

Employee**Safe** Case Study

EmployeeSafe helped the district create a comprehensive and sustainable risk management program to support their new self-insurance program.

Becoming Self-Insured: When the Benefit is Worth the Risk

Forest Hills School District

District Overview

Schools:	12
Students:	7,600
Employees:	948

The Challenge

Choosing between staying in a workers' comp pool or being self-insured was a big decision Forest Hills School District (FHSD) in Cincinnati, OH, was considering in 2010. There was an obvious benefit that FHSD received by being in a pool in that they were able to share the risk of staff injuries with other public employers. The downside was that FHSD did not receive a direct benefit for improving safety and reducing risk because these improvements were shared with other employers in the pool.

The district found that it was paying \$300,000 to \$400,000 annually in workers' comp insurance premiums, yet the actual claim losses were significantly less which was a result of sharing its positive results with others in the pool. FHSD decided it made sense to become self-insured and keep the savings in-house.

To counteract the loss of the pool which had provided a safety net, it was essential they have an effective program to help the district stay on top of their safety compliance requirements and keep the savings in the district. They reevaluated their current staff training program and their accident reporting and other safety processes and found they were insufficient to take the risk associated with going self-insured.

For years, FHSD used an online training system to train staff. Their staff accident reporting process relied on a dated paper process. This resulted in a waiting pattern for the claim to be processed and zero accountability for who investigated and processed the claim.

Because FHSD was going self-insured, the district was looking for comprehensive system to implement, manage and sustain their safety program while ensuring compliance. This led them to change to PublicSchoolWORKS.

The Solution

The district determined the PublicSchoolWORKS comprehensive systems, content and support provided the complete safety program needed to support their new self-insurance program. FHSD switched to PublicSchoolWORKS in December of 2011.

T 513 631 6111

F 513 631 6888

www.publicschoolworks.com



The Benefits

With PublicSchoolWORKS' EmployeeSafe Suite, FHSD was able to revamp its safety program to ensure safety and compliance in the following ways:

- **New Accident Management Process** - Staff simply goes to the district website to submit an accident report as soon as it happens. Because of the automation of the system, FHSD gets complete reports immediately. The system auto-notifies the appropriate administrators to investigate or address hazards. Additionally, if there is a claim, the system auto-notifies its TPA to get them involved more quickly. Finally, the system is integrated with the training system which can auto-enroll and notify staff to be retrained; all with zero effort from administration.
- **New Online Staff Training System** frees the HR department from scheduling and managing mandated training. Staff members now are now auto-notified when to complete required training via email and administrators are auto-emailed training reports letting them know which of their staff is out of compliance. The HR department only gets involved when the system auto-emails a district-wide noncompliance report stating which staff members did not complete the required training.
- **Compliance Tasks** - When a task needs to be completed, whether drills, inspections, chemical safety, IAQ or other, the Safety Task Management System notifies the appropriate staff or vendor with instructions, forms and any additional materials needed to complete the task, thus ensuring they are completed correctly, timely and the FHSD way.
- **Required OSHA Reporting** - The system virtually eliminates the time and effort FHSD staff used to spend producing the required OSHA reports to be compliant with PERRP, the regulatory body in Ohio.
- **Implementation Process** – The PublicSchoolWORKS Client Services Team worked directly with FHSD to develop their implementation plan and then set-up the system to meet the requirements of the district. The result was an improvement in safety with limited involvement by administration while eliminating liability concerns.

The Results

The move to being self-insured, although considered a leap of faith for some, was a well-planned and executed venture for FHSD. Just two years after implementation, the district has already saved more than \$300,000 while having peace of mind knowing nothing would fall through the cracks.

For more information: 1.877.77WORKS or sales@publicschoolworks.com