



Risk ADVISOR

Texas Water Conservation Association Risk Management Fund



Spring Safety Tune-up

Every spring the Fund publishes articles about hurricane season, working in hot weather and other seasonal hazards such as bites, stings and poisonous plants. Instead of long, sometimes boring articles about these seasonal hazards we offer the following list of things to check and watch out for this Spring.

- ◆ Yes, hurricane season is approaching. It runs from June 1 to November 1, although tropical storms can occur year round given the right conditions and every year the Texas coast could be impacted by tropical storms. What should you do now to prepare? Now is the time to review and update your district plan for dealing with disaster from whatever source. In the past few years districts have dealt with severe hail and wind storms, tornadoes, tropical storms, range fires, refinery explosions, winter weather, power outages and cyber-attacks. Anything can happen but if you're prepared to recover from disaster your customers can be protected. Pull out your disaster plan and update it for new information, new names and contacts, the latest information about storm surge or flooding potential and the latest advice from the experts at FEMA, the Red Cross, National Hurricane Center (www.nhc.noaa.gov), and local and state emergency management coordinators. Review the changes with your staff and make new appointments to key positions that have responsibilities during disasters. Then stage a table top drill to make sure everyone in the district knows what to do. Call on your Fund Loss Control Consultants and particularly Loss Control Manager Regan Rychetsky, Associate in Business Continuity Professional, for help in your emergency preparedness planning. Keep a close watch on the Atlantic Ocean basin and if any storm enters the Gulf of Mexico, prepare to activate your emergency plan.
- ◆ It's spring time in Texas when the temperature can be 45 in the morning and 85 by the afternoon and a few days later up in the 90's. That's hot enough to cause serious heat related illness to your employees who are doing heavy work outside. Make sure your outdoor crews are furnished with plenty of water, hats, sunscreen and an awareness of the temperature and humidity they will be working in. Supervisors especially should keep an eye on their crews for any signs of heat exhaustion or heat stroke and know first aid and when to get medical assistance. Take frequent water and heat relief breaks during the heat of the day and knock off work early if possible to avoid the hottest part of the day. **Heat Stroke** is the most serious heat related illness and can cause death or permanent disability. It occurs when the body loses its ability to shed heat. When this happens

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Loss Control Briefs

Specialty Drugs

Medical inflation in 2016 ran at a rate of 3.8%, a rather low rate compared to only a few years ago when double digit increases were common. Despite this overall favorable trend, the cost of drugs continues to rise. The cost of drugs is estimated to account for 17% of total medical costs with a growing percentage of this related to specialty drugs. The accounting and consulting firm of PriceWaterhouseCoopers estimated that the top seven specialty drugs represented over \$9 billion in costs. These drugs were used to treat hepatitis C, melanoma, cystic fibrosis, hypercholesterolemia (high blood cholesterol) and other conditions and diseases. This trend of escalating specialty drug costs is likely to continue in 2017 and future years and affect both general healthcare and workers' compensation costs.

Specialty drugs are carefully defined in the American Journal of Managed Care as:

- ◆ Costing over \$600 per month
- ◆ Treats a rare condition
- ◆ Requires special handling during administration of the drug
- ◆ Uses a restricted distribution network like a formulary or one pharmacy, and
- ◆ Requires ongoing clinical assessment during the course of treatment to check efficacy

In addition to the diseases mentioned above other conditions requiring specialty drugs include hemophilia, multiple sclerosis, HIV, other cancers, deep vein thrombosis following serious orthopedic surgery and rheumatoid arthritis.

Treatment of hepatitis C is a good example of the costs and benefits of specialty drugs. With specialty drugs hepatitis C is now about 98% curable. A typical course of specialty drugs used to treat hepatitis C ranges from \$65,000 to \$180,000. Before their development the only real effective treatment was a liver transplant which now averages close to \$600,000. So, although the cost of the drugs is quite high, the alternative could be much more expensive.

Many of the conditions mentioned above rarely have any effect on workers' compensation costs because the infection or development of disease is not work related. However the Centers for Disease Control and Prevention estimates that there is a 1.8% chance of infection from hepatitis C infected needles or cut exposures. There is also significant work related exposure to HIV from similar medical accidents. These exposures can also occur in non-medical work settings when co-workers are exposed to blood when providing first aid or other assistance to an injured worker. Blood borne pathogens are also a serious work related exposure for first responders. Other occupational situations where

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Questions, comments, tips, advice, ideas, opinions, criticism, and news are welcomed and encouraged. Every effort has been made to ensure the accuracy of the information published in *Risk Advisor*.

Opinions on financial, fiscal, and legal matters are those of the editors and others. Professional counsel should be consulted before taking any action or decision based on this material.

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specialty drugs are used include deep vein thrombosis from orthopedic surgery and the presumption of cancer from work related exposures to firefighters and EMT's in Texas and many other states. The use of specialty drugs is expensive, but their efficacy could reduce the ultimate costs of the conditions they are designed to treat.

Sources: Texas Government Code Chapter 607, Subchapter B - Diseases or Illnesses Suffered by Firefighters and EMTs, Centers for Disease Control and Prevention, Hepatitis C article, Power Point presentation by Phil Walls, RPH, Matrix Healthcare Services, Inc., "The Rise of Specialty Drugs in Workers' Compensation."

Zika Alert

Zika hasn't gone away and according to the Centers for Disease Control and Prevention it is now present in all 50 states. CDC statistics also reveal that of the over 1,500 American women who became pregnant after exposure to Zika, about ten percent gave birth to babies with serious birth defects associated with the virus. The virus is now being transmitted by native mosquitos in a few locales, including the Rio Grande Valley in Texas. Most of the cases reported nationwide were acquired while traveling but the spread of the virus into native mosquito populations is a cause for concern and use of precautions in these areas. Please consult the CDC at www.cdc.gov/vitalsigns/zika-babies/index for important information about how to prevent infection and possible devastating birth defects.

TWCARMF Safety Seminars 2017

The topics and locations of the annual Safety Workshops have been announced. The workshops are open to Fund members without cost at several locations around the state. You are welcome to attend any of them, but please first register at twcarmf.org. The workshop includes a workbook of the presentations and supporting materials, lunch and snacks. This year's presentations are designed to address current issues affecting water districts regarding safety, work hazards, recent developments in communicating safety information and lessons learned from the overall claims experience of the Fund. Topics include:

Survival on the Road

Automobile accidents injure employees, injure the general public, cause damage to valuable equipment and waste resources. This presentation will cover the leading causes of automobile accidents and how to reduce one of the leading causes of loss.

Lessons Learned

Lessons Learned provides an opportunity to gain knowledge from past experience. This presentation will review the Fund's claims activity, case studies and identify effective practices, while avoiding ineffective practices.

Hot Work

Hot work is any process that can be a source of ignition when flammable material is present, or can be a fire hazard regardless of the presence of flammable material in the workplace. Hot work includes welding, cutting, brazing, soldering, grinding and drilling. In this session we will cover the risks of hot work and review the Hot Work Permit System to ensure your staff knows the best practices related to hot work.

Hazard Communication and Chemical Handling

The Texas Hazard Communication Act (HCA), the Public Employer Community Right-to-Know Act and the Globally Harmonized System (GHS) of classification and labeling of chemicals have certain requirements of employers, employees and manufacturers. In this session we will cover effective maintenance of a written hazard communication program, employee safe handling and use of chemicals, recognition of GHS placards and labeling requirements, Safety Data Sheets (SDS) and their purpose and proper storage of chemicals. We will also discuss what you should do when a contractor brings chemicals on to your property.

Bites, Stings and Poisonous Plants

In Texas, we have a lot of things that bite, sting, cause rashes, cause illness or spread disease. Encounters not only hurt, they can also prove fatal. In this presentation we will cover awareness of these risks and what to do when the unexpected happens.

What's Your Question!

Bring your most challenging safety situations and questions! Don't have any? We will discuss frequently asked questions, concerns and issues.

Dates and locations are:

- ◆ **May 24, 2017**, at the High Plains Underground Water Conservation District, Lubbock
- ◆ **June 14, 2017**, Galveston County Consolidated Drainage District, Friendswood
- ◆ **August 30, 2017**, North Texas Municipal Water District, Wyle
- ◆ **October 18, 2017**, San Jacinto River Authority, Conroe
- ◆ **November 8, 2017**, Rio Grande Managers Association, Echo Hotel in Edinburg

Please register online at twcarmf.org or if you have questions please give Alicia Smith a call at 800-580-6467.

Spring Safety Tune-up, continued from front cover

the body's temperature rises rapidly. Symptoms include hot, dry skin or profuse sweating, hallucinations, chills, throbbing headache, high body temperature, confusion or dizziness and slurred speech. Heat exhaustion also has some of these symptoms. When any of them appear in a worker, take action immediately by calling 911, starting first aid and moving the person to a cooler place. Contact your Fund Loss Control Consultant if you need assistance with training regarding heat related illness.

- ◆ Warmer weather also brings out all kinds of insects, spiders, bees, wasps, ants, snakes and dangerous vegetation like poison ivy. Educate your workforce in identifying these hazards and what to do if bitten, stung or come in contact. Insect repellent, work boots, long sleeve shirts, gloves and a careful lookout for harmful creatures and plants can help protect your outside workers. Mosquitoes in the Rio Grande Valley are now carrying the Zika virus that can cause a terrible birth defect in pregnant women. See the brief article in the Loss Control Briefs section of this newsletter for more information, and attend one of the Fund's Safety Seminars addressing this topic.
- ◆ Monitor the weather. Weather radios and cell phones can give you severe weather alerts that might give you enough time to take shelter. You may sign up for alerts at FEMA.gov.
- ◆ Spring is also a good time to make sure the safety equipment on district vehicles is in good repair. Wiper blades and tires wear out and need to be replaced. Windshields crack and light bulbs burn out. Replace them so drivers can see and be seen. A state inspection catches many of these items, but don't wait until the inspection sticker expires. Safety is a continuous process.
- ◆ Mowing and other landscaping tasks also get into high gear during the spring. Inspect mowers, chain saws, weed eaters and other equipment to make sure safety equipment and guards are properly installed, ensure preventative maintenance is being completed in accordance to manufacturers' recommendations, fuel containers are OSHA or DOT approved, cutting blades are sharp and motors are tuned up. Sharp cutting edges and efficient power for the equipment actually makes it safer to operate.
- ◆ Don't leave these safety principles at work. Take them home and help keep your family safe there, too. The

same hazards that expose workers to heat related illness can also affect children and adults in hot and humid weather. Your personal vehicles and lawn equipment should also be kept in safe condition.

- ◆ Call on your Fund Loss Control Consultant for help with developing strategies and programs for dealing with any of these Spring Safety Hazards.

If your district does not currently carry Equipment Breakdown coverage it might be worth considering as renewal season begins. Contact your customer Service Associate for a quote.



TWCARMF Board Members Elect New Leaders

The recent TWCARMF Annual meeting and regular board meetings resulted in changes to the membership and leaders of the Board. Alvin Schuerg from the Guadalupe-Blanco River Authority and Sonny Hinojosa, Hidalgo County Irrigation District #2 completed their terms as Chair and Vice-Chair. Both performed their duties admirably but resisted calls to extend their terms.

Jace Houston of the San Jacinto River Authority was elected Chair for a one year term. Sonia Lambert from the Cameron County Irrigation District #2 and Cameron County Drainage District #3 was elected Vice-Chair for a one year term. Dean Robbins, General Manager of the TWCA was re-appointed Secretary of the Board. Four Board members unanimously re-elected for new three year terms were trustees Rodney Rhoades, North Texas Municipal Water District, Ricky Clifton, Gulf Coast Waste Disposal Authority, Sonia Lambert and Alvin Schuerg.

The Board of Trustees of the Fund is composed of eleven volunteers who are employed full time in leadership positions with water districts and authorities that are members of the Fund. They are elected by the Fund members at each Annual Meeting. Three or four trustees come up for election each year so their three year terms overlap. Each year a call for nominations to the board goes out to all members. Officers are eligible to serve three consecutive terms if they are re-elected.

Slips, Trips and Falls

The claims analysis for the Fund presented in the latest round of safety workshops (see Loss Control Briefs for locations and schedule) represents the most frequent causes and cost of injuries. The chart below, taken from the workshop presentation, shows Slip/Trip/Fall as the leading cause of worker injury over the past ten years and averaging about 50 claims per year during this time.

TWCARMF Workers' Compensation Cause of Claims 2007-2017			
Cause	Number	Total Incurred	Average
Strain/Sprain	481	\$ 4,436,026	\$ 9,223
Slip/Trip/Fall	498	\$ 3,369,645	\$ 6,766
Caught In	66	\$ 1,124,675	\$ 17,041
Strike/Struck by	459	\$ 1,094,167	\$ 2,384
Motor Vehicle	95	\$ 834,008	\$ 8,779
Exposures	200	\$ 478,581	\$ 2,393
Cut	240	\$ 215,245	\$ 897
Total	2039	\$ 11,552,347	\$ 5,666

Most of the slip, trip and fall claims occur on district premises in offices, hallways, stairways, workshops and in the field around water and wastewater treatment facilities, canals and ditches; and most of these claims are preventable.

According to a recent article in Safety and Health Magazine, slips are defined as a “loss of traction between a person’s feet and the surface he or she is walking on.” Slips are caused by wet floors, oily floors, mud, spills, loose floor coverings such as rugs and mats and a change in traction from one area of a surface to another. Trips are caused by the foot striking an object or structural element that causes a person to lose their balance. Trips can be caused by an elevation change of as little as ¼ inch such as a door threshold, an uneven sidewalk or change in floor coverings like a transition between tile and carpet, rocks, dirt clods and tools and equipment lying around. Falls, of course, are the result of slips, trips, missteps, unexpected openings, lack of guarding, ladders, obstacles and holes.

The injuries inflicted by slips, trips and falls are caused both by the physical act of losing balance in the form of musculoskeletal strains and sprains and the impact with floors, the ground and objects as a result of the fall. Impacts usually result in contusions, cuts, sprains and strains and sometimes broken bones. Although the average cost of slips, trips and falls is not the most expensive, it is the fourth highest at \$6,766.00 per claim representing payments for time lost from work and the medical expenses to treat injuries.

There are some basic ways to prevent slips, trips and falls at your district. The most important principal in prevention



Common office trip hazards

is a commitment from district leadership to implement and enforce efforts to reduce and eliminate the causes of such injuries. This effort starts with awareness of the extent of the problem at a particular district. Your Loss Control Consultant can help you define the extent and result of slip, trip and fall claims, identify locations where they occur and provide guidance for reducing or eliminating the hazard. Once the general manager is committed to reducing the frequency and severity of this kind of claim the chief operating officer, facilities manager and safety coordinator have a powerful tool to effect change.

Specific measures that will help reduce slip, trip and fall injuries include:

- ◆ Quick response to cleaning up spills wherever and whenever they occur. Just placing a wet floor marker is not enough because people still need to move through areas affected by a spill and the problem can migrate as water, oil, hydraulic fluid or other fluids are tracked out of the spill area. If a staff member sees or creates a spill they should clean it up or immediately report the condition that caused a spill if a repair is necessary. Use the wet floor signage if the spill can't be cleaned up immediately.
- ◆ Keep walkways and hallways clear of debris, clutter and other obstacles to free and safe passage.
- ◆ Cover cables or cords in walkways and work areas and route them appropriately under desks and work surfaces.



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- ◆ Dark or poorly lit stairwells cause a number of falls each year. Replace burned out bulbs right away. Notify facilities or safety coordinators of the problem immediately. Don't assume that someone else will report it. Carrying boxes or other objects that block downward vision on stairs or steps also contributes to injuries.
- ◆ Close desk drawers and file cabinets when not in use or you are away from your workspace.
- ◆ Watch where you are going to sit. A surprising number of claims occur each year when desk chairs roll out from under someone who is trying to sit down without paying attention to where their chair is or how easily it can start rolling.
- ◆ Use non-skid mats in front of entries especially when it's raining outside. Use these mats in other areas where traction is suspect. Make sure the mats are not frayed or corners rolled up and they lay flat on the floor to eliminate tripping.
- ◆ Take a comprehensive approach to evaluating flooring throughout the district's buildings and facilities. Repair and replace as budgets permit and use consistent non-skid wax on tile floors. Carpets should also be repaired or replaced when they become worn, ripped, wrinkled or loose.

- ◆ Ensure exterior sidewalks, walkways and grounds well maintained and free of defects, uneven surfaces and debris.
- ◆ District staff should wear comfortable, low rise footwear that provides good traction in the offices, shops or out in the field.
- ◆ Distraction is a growing cause of vehicle accidents but it also affects the frequency of slip, trip and fall claims. Texting and walking causes the same lack of focus as while driving. Pay attention to where you are going on foot and how you do the simple and repetitive tasks such as climbing down from a track hoe or piece of equipment.

Overall housekeeping in offices, especially in shops and during construction or installation projects also contributes to slip, trip and fall injuries. Contact your Loss Control Consultant if you need any assistance with slip, trip and fall prevention.

