

Risk ADVISOR



Recent Upsurge of Vehicle Accidents

Since January 1, 2016 the Fund has experienced 42 automobile liability claims caused by center drivers operating center or their own vehicles in center business. This list is compiled as of May 9, 2016. The claims break down as follows:

Type of Accident	Number since January 1, 2016
★ Hit a parked car	8
★ Rear ended another vehicle	11
★ Backed into a vehicle or object	14
★ Changing lanes and hit other vehicle	5
★ Hit other object (not backing)	4
★ Total	42

Fifteen separate centers in all parts of the state contributed to this list. What is going on?

One answer is that center drivers are not paying full attention to what they are doing. They aren't looking all around them when changing lanes or backing out of parking spaces. They are following too closely or not paying attention to traffic ahead of them. Some of them may be texting or otherwise distracted. Fourteen of the incidents involved backing. This requires drivers to use their mirrors and to turn around and look behind them. Fifteen of the incidents occurred in parking lots or while parking. This driving activity requires drivers to look around them and to judge where their vehicle is going in relation to other cars or objects.

Although most of the incidents described resulted in only damage to another person's vehicle and a center vehicle, there was also bodily injury to some drivers and passengers. The rear-end accidents can be particularly dangerous in this regard. The costs of these accidents include physical damage to the vehicles involved, bodily injury and the time to deal with the aftermath of the accident and repair damages.

Recommendations to end this pattern include:

- ★ Pay close attention when backing, traveling through parking lots or approaching traffic controls like stop signs or stoplights.
- ★ Use your mirrors and adjust them properly to afford maximum view of traffic and objects behind your vehicle. Turn around and look behind you as you back. Do not rely solely on mirrors or cameras.
- ★ Avoid distractions like cell phones and texting. Pull off the road to answer phones or make calls. Texting while driving subjects those around you to serious injury or death, and damage to their vehicles. Center drivers can

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The Fund Presents the Remaining 2016 Line-up of Liability Workshops for Texas Community Centers

The Fund Presents the Revised 2016 Line-up of Liability Workshops for Texas Community Centers

- ✦ **July 08, 2016: Confidentiality Issues, the Westin Domain, Austin, Texas,** Confidentiality issues continue to be frequent and troubling issues for community centers. The important aspects of preventing confidentiality problems will be presented. Hot topics and new developments in confidentiality, enforcement, HIPAA and recent breaches will also be presented.
- ✦ **October 21, 2016: The 1115 Transformation Waiver and Where are We Going Now? The Menger Hotel, San Antonio,** A temporary extension has been granted but where does that leave community centers? What are our risks through the 15 month extension period? What are community expectations? How are we ensuring sustainability of the services – or developing exit strategies causing the least harm to the families we serve and our communities? This workshop will try to provide some answers and guidance based on the latest intelligence.

The hotels listed above will honor negotiated rates for rooms as long as reservations are made before their deadlines. Specific rates and deadline dates will be provided when the flyers for each workshop are issued

Continuing Education Credits

The Fund has continuing education sponsor agreements with the Texas State Board of Examiners of Social Workers, the Texas State Board of Examiners of Professional Counselors, the Texas State Board of Examiners of Marriage and Family Therapists and the Texas State Board of Public Accountancy. Continuing Education credits may also be applied for from the State Bar, Human Resources Certification Institute and the Texas Department of Insurance for specific workshops.

Registration is Easy

Register online at tcrmf.org. There is a nominal fee for members and a slightly higher fee for non-members. Registration includes workshop materials, breakfast, lunch and snacks in the afternoon. Workshops begin at 8:00 am and conclude by 3:00 pm.



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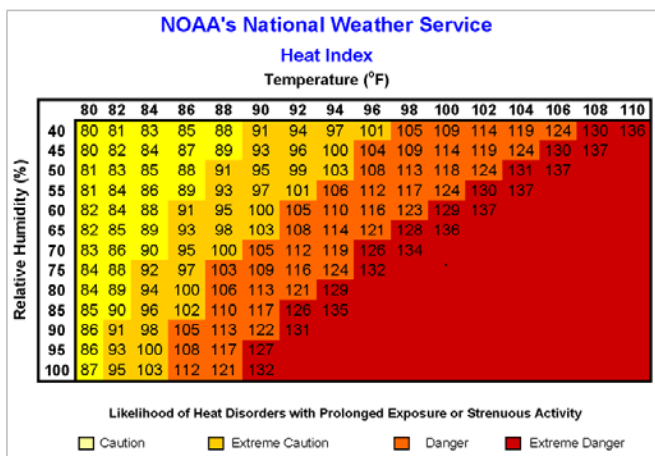
800-580-6467

Loss Control Briefs

Hot Weather Precautions

We often worry about the effect of hot weather on employees and take precautions to prevent heat related illness. The same precautions should be taken for our consumers who may be out in the heat for field trips to parks or other outdoor activities. If possible these outings should be scheduled early in the day or late in the afternoon when the heat is not so bad. Leaders should monitor the “heat index” which combines the effects of temperature and humidity to create a measure of discomfort. When it is high consideration should be given to re-scheduling an outing or finding an alternative indoor venue.

The National Weather Service chart below indicates the temperature a person feels when temperature and humidity are at the values shown in the axis labels of the chart. The higher the humidity, the less temperature it takes to create dangerous heat conditions.



If an outing is not re-scheduled make sure that consumers have plenty of water and cool drinks, have a place to get out of the direct sun and are carefully monitored by staff for any signs of heat illness.

Staff should also be trained in the symptoms of heat illness and first aid measures if someone begins to suffer from the heat.

Common heat related illnesses, their symptoms and basic first aid include the following:

★ 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 the body's temperature rises rapidly. Symptoms include:

- Hot, dry skin or profuse sweating
- Hallucinations

Chills

Throbbing headache

High body temperature

Confusion or dizziness

Slurred speech

First Aid for Heat Stroke: 1st call 911, move the person out of the heat and direct sunlight and begin cooling by soaking clothes with water or spraying, sponging or showering them with water and fanning their body.

★ Heat Exhaustion is the body's response to excessive loss of water and salt through sweating. Older people and those with high blood pressure are more susceptible to heat exhaustion. Symptoms include:

Heavy sweating

Extreme weakness or fatigue

Confusion or dizziness

Nausea

Clammy, moist skin

Pale or flushed complexion

Muscle cramps

Fast and shallow breathing

First aid for heat exhaustion includes moving the person to a cooler, preferably air conditioned space. Have them drink plenty of cool water or other non-alcoholic beverage and have them take a cool shower or bath. Monitor for worsening symptoms and be prepared to seek medical aid.

Heat cramps and heat syncope are other heat related illnesses. Heat cramps usually occur in leg, arm or abdominal muscles and are the result of depleted salt content due to heavy sweating. First aid includes stopping all activity and moving to a cooler place, drinking clear liquids or a sports beverage to replace lost electrolytes and avoiding strenuous effort after the cramps subside. Heat syncope or fainting / dizziness may occur after rising suddenly from a sitting or squatting position or from standing for a long period. It is the result of dehydration or lack of acclimatization to a hot and humid climate. First aid is similar to that for heat cramps. In both cases, the person should be monitored for other symptoms that may indicate onset of heat stroke or heat exhaustion.

Centers should train their workers to recognize signs of heat related illnesses and basic first aid measures. Although any worker may suffer from some of the symptoms of heat related illness, they are preventable and treatable before a life threatening condition arises. Train your staff to watch out for the signs and symptoms in each other and the consumers under their care and to not be afraid to take action.

Zika Virus Update

The following table comes from the Centers for Disease control website as of May 4, 2016. It contains some interesting information about how people have acquired the infection.

At A Glance - Zika in the U.S. (as of May 4, 2016)

US States

- ★ Travel-associated Zika virus disease cases reported: 472
- ★ Locally acquired vector-borne cases reported: 0
- ★ Total: 472
- ★ Pregnant: 44
- ★ Sexually transmitted: 10
- ★ Guillain-Barré syndrome: 1

US Territories

- ★ Travel-associated cases reported: 3
- ★ Locally acquired cases reported: 658
- ★ Total: 661
- ★ Pregnant: 59
- ★ Guillain-Barré syndrome: 5

Centers for Disease Control and Prevention, May 4, 2016

In the continental United States none of the cases have been “locally acquired vector-borne cases.” That means that as of the report date no one acquired the virus from native mosquitoes. That is not the case in such places as the U.S. Virgin Islands or Puerto Rico. Most epidemiologists believe however, that it is only a matter of time before Zika is carried by mosquitoes in southern states. Another observation is that only six cases of possible associated Guillain-Barré syndrome have been reported out of the total of 1,133 cases.

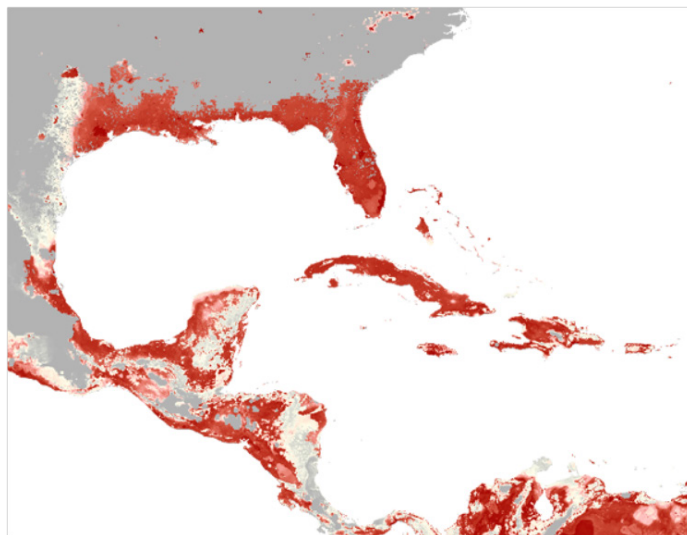
The Centers for Disease Control and Prevention website also offers other evidence of how seriously they are approaching the possible spread of the virus to the United States. There are several entries that include doctor’s checklists for pregnant women, a survey of Puerto Rican blood banks and an article entitled “Vital Signs: Preparing for Local Mosquito Borne Transmission of Zika Virus – United States 2016.” The article about the presence of Zika virus in blood supplies contains this statement about the danger posed by the virus:

“Because of the potential for transfusion-associated transmission of Zika virus, the Food and Drug Administration (FDA) has recommended deferral of blood donors in affected U.S. areas until blood donations can be screened by nucleic acid testing or blood products can be subjected to FDA-approved pathogen reduction technology (PRT). FDA has recommended that whole blood and blood components for transfusion be obtained from U.S. areas without active Zika virus transmission.”

As the mosquito season approaches and is enhanced in many parts of Texas by the recent heavy rains, districts are advised to carefully monitor the situation and take measures necessary to protect employees.

The University of Oxford in England recently published an article in the online science journal “eLife” that contained the map shown below. Through a very detailed and exhaustive mapping exercise the

authors determined that over 2.17 billion people in the world could eventually be exposed by the spread of the Zika virus. The map shows their estimate of the extent of the potential spread of Zika in the United States and other nearby countries. The red shading shows areas where it is very likely that mosquito populations will acquire and spread the virus. Note that the four largest metropolitan areas of Texas are shown as dark red, or the areas most likely to become infested.



From “Mapping global environmental suitability for Zika virus” in eLife Journal published by eLife Sciences Publications, Ltd.

Effective anti-mosquito measures include using a “DEET” based insect repellent, wearing long sleeve shirts and pants and reducing areas where mosquitos breed.

Sources: Centers for Disease Control & Prevention, “Tips for Preventing Heat-Related Illness.”

Vehicle Accidents, continued from front cover

also experience serious injury or death, traffic tickets and possible dismissal from your job.

- ★ Use the training and consulting services available to members from the Fund. These include van driver training and the two hour course “Driving on Center Business.”
- ★ If possible back into parking spots so you can pull forward when you leave with much better visibility and awareness of other traffic and obstacles. Also, in many parking lots it may be possible to pull through a space so you can pull forward when leaving rather than backing into and out of the space.

The Safety Workshops scheduled for this Spring and Summer have a presentation about safe driving entitled “Why do you Drive the Way that you Do?” and a series of 15 driving reminders that deal with many of the issues contributing to this cluster of accidents. The dates and locations of the workshops are listed elsewhere in this newsletter. This year the workshop is intended for a general audience of anyone at the center who has driving, safety or risk management responsibilities as part of their job.

Pay attention to your driving!

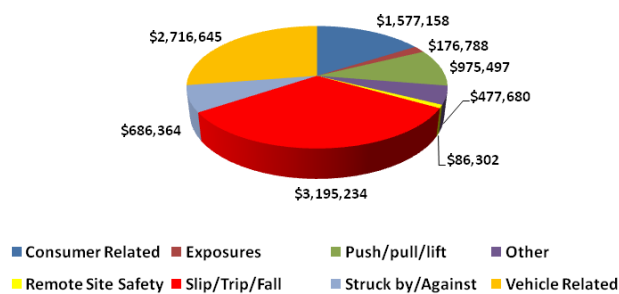
Loss Control Briefs, continued from page 3

The Workers' Compensation Loss Analysis Project

Over the last several months Loss Control Consultants for the Fund have been working on an extensive analysis of workers' compensation claims for the Fund as a whole and for each individual center. The analysis will be presented in the late spring and early summer to each center by the Loss Control Consultant in the form of a booklet and a visit. The report will contain an analysis of the most common types of claims the Fund experiences and the center's own experience by comparison. For instance, the first section of the report contains the following chart that depicts financial impact of workers' compensation claims over the period of 2011 through 2015.

Similar data will be presented for each center along with recommendations to improve each center's results. We hope

TCRMF Total Cost of Claims by Cause 2011 - 2015



that the benefits of this effort will include:

- ★ Identifying trends and reducing employee injuries
- ★ Reduced pain, suffering and lost time for employees
- ★ Reduced days away from work due to on the job injuries
- ★ Reduced cost of workers compensation contributions
- ★ Reduced time cost on staff who administer and investigate claims
- ★ Reduced loss of productivity when experienced workers are away from their employment because of an on the job injury.

The reports also pledge the assistance of the Loss Control Consultant and any other resource the Fund has to help the center accomplish any recommendations made.

2016 Safety Workshops

The annual Safety Workshops have been scheduled for several locations around the state. Unlike the last two years when the workshop was designed primarily for center safety officers, this workshop is designed for a more general audience including safety officers, facilities staff, transportation managers, human resources and any center employee, manager or supervisor with safety or risk management responsibilities. The locations and dates are:

- ★ Tyler, May 25, 2016 at the Andrews Center
- ★ Big Spring, June 8, 2016 at West Texas Centers
- ★ Corpus Christi, July 13 at Behavioral Health Center of Nueces County
- ★ Houston, August 23 and 24 at The Harris Center
- ★ Fort Worth, October 5 at MHMR Tarrant County

Watch for flyers and check the TCRMF website for registration information. There is no charge for the workshops and lunch and snacks are provided.

The topics that will be covered this year are:

- ★ TCRMF Workers' Compensation Loss Analysis 2006 – 2015 provides a deep look at the cause and consequences of workers' compensation claims to center staff.
- ★ Safer Approach to Moving Materials Manually examines the ergonomic and bio-mechanical aspects of lifting and shares basic principles of safe lifting.
- ★ Selling Safety to Employees justifies the efforts centers make to educate employees about safety and looks at the human factors involved in adopting a positive safety attitude.
- ★ Why do you Drive the Way that you Do? Presents some of the most basic and important principles of safe driving and goes into detailed examination of driving behavior.
- ★ Effective Workplace Inspections looks at the reason for effective inspections and details many of the checklist items to be inspected and the reasons for doing so on a thorough and consistent basis. The presentation explores safety, security, biological, ergonomic and chemical hazards. The Safety Inspection Report is also discussed and templates are provided.

See [Loss Control Briefs](#) on back cover

Loss Control Briefs, continued from page 5

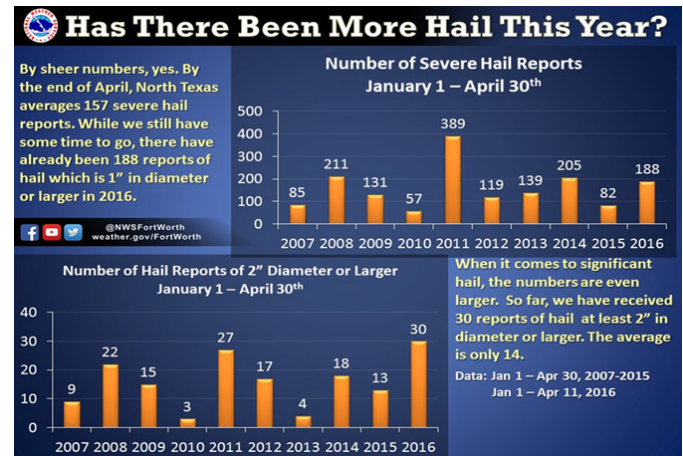
- ★ Workplace Ergonomics is a detailed look at the hazards present in center offices and other workplaces. Ergonomic claims include strains and sprains due to lifting materials, helping and moving consumers and repetitive injuries due to working with computers. A detailed ergonomic evaluation of staff workstations is provided along with a Computer Station Ergonomic Evaluation checklist.

The workshops will be presented by the Fund's Loss Control Consultants, Michael LeVasseur, Joe Salazar and Jeremy Wade.

Hail Season

The Fort Worth office of the National Weather Service responded to the question: Has there been more hail this year than usual? Their answer is in the graphic shown below.

From the Fund's perspective, it has been a very busy year for hail and it is not over. As of May 11, 2016 the Fund has set up reserves or paid 91 hail claims totaling \$849,641.27. A recent article in the Fall 2015 Risk Advisor detailed many of our recommendations about what to do if you are affected by hail. The most important step is to report the damage or possibility of damage to the Fund. The next most



National Weather Service office in Fort Worth

important step is to get the damage repaired. Although it may be tempting to take the money and do nothing to the roof which may not yet leak, hail impacts can increase the rate of roof deterioration and cause leaks and interior damage long after the storm. This makes dealing with your claim extremely difficult when there is obvious old, unrepaired damage alongside new damage.