

## *Who is that Woman?*



My name is Michelle Fecteau. I am a registered nurse and a certified occupational health nurse specialist as well as a certified case manager. As I write this article, I have just celebrated my four month anniversary with the Maine Municipal Association. This, however, was not my first introduction to MMA, having served them as an independent consultant for the last four years. That prior association with the people in the Risk Management Services Department led to my interest in applying and subsequently accepting the newly created position of Nurse Case Manager.

Having said that, I will attempt to answer the second part of the question – that being, “What is a Nurse Case Manager, anyway?”

Case management as we see it today evolved and began with Medicaid and Medicare projects of the early 1970s. As cost containment became a huge issue in the healthcare industry, the dual priorities of case management became meeting the client’s needs and making good use of community resources. Case management is increasingly being recognized as an essential component of managed care. In the workers’ compensation or occupational health arena, that includes safe and timely return to work.

As an RN first and foremost, and an occupational health nurse specialist, I must abide by the standards of practice and the code of ethics of the American Association of Occupational Health Nurses and the

## *What is a Nurse Case Manager?*

licensing credentials set forth by the Maine State Board of Nursing.

The role of the Nurse Case Manager is not one of a special investigator, nor is it one of policeman for the injured employee, their employer, or an insurance claims handler. The role of a case manager definitely is to make sure that all parties involved are on “the same page” and that no one falls through the cracks – the injured employee, the employer, and/or the payer and the healthcare provider.

In addition to providing case management services, part of my role as the Nurse Case Manager for Maine Municipal Association will be to serve as a resource on medical issues to the Claims Representatives in-house, perform file reviews and recommendations as to the appropriate medical management of long-term cases, perform job site analyses in certain limited situations, serve as a resource to Maine Municipal members in relation to preferred medical provider issues and return to work programs and lastly, but very importantly, assist employers in developing transitional work programs, so that they may safely return injured employees to the workplace and thereby decrease their indemnity costs.

Should you have any questions or concerns about my role, please don’t hesitate to give me a call at the toll-free number (1-800-590-5583 extension 380, or ask for Michelle Fecteau). I look forward to meeting or talking with you.



## **MMA Risk Management Safety Grant and Scholarship Program Update**

Risk Management Services continues to offer two highly regarded grant programs to participating members of the MMA Worker's Compensation Fund.

Scholarship Grants provide financial assistance for employees who wish to advance their skills in the area of safety or risk management. Scholarships are granted throughout the year with individual awards up to \$500. Applications must be submitted at least forty-five days prior to the intended educational event.

The Safety Enhancement Grants are for the purchase of safety related equipment or services that "directly enhance the health and safety of employees". The grants, which are awarded through a competitive application process, match the members' investment on a 2:1 ratio, up to \$2000 per grant. Forty-nine applications are currently under review for October 2002 awards.

### **New For 2003...**

⇒ The application form and instructions for both programs have been reformatted. The new form is easier for you to use and for us to evaluate.

#### ***The Municipal Risk Manager***

The Municipal Risk Manager is published seasonally to inform you of developments in municipal risk management which may be of interest to you in your daily business activities. The information in these articles is general in nature and should not be considered advice for any specific risk management or legal question; you should consult with legal counsel or other qualified professional of your own choice.

*Editor:* Kathryn Norton, CIC,  
MMA Risk Management Services  
P.O. Box 9109, Augusta, ME 04332-9109.  
1-800-590-5583 or (207) 626-5583.

*Managing Editor:* Ruth Cox

⇒ The applications and relevant information can be downloaded from MMA's website ([www.memun.org](http://www.memun.org).) We regret that applications cannot be submitted electronically because of the requirement for cost estimates and other supporting documents.

### **More efficient for us—is better for you!**

⇒ Please use only the new forms for all 2003 and future submittals. (Date Revised: 10-01-02 appears in the lower right corner).

⇒ Please read the instructions before completing the application. Supporting information is welcomed and encouraged.

⇒ Provide a single, clearly presented, complete application package. Proposals are evaluated, in part, for quality and completeness of application. Applications that are illegible or incomplete will not be considered.

⇒ Your request should make a significant and purposeful impact on employee safety and health. Awards are made on a competitive basis from dedicated (and limited) funds and therefore only "reasonable" requests should be submitted.

⇒ Safety enhancement grant applications for May awards must be received between October 1<sup>st</sup> and April 30<sup>th</sup>. To be eligible for the October awards your completed application must be received between May 1<sup>st</sup> and September 30<sup>th</sup>. There will be no deadline exceptions.

For more information or to receive a copy of the Safety Enhancement Grant or Scholarship Program guidelines and application, please call Deb Balmer, Ed MacDonald, or your assigned Loss Control Consultant at 1-800-590-5583.

# 2002 Dividend Deliveries

Town of  
Sebago



Town of  
Ripley



Town of Wales



Kittery Water District

Town of  
Dedham



Town of  
Saint  
Albans



Town of Wells



Town of Ogunquit



## WELCOME NEW MEMBERS!!



### Property & Casualty Pool

Town of Naples  
 Town of Beals  
 Town of Hampden  
 Lincoln Plantation  
 Town of Northfield  
 Presque Isle Industrial Council  
 Town of Byron  
 Brunswick Economic Development

### Workers' Compensation Fund

Town of Beals  
 Kennebec Reg. Dev. Authority  
 Town of Steuben  
 Presque Isle Industrial Council  
 Town of Leeds  
 Town of Byron

### Unemployment Compensation Fund

Boothbay Region Refuse Disposal District  
 Town of Minot

## ***GEARING UP FOR WORKERS COMPENSATION RENEWAL***

ESTIMATED PAYROLL WORKSHEETS DUE OCTOBER 31, 2002

The Maine Municipal Association Workers Compensation Fund coverage expires on January 1. Risk Management Services Underwriting team is already working diligently to gather the information necessary to advise each member of its 2003 Workers Compensation coverage premium contribution.

Workers Compensation renewal costs are determined by several factors – **the Fund's coverage rates**, the member's **experience modification rate** and the member's **estimated payroll** for the upcoming calendar year. The Workers Compensation Fund Board of Trustees will vote on the rates for 2003 during its meeting in November. The National Council on Compensation Insurance (NCCI) calculates each member's individual experience modification factor based on your prior payroll and claims history and sends a copy of the calculation directly to you, as well as to MMA.

Risk Management Services mailed Estimated Payroll Worksheets for 2003 to the more than 500 municipal and district members the first week in October. The form provides historical payroll information and allows each member to project its 2003 payroll, either by indicating anticipated costs by payroll classification, or by requesting that a specified percentage be applied to all payroll classifications.

The key to having a properly calculated premium contribution for next year in a timely manner is simple. ....call promptly with any questions that arise when you are completing the estimate, and return the completed and signed worksheet to Risk Management Services no later than **OCTOBER 31, 2002**.

*Risk Management Services Underwriting – 1-800-590-5583*

***THE UNDERWRITING DEPARTMENT THANKS YOU IN ADVANCE FOR HELPING TO MAKE THIS YEAR'S RENEWAL PROCESS A SUCCESS!!!***