

WINTER 2010

- 1 Snowbirds take Flight
- 2 CEO's Corner
- 3 Safety for a Change
- 3 HR Shortcuts
- 4 The Benefits of a Flex Plan
- 5 Claims Corner
- 6 To Schedule or Not to Schedule
- 6 Risk Management Achievement Award
- 6 Employee Spotlight
- 7 New EB Case Management Vendor
- 7 When an Injured Worker Returns to Work
- 8 MMIA Calendar of Events

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By Mark Gauthier, Liability/Property Claims Adjuster

Soon your snowbirds will be flying south. Sometimes snowbirds turn off their nests' heat, take flight, and assume that the water service termination falls on the municipality. Snowbirds figure that if the City/Town terminates the water service as requested there will be no problem. Should a problem arise, however, you normally are the first to be blamed for that problem.

Frequently, these assumptions result in frozen pipes and flooded property once pipes begin to thaw. Usually the result turns into a significant water damage claim against the municipality, which typically includes mold issues due to discovery of the problem several months down the road. The restoration costs of the water damage usually are tens of thousands of dollars to the property owner and sometimes the municipality, should the property owner prevail on a claim.

Your best plan of executing a water service request is to document the request and transfer the responsibility of verifying its completion back onto the property owner. Now might be a good time to review your policy and procedures as to how you manage snowbirds and water service termination and reactivation requests. The following are some suggestions to take into consideration.

All water service termination or activation should be made in writing. This way there is no confusion as to what is being requested. The request must include the date the request is being made, the location for the request, and the date on which the turn

on/off is to take place. The request should also include the property owner's forwarding information in order to contact the property owner should a problem be discovered in their absence. A work order should be initiated in response to the request and the written request remains on file.

As you are aware, termination or reactivation of water service takes place at the curb stop, which is usually located within the city/town right-of-way. The only control you have is turning the curb stop valve. It is very difficult to determine a successful shutoff or reactivation at the curb stop without actually entering the property. Now what do you do?

A representative of the property for which the request was made should be required in writing to be present at the time of the turn on/off to verify its completion. The name of the property owner/representative who is on site at the time of executing the work order should be documented on the work order. The date and time on which the request was completed must be entered and signed off by the employee who executed the work order. File the work order so that it can be easily retrievable for reference should a problem occur.

If a representative of the property in which service is being activated or terminated cannot be present, execute the work order, and then provide prompt written notice to the property owner verifying the date in which water service was terminated or reactivated. The notice should instruct the property owner to verify that the executed request was successful. This in turn places notice back onto

(Snowbirds continued on page 5)

Welcome Newly Elected Officials!

By Alan Hulse, MMIA CEO

Welcome and congratulations to each of you who are newly elected to office in Montana's municipalities. Scanning the newspapers across the state, it appears as though the elections had a good turnout and there have been some changes statewide. Although we bid the outgoing officials farewell and wish you all the best luck in your next endeavor, we also welcome aboard the new officials. MMIA is here to assist municipalities in the success of their governance. We want nothing but success for each of you so remember that we are here as a resource. We can assist in finding resources, providing training and expertise. Although we are not here to advise, we can be a resource for you as you navigate your way through your new position.

MMIA works with various partners to provide exceptional training and information to all of our members. Some of the training that will be particularly beneficial includes:

Mayor's Academy 2010

Every two years MMIA works in conjunction with the Local Government Center from the MSU Extension Office to provide a 3-day in-depth seminar for Montana mayors. There is no cost to participants for instruction and many of the meals while at the Academy. If you can get yourself there, we know that you will find it worth the trip. The upcoming Academy will be held at the Hilton Garden Inn in Bozeman March 3-5, 2010. Watch for registration information coming soon.

We're very excited to be bringing in nationally acclaimed parliamentary procedure expert Ann McFarland. Ann brings a unique spin into an otherwise, somewhat dry, subject. This is something you do not want to miss. Along with Ann, we will have experts from MMIA and the Local Government Center, Wayne Ternes from the Public Safety Officer Standards and Training (POST) to discuss Law Enforcement issues and much more. A wonderful reception will also be held which will provide a great networking opportunity.

We are confident that whether you are newly elected or one of our more seasoned mayors, you will find value and enjoyment in this seminar.

Annual Regional Training

This year's tour includes 12 sites around the state. This training is for Clerks, Treasurers, Supervisors, City Attorneys, Elected Officials, Mayors, City Council Persons and just about anybody else that will find this municipal-gear training beneficial. Specific topics will be Roles & Responsibilities of Elected Officials, Contracts including Risk Transfer and Special Events, Conducting Open Meetings and Citizens Right to Participate, and Risk Management & Personnel Management. This will not be a typical lecture series. We are aiming to provide you with tools to serve your community in the best way possible. MMIA is even providing lunch at each site. Attention City Attorneys: 6.0 CLE credits have been approved for attending! The training dates and locations are listed below. Please visit www.mmia.net for the registration form which can be faxed or emailed back to us. We want you there and we want you to be happy you came. We're sure there will be valuable information from the "Dream Team" of Local Governance and Municipal Risk Management.

Clerk's Institute/ Tillotson Service Program

This week is filled with valuable training and information. It is traditionally held in Billings each year. May 3-7, 2010 is the Clerk's Institute. These few days are packed full of useful

CEO'S CORNER



information geared toward the Clerks and the extremely valuable role that they play in their municipality. The Local Government Center sponsors this event each year and it is extremely well attended. May 5-7, 2010 is

We are aiming to provide you with tools to serve your community in the best way possible.

the Elected Officials Training and is a broader approach than the Clerk's Institute as it encompasses various positions. May 6-7, 2010 is also the Tillotson Service Program. This is 2 days of City Attorney sessions that not only allows for networking but for peer discussions that are incomparable. There are CLE credits available for Tillotson as well.

The MMIA truly does welcome you newly elected officials and wants to be here to assist you in your new journey. We value the expertise that the more seasoned officials bring to the table as well. We are hoping to see each and every one of you at all of these great opportunities! ■

ANNUAL REGIONAL TRAINING

Registration Due by:

November 24, 2009	Hamilton	November 17, 2009
January 5, 2010	Glendive	December 29, 2009
January 6, 2010	Miles City	December 30, 2009
January 7, 2010	Big Timber	December 31, 2009
January 8, 2010	Dillon	January 1, 2010
January 19, 2010	Conrad	January 10, 2010
January 26, 2010	Thompson Falls	January 19, 2010
January 27, 2010	Libby	January 20, 2010
January 28, 2010	Polson	January 21, 2010
February 1, 2010	Lewistown	January 25, 2010
February 2, 2010	Glasgow	January 26, 2010
February 3, 2010	Havre	January 27, 2010

Safety for a Change: The New WorkSafeMT Workplace Safety Initiative

By Thomas B. Danenhower, RS, Risk Management Specialist

Montana has had a workplace injury problem for decades. Employees in Montana are more likely to be injured or killed on the job than in most other states. Montana employees are more likely to miss more work time per injury than employees with similar injuries in other states. Montana has an injury rate of 6.3 (injuries per 100 employees per year) versus the national rate of 4.2.

To address this problem and others, the Labor-Management Advisory Council on Workers' Compensation (LMAC) was created in 2006. This group has extensively studied workers' compensation issues in Montana

and out of this effort WorkSafeMT was born.

WorkSafeMT was created as a nonprofit foundation to help raise awareness of system problems and to help encourage adoption of comprehensive safety policies and programs statewide. WorkSafeMT is run by a board comprised of private and public employers, labor leaders, business leaders and a wide array of other interested stakeholders including the MMIA. WorkSafeMT is dedicated to the elimination of workplace injury, illness and fatalities in the state of Montana and has been modeled after the very successful WorkSafeBC (British Columbia, Canada) campaign.

A multitude of committees helped roll out WorkSafeMT in November of 2009, which was designated WorkSafeMT commitment month. Major strategic objectives include a

marketing campaign to enhance workplace safety culture and to implement a comprehensive early return-to-work program. An inter-active website has been established at www.worksafemt.com and MMIA members can sign up to be program advocates. Excellent press kits are available through Partners Creative in Missoula. Contact Amanda Woolley, (406) 541-2263 or Amanda.woolley@partnerscreative.com. Information can also be obtained by calling the State Department of Labor WorkSafeMT office at (406) 444-0982.

Here at MMIA, we think members will benefit from this new groundswell initiative to improve workplace safety. WorkSafeMT has taken an all-inclusive approach and we feel the many great safety advocates in our membership will be able to share and improve their workplace safety environment and reduce employee injuries. If you have questions or would like more information, you can also call Thom Danenhower (800) 635-3089 or tdanenhower@mmia.net ■

What Is Meant by the Terms “Exempt”, “Non-exempt”, “Salaried” and “Hourly”?

By John M. Cummings, MBA, PHR, Human Resource and Risk Management Programs Manager

On occasion cities and towns have difficulty defining what it means for their employees to be “exempt”, or “non-exempt from overtime”. In addition, this can become further complicated by the terms “salaried” and “hourly”. This article is intended to provide a general overview of these terms, and what they may mean to your city or town. In general, the terms mentioned above can be explained as below:

Exempt: An individual is exempt from the overtime provisions of the Fair Labor Standards Act because they are classified as an executive, professional, administrative or outside sales employee, and meet the criteria for exemption. These criteria can be found in detail at the Montana Department of Labor & Industry website: <http://erd.dli.mt.gov/labor-standard/wagehrlaws.asp>.

Salaried: An individual who receives the same salary from week to week regardless of how many hours they work is “salaried”. Ex-

empt employees must be paid on a salary basis, as discussed above.

Non-exempt: An individual who is not exempt from the overtime provisions of the Fair Labor Standards Act and is therefore covered by the provisions of the FLSA. Such an individual is therefore entitled to receive overtime (time and a half) for all hours worked over 40 hours in a workweek. It is important for cities and towns to define when their workweek begins and ends. In most cases non-exempt employees are paid on an “hourly” basis.

Hourly: An individual who receives an hourly wage for work performed. Such individuals, because of the method of payment, are classified as non-exempt and are subject to the overtime provisions of the FLSA. The only exception may be for highly paid computer professionals.

Most cities and towns do have employees that they consider “exempt”. These employees are paid on a salaried basis and do not receive overtime for working over 40 hours in a workweek. The challenge for supervisors comes when these particular employees ask “Why am

I exempt?” or “Why don't I get overtime?”

In order to be prepared for these questions, cities and towns should take a look at their “exempt” employees and be able to clearly identify which exemption (executive, professional or administrative) these employees fall under. It may even be useful to identify these specific exemptions in the corresponding Position Descriptions.

The earlier referenced website from the Montana Department of Labor & Industry provides the criteria and/or tests that the exempt employee must meet in order to be appropriately classified. It is critical that when applying these tests, cities and towns understand that these tests include multiple criteria and just meeting one of the criteria may not be enough.

In Summary, classifying employees as “exempt” or “non-exempt” can be a challenge and require the consideration of multiple factors. This article is intended to provide an overview, but please note that as with anything there can be exceptions. Though MMIA cannot come on site and “classify” your employees, I can provide additional guidance on Montana's wage and hour regulations, so please feel free to contact me at (800) 635-3089 or at jcumings@mmia.net. In addition, the Montana Department of Labor & Industry's Wage and Hour Unit can be contacted at 406-444-5600. ■

The Benefits of a Flex Plan

By Amanda Clark, *Employee Benefits Program Manager*

You may or may not have heard about a Flex Plan before. Maybe you know them as a Flexible Spending Account (FSA), Cafeteria Plan, or a Section 125 Plan. But did you know how much savings you can realize through a Flex Plan? Flex Plans are a great option to coordinate with your benefits and save yourself out-of-pocket expenses.

Definition

A Flex Plan is a tax-advantaged financial account that allows employees to set aside earnings, pre-tax, for qualified expenses. Qualified expenses include out-of-pocket medical expenses such as deductibles and copays, dental and vision expenses, and many over-the-counter health items like aspirin or bandages. Dependent child care (day care) can also qualify as an eligible expense on some Flex Plans. Any portion of health coverage premiums that an employee is responsible for can also be run through the Flex Plan so that premium payments are tax-free too.

Advantages to Employees

For us employees, tax-free money to use for medical and dependent care expenses seems almost too good to be true. But it really is true! Setting aside money that you know you will be spending over the course of the year can mean a significant savings. Here is an example of the savings for one month:

This example shows a monthly savings of \$146.25 for this individual. Putting money into her Flex Plan means an increase of \$1,755 in spending income for the year! Putting medical or dependent care money into a flex plan just makes sense. There is one consideration to keep in mind when deciding on contribution amounts though: any money left in the account at the end of the year goes away. That means, if you don't use it, you lose it. Be careful not to over contribute what you're not sure you will be able to spend within a year's time frame.

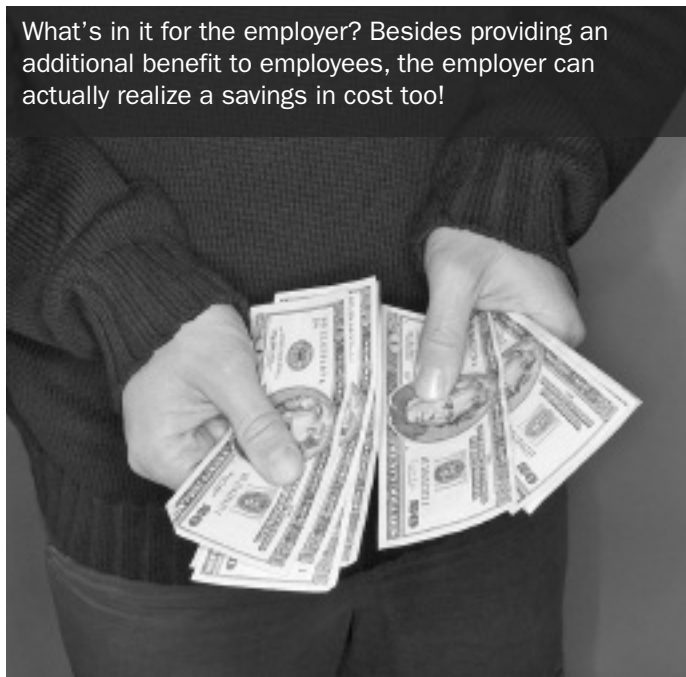
Advantages to Employers

So what's in it for the employer? Besides providing an additional benefit to employees, the employer can actually realize a savings in cost too! This is because an employer's share of FICA Tax (6%) is saved on every dollar an employee contributes to a Flex Plan. Here is an example:

$$15 \text{ Employees} \times \$300 \text{ per month} = \$4500$$

$$\$4500 \times 6\% \text{ (FICA)} = \$270 \text{ Monthly Savings}$$

$$\$270 \times 12 \text{ months} = \$3240 \text{ Annual Savings}$$



What's in it for the employer? Besides providing an additional benefit to employees, the employer can actually realize a savings in cost too!

While there are usually fees charged to make a Flex Plan available to employees, the charges are minimal compared to the savings realized by the employer.

Because a Flex Plan is actually a financial account, the MMIA does not offer them through the Employee Benefits Program. We do, however, highly recommend participation in a Flex Plan, as it can be a great supplement to the benefits you have available to you. There are many institutions that do have Flex Plans available. If you need help finding more information on how to get started with a Flex Plan, give the MMIA EB Department a call at 1-800-635-3089 and we will give you a list of resources to contact. ■

	FLEX PLAN	NO PLAN
Gross Pay	\$3000	\$3000
Flex Plan Contribution	\$500	\$0
Taxable Pay	\$2500	\$3000
Federal Tax*	\$135	\$213
State Tax*	\$84	\$114
FICA	\$191.25	\$229.50
Net Pay	\$2089.75	\$2443.50
Health Premium	(use Flex Plan money) \$0	\$100
Medical/Dental expenses	(use Flex Plan money) \$0	\$100
Day Care	(use Flex Plan money) \$0	\$300
Monthly Net Pay	\$2089.75	\$1943.50

*Tax approximations based on 2009 payroll tax withholding tables. Individual tax rates may vary.

Congratulations to John Cummings and Thom Danenhower for being selected as speakers at the upcoming PRIMA Annual Conference in June 2010. PRIMA is a national association dedicated to providing training and education to the public sector in all matters concerning risk management. This is quite an honor to be chosen and we are very proud to have these two as representatives of the MMIA and our great state of Montana!



Claims Corner: Best Practices for Workers' Compensation Injury Reporting

By Ann Komac, Claims Manager

In the past year, the MMIA has seen an increase in the filing of Workers' Compensation Claims that have resulted in no action or payment. This is an expensive practice for all involved. Members must keep in mind that the First Report of Injury is NOT an incident report. With any injury, accident or near miss, an accident report should be completed. When injuries are minor and require only first aid, an incident report should be completed, but treatment can be performed in-house, with no need to file a claim with the MMIA.

The MMIA recommends our Members only file a claim if any of the following apply to the incident:

- The employee requests a claim be filed;
- The employee has seen a medical provider and has incurred medical expenses;
- The injury results in lost time from work.

However, it is acceptable to complete a First Report of Injury and keep it on file with your internal incident/injury report. If the injured employee decides it is necessary to seek medical treatment, the claim can be submitted with a telephone call to the MMIA. A claim number can be provided within a few minutes. Remember that a First Report of Injury is not a legal incident report and MMIA cannot legally be your "incident log."

In the event an incident meets any of the three criteria listed above, it is very important that the claim be filed promptly. Montana law requires employers to report claims involving injuries within six days of the employer's knowledge. Legal requirements notwithstanding, there are many industry studies supporting a correlation between late-re-

ported claims and higher costs. MMIA members average seven (7) days to report claims, which means some members report in less than six days and some take longer to report. Delaying the reporting of a claim is in no one's best interest. Waiting until the end of the week or the end of the month and bundling together claims for submission is not recommended. The sooner the MMIA receives a claim, the sooner an adjuster can be assigned and begin the investigation to determine liability and/or compensability. If witnesses need to be contacted, the events surrounding the incident are fresher when contacted within a few days versus weeks or sometimes months later. In addition, the adjuster can assist the worker in promptly receiving the care and treatment appropriate to the severity of the injury as well as ease fears concerning the process and system. Many times this aids in setting the foundation on which a positive relationship between the adjuster and the injured worker is built. The benefit is less attorney involvement because the injured worker's concerns are being heard and addressed. Typically, this results in lower claim costs.

As a member, it is imperative that you establish pre-injury work practices for the timely reporting of claims. To lay this foundation, the MMIA recommends members adopt a new injury reporting program and provide supervisors, managers, human resource personnel and employees training in the program. This training should clearly set forth their roles and responsibilities of what to do when an injury occurs. Many employers

have developed instruction guides for their staff that detail the reporting process following an injury. These can be easily accessible references for staff when an injury occurs and they are unsure of what action to take.

In the end there are two crucial components members need to consider when an injury occurs. First, whether or not the incident needs to be reported to the MMIA. The three criteria set forth above should provide the guidance necessary to make that determination and assist in alleviating the reporting of incidents where no action or payment is needed. Second, when an incident occurs



The MMIA recommends our Members file a claim if the employee has seen a medical provider and has incurred medical expenses.

that does meet any of the three criteria, be sure you have a process in place that your staff has been trained to for the immediate reporting of that incident to the MMIA. The management of people and processes will ensure a prompt, compassionate response to injuries, establish open, pro-active communication and facilitate collaboration which will result in optimal outcomes for both injured workers and MMIA members.

If you have any questions or concerns, or would like to arrange a training session on the reporting of injuries, please contact Ann Komac at 1-800-635-3089 ext. 121 or Susan Peck at ext. 120. ■

(Snowbirds continued on page 1)

the property owner that it is the property owner's responsibility to verify that the water service had been successfully completed.

These suggestions might seem to impose more responsibilities onto your public

works department and its employees. The intent is to transfer the risk back onto the property owner. Your customers water service termination or reactivation requests are for the sole benefit of the property owner. A benefit in which the property owner should take responsibility and verify the activity had

been completed in the best interest of their property. Thorough, accurate, and complete documentation up front benefits both you and your customer and will drastically reduce the amount of time that you spend diffusing a potential volatile situation should a problem arise. ■

To Schedule or Not to Schedule, That is the Question

By John D. Craig, Property Program Manager

The MMIA's Memorandum of Property Coverage is a contract with our participating member that defines the terms under which coverage for property losses will be provided. It is not an insurance policy, but like open peril or all risk insurance, it is intended to provide coverage for every conceivable peril (even the unusual ones) except for those specifically excluded in the contract (Memorandum). The MMIA memorandum goes further in stating that the coverage applies to all property owned or controlled by the member, and does not require a penalty (often known as co-insurance) for those properties undervalued in the schedule of declaration. The Memorandum does require that all property be identified and declared for coverage on a schedule of property collected each year at the renewal of the coverage period (schedule review declaration occurs in January for a July 1st renewal period).

The declaration can be used to identify non-coverage property as well. If you own a piece of property (real-estate, vehicle or equipment) and do not want to pay an as-

essment for coverage, you can simply schedule it and request no-coverage by assigning it a \$0 value. This non-coverage must be elected and called out. All municipal property is assumed to be covered unless otherwise identified.

The MMIA Memorandum provides further liberal coverage as defined for property owned by the member but not on the schedule declaration. New buildings are built or old buildings are transferred. The same is true for vehicles and equipment. These transactions often occur mid-year. Replacement coverage is automatically extended to this property the instant the municipality takes possession of it. It is important to note that if the property has been owned or controlled by the member for more than 18 months and not reported or declared on their schedule of property on record with the MMIA for the current year, the claim will be adjusted on a depreciated replacement/Actual Cash Value basis. There is the assumption that at least one renewal cycle will have occurred within any 18 month period and therefore there was opportunity to report the acquisition and update the schedule. But sometimes things are

simply overlooked by mistake. When this happens there is still coverage. The loss of unreported property in possession for greater than 18 months will be adjusted at the depreciated basis.

Your MMIA property coverage is unique and extensive. The pooling concept of sharing risk among your peers while exploiting large market re-insurance opportunity is working well for the MMIA property program. It is only fair to those program participants when each member responsibly reports their property ownership and pays the appropriate assessment for their coverage. We will soon be coming into the next coverage renewal cycle. As in the past, I will be sending your schedule information electronically with instructions for your review and response. I want to help you make informed choices to get the coverage you want while staying within budget. Contact me at (800)635-3089 or jcraig@mmia.net. If necessary I will come to you. We want to help you minimize the risks of your daily business. ■

Bob Worthington Risk Management Achievement Award

Each quarter a finalist will be chosen from nominated members demonstrating outstanding Risk Management. This quarter the finalist is John Hunt, City Attorney for Plentywood.

Over the years, John has served the City of Plentywood tirelessly not only as an outstanding legal advisor, but also as a diligent risk manager. John analyzes local issues and initiatives searching for potential exposures, and after identifying any exposures, seeks to find solutions and ways to minimize the risk. He is always mindful of the unintended consequences to decisions and stands ready to research, inquire and discuss ways to diminish the likelihood of negative results. His expertise is unparalleled and he is often a resource for MMIA staff.

John has been extremely helpful in writ-

ing contracts and agreements and, in fact, sharing these documents with our entire pool. John has a great knack for looking into and understanding the subtle nuances of contract and agreement language while keeping in mind the importance of Risk Management.

MMIA staff has worked intimately with John over the years as his thirst for knowledge and understanding leads to many phone calls asking "why," looking for clarification and seeking direction so that he stands better prepared to advise and assist his community in managing their exposure to risk. John assisted in facilitating risk management workshops and seminars in Plentywood and always stands ready to assist in spreading the word. He is truly always looking for a better, safer, less risky way to doing business. ■

EMPLOYEE SPOTLIGHT

Richard Allums recently joined the staff at MMIA as our new Liability & Property Claims Adjuster. He holds a Bachelor's degree in History from Texas A&M University and has over 25 years ex-



perience as an adjuster of property/casualty insurance claims. He enjoys the wide variety of people he meets in handling claims as well as traveling throughout the beautiful state of Montana. Richard has lived in Helena since 1991 and just loves the Montana lifestyle.

Away from the office, he enjoys fishing, camping and hiking with friends. He and his wife Audrey like to travel and recently returned from a trip to France. His family includes two pets; a Labrador named Bee and a new kitten named Penny. Welcome to the MMIA, Richard!

New Case Management Vendor for Employee Benefits

By Amanda Clark, *Employee Benefits Program Manager*



As of January 1st, the MMIA EB Program will be working with StarPoint for Case Management, Disease Management and Utilization Review services. StarPoint is a medical management company that works closely with Allegiance, the MMIA EB Program's medical claims administrator, to provide case management services that will help manage medical costs as well as help improve outcomes for employees. StarPoint works together with the patient, the provider and the MMIA to pro-actively manage a patient's care. What are Case Management, Disease Management and Utilization Review? See below for definitions.

Case Management

Case Management services identify individuals with medical situations that are considered complex, high-risk, or high-cost claims. For instance, a baby born prematurely and

flowed to a specialty hospital may be a candidate for Case Management. A nurse case manager works with the member patient to manage the medical needs of the individual. Often times, the case manager will help to coordinate information between several different providers and/or procedures to make sure that the patient is receiving the best possible care. Participation in case management services can improve the quality and affordability of treatment that the member receives.

Disease Management

Disease Management helps members deal with chronic conditions on a proactive basis. This service provides educational materials to participants and helps members to adhere to treatment and condition management goals. This reduces unnecessary hospitalizations, reduces costs, and improves quality of life for

participants. Disease conditions managed include: Asthma, Chronic Obstructive Pulmonary Disease (COPD), Congestive Heart Failure, Coronary Artery Disease and Diabetes.

Utilization Review

Utilization Review performs pre-certifications for the program, which is the process of verifying medical necessity of inpatient stays and/or specified outpatient procedures as defined in the plan document. This process may also identify situations where the patient may benefit from case management services and refer the patient appropriately.

These services are tied together with the Medical program and there is no additional cost to the individual or member. EB program members may have already received information regarding this change and how to contact StarPoint. If you have not yet, please keep an eye out for it, including new ID cards with updated information on them. If you have any questions, please feel free to contact the MMIA EB Department. ■

Notifying MMIA when an injured worker returns to work is important

By Lanie Plovovich, *Workers' Compensation Claims Adjuster*

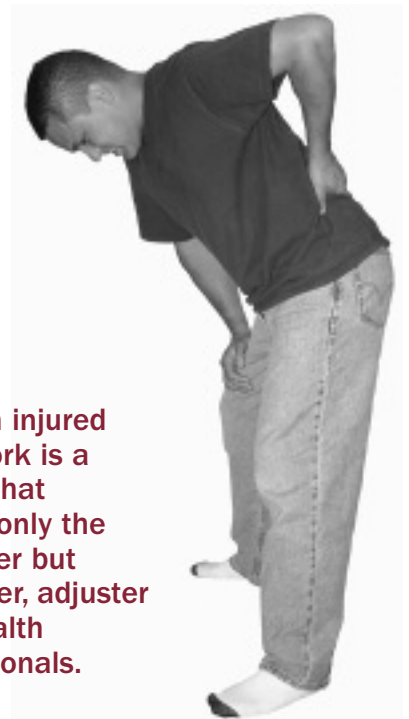
After suffering a work-related injury, the last thing that an employee is thinking about is when they can get back on the job. However, it is so important not to lose sight of the good sense that returning to work makes. Early Return to Work reduces medical costs, improves productivity, improves employee morale, reduces potential fraud claims, decreases attorney involvement, reduces financial impact, improves self-esteem, contributes to a speedier recovery and much more!

Returning an injured worker to work is a team effort that involves not only the injured worker but their employer, adjuster and their health care professionals. Whether it is on reduced hours, modified or alternative duties, getting back to work can be a crucial part of an injured workers' rehabilitation.

It is the responsibility of the injured worker to immediately notify MMIA of any change in their condition such as a release by their treating physician to return to work or even starting back at work. The worker is also responsible to remain in contact with their employer so that all interested parties can fulfill their duties.

If a worker does not notify their employer and MMIA of the changes in their working ability, they are responsible for any overpayment of benefits. Obtaining benefits which they are not entitled to may constitute fraud and could result in legal action. In the best of circumstances, overpayment (even unintentionally received) is extremely difficult to recoup for both MMIA and for the worker. Keeping the lines of communication open can keep a difficult situation from arising. Letting MMIA know of any and all changes

Returning an injured worker to work is a team effort that involves not only the injured worker but their employer, adjuster and their health care professionals.



will prevent any non-injury related headache from occurring.

If you have any questions, please contact our Workers' Compensation department at 1-800-635-3089. ■



MONTANA MUNICIPAL INTERLOCAL AUTHORITY

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2009 ANNUAL MLCT CONFERENCE

It was great to see so many of you at the Annual MLCT Conference in Great Falls this year. MMIA looks forward to getting to see so many friendly faces all in one spot each year and connecting to our members in person. We enjoyed the presentations and were especially excited to have so many members drop their name in our Give-Away basket. This year we gave away 3 plush, fleece blankets. Congrats to Bob Jaffe from Missoula, Sharon Haugen from Helena and Debbie Havens from Helena. Winter is here so hopefully those blankets will help keep you warm! Thanks to MLCT for putting together the conference and to all of you for all the hard work that you do for the cities and towns in the beautiful state of Montana! See you next year!



Calendar of Events

- January**
 - 1** New Year's Day, holiday
 - 20** Employee Benefits Committee retreat, Great Falls
 - 21** Board of Directors Strategic Planning Retreat, Great Falls
 - 22** Board of Directors meeting, Great Falls
- February**
 - 25** EB Committee meeting, Helena
 - 26** Board of Directors meeting, Helena
- March**
 - 3-5** Mayor's Academy, Bozeman
 - 26** Board of Directors meeting, Helena
- April**
 - 30** Board of Directors meeting, Helena
- May**
 - 18** Board of Directors meeting, Helena

