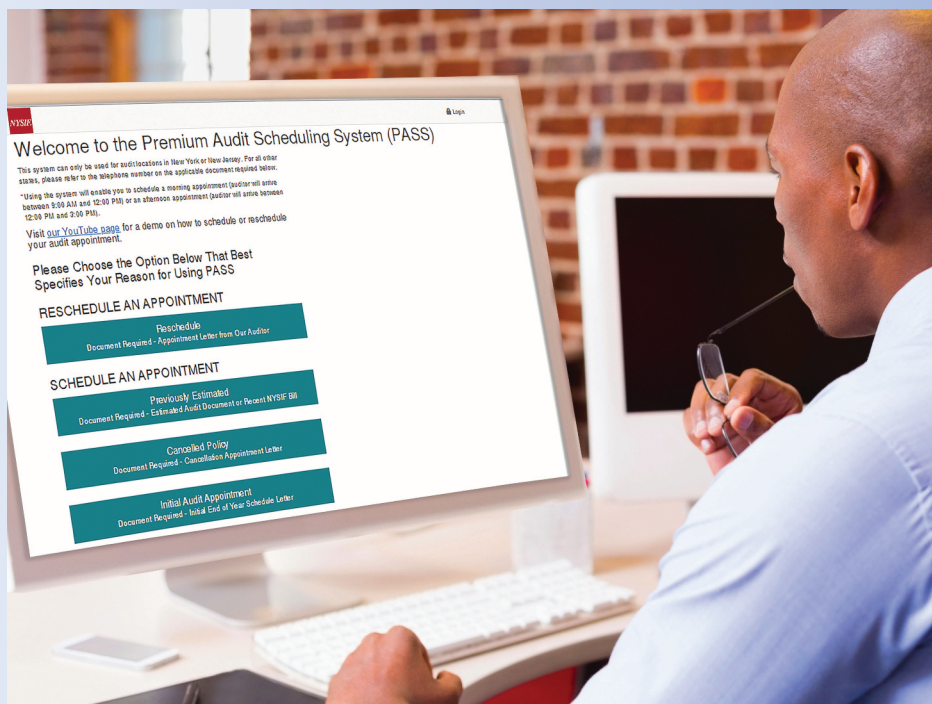
Cancellation Appointment Letter

Schedule Initial Audit

Initial Year-end Schedule Letter

Tutorial

Click visit [our YouTube page](#) to view a short, video demo



*PASS can be used only for audit locations in New York and New Jersey. Access the PASS screen (above) at [nysif.com/auditscheduling](#)

[PASS Receives High Marks from Agents and Brokers, see Page 7]

On Call for Safe Patient Handling

New York State passed the Safe Patient Handling (SPH) Act in 2014, requiring all facilities licensed under New York Public Health Law Article 28 to establish SPH committees by Jan. 1, 2016 and implement SPH programs by Jan. 1, 2017. The law is intended to address the frequency of patient handling injuries plaguing American healthcare workers.

The problem is particularly acute among nursing home and residential care facilities, which recorded 13.1 injuries and illnesses per 100 full-time workers in 2016 (most recent final data). That is more than four times the national average and the highest of any industry in either the private or public sector.

REDUCING INJURIES, IMPROVING CARE

Not far down the list are hospital workers, who suffered 7.8 injuries per 100 workers.

Many of these injuries are cumulative musculoskeletal disorders (MSDs), which can potentially afflict workers for a lifetime, arising from the repeated stress of lifting and repositioning patients.

The Road to Compliance

NYSIF has been helping healthcare facilities across the state implement programs meant to rein in patient handling injuries. Since last October, NYSIF's Field Services team has visited policyholders covered under the SPH Act to verify their compliance, which, so far, has led to safer workplaces for NYSIF policyholders.

NYSIF field representatives have assisted with every step of implementation, and in some cases have played a crucial role in helping policyholders achieve compliance. At last count, a dozen policyholders were in full compliance and received premium credits of 2.5%. These include some large hospital networks and smaller facilities as well.

At Victoria Home, a 49-bed nursing facility in Ossining, for example, NYSIF Field Rep Christine Olli has helped guide the SPH program since 2016, including taking a leading role in monthly meetings to establish its SPH committee.

"She would walk us through the law," Assistant Administrator and Rehabilitation Director Biljana Stojadinovic said. "She gave us homework. That way, we were able to move faster."

Ms. Olli also assisted in instituting SPH program points used to guide committees and assist in compliance (see the chart, to the right).

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SPH Program Points

- Conduct a patient handling hazard assessment;
- Consider patient population, services, caregivers and physical environments in developing SPH policy;
- Provide initial and ongoing SPH training;
- Establish an incident investigation process;
- Consider whether to introduce appropriate lifts or other handling equipment, and
- Develop a process by which an employee may refuse to perform patient handling that may expose the patient or employee to unacceptable risk.



Palpable Results

Ms. Olli continues to meet quarterly with the committee to assess evolving needs.

“A good safe patient handling program is really a process, paying attention to where you might need improvement, ongoing evaluation and training,” she said. “It’s not something where you produce a document and you’re done.”

The results have been palpable: Since forming the committee two years ago, Victoria Home has reported only one injury related to lifting or handling, and no serious injuries.

Larger Facilities

Schenectady ARC, with 30 locations spread throughout Schenectady County, faced an entirely different set of challenges as a larger organization providing everything from vocational and day programs, to residential facilities and aging-related services for people with intellectual and developmental disabilities.

Once again, the involvement of a NYSIF field rep on the SPH committee proved instrumental to SPH program implementation and compliance.

NYSIF Field Rep Stephanie DeNyse conducted assessments of each of the organization’s sites with committee members, speaking to frontline staff about their concerns and inviting them to raise those issues at meetings.



Walk-Throughs

Committee Chair and Schenectady ARC Director of Human Resources Kelly Milkins noted Ms. DeNyse’s expertise, particularly given the scope and variety of sites visited.

“Stephanie was able to walk into each of those settings, and knew what to look for,” Ms. Milkins said. “She was able to ask questions and dig deeper because she thought of things that we hadn’t.”

Ms. Milkins said the committee also used a checklist of SPH program points as a basis for meetings.

Hazard Assessment

The variety of care that Schenectady ARC provides can make patient handling issues in certain situations unforeseeable. During one hazard assessment, for instance, staff noted the need for a full-body sling lift to assist a patient who suddenly began falling and became increasingly more difficult to lift.

“It never would have occurred to us that we might need one in a location where patients are mobile, if we hadn’t done the assessment and talked to staff,” Ms. Milkins said.

SPH Success

Like Victoria Home, Schenectady ARC reduced SPH-related injuries. According to Ms. DeNyse, total claims have declined, as well as injuries rendering claimants unable to return to work. Ms. Milkins said injuries related to patient handling had dropped from 15% of the

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Want to Earn an SPH Credit? Here’s how...

NYSIF policyholders seeking a first-time SPH credit:

- Must have maintained an established SPH program for at least 180 days prior to the policy renewal date, and
- Must contact NYSIF to request an SPH credit at least 90 days before the policy renewal date.

NYSIF policyholders seeking SPH credit for subsequent years must substantiate that they have conducted all of the following annually:

- Training
- Performance Evaluation
- Evaluation of the number of employee patient handling claims.

NYSIF policyholders must verify SPH compliance in accordance with New York State Insurance Regulation 119, 11 NYCRR 151-7.2(b). Email NYSIF’s SPH Resource unit at sphcredit@nysif.com to make an appointment to verify compliance.

Compliance Help

NYSIF offers SPH resources at **nysif.com**. Choose Injury & Illness Prevention under the Employer tab, click Safety Resources and select [Healthcare Industry](#).

Find [NYS Department of Labor SPH Training Videos](#) and more:

- [Creating a SPH Policy](#)
- [Gap Analysis for SPH](#)
- [Principles of Safe Lifting](#)
- [SPH Compliance Checklist](#)
- [Equipment Inventory Chart](#)
- [Patient Assessment Criteria](#)
- [Facilities Design Checklist](#)
- [Unit Space Evaluation](#)



Health & Safety Focus

If You Care About Workers, Show Them

Just as NYSIF Field Services Rep and WCA Safety Cop Gary Dombroff advised in our previous issue [WCA1Q2018, “Better Safe Than Sorry”], the Occupational Safety and Health Administration (OSHA) and the National Safety Council (NSC) both suggest that talking to your workers about safety not only shows them you care, but also can help identify and fix hazards before injuries or illnesses occur.

The Center for Construction Research and Training recently hosted a free webinar, “Tools for a Successful Workplace Safety & Health Program,” in conjunction with OSHA’s Safe + Sound Campaign, about the importance of listening and communications skills in safety leadership. OSHA cites an NSC article, “Speaking of Safety: Changing the Atmosphere Around Safety Conversations,” which explains how to have effective safety and health conversations with workers.

Stand-Down to Prevent Falls, May 7-11

This year’s [National Safety Stand-Down to Prevent Falls in Construction](#) takes place May 7-11. Falls account for one-third of work-related construction injuries and deaths, and are the leading cause of construction fatalities. The stand-down is a voluntary event for employers to talk directly to employees about safety. Any workplace can hold a stand-down to take time to focus on fall hazards and to reinforce the importance of fall prevention. Learn how you can participate at the [National Safety Stand-Down](#) page, and find answers to other [frequently asked questions](#).



OSHA Aims to Reduce Trench Hazards

According to the Bureau of Labor Statistics, excavation and trench-related fatalities in 2016 were nearly double the average of the previous five years, which OSHA aims to reduce as a 2018 goal. OSHA will increase awareness of trenching hazards in construction through public service announcements, update online resources on trench safety to educate employers and workers on safe cave-in prevention solutions, and support the National Utility Contractors Association’s [2018 Trench Safety Stand-Down](#). For more information on trench safety, visit OSHA’s [Trenching and Excavation Safety and Health Topics](#) page.

Focus On Four Deadly Hazards

OSHA’s [Focus Four](#) Campaign addresses the four leading causes of fatal injuries in construction: falls, struck-by, caught-in/between and electrical hazards. You can download OSHA’s [Construction Focus Four Outreach Training Packet](#), or visit the [Focus Four Outreach Training](#) webpage for instruction and hazard recognition guides, small group activities, and employee handouts in all four categories.

On Call for SPH | From 5

organization’s total claims in 2015, to 9% in 2016, and preliminary data for 2017 shows a further decrease.

Added Benefit

Both facilities indicated that their SPH programs have engaged workers and improved employee attitudes. Victoria Home Administrative Assistant Melanie Pankovcin has noticed a heightened cooperation among staff, in part because legislation mandates committees to be inclusive (at least one-half frontline, nonmanagerial employees).

Ms. DeNyse said she believed the opportunity for staff to participate in committees, ask questions and point out areas for improvement “was empowering for them.” Ms. Milkins said Schenectady ARC will use its premium credit to strengthen SPH and other safety initiatives.

The law requires that facilities reapply for a premium credit every year. Ms. Olli believes that NYSIF policyholders who have earned a credit will maintain compliance. “They understand the importance of the safety aspect,” she said. “It’s not just because it keeps the number of injuries down, but also because it’s good for morale.”

Read More

SERVICE EARNS PRAISE FOR CLAIMS, FIELD REPS

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Eliminate The Lift

Tackle MSDs, Stress Injuries With Ergonomic Devices and Aids

PLUS:

- New Billing Info Page
- Health & Safety Focus: Construction
- Help Us Stop Fraud

SPH Compliance Is Good Medicine

Sharing is caring. NYSIF’s Field Services representatives call the following healthcare professionals who seek to verify their compliance with the Safe Haven meeting (SPH) law.

Meanwhile, field reps have been working since early last year to help hospitals, nursing homes, assisted living facilities, and other facilities implement the law. Through NYSIF’s site visits, representatives of our Field Services team have been working closely to help facilities understand the law and its requirements. They’ve been working to help facilities understand the law and its requirements. They’ve been working to help facilities understand the law and its requirements.

WHAT FACILITIES CAN DO WHEN THEY GET OUT IN FRONT OF SAFE PATIENT HANDLING COMPLIANCE

“They’ve been very receptive to having the law as a goal,” says Ms. Olli. “We’ve had a lot of good feedback from the law and its requirements. They’ve been working to help facilities understand the law and its requirements. They’ve been working to help facilities understand the law and its requirements.”

Field reps also help by providing information about how to implement the law. They’ve been working to help facilities understand the law and its requirements. They’ve been working to help facilities understand the law and its requirements.

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For more about SPH, see [WCA3Q2015](#) (I.) and [WCA4Q2017](#)

NYSIF, Agents, Brokers Click with Online Services



NYSIF had much to show for its efforts to improve customer service when it met with its Producers' Advisory Council, representing the BIG I New York and the Professional Insurance Agents of New York (PIANY), on Feb. 18, 2018.

NYSIF convened the council in 2017 to work more closely with BIG I New York and PIANY

members. In its first meeting since last year's inaugural session, NYSIF managers reviewed online tools, answered questions and updated the council on new projects and services scheduled for release this year.

NYSIF Director of Business Operations and Policyholder Services John Massetti noted several projects that have been completed by NYSIF, which stemmed from suggestions discussed at the council's initial meeting.

"You asked, we listened and we delivered," Mr. Massetti said.

Mr. Massetti cited these projects that have improved online service for brokers and policyholders:

- Creating a shorter, faster eApplication and eQuote;
- Enhancing access to info pages, rating data, loss analysis, loss runs and premium data;
- Expanding PASS and online access to audit worksheets;
- Offering a self-serve option to print bulk certificates;
- Establishing multiple online accounts for each agency;
- Allowing policyholders to grant brokers access to claims information, and
- Introducing an enhanced and expanded claim search.

The exchange of ideas between the council and NYSIF has proven to be a positive experience for both parties. Council members remarked that NYSIF has raised the bar in the industry for online access and services such as PASS.

FRAUD FILE

Indictment Against Watertown Man

A Watertown, NY, man was indicted for receiving more than \$48,385 in workers' compensation benefits, while allegedly building picnic tables and offering them for sale on the Internet.

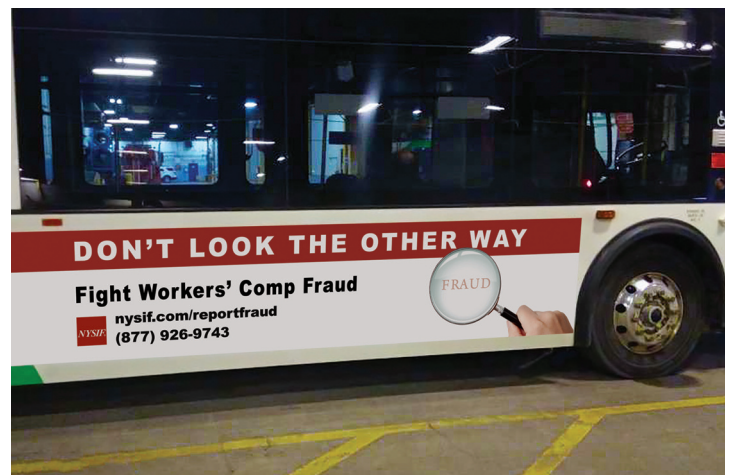
Claimant Jon-Claud Culbertson was arrested on Jan. 9, 2018, and charged with grand larceny, insurance fraud, fraudulent practices and offering a false instrument for filing – all felonies. Mr. Culbertson injured his back in a fall while working as a roofer.

During a period in which he returned signed documents to NYSIF indicating that he was not working, video surveillance allegedly showed Mr. Culbertson cutting down a tree, loading wood on a trailer, and building and lifting a picnic table, according to investigators.

Video surveillance also allegedly showed Mr. Culbertson delivering and unloading picnic tables on two separate occasions after investigators contacted him about purchasing tables he offered for sale on Craigslist.

Company and Owner Guilty, Forfeit \$2.5M

A Brooklyn construction company and its owner pleaded guilty to grand larceny for, among other crimes, defrauding NYSIF by misclassifying workers to evade paying proper workers' compensation insurance premium.



It's hard to miss NYSIF's fraud awareness message on this Syracuse bus.

Acting Brooklyn DA Eric Gonzalez and NYC Department of Investigation Commissioner Mark G. Peters announced the guilty plea of Michael Riglietti and MSR Electrical Construction.

Mr. Riglietti was sentenced to five years' probation, agreed to forfeit \$2.5 million, including \$300,000 in restitution to NYSIF and more than \$700,000 in back wages to five workers. In addition, Mr. Riglietti and the company are debarred from public works contracts for five years.

The NYC Inspector General's School Construction Authority, and the DA's Labor Fraud Unit initiated the investigation.

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

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Workers' Comp Claims/Service 1-888-875-5790

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.



Use Shortcut Links to NYSIF Online Services

NYSIF has several shortcut links that conveniently lead to online services and information available at **nysif.com** for workers' compensation and disability benefits policyholders, claimants, agents, brokers and authorized representatives.

For quick access to the following services and information, use any of these shortcuts to go directly to the corresponding web pages.

Please note: Some services require signing up for a NYSIF online account.

www.nysif.com/directdeposit

www.nysif.com/billpay

www.nysif.com/auditscheduling

www.nysif.com/premium

www.nysif.com/certificates

www.nysif.com/reportinjury

www.nysif.com/paidfamilyleave

www.nysif.com/forms

www.nysif.com/safetyresources

www.nysif.com/reportfraud

www.nysif.com/procurement

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