

# INSURANCE MATTERS

COUNTY COMMISSIONERS ASSOCIATION OF PENNSYLVANIA  
THE **VOICE** OF PENNSYLVANIA COUNTIES



## 2024 Dividend, 2025 Rates and Grant Programs

PComp's Board of Trustees conducted their last board meetings of the year on

September 12 and 13. The program remains in strong financial standing and, as a result, the Board was able to approve a **\$3.5 million dividend** to be returned to the membership! Checks will be mailed to members in December.

The Board also approved the rates as recommended by the program's actuary. The reinsurance costs for the program did increase; however, the Board of Trustees made the judicious decision to use \$369,187 from surplus for rate stabilization. By allocating surplus for rate stabilization, the Board was able to keep rates flat.

We are pleased to announce that the 2024 dividend and the 2025 rates and grants have been approved by the Department of Labor & Industry.

Additionally, the Board approved the continuation of PComp's Sallade Safety Improvement Program Grants! They remain at a maximum of \$35,000 per member and cannot exceed 75% of the member's annual contributions to the program.

The Wellness Improvement Program Grants brought about great wellness initiatives throughout the membership in 2024. As such, the Board voted to continue this beneficial grant offering in 2025! This wellness grant remains at a maximum of \$5,000 per member. Wellness Improvement Grants cannot exceed 5% of the member's annual contributions to the program. Please note, there is an added eligibility factor for 2025 whereby the member's annual contribution must be a minimum of \$1,000.

Thank you for your continued membership and trust in the PComp program. We look forward to another successful year!



## **PCoRP Applications due January 10**

It's that time of the year again! PCoRP Applications have been released. This annual process is incredibly important to properly underwrite the PCoRP Program. We recognize the time commitment involved and thank you for your timely submissions.

We encourage PCoRP producers and members to schedule meetings now to thoroughly review and complete the PCoRP renewal application and prepare the required supporting documents.

Along with the renewal application, please include a current vehicle schedule, signature pages, current dam inspection reports and the most recent prison inspection report from the Department of Corrections.

**Renewal applications and supporting documents are due to Underwriting no later than Friday, January 10, 2025.** Completed renewal applications and supporting documentation should be returned to [insapps@pacounties.org](mailto:insapps@pacounties.org).

For more information, contact Marsha Elmer at [melmer@pacounties.org](mailto:melmer@pacounties.org).

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**ECKERT SEAMANS** Cybersecurity, Data Protection & Privacy Update

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## **U.S. Department of Health and Human Services Issues First Enforcement Action Under HIPAA Security Rule Risk Analysis Initiative**

**By Matthew H. Meade, Laura A. Decker and Gregory P. Mazmanian**

County governments that are regulated in whole or in part by the Health Insurance Portability and Accountability Act ("HIPAA") need to be aware of a recent enforcement action against a county ambulance authority which was clearly designed to put counties big and small on notice of the importance of paying close attention to the Security Rule requirements under HIPAA.

On October 31, 2024, the U.S. Department of Health and Human Services ("HHS"), Office of Civil Rights ("OCR"), the division within HHS tasked with enforcing the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), including the Security Rule and Privacy Rule, announced it had reached a settlement with an Oklahoma county ambulance authority that experienced a breach of electronic Protected Health Information ("ePHI") due to a ransomware attack. The impacted ambulance authority files contained the ePHI of approximately 14,273 patients. **OCR fined the community ambulance authority \$90,000 for a violation of the Security Rule and cited to the community ambulance authority's failure to conduct a HIPAA required Risk Analysis.**

All covered entities should confirm that they have met and are continuing to meet the requirements under HIPAA including the Security Rule and Privacy Rule, but special attention should be paid to the Risk Analysis requirement. To assist with Risk Analysis requirement, on November 1, 2024, OCR released its latest version of the Security Risk Assessment ("SRA") Tool. Covered Entities should consider utilizing this tool to perform a risk analysis or working with third party experts to complete the risk assessment as soon as possible.

A complete version of Eckert Seamans New Client Alert can be found [here](#).

If you have questions or would like assistance with HIPAA compliance, including updating or writing policies, please contact PCoRP's Trusted Breach Coach Matthew H. Meade at [mmeade@eckertseamans.com](mailto:mmeade@eckertseamans.com).

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# CCAP

## Health Alliance

Medical, dental, vision and prescription plans, fully customized to meet the needs of each individual county or entity

- Guaranteed rates
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- Nurse Navigator
- Access to Healthcare Bluebook
- Compliance with Affordable Care Act
- Access to FSA, HRA and HSA Administrators
- Preparation of IRS Forms
- COBRA Administration



For more information, contact  
Desiree Nguyen at [dnguyen@pacounties.org](mailto:dnguyen@pacounties.org)



## Thank you for a Wonderful Workshop Season!

One of the many value-added benefits of being a member in our insurance programs is the ability to attend our risk management workshops, offered in several venues throughout Pennsylvania and virtually. Through your continued support sending staff and the generous funding of the UC Trust, PComp and PCoRP Board of Directors, CCAP Insurance Programs did it again with record breaking attendance at workshops in 2024! The Insurance Team conducted

over **28 Risk Management Training Workshops** and had over **1,105 attendees**. The more we can educate you and your employees, the more we can reduce risk, reduce costs and maintain the stability and success of our insurance programs.

November might have signaled the end of CCAP Insurance Programs fall workshop season, but we are already gearing up for Spring 2025. We look forward to presenting great educational opportunities, featuring a wide range of relevant risk management and important topics. Please stay tuned for more information, coming soon.

We hope to see you in the spring for future workshop opportunities!

For more information, contact Linda Rosito at [lrosito@pacounties.org](mailto:lrosito@pacounties.org).

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## LocalGovU Course Spotlight

### Dealing with Cold Stress

When working outdoors in the cold or working in artificially cold environments, such as refrigerated areas, serious cold-related injuries and illnesses may occur. Cold related hazards have the ability to cause permanent tissue damage or even death. This course will help individuals recognize the health risks associated with cold stress, identify methods for minimizing its effects, and recognize the symptoms of hypothermia and frostbite.

CCAP Insurance Programs partners with LocalGovU providing online training and resources to UC Trust, PCoRP, PComp and PIMCC Members. Members can access/attend these courses at **no cost**.

For more information, contact Andrew Smith at [asmith@pacounties.org](mailto:asmith@pacounties.org).

[Take Course](#)

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## Navigating Workplace Dynamics: A Guide to Conflict Management

Successful conflict management can guide teams through challenges while fostering collaboration, growth and innovation. Let's discuss what conflict management entails, different styles of conflict management and its significance for both managers and team members.

### What is Conflict Management?

Conflict management is the art of handling disputes or disagreements constructively to achieve positive outcomes. It involves recognizing, addressing and resolving conflicts in a manner that minimizes negative consequences and promotes mutual understanding. Contrary to popular belief, conflict isn't inherently destructive. When managed effectively, conflict presents an opportunity for growth and transformation.

At its core, conflict management encompasses communication, empathy and negotiation skills. It involves acknowledging differing viewpoints, identifying underlying issues and striving for mutually beneficial solutions. By fostering open dialogue and constructive engagement, conflict management can create a culture of respect, trust and collaboration within the workplace.

### Conflict Management Styles

Various approaches exist for managing conflicts, each with its own strengths and limitations. Understanding these styles enables individuals to adapt their strategies based on the nature of the conflict and the parties involved.

**1. Collaboration:** This style emphasizes cooperation and problem-solving. Collaboration encourages active listening, empathy and a willingness to explore others' perspectives. Most effective for complex situations, collaboration can protect long-term relationships and produce innovative solutions.

*2. Compromise:* When parties compromise to address a conflict, both sides must make concessions to reach a middle ground. While compromising may expedite resolution, it may also result in outcomes that fail to fully address the underlying concerns. Compromising is suitable for situations where time is of the essence or when preserving harmony outweighs achieving optimal results.

*3. Avoidance:* This style involves sidestepping conflicts altogether, either by withdrawing from the situation or postponing resolution. While avoidance may offer temporary relief, unresolved conflicts can escalate over time, undermining trust and productivity. It is best suited for trivial issues or situations where emotions are running high and a cooling-off period is necessary.

*4. Accommodation:* Accommodation entails prioritizing the needs of others over one's own, often through yielding or appeasement. While it fosters goodwill and harmony, it may lead to individuals neglecting their own interests or enabling problematic behavior. Accommodation is appropriate when preserving relationships and minimizing tensions takes precedence over individual objectives.

*5. Competition:* In this assertive and uncooperative style, one party pursues its goals at the expense of others. While effective in certain scenarios, such as quick decision-making or in emergencies, it can breed resentment and hinder long-term collaboration. Competition should be used judiciously and tempered with consideration for others' perspectives.

### **Conflict Management for Managers**

Managers can facilitate constructive conflict resolution within their teams. By cultivating a culture of open communication and psychological safety, managers can empower employees to voice concerns and address conflicts proactively. Here are some strategies for managers to navigate conflict effectively:

*1. Promote Transparency:* Encourage transparency by fostering an environment where employees feel comfortable expressing their opinions and concerns without fear of retaliation.

*2. Provide Mediation:* Act as a mediator when conflicts arise, facilitating constructive dialogue and guiding parties towards mutually beneficial solutions.

*3. Offer Training:* Provide training and resources on conflict resolution techniques, communication skills and emotional intelligence to equip

employees with the tools needed to navigate conflicts independently.

**4. Lead by Example:** Demonstrate effective conflict management behaviors, such as active listening, empathy and compromise, to set a positive precedent for your team.

### **Managing Conflict in the Workplace**

In today's fast-paced work environment, conflict can potentially serve as a catalyst for growth and innovation. By embracing conflict management principles and adopting appropriate styles, organizations can transform discord into opportunities for collaboration, learning and organizational success. As individuals and teams navigate the complexities of interpersonal dynamics, the ability to manage conflicts effectively is a cornerstone of professional excellence and organizational resilience.

Read more articles like this in [M&S EAP's blog!](#) M&S EAP services are available to UC Trust members at no cost.

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## **Insurance Team Member Spotlight** **Featuring Christina Reed** PComp Claims Representative 2



*Prior to joining CCAP in the Spring of 2023, I had 15 + years in the workers' compensation field working on both sides of the table, for both the employee and employer. As a paralegal, I also had the opportunity to be involved with patent law, criminal defense, life/health insurance and wills/trusts/Power of Attorney's.*

### **What's your favorite part of working at CCAP?**

*I have several answers to this question, however, my favorite part of working at CCAP would be the staff. Everyone here has always been welcoming and helpful. They do an amazing job to make you feel like part of the team and to show appreciation for all your hard work. I feel like I have been at CCAP for years.*

### **What does a day at CCAP look like for you?**

*My daily routine is never the same. My day can be spent on the phone tracking down medical bills, reviewing and paying medical bills, interviewing claimants, reviewing video footage of the accidents, filing forms on WCIRS/WCAIS, setting reserves, working with members, keeping track of filing deadlines, sending out indemnity checks, setting up surveillance and so much more.*

### **What skill do you think everyone should learn?**

*I think everyone should learn to give themselves grace. Treat yourself with the same kindness and understanding that you would offer a friend. Acknowledge that everyone makes mistakes and its ok to not be perfect.*



**PIMCC**

Prison Inmate Medical  
Cost Containment

Provides medical cost management and education to assist county prisons with the containment of costs related to inmate medical expenses

- Auditing of inmate medical bills
- Drug formulary for physician use
- Subrogation to insurance when applicable
- Group prescription drug purchasing program
- Monthly pharmacy invoice review and trending report
- Preliminary notification program for outside treatment
- Periodic on-site visits to discuss trends and program status
- PIMCC Manual with recommended procedures and forms
- Complete review of existing medical program and service providers
- Ongoing communication with prison medical personnel
- Discount fee negotiations with medical service provider
- Assistance in obtaining statewide provider services
- Concurrent review of all hospitalizations
- Electronic newsletter (three per year)
- Overall case management

For more information, contact  
Desiree Nguyen at [dnguyen@pacounties.org](mailto:dnguyen@pacounties.org)

## Quote of the Month

*"Health is the greatest gift"*

– Buddha

## Other Training Opportunities

### [GLIMPSE Risk Management Trainings](#)

Each workshop season, there are a number of training opportunities designed for and open to Pennsylvania counties, county-related entities (CREs) and PELICAN program members. The Fall Workshop Season is just around the corner!

### [LocalGovU](#)

LocalGovU's Online Training Center comes equipped with a library of high-quality risk control courses covering a variety of topics including Risk Management, Safety and Environment, Law Enforcement, Corrections, Human Resources and Management. In partnership with the UC Trust, PComp and PCoRP, this online training is available to members at no cost. If you have questions regarding the trainings, please contact Andrew Smith at [asmith@pacounties.org](mailto:asmith@pacounties.org).

### [M&S EAP](#)

Take personal assessments, build skills for personal or professional growth, work on your health, and more at M&S's Employee Assistance Program dashboard. In partnership with the UC Trust, M&S EAP services are available to members at no cost.

# CCAP INSURANCE PROGRAMS

ASK US FIRST...WE COVER IT ALL!

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