



Climate Action Premium Credit Program for the Health Care Sector

NYSIF, a national leader in workers' compensation insurance, is offering a new program to help New York hospitals and other businesses in the health care sector take action to reduce the workplace hazards posed by climate change.

HOW TO GET THE CREDIT

1. Take the Pledge

Businesses pledge to reduce greenhouse gas emissions, enhance their resilience against climate-related disruptions, and develop a climate action plan. These companies will receive an upfront premium credit of 5%, up to \$1 million per policy.



2. Submit the Plan

Eligible organizations will have 10 months after taking the pledge to develop and submit their climate action plan, giving them an ongoing premium credit of 5%, up to \$1 million per policy. The plan must include strategies for monitoring, measuring, and reducing emissions and for improving resilience, but hospitals and other businesses in the health care sector have flexibility in choosing those strategies. NYSIF will provide a learning forum to assist program participants with their climate action plans.



3. Build the Momentum

Participants will receive the premium credit each year as they continue demonstrating progress implementing their climate action plan. The ongoing credits will be amplified when coupled with other available funding, and over time will help participants realize cost savings.

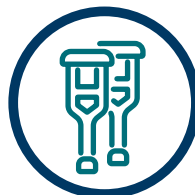
WHO IS ELIGIBLE?



HOSPITAL SYSTEMS



NURSING HOMES



AMBULATORY SURGERY
CENTERS



DIALYSIS CENTERS



COMMUNITY HEALTH
CENTERS



RURAL HEALTH CLINICS



OFFICE-BASED
SURGERY PRACTICES



HEALTH CARE SUPPLY
CHAIN MANUFACTURING

VALUE-ADDED SERVICES FOR NYSIF POLICYHOLDERS

Risk Control Services: NYSIF offers comprehensive risk control services, including training and onsite consulting to help businesses promote workplace safety.

Claims Case Management: NYSIF offers comprehensive claims support, which includes a 24/7 hotline for injury reporting and triage assistance, nurse case management, and return to work coordination.

Account Support: NYSIF provides a streamlined customer service experience, including virtual or on-site payroll verification and expedited underwriting facilitation of policy changes and renewals.

GET STARTED

To join the program, a participant will sign the pledge form promising to reduce emissions, enhance their resilience to climate-related disruptions, and develop a climate action plan to meet these goals. Participants will have 10 months to develop and submit their plans.

While these climate plans must satisfy certain broad parameters, the pilot program does not impose any specific emissions reduction strategies on hospitals; instead, it allows them flexibility and time to meet their long-term strategic objectives. In addition, climate action plans should focus on addressing both direct and indirect emissions, including those produced in the supply chain such as anesthetics, pharmaceuticals, food, and single-use medical supplies.

INSURANCE AS A CATALYST FOR CLIMATE ACTION

In tandem with its pilot program, NYSIF released a groundbreaking report, *Insurance as a Catalyst for Climate Action*. The report explored the relationship between rising emissions and worker safety, focusing on studies demonstrating the association of extreme temperatures with higher rates of on-the-job injuries. Consistent with leading academic research, the analysis, which encompassed approximately 95,000 claims, found a higher correlation in the frequency and severity of workplace injuries and illnesses on extreme heat days. The data showed that when the heat index is over 80°F injuries resulting in claims were 45 percent more likely to arise and 20 percent more severe.



► Learn more at nysif.com

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