

# SAN DIEGO AND IMPERIAL COUNTY SCHOOLS



## RISK MANAGEMENT

JOINT POWERS AUTHORITY



*Your single source for risk management  
from a trusted education colleague*

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# UNDERSTANDING EDUCATION

*Established in 1976, San Diego and Imperial County Schools Joint Powers Authority (JPA) is one of the most experienced JPAs in California. We understand the risks our education colleagues face because your needs are our sole focus. Education is who we are.*

## Protecting Our Future

Watching over the health and safety of your school presents some of your most important challenges. As school administrators, you protect our future.

By managing risks to your school's physical and financial health and safety, you create the right environment for teaching and learning.

The San Diego and Imperial County Schools Joint Powers Authority (JPA) understands your risks. We are employees of the San Diego County Office of Education so we share your goals for education.

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*Your success is our sole focus*

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We help you protect your most valuable resources by consistently providing high quality, cost-effective, and flexible risk management programs and services.

San Diego and Imperial County Schools JPA supports your interests with a balanced representation from each school district.

Collectively our member school districts, community colleges, and charter schools collaborate with our Board of Directors and Executive Committee to meet your risk management needs.

### RISK CONSULTING SERVICES

Our workers' compensation and property and liability program assessments customize solutions for your school's risk management. We help protect your assets so you have the funds and resources for education.

*We understand education because we are education.*

## Enabling Your Success

San Diego and Imperial County Schools JPA offers the following risk management programs.

### WORKERS' COMPENSATION PROGRAMS

- Self-insured programs with reinsurance for larger losses
- A banking pool structure for mid and large size members, as well as a small district pool
- Bonus services at no additional cost, including loss control, claims administration, and risk analysis

### PROPERTY AND LIABILITY PROGRAMS

- Protection against property and liability losses
- Sub-programs including Auto Physical Damage, Boiler & Machinery, Main Frame Computer and Infrastructure Equipment/Peripherals
- Bonus services at no additional cost, including loss control, online training, and risk financing/analysis

Our JPA's strength is our inside knowledge of the education sector and our flexibility in tailoring programs that make sense for your school.

We look forward to helping you with your risk management challenges.



*Finding solutions that enable your success*

# RISK CONSULTING

*“When we first reviewed proposal responses, we thought one insurance broker offered the best price.*

*But, when we added up all the extra fees, we discovered San Diego and Imperial County Schools JPA was the clear leader, saving us over \$100,000 for the same services.”*

*San Diego School Administrator*

## Starting With Transparency

Today’s reality for school administrators is learning how to stretch shrinking dollars from ongoing budget cuts.

When you contract for new services, you deserve to know exactly what you are paying for.

That is why a partnership with San Diego and Imperial County Schools JPA starts with transparency.



**Our bundled risk management services have no hidden costs or fees.** You know from the start what your costs are and what services are available to your school. There is comfort in knowing you can focus on what matters most – developing an effective risk management program – without worrying about additional costs.

You can feel confident that the risk management program we help you design will align with what is best for your school.

## Providing Reliable Resources

Education risk management has unique needs when compared to the private sector. The pressure of managing tax dollars and budget cuts leave many schools struggling to find sufficient resources for all areas of management and administration.

San Diego and Imperial County Schools JPA and our strategic partners deliver expertise and valued support for risk management. We specialize in the following risk consulting services.

- **Regulatory compliance** specific to the education sector
- **Risk analysis** of internal and external risks and controls
- **Risk financing** to ensure funding for future claims

Together, we build a program that anticipates and protects against risks to the health and safety of your students, employees, and visitors.

**San Diego and Imperial County Schools JPA is a risk management resource you can rely on.**

## Securing Your Trust

Effective partnerships start with transparency and build on commitment. We understand your challenges and are committed to using our resources and expertise to support you in all your risk management efforts.

*Your trust is important to us.*

# WORKERS' COMPENSATION

## Navigating Workers' Compensation

The California workers' compensation system frustrates even the most seasoned administrators.

San Diego and Imperial County Schools JPA helps shoulder the burden of navigating an increasingly complex system, while managing rising costs.

Finding solutions for your workers' compensation program goes beyond the statutory benefits regulated by Labor and Education Codes.

We provide our members with an integrated, hands-on approach to workers' compensation, promoting safety and health improvements while generating creative cost management solutions.

**Our pooled purchasing power** makes programs affordable with no additional costs for the bonus services our members value.

## Empowering You With Better Options

You do your best to make fiscally-responsible decisions for your school.

During a hard market in the insurance industry, you may feel you are at the mercy of insurers that command increasingly higher workers' compensation premiums.

San Diego and Imperial County Schools JPA adjusts our strategy to stabilize the effects of a volatile insurance market. We offer self-insured workers' compensation programs and reinsure for protection against larger losses.

By self-insuring, we help return control of workers' compensation decisions to you. Our workers' compensation specialists and actuary extend your risk management team, adding specialty knowledge and support.

**The financial integrity of San Diego and Imperial County Schools JPA empowers you with better options.**

## JPA WORKERS' COMPENSATION RATES INCLUDE:

- Third Party Claims Administration
- Excess Insurance Premiums
- Self-Insured State Fees
- Annual Self-Insured Report/Filing Fee
- Broker Fees
- Mandatory Department of Transportation (DOT) Drug Testing
- Pre-placement Physicals
- Health Improvement Programs
- EASE (Employee Assistance Program)
- Loss Control Services, including onsite assessments, workshops, and consulting
- Online downloads, video library, and onsite training

## Delivering Budget Control

You make budget decisions based on what you know or expect.

In these fiscally-challenging times, budget surprises of unexpected costs may prove lethal.

One way our JPA helps you better budget your workers' compensation costs is with monthly contributions.

**Monthly contributions** adjust to your actual payroll, allowing you to know exactly what you pay each month for workers' compensation.

Other programs collect premiums annually, based on a payroll projection, which could result in an unpleasant year-end surprise of an additional bill for uncollected premiums.

# WORKERS' COMPENSATION

## Sharing Proven Cost Containment Programs

The old transactions management of workers' compensation buckled under the high cost of health care and lost productivity.

San Diego and Imperial County Schools JPA recognized the need for a more holistic approach to cost containment.

We built programs and services with one goal – improving the health and productivity of our members. We knew by improving health, we manage cost.

We sought partnership with professional leaders who make a difference in the delivery of health care and who offer innovative solutions to cost containment.

We are proud to share our cost containment programs at no additional cost to our members.

## *Sharing our cost containment success*



## RETURN TO WORK PROGRAM

One of the best cost containment measures in workers' compensation is an effective early return to work program.

San Diego and Imperial County Schools JPA takes pride in our program that returns your employees to work as early as possible to meaningful and productive work.

Our partnership with a consulting team of licensed nurses, occupational therapists, and other health care specialists launched a program specifically designed for the unique needs of the education sector.

## HEALTH CARE NETWORKS

San Diego and Imperial County Schools JPA is dedicated to partnering with high quality, cost-effective health care networks.

Our health care networks manage workers' care throughout their course of treatment and help reduce program costs through discounted fees.

We are pleased to offer our JPA members the following contracted services.

**Medical Provider Network (MPN)** –Our members share the benefit of services and provider discounts from the San Diego and Imperial County Schools JPA's state-approved MPN, a Preferred Provider Organization (PPO).

California reform mandates injured employees must utilize the services of MPN contracted medical providers (unless the employee has pre-designated a treating physician). Our annual assessment ensures that network performance continues to meet the high standards our members deserve.

**Durable Medical Supply Provider Network** – Fees for durable medical supplies are a potentially costly expense for workers' compensation programs.

As a JPA member, you gain significant savings through discounted fees for all your durable medical goods, devices and supplies from our contracted durable medical supply provider network.



### **Diagnostic Radiology/Neurodiagnostic Testing Provider**

**Network** – Advances in medical technology, such as magnetic resonance imaging (MRI), computed tomography (CT) or electromyography (EMG), come at a high price.

With our pooled purchasing power, San Diego and Imperial County Schools JPA successfully negotiated a contract with a national provider network to deliver diagnostic radiology and neurodiagnostic testing for our members at discounted fees, generating substantial savings.

**Pharmacy Benefit Management Program** – Pharmacy benefit management is more than the dispensing of high-quality, cost-effective medication.

Our JPA's pharmacy benefits manager is a leader in trend and utilization management with a large network of participating pharmacies.

JPA members benefit from a partner focused on improving patient outcomes and reducing wasteful expenses that occur with inefficient management of prescribed medications.

### **COST MANAGEMENT**

San Diego and Imperial County Schools JPA consistently explores creative ways to help our members save on their workers' compensation programs, while providing comprehensive coverage.

In addition to our contracted health care networks, we offer the following cost containment programs to enable your success.

**Medical Bill Review** – Health care coding and provider contracting is complicated. You want reassurance that the medical bills for your workers' compensation program are accurate.

Our independent contractor combines software technology and professional expertise to review medical bills, ensuring our JPA members receive maximum savings.



**Treatment Utilization Review/Telephonic & Field Nurse Case Management** – Our contract with licensed health care professionals assures you that you spend claims dollars on appropriate treatment for each individual condition.

Telephonic and field nurse services bring a professional, managed focus to overall care and health improvement.

**\$30  
MILLION**

Recent savings from workers'  
compensation cost containment

# WORKERS' COMPENSATION

## Adding Better Value

San Diego and Imperial County Schools JPA values our education colleagues. Where we can ease the burden of administration, we are happy to do so.

**Pre-placement Physicals** – Our JPA pays for pre-placement physicals. There is no additional charge for this service as the fee is part of our workers' compensation bundled rate. Our payment frees you from any concerns about establishing a line item on your budget or making payments for pre-placement physicals from your general fund.

**Department of Transportation (DOT) Testing** – We also pay for required random drug testing for drivers working for member schools with no additional charge to the workers' compensation rate.

## Focusing on Health

Managing health care is a collaborative effort of the individual and the health care provider. Even the healthiest of employees have accidents or develop illnesses. Engaging employees in their health care helps them gain their optimal health.

Case studies reveal that a focus on improving health in the workplace dramatically reduces the incidence of workers' compensation claims. Our JPA offers additional programs for improving the physical, mental, and social well-being of our members' employees.

**Health Improvement Program** – We assist member schools in adding health improvement programs that promote a healthier workforce, such as corporate gym memberships or onsite exercise equipment.

We are happy to discuss available program options, which add no extra cost to your workers' compensation program.

**EASE Program** – Employee assistance programs help employees and their families develop and maintain a healthy response to life's challenges. Our JPA funds the EASE (employee assistance) program through our members' workers' compensation program.

The EASE program is another example of providing our members with the tools they need for improving the health of their workforce. In keeping with our promise of adding more value, there is no additional charge for the EASE program.



*Adding better value by focusing on health*



# PROPERTY & LIABILITY

## Investing in Education

San Diego and Imperial County Schools JPA shares your education commitment as an investment in our future.

Property damage, personal injury, and liability or financial risks threaten our shared investment.

Through our self-insured property and liability programs, we help you keep hard-earned dollars in the classroom and in services that secure our education future.



**We focus on your protection so you can focus on education.**

## Tailoring Programs for Success

There are no cookie-cutter solutions for risk management. What works for one school, fails for another. We believe flexibility in design is crucial to risk management success.

Our experienced staff works side-by-side with our JPA members to tailor a property and liability program that addresses the unique needs of each school.

Our JPA member's bundled rate includes access to all of our property and liability services, regardless of which services they choose. We also make no rate adjustment for member schools that increase property value by less than \$5 million.

Removing unnecessary barriers clears the path to finding the right solutions for your JPA property and liability program.

### JPA PROPERTY AND LIABILITY RATES INCLUDE:

- **Claims Administration**
- **Excess Insurance Premiums**
- **Broker Fees**
- **Loss Control Services, including onsite assessments, workshops, and consulting**
- **Online downloads, video library, and onsite training**

*Removing barriers for better program success*

# LOSS CONTROL SERVICES

## Discovering Risk Management Solutions

Our loss control services are the heart and soul of our risk management programs.

Today's potential risks to the health and safety of your employees, students, and school visitors have moved into unexpected areas.

At times, managing those risks is daunting. That is where San Diego and Imperial County Schools JPA can help. We share your deep sense of responsibility and we stand by you in whatever tough situation you face.

We have built a solid framework of support to help you discover risk solutions that control loss through prevention and planning.

The vast array of services is available for both our workers' compensation and property and liability programs at no additional cost to our members.

Our loss control specialists will help you develop programs that promote health and safety and protect your financial future.

## Starting With Education

As the old adage goes, the best defense is a good offense. Educating ourselves about new risk management challenges and solutions lays the foundation for prevention.

San Diego and Imperial County Schools JPA excels at education. We offer hundreds of risk management topics for use in internal communication, online training, and onsite workshops and webinars conducted by JPA loss control specialists.

The following is a small sample of how our JPA loss control services help educate.

## LOSS CONTROL TRAINING COURSES

Contracted vendors provide onsite training for our JPA members in over 30 subject areas, including the following.

- Accident investigation
- Back injury prevention
- CPR/First aid
- Disaster preparedness
- Emergency response
- Ergonomic training
- Fire protection/Flammable liquids
- Office and classroom safety

Our loss control specialists stay current with emerging risks and develop the training resources for our JPA members, like the following services.

**Making Right Choices** – online training for the prevention of adult sexual misconduct

**Sexual Harassment** – training which also meets the legally mandated two-hour, bi-annual training for managers

**Safe School Ambassadors** – bullying prevention training program



*Preventing loss through education*

## Consulting With Specialists

San Diego and Imperial County Schools JPA provides more than off-the-shelf loss control training.

**We are specialists in loss control for the education sector** with degrees in occupational safety and health, as well as professional designations as Certified Playground Safety Inspectors (CPSI).

Our JPA members benefit from experienced specialists who offer onsite assistance and loss control consulting services.

### JPA LOSS CONTROL CONSULTING

#### Risk Assessments

- General safety and health , security surveys
- Hazardous materials storage and disposal
- Property and liability risk
- Workers' compensation exposures
- Ergonomic evaluations

#### Onsite Investigations/Inspections

- Playground inspections by CPSI
- Indoor Air Quality (IAQ) investigations
- Accident investigations

#### Program Development

- Safety award incentive programs
- Safe driver award program
- Injury and Illness Prevention Program (IIPP)
- Policies and procedures review

### LOSS CONTROL TECHNICAL SUPPORT

San Diego and Imperial County Schools JPA brings technical loss control expertise to help our members with the following services.

#### Response Assistance to Cal/OHSA

- Complaints and appeals
- Variance requests

#### Acting Liaison

- California's Occupational Safety & Health (Cal-OHSHA)
- Environmental Protection Agency (EPA)
- County Hazardous Materials Management Division (HMMD)
- Other regulatory agencies

#### Hazardous Waste

- Assistance in securing permits

**WeTip Program** – JPA members also receive a no-cost membership in the WeTIP program, a national school safety program, which provides a safe, anonymous hotline for schools.



## Delivering Your Message

In addition to our loss control consulting services, San Diego and Imperial County Schools JPA assists our members in getting the word out on health and safety.

- *Hot Topic* newsletters
- Health and safety training material
- Loss control templates
- Written plans and evaluation forms

*Specializing in loss control solutions*

# PUTTING EDUCATION FIRST

## Helping You Manage Risk

Every program and service of San Diego and Imperial County Schools JPA has one purpose – helping our members manage risk.

The goal of the Risk Management Department of the San Diego County Office of Education is providing schools like yours with high-quality, cost-effective risk programs.

### EDUCATION FOCUS

With a singular focus on education, we address the risk management issues and concerns of our education colleagues.

Our flexibility and understanding of the education sector helps us develop solutions that work.

## Making a Difference

It is easy to talk about flexibility. San Diego and Imperial County Schools JPA delivers with customized workers' compensation and property liability programs. Together, we discover creative answers to the real-world problems our members face.



*We put education first*

## IMPROVING CASH FLOW

Our JPA has a history of helping our members improve cash flow during fiscally challenging times.

Annually, the JPA Executive Committee and Board review the appropriateness of delaying collection of workers' compensation and property and liability contributions from July 1 to October 1.

The decision to do so is a welcomed reprieve from incidences of state deferrals.

## PROTECTING YOUR INTERESTS

San Diego and Imperial County Schools JPA workers' compensations and property and liability programs are self-insured with reinsurance to protect against large losses.

To better manage costs and control claims for all of our programs, we steadily increased self-insured retention amounts.

Our JPA members have control over individual funds. Annually, after equity is actuarially calculated, we return excess funds to our members.

Our programs are funded at a 90 percent confidence level.

Members helping members is what San Diego and Imperial County Schools JPA is all about.





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Contact the JPA and let us know how we can help.

**SAN DIEGO AND IMPERIAL COUNTY SCHOOLS**

Joint Powers Authority  
Risk Management  
858-569-5320

*Your trusted education leader in risk management*

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