New Advisory Committees Expand Member Involvement

by Michael Rhyner
Executive Director

AT ITS MARCH MEETING, MMRMA’s Board of Directors took action to create two new Risk Control Advisory Committees: Corrections and Health Facilities.

Corrections
MMRMA currently covers 63 counties, including their jails, and many other member communities have holding cells and lock-ups. These facilities have a potential loss exposure that requires specialized risk control methods and procedures.

In the past, corrections issues were handled through MMRMA’s Law Enforcement Advisory committees. However, the members of these committees are primarily sheriffs and chiefs. The new committee will provide an opportunity for jail administrators to participate.

The Corrections Risk Control Advisory Committee will include jail administrators with solid experience in operating, staffing, and maintaining jails.

The primary goals of the Corrections committee are to:
> Identify training needs for corrections staff and develop appropriate training opportunities.
> Identify and develop model procedures and protocols aimed at reducing the frequency and severity of loss.
> Develop strategies for handling emerging issues and proactively introduce methods and procedures to avoid or mitigate loss.
> Serve as a forum for information exchange and networking among MMRMA member jail administrators.

Health Facilities
The Health Facilities Risk Control Advisory Committee will address loss exposures associated with community mental health (CMH) agencies, medical care facilities (MCF), and health departments.

MMRMA currently has 35 CMH agencies, 12 MCF members, and 29 county or city health departments. In addition, there are eight related district health departments. The combined total of 84 health care-related members represents unique exposures outside the general municipal operations within our overall membership.

By establishing an advisory committee for health facilities, MMRMA provides the opportunity for members to share common concerns and protocols and develop “best practices” guidelines and model policy and procedures.

Health facilities face a host of common issues, including:
> Recipient rights
> Medication dispensing and monitoring
> Compliance with HIPAA (Health Insurance Portability and Accountability Act) regulations
> Adherence to various state codes and standards.

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Risk Management Workshop Provides Essential Tools

EVERY YEAR, MMRMA’S Events Planning Committee works hard to ensure that our Annual Meeting and Risk Management Workshops deliver top-notch tools and training for our members. The recent Risk Management Workshop held last month in Lansing was no exception.

Attendees learned from diverse, knowledgeable speakers, including MMRMA staff, service providers, and professionals in various fields.

The breakout format allows speakers to cover specialized topics in brief, targeted sessions, while general sessions provide valuable training to all attendees.

Here are some highlights for readers who were unable to attend—and for those who want a refresher. For details on downloading materials from some of these outstanding presentations, see the sidebar below.

Staying Secure in the Tech Age
In this breakout, two agents from the FBI’s Detroit office shared their knowledge and expertise on several forms of technology- and business-related threats, including “hacktivism” and corporate espionage.

The agents outlined several data collection methods used by criminals, which often go beyond traditional computer hacking techniques. In social or public settings, strangers can use “elicitation” methods to glean information.

Many people will share more than they even realize in such situations. According to the agents, this works well with subject matter experts. By appealing to one’s authority on a topic of interest, culprits can get someone talking and gain intel that will help further their illegal activities.

As always, awareness is key when it comes to protecting ourselves and our organizations. Verify, ask questions, and, when in doubt, err on the side of avoiding the distribution of personal or sensitive information.

MMRMA will continue to provide training and resources on methods for detecting and averting illicit uses of technology.

Understanding Climate Change
With both a bachelor’s and an advanced degree in atmospheric sciences, Josh Darr of JLT Re has an uncanny ability to make a complex topic both interesting and accessible. In his breakout, he presented an overview of climate change and weather trends and analysis.

Darr’s session, filled with videos and other dynamic graphics, provided his audience with facts and perspective on the global climate and whether or not weather patterns are becoming more volatile. His presentation is available on mmrma.org.

Cultivating Media Savvy
Kelly Rossman-McKinney, CEO and co-founder of Lansing-based Truscott Rossman, is a trusted public relations resource.

Workshop Handouts Available Online

Registered users at mmrma.org can download presentations from this and other recent MMRMA Risk Management Workshops and Annual Meetings.

To access the documents, follow these steps:
1. Log in to your user account.
2. Click the Members Only file cabinet icon below your name in the top right-hand corner of the website.
3. Scroll down to the red Workshop Materials heading and click to expand. These handouts appear under the Documents heading. Right-click on any item and choose “Save As” to download it to your computer.

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What's New? Find These Updates on mmrma.org Today

Members are encouraged to regularly visit our homepage and the What's New page under Resources for the latest news and information. Check the website now for more details on these announcements.

Updated Risk Transfer Manual

MMRMA recently revised and updated its Risk Transfer Manual in response to Public Act 271, which was passed by the Michigan legislature last summer. The Act changed how we look at our contract language and what is deemed acceptable when naming additional insured while transferring risk to companies that do business with our members.

Registered users of mmrma.org can download the updated manual by going to the Members Only page. Log in to the site, then click on the file cabinet icon beneath your name in the top right corner of the home page. Scroll down to the Risk Management Tools heading and click on it to expand. The 2015 Risk Transfer Manual is the first item under the Manuals heading. Just right-click and “Save As” to copy the PDF to your hard drive.

Coverage Document Revisions

Several years ago, MMRMA switched our Coverage Document format from a stitched booklet to a three-ring binder. Since then, we have tweaked the document with minor alterations in the wording each year. Once the MMRMA Board approves the given year’s changes, the staff prints new pages for distribution.

In the past, some members have discarded the old pages and replaced them with the updated pages. While this keeps the book current, it may create confusion when dealing with older claims. Each claim is administered based on the coverage in place at the “Date of Loss,” which is the date that the event took place or the accident happened.

The “Date of Loss” defines the coverage terms in place for that specific claim. So if you receive a lawsuit today based on events that happened two years ago, you need to look at the coverage in place two years ago, not the coverage in place today. We recommend that members keep all previous pages and store them in the back (or front) of the three-ring binder. The complete Coverage Document versions, as well as PDFs with only the revised pages, are available for each effective date in the Members Only section of the website under Governance Manual–Appendices.

Job Posting for Claims Adjuster

MMRMA has an immediate opening for a Claims Adjuster. Successful applicants must have a background in claims adjusting or related experience and training. Qualifications include:

> Bachelor’s degree from accredited college or university
> Professional certification (AIC, ARM, CPCU) desirable
> Two years equivalent combination of experience and education will be considered.

Interested candidates may send resumes and documents to Charlie Stevens, Claims Manager, at cstevens@mmrma.org.

For a lawsuit based on past events, you need to look at the coverage in place at that time, not the coverage in place today.
New Risk Control Committees, continued from page 1

Health Facilities committee members will also address risk exposures related to:
> Involvement with federal and state Medicare/Medicaid rules and regulations
> Professionalism of health care providers
> Responsibility for patients, consumers, and public recipients of services and programs
> Provisions for transporting recipients by care providers (done minimally by health departments)
> Dietary services
> Cyber security at all levels
> Physical security of the premises and environment.

Member Participation is Key
MMRMA committees are comprised of individuals with specialized expertise in areas that represent loss exposures to member municipalities. The committees develop risk control resources such as model policies and procedures, educational material, publications and electronic media, and education and training programs.

Committees have a hands-on and clearly meaningful role in the governance of MMRMA. The Board of Directors relies heavily on committee advice and recommendations in its decision-making process.

Serving on an MMRMA committee gives members the opportunity to enhance their knowledge of risk management and is an excellent way to network and collaborate with peers. The relationships developed through committee service have helped many MMRMA members throughout their entire working careers.

Call for Letters of Interest
We plan to issue a call for letters of interest from candidates for appointment to the two new committees. The MMRMA Board Chair makes the appointments for three-year terms. Check www.mmrma.org for details.

Risk Management Workshop Recap, continued from page 2

Rossman-McKinney brought her experience to bear in two general sessions, using case studies, worksheets, and audience input to help illustrate her methods for crisis management and media relations.

Some of her important tools are the credibility ladder and the 10 Cs of Communication, which include Context, Content, and Continuity.

These and many more tools and details are featured in her two handouts, which can be found on MMRMA’s website (see sidebar on page 2).

Networking for Business and for Life
As the winner of Season 6 of NBC’s The Apprentice, Stefanie Schaeffer quickly learned that networking is a daily activity that can make or break our success in any arena.

As Schaeffer reminded her audience, we meet people everywhere, every day. According to her, these “micro-networks” can help us establish 50 contacts—people we can call on for anything, and vice versa. This web of support could prove invaluable in our careers and beyond.

Other useful lessons learned by Schaeffer, on TV and off:
Send thank you notes. Handwritten correspondence is memorable, especially in this age of e-mail and Facebook.

Don’t complain. Instead, help craft solutions for shared obstacles to prove your worth.

Ask questions. Showing interest in others helps them feel valued, which in turn creates a favorable rapport.