by Al Smolen
Risk Control Consultant

THE THREAT OF H1N1, or swine flu, has caused a great deal of concern—and many questions about the precautionary measures municipalities should take to ensure the well-being of their communities. Information and opinions from the news media and health agencies change from day to day and week to week, making it difficult to determine the best course of action. MMRMA’s Risk Control Department monitors the latest disease containment strategies and can consult on specific measures most appropriate to your community.

Pandemic Defined
A pandemic (from the Greek pan (all) and demos (people)) is an epidemic of human infectious disease that spreads across a nation, continent, or worldwide. A widespread endemic disease that is stable in terms of the number of people getting sick is not a pandemic, nor is seasonal flu. History has recorded the devastation of smallpox and tuberculosis and, more recently, the toll taken by HIV and the 2009 swine flu pandemic.

World health experts agree that it’s not a question of if there will be another severe influenza pandemic, but when. The World Health Organization (WHO) warns that such a pandemic is both “inevitable” and “imminent.” While we don’t know exactly which strain of disease is “imminent,” we do know that another pandemic is in our future.

Disease Containment and Control Strategies
The pandemic protection and response strategies most widely proposed seek to limit social interaction and contain the spread of disease, thus reducing illness, death and mitigating direct economic impacts. However, all such measures have potentially significant economic and social consequences that substantially compound the direct effects on municipalities and businesses.

Public health agencies now recommend these key disease containment strategies:

Isolation. Separate persons with specific infectious illnesses in their homes, in hospitals, or in designated health care facilities.

Quarantine. Separate and restrict the movement of those who do not yet show symptoms but have potentially been exposed to an infectious agent.

Closings. Implement voluntary or mandatory closure of public places such as churches, schools, and theaters.

Furloughs. Implement “snow days” to furlough non-essential workers and close selected municipal functions.

Social distancing. In the workplace, implement social distancing measures such as:
- Modifying face-to-face employee encounters (moratoriums on hand-shaking, substituting teleconferences for face-to-face meetings, staggering breaks, and posting infection control guidelines)
- Establishing flexible work hours or worksites (telecommuting)

A municipality’s pandemic plan must consider operational disruptions as well as broader economic issues.

continued on page 3
Electric Choice Program Marks 10 Years of Savings to MMRMA Members

“MMRMA and Summit Energy also administer a natural gas program to bring the cost benefits of deregulation to MMRMA members.

Being innovative is a trademark of MMRMA’s member service—and with the current budgetary crisis, every dollar that can be retained is of growing importance.

For a free evaluation of your potential cost savings, contact Jan Rogers of Summit Energy at 269 345 0440, ext. 26 or janrogers@summitenergy.com.

Once you provide some basic information, including a copy of your current utility bills, you’ll receive a complete pricing estimate upon which to make the best purchasing decision.”

“Monroe County has been purchasing ECP-supplied electricity for our facilities since 2002. We save on utility and administrative costs, because all 11 of our facilities are billed under a single invoice broken down by location. ECP has a truly seamless process to enroll and begin realizing savings. I encourage MMRMA members who have not considered ECP to take the time to learn about its many advantages.”— Mike Bosanac, Director of Purchasing and Facilities, Monroe County
• Promoting social distancing between employees and customers to maintain a 3’ spatial separation

• Implementing strategies that allow employees to request time off and stay home at the first sign of flu symptoms.

Planning for Social and Economic Disruptions

The fast-moving spread of disease can set off a domino effect of negative consequences:

• Dramatic worker absenteeism (40 percent or more) will occur at all levels due to illness, family member care, death, childcare, and "worried well" (otherwise healthy people who avoid the workplace for fear of exposure).

• Movement restrictions and/or quarantines will disrupt supply chains and slow the delivery of municipal services.

• Social distancing will affect business operations, especially when public contact is unavoidable or workers share a common workspace.

• Business closures and furloughs for prolonged periods may cause extensive financial hardship, increasing demand for social and welfare support.

• Reduced availability among first responders may result in greater risk of social and security disruptions.

Are You Prepared for a Pandemic? continued from front page

10 Steps to Take Now

The Trust for America’s Health has published 10 recommendations for business continuity planning in the event of a flu pandemic.

Many strategies take time to implement, but much can be done now to maintain operational continuity:

1. Review your existing contingency plans to see if they are applicable to a pandemic.
2. Make sure that core activities can be sustained over several weeks.
3. Plan for interruptions of essential governmental services such as sanitation, water, power, and disruptions to the food supply.
4. Identify your organization’s essential functions and the individuals who perform them. The absence of these individuals could seriously impair business continuity. Build in training redundancy to ensure that their work continues despite an absentee rate of 25–30 percent.
5. Maintain a healthy work environment by ensuring adequate air circulation and posting tips on how to stop the spread of germs at work. Promote hand and respiratory hygiene by providing wide and easy access to alcohol-based hand sanitizers.
6. Determine which outside activities are critical to maintaining operations and develop alternatives in case they cannot function normally. For example, what transportation systems are needed to provide essential materials? Do the operations run on “just in time” inventory or is there typically some reserve?
7. Establish or expand policies and tools that enable employees to work from home with appropriate security and network access to applications.
8. Expand online and self-service options for residential and business users.
9. Educate your workforce about the threat of pandemic flu and the steps you are taking to prepare for it. In emergencies, employees tend to look to their employer for guidance, so clear and frequent communication is essential.
10. Update sick leave and family/medical leave policies and communicate with employees about the importance of staying away from the workplace if they become ill. Concern about lost wages is the largest deterrent to self-quarantine.

Implementing these strategies and policies can prove invaluable to your municipality’s ability to provide quality public service continuity in the event of a public health crisis. MMRMA’s Risk Control Department is ready to consult on pandemic policy planning: contact your risk control consultant at 734-513-0300.
Training Reduces Deaths in Police Custody

MMRMA continues to offer innovative, award-winning services to its members. For example, the Sudden Death in Custody (SDIC) training program won PRIMA’s first place achievement award in the pooling category this year, and was recently profiled in Public Risk magazine. The article is reprinted below to give MMRMA members another perspective on this cutting-edge program.

SUDDEN DEATH IN CUSTODY (SDIC) losses are a leading contributor of law enforcement-related claims and it is common for law enforcement agencies to react post-incident with defensive efforts at loss reduction, as opposed to using proactive loss prevention measures.

To tackle this issue, Senior Risk Consultant William Page of the Michigan Municipal Risk Management Authority (MMRMA) assembled a team of experts to develop a training program to educate its member agencies about SDIC liability. The result was a series of workshops presented in a seven-hour curriculum at 24 Michigan sites. MMRMA’s Risk Avoidance Program (RAP) grants allowed MMRMA to provide this extensive training resource, along with guidelines, handouts and videos, at no cost to its members.

MMRMA RAP grants also provided funding for a subsequent phase of the project, regional Michigan workshops, which were held through March 2009. More than 450 police, corrections, dispatch, EMS and other criminal justice personnel received the SDIC awareness training.

One jail administrator credits the workshop with the avoidance of a serious jail loss.

One jail administrator credits the workshop he attended in March 2008 with the avoidance of a serious jail loss. Upon returning to his facility, he noted an inmate with a serious medical condition. Because of his heightened awareness of the potential for SDIC, he ordered close observation. When the inmate’s condition worsened, the jail administrator made sure he received the necessary medical care. During his hospital stay, the sheriff’s office worked with the court to arrange bail.

Upon medical discharge, the inmate was released from jail rather than being re-incarcerated. He died two weeks later of liver failure due to complications relating to his history of alcohol abuse. Had the inmate died in the jail, the county would have faced the expense and potential loss of defending a claim of failure to provide adequate medical services.

The workshops have received excellent evaluations from attendees, many of whom said it was “some of the best training” they had ever attended. MMRMA was also recently awarded PRIMA’s Achievement Award for pool programs.

Copies of MMRMA’s SDIC training program have been provided to the American Jail Association (AJA), National Sheriffs Association (NSA) and National Institute of Corrections (NIC).

MMRMA’s risk management department continues to bring effective, award-winning solutions to its membership. “In my 35 years with corrections and 22 years as a risk consultant,” says Page, “this entire project has truly been an investment in excellence.”

For more information, contact Cara Kowal, ARM, at ckowal@mmrma.org.

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