

In the Spotlight...

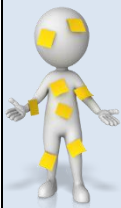
Performance Awards

Performance awards for members who held a loss ratio of 30% or less in the 2018 policy term, will be announced at the upcoming Annual Meeting.

When: October 23rd at 9 AM

Where: Virtual Meeting

RSVP: Tiana Lloyd via email:
tlloyd@paproviders.org



Don't Forget!

2019 GRANT AWARD

The follow-up form for the 2019 grant award, which was issued in March 2020, was due at the end of September 2020. If you have not yet completed this form and submitted it, please do so. If your project is stalled due to COVID-19, please let us know. Forms and status updates should be sent to Lisa Bellis at Wolverine Loss Control as soon as possible.

2020 GRANT AWARD

If you were awarded grant money in August for COVID-related purchases, or other approved safety projects, for which you have not previously submitted receipts, please submit these receipts along with the follow-up form and return them to Lisa Bellis at Wolverine by the end of February 2021.

SAFETY COMMITTEE TRAINING

If your Safety Committee has not received annual training yet, please make sure to do so. Wolverine offers this training virtually through our live webinars. We encourage all Committees to receive training before May 2021. To request a training date, please reach out to Lisa Bellis or Gordon Smoko.

Takeaways & Lessons Learned During COVID-19

Eight months ago, the United States found itself dealing with the unthinkable – a global pandemic. As the government struggled to protect the nation, businesses grappled with understanding and executing continually evolving regulations. The nation now finds itself succumbing to a 'new normal,' where face masks and social distancing have become mandatory in many places.

The first lesson is... there had better be a take-away from all of this! We've had eight months to wrap our minds around the unimaginable. By now, although we are still struggling to learn more about SARS-CoV-2, we know more about what worked and what didn't work than we did at the start. Moving forward, it's critical to review takeaways and turn ideas that backfired into solutions that work. That means development and implementation of practical, effective procedures for protecting the health and well-being of staff and consumers. Here are some of the most critical lessons learned by employers in recent months:

COMMUNICATION

According to Harvard Business Review, employees are looking for frequent communication, a "safe channel" to provide feedback, assistance in working effectively while working remote, assurance of job security, and a plan for moving ahead (2020). Now more than ever, leaders need to model the change that will be necessary for the continuity of their organizations. Good leaders communicate hope and reassurance. They request feedback from employees and provide consistent, clear, and honest communication. Over these past few months, many employers learned that ongoing communication with their employees was central to reducing apprehensions and staying focused. Your organization's leadership will ultimately determine how you will get through this crisis.

PANDEMIC PROCEDURES

While most organizations had plans outlining procedures for fires, tornadoes, active shooter, and bomb threats, many did not address procedures for a pandemic. Organizations quickly learned the difficulties in executing procedures that were non-existent. Employers scurried to develop procedures for handling the pandemic, by updating their Emergency Action Plans (EAP's). EAP's provide clear communication on the continuity of operations during an emergency and outline roles and responsibilities. Employees need to understand these new procedures, as well as their individual roles and responsibilities. Organization-wide training is the best way to ensure all employees are on the same page when it comes to emergency procedures. Each year, this plan should be reviewed and updated based on changes in operations, locations, and technology.

CLEANING & DISINFECTING

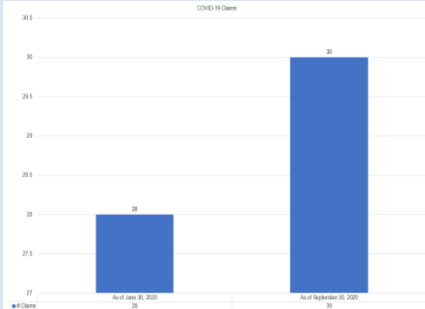
Another lesson learned is that *cleaning* is not the same as *disinfecting*. According to the CDC, cleaning is "the process of removing germs, dirt, and impurities from surfaces with soap and water. It lowers the risk of spreading infection. Disinfecting kills germs on surfaces by applying chemicals" (2020). We should *clean* surfaces not frequently touched, items used by children, or buildings that have been unoccupied for 7 or more days. High-touch surfaces, such as door handles, toilets, faucets, desks, phones, light switches, etc., should be *disinfected*. Where possible, eliminate high-touch surfaces by installing sink faucet sensors, foot pedal garbage cans, automatic doors, etc.

Disinfectants are defined as 'hazardous chemicals' by OSHA because they present both a physical and health hazard to employees. Therefore, certain procedures outlined by OSHA, must be followed, including: a written hazard communications program, safety data sheets (SDS), GHS (globally harmonized system) labels, and employee training.

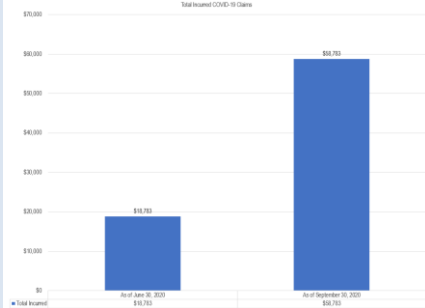
COVID DASHBOARD

PCPA Trust Members have done an excellent job in protecting their staff against COVID-19. Below, please see the total number of claims at the end of the fourth quarter 2019, compared to the total number of claims at the end of the first quarter 2020. The average size claim has risen slightly to \$1,959.

Frequency of COVID-19 Claims Q4 2019 to Q1 2020



Severity of COVID-19 Claims Q4 2019 to Q1 2020



Member Resources:

CDC Cleaning & Disinfecting Your Building
<https://www.cdc.gov/coronavirus/2019-ncov/community/clean-disinfect/index.html>

CDC Contact Tracing
https://www.cdc.gov/coronavirus/2019-ncov/community/contact-tracing-nonhealthcare-workplaces.html?deliveryName=USCDC_10_4-DM34769

CDC General Business FAQ
<https://www.cdc.gov/coronavirus/2019-ncov/community/general-business-faq.html>

CDC Hazard Communications for Disinfectants
https://www.cdc.gov/niosh/topics/disinfectant/default.html?deliveryName=USCDC_10_4-DM35971

OSHA Videos Providing COVID-19 Safety Tips
<https://www.osha.gov/#covidVideos>

OSHA Enforcement Guidance During COVID-19
<https://www.osha.gov/memos/2020-04-16/discretion-enforcement-when-considering-employers-good-faith-efforts-during>

Pennsylvania Safety Committee Questions
<https://www.dli.pa.gov/Businesses/Compensation/Pages/COVID19-Updates.aspx>

Employees responsible for using these chemicals must be trained to understand the physical and health hazards associated with the chemical, measures they can take to protect themselves, and how to read a label and SDS. Training should occur in the work area at the time of initial assignment, and each time a new chemical is introduced into the work area.

PERSONAL PROTECTIVE EQUIPMENT

The first step in determining the appropriate personal protective equipment (PPE) is to conduct a hazard assessment. Employees in a low exposure category have little or no contact with consumers or co-workers. Those employees in a medium exposure category have close, frequent contact with consumers and co-workers, and those in a high exposure category work closely with individuals who tested positive or are exhibiting symptoms of COVID-19. The next step is to move through the hierarchy of controls by eliminating, substituting, and applying all possible engineering and administrative controls, in an attempt to reduce the exposure. Engineering controls include physical barriers, ventilation systems, automatic doors, etc. Administrative controls include social distancing, staggered work shifts, employee screening, prohibiting unnecessary visitors, remote work, and cleaning & disinfecting. Once you've applied all possible controls, it's time to select PPE. PPE is always the last line of defense and is required if the exposure still remains after all other controls have been exhausted.

Employees in a low and medium exposure category should wear a cloth face mask if they are unable to socially distance from others. Employees working in a high exposure category may need several forms of PPE, including respirator (N95 or KN95), gloves, face shield, gown, etc. Many employers are unaware that N95 and KN95 masks are actually *respirators*, and as such, fall under OSHA's regulation 29 CFR 1910.134. If your organization requires the use of respirators in the workplace, OSHA requires a formal respiratory protection program, medical evaluation, and fit test for employees required to wear a respirator.

If respirators are not required, but the employee volunteers to wear one and the employer agrees, this is referred to as "voluntary use." OSHA's regulation for voluntary use requires the employer to ensure the respirator does not create a health hazard and also to provide the employee with a copy of Appendix D of 1910.134. No formal, written respiratory protection program is required. Information regarding OSHA's enforcement guidelines on filtering respirators can be found at <https://www.osha.gov/memos/2020-04-24/enforcement-guidance-decontamination-filtering-facepiece-respirators-healthcare>.

OSHA REPORTING

In determining whether to record a case in the OSHA 300 log, employers in healthcare, emergency response, or correctional institutions must first have a confirmed case of COVID, as defined by the CDC, that is considered work-related. Since COVID-19 is considered an *illness*, section (M) – Illness, must be completed by selecting (3) – Respiratory Condition. If an employee requests anonymity, the employer must enter it as a "PRIVACY CASE" in lieu of the employee's name. Any other information that could potentially identify the employee must also be omitted or altered to protect the anonymity.

OSHA CITATIONS

At the beginning of the pandemic, the Department of Labor & Industry and OSHA were lenient as employers struggled to make sense of the situation. They understood the difficulties in obtaining PPE due to inventory shortages and the fact that many employers didn't have procedures in place because they never used certain types of PPE. They also knew the difficulties in getting employees medically evaluated or fit tested for respirator use. But we are now eight months into the pandemic and OSHA is beginning to tighten up on their enforcement policies. Citations have been issued for "failing to protect employees from exposure to the coronavirus," "violating respiratory protection standards," and "failing to ensure employees wore proper protective equipment." Penalties have ranged from \$13,494 per violation, to \$13,494 per day beyond abatement date, up to \$134,937 for a willful or repeated violation.

These are just a few of the many lessons learned by employers during the pandemic. If you are looking for resources or assistance in compliance, please reach out to me or Gordon Smoko.



Lisa A. Bellis, ARM, CSM, CIC, CRIS
Director, Risk Management
Wolverine Loss Control