



**Contra Costa County Schools Insurance Group**  
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**COMMITMENT TO EXCELLENCE**



## **HISTORY OF CCCSIG**

The Contra Costa County Schools Insurance Group (CCCSIG) is a Joint Powers Authority organized in 1977 for the purposes of self-insuring workers' compensation and provision of health & safety services to its member public school districts in Contra Costa County.

Today, CCCSIG operates a self-insured, self-administered public agency. Of the 23 member districts, 21 are K-12 school districts, one County Office of Education and one Community College District. CCCSIG's workers' compensation program encompasses over 22,000 employees and more than \$903 million in payroll, which translates to approximately \$22.3 million in workers' compensation premium. Of the 23 member districts, 9 also participate in the insured Health Benefits Program.

CCCSIG has been recognized for success in leadership by its peers. First accredited by the California Association of Joint Powers Authorities (CAJPA) in 1993, the Group is currently Accredited with Excellence.

## **BENEFITS OF MEMBERSHIP**

The Contra Costa County Schools Insurance Group (CCCSIG) is committed to excellence in administration of workers' compensation claims, provision of cost containment, on-site health & safety services and offers a Health Benefits Program for member districts. There are many benefits to membership with CCCSIG, as outlined throughout this brochure, with one of the most important being excellent customer service. CCCSIG takes pride and ownership in the ability to have consistent and positive communication with contacts at districts, injured workers and the provider community. Since becoming self-administered in 1995, CCCSIG has committed itself to providing excellent customer service, and has received many words of appreciation for the professional and caring way that CCCSIG manages the workers' compensation program, and words of gratitude from district employees who have participated in the many trainings provided by CCCSIG's Health & Safety Services staff. CCCSIG will continue to look to every opportunity to assist its members and be proactive in every effort for cost containment, health & safety services, communication and overall customer service.

## **CCCSIG CORE VALUES**

**When a Group is committed to shared values and united in a common purpose, it can achieve extraordinary results and a competitive edge within its field. CCCSIG's core values are:**

**COMMITMENT**—to proactively evaluate opportunities to enhance the services and programs we offer to benefit school district employees while lowering workers' compensation costs.

**FLEXIBILITY**—through the exchange of ideas adapt to new situations and change to achieve success in our programs and enhance what we are today and into the future.

**TEAMWORK**—working together as one, collaborating with member districts focused on a common purpose to achieve excellence.

**QUALITY**—a characteristic defining what we continuously strive to achieve representing the highest standards in our field and our individual areas of expertise, devoted to our purpose and foundation.

**These reflect the spirit and values of our Group and its employees!**

**CCCSIG's vision is a safe and healthy workplace. CCCSIG cares for, empowers and supports all employees of its member districts to keep them safe, healthy and productive through excellence in programs, leadership and administration.**



**EXCELLENCE IN WORKERS' COMPENSATION CLAIMS ADMINISTRATION**

CCCSIG's Claims Department is focused on providing quality administration of workers' compensation benefits with excellent customer service, professionalism and expert knowledge of the workers' compensation system, benefits and legislative updates. CCCSIG's claims department excels at providing timely benefits to injured employees, as well as working closely with medical providers and district Claims Coordinators to effectively facilitate a return to work and claim resolution for district and injured employee.

CCCSIG's Claims Department also provides education sessions and District Management Claims Reviews for member districts in order to be proactive in the administration of workers' compensation benefits.

**COST CONTAINMENT MEASURES**

In CCCSIG's ongoing efforts to manage rising workers compensation costs there are several tools available, and the largest cost containment components included are:

**TELEPHONIC CLAIMS REPORTING**

CCCSIG utilizes a telephonic claims reporting tool through Company Nurse. This program (staffed by Registered Nurses utilizing medical triage protocols) benefits the employee, and will reduce, or in some cases eliminate, the paperwork at the site and district levels. This program assists CCCSIG and the district in returning the employee to work, on the day of injury, when medically possible.

**RETURN TO WORK PROGRAM**

CCCSIG has a proactive Return to Work Program, which aids in the employees recovery, while designed to decrease costs of work related injuries by immediately providing a temporary work assignment (TWA) for the employee with district cooperation if modifying the regular job duties is not feasible. The TWA allows the employee to remain at work, providing district human resources needed.

**NURSE CASE MANAGER**

CCCSIG has a Nurse Case Manager on staff to assist with on-site case management of general and catastrophic claims. The Nurse consults with physicians, assists in reviewing treatment plans, helps facilitate optimal and efficient recovery for the injured employee and oversees the medical Utilization Review process.

**PHARMACY BENEFIT MANAGEMENT**

CCCSIG teamed up with Optum, a pharmacy benefit management company, to provide a prescription drug program for work-related injuries. This program is available for all compensable work-related injuries, allows access to over 50,000 pharmacies nationwide and a registered pharmacist is available 24 hours a day. Injured employees are provided a Prescription Services ID to utilize so that they do not incur out-of-pocket prescription expenses.

**BILL REVIEW SERVICES**

CCCSIG has its own bill review staff that reviews all medical treatment bills to ensure that all charges are in accordance with the official medical fee schedule, while applying PPO Network contracts. CCCSIG also provides these services to other public agencies as a revenue stream for its membership.

**CCCSIG achieved excellent scores in this audit because the organization has set intelligent systems and organizational structure in place and has staffed its claims department with experienced professionals.**

**- INDEPENDENT CLAIMS AUDIT CONDUCTED BY CAPTIVA RISK MANAGEMENT 2016**

**WORKERS' COMPENSATION CLAIMS ADMINISTRATION:**

- \* TELEPHONIC CLAIMS REPORTING
- \* EARLY RETURN TO WORK PROGRAM
- \* NURSE CASE MANAGER
- \* PHARMACY BENEFIT MANAGEMENT
- \* BILL REVIEW SERVICES
- \* MEDICAL UTILIZATION REVIEW
- \* EXCELLENT CUSTOMER SERVICE
- \* PROFESSIONAL AND KNOWLEDGEABLE STAFF
- \* EDUCATION SESSIONS FOR DISTRICT STAFF
- \* ON-SITE DISTRICT CLAIMS REVIEWS
- \* PUBLICATIONS & FORMS FOR ALL ASPECTS OF CLAIMS PROCESSING
- \* DETAILED INFORMATION FOR INJURED WORKERS & CLAIMS COORDINATORS VIA WEBSITE



**EXCELLENCE IN HEALTH & SAFETY SERVICES**



CCCSIG promotes and supports the health and safety of district employees and the environment in which they work by providing onsite health and safety services to all member districts in Contra Costa County, included in your workers' compensation program membership. These services were designed to increase employee health and safety awareness and provide the skills and knowledge necessary for choosing and maintaining safe and healthy behaviors at work and home.

CCCSIG believes that employees who participate in regular and consistent health and safety activities at work and at home are more likely to choose and maintain a healthy lifestyle, which will not only decrease the frequency and associated costs of on-the-job injuries, but more importantly will contribute to their overall quality of life. Happy and healthy employees are more likely to be 'present' in their work and enthusiastic to do their best, which ultimately enhances student learning and retention.

Districts providing health and safety activities for their employees is one of many ways to build and maintain a health and safety culture and environment that makes it easier for employees to choose and maintain healthier and safer behaviors. Upper management support is absolutely critical in this effort.

CCCSIG's dedicated Health & Safety Services Staff are available to assist each district and school site in implementing customizable programs that are easy to roll out and that use limited time and resources.



- HEALTH & SAFETY SERVICES:**
- \* **Trainings (Instructor-Led)**
  - \* **On-Demand Videos**
  - \* **Ergonomic Evaluations**
  - \* **Healthy Lifestyle Programs**
  - \* **District Incentive Program**
  - \* **Post Offer Pre-Employment Strength Testing Program**
  - \* **Monthly Newsletter— "Crossroads"**
  - \* **Health & Safety Brochures**
  - \* **Countywide Health & Safety Coordinator Meetings**
  - \* **Safety By Design Services**
  - \* **Job Safety Analysis**
  - \* **Health & Safety Web Pages**
  - \* **Claims Trends & Progress Reports**
  - \* **Health Screenings (Blood Pressure & Body Composition)**

- HEALTH & SAFETY TRAININGS:**
- \* **Back Injury Prevention**
  - \* **Slips, Trips, Falls Prevention**
  - \* **Safe Work Practices**
  - \* **CPI Nonviolent Crisis Intervention Training Program (Full/Refresher)**
  - \* **Supervisor Safety Training**
  - \* **New Employee Safety Orientations**
  - \* **Fitness**
  - \* **Nutrition**
  - \* **Stress Management**
  - \* **Communications**
  - \* **Ergonomics**
  - \* **General Wellness**
- CAL/OSHA COMPLIANCE TRAINING SERIES:**
- \* **Injury & Illness Prevention Program (IIPP)**
  - \* **Hazardous Communications**
  - \* **Personal Protective Equipment**
  - \* **Bloodborne Pathogens**
  - \* **Lockout/Tagout**
  - \* **Asbestos Awareness**
  - \* **Site Inspections**
  - \* **Accident Investigation**
  - \* **Heat Illness Prevention**
  - \* **Forklift Operator Training**
  - \* **Aerial Lift Operator Training**
  - \* **AND MORE!**



**CCCSIG: A SELF-FUNDED JOINT POWERS AUTHORITY**

The Contra Costa County Schools Insurance Group is not an insurance company. We are an insurance “pool” that was created in 1977 by the Contra Costa County schools to respond to the insurance industry’s abandonment of public entities in the 1970’s. The County Office of Education, with the support of all the county school districts, formed CCCSIG as a Joint Powers Authority public entity to insure and administer workers compensation claims for all public school employees in the county.

Initially, CCCSIG had a self-insured retention up to \$100,000 per claim with claims processing handled by a third party for profit administrator. Premiums were paid to other insurance companies to handle claims costs in excess of the self-insured retention limit. Eventually as payroll and premium costs grew for the school districts, it was determined that there could be additional cost savings to the districts if changes were made to the JPA so in 1995, CCCSIG became self-administered and has become one of the largest self-insured self administered JPA’s of this type in the State. Today, CCCSIG covers over 22,000 public school employees with over \$844 million in payroll and a self-insured retention limit of \$750,000.



**PREMIUMS & EX-MODS**

The premiums that CCCSIG collects are estimated annually by an independent actuary who evaluates the frequency and cost of claims for the pool as a whole as well as for individual districts. Using a methodology developed primarily by the Workers’ Compensation Insurance Rating Bureau, the actuary calculates the estimated total premium for the pool and the “experience modification factor” (ex-mod) that is unique to each district based on the previous five years of claims activity. While a “bad” claims year will usually negatively influence the ex-mod, there are factors in the calculation that mitigate the impact somewhat. Conversely, a “good” claims year will usually favorably influence the ex-mod. The premium is determined by multiplying the program base rate, as determined by the actuary, by the ex-mod and multiplying once again by the payroll divided by 100.

So why is the ex-mod only “usually” impacted, rather than “always” impacted? The answer: it depends on many factors but primarily the following. First, since a rolling 5-year period is used to look at claims cost, a “good” year rolling off and replaced with a “bad” year coming in, will most likely result in an *increase* in the ex-mod. Conversely, a “bad” year rolling off and replaced with a “good” year coming in, will most likely result in a *decrease* in the ex-mod. Second, a district’s claims are evaluated in relation to all the claims in the pool. A district may have stable (not increasing) claims costs and frequency but if the pool as a whole experienced a *decline* then a district’s ex-mod could increase. Once again, the converse is also true. To put it another way, if a district experienced a modest increase in the frequency and cost of claims but the pool experienced an even greater increase, then a district’s ex-mod could stay flat or even decline.

**CCCSIG’S FINANCIAL STATUS:**

Over the past 6 years, our Member Districts have dealt with many difficult financial issues due to the recession and related budget reductions. CCCSIG is proud to have been able to return just under \$13.4 million of equity growth/equity to our members during this difficult time.

CCCSIG began the 2009-10 fiscal year with \$24.7M in equity. Through the use of many cost containment programs, comprehensive claims management, and Districts’ efforts in the Health and Safety and Early Return to Work programs, CCCSIG has been very successful in keeping claims costs down, which has helped CCCSIG generate positive operational results. During this period of time, the deterioration of the investment market has resulted in CCCSIG having to reduce the discount rate for our claims liabilities from 4% to 2.79% (discounting recognizes that the premiums that were collected but haven’t been paid towards expenses yet are earning interest). This discount rate reduction has resulted in raising the net claims liabilities by almost \$4.8M, which reduces equity. This past year GASB 68 required us to book our pension liability as a prior period adjustment of just under \$2.0M. Adding to these two items the \$13.4M of equity returned to our members, CCCSIG’s equity could have been lowered by as much as \$20.2M over this period of time, instead it was only lowered by \$6.5M, ending the 2014-15 fiscal year with \$18.2M in equity, which reflects strong operational results.

**CCCSIG has been very successful at maintaining stable rates, which is one of the main goals for a JPA!!**



**HEALTH BENEFITS PROGRAM:**

Through Sutter Health Plus and Kaiser Permanente, CCCSIG’s intent is to become the preferred source for healthcare in public education in Contra Costa County.



To accomplish this CCCSIG:

- \* **Negotiates reduced healthcare costs for districts and their subscribers**
- \* **Focuses on increasing stability in rates through expansion of the “purchasing pool”**
- \* **Providing a local solution (Greater Bay Area—Alameda, Contra Costa, Solano and Sacramento Counties) that reflects the needs of member districts and school employees and their families, ensuring personalized, high quality access and care**
- \* **Provides educational materials emphasizing prevention and early detection and encourage participation in wellness activities at no cost to subscribers.**

**2017 HEALTH BENEFIT PLAN RENEWALS:**

**CCCSIG’s Health Benefits Program renews for member districts are in for 2017! Kaiser decreased by 1.07% and Sutter Health Plus rates for their first year with CCCSIG are very favorable.**

**For more information regarding the CCCSIG Health Benefits Program visit:**

- [www.cccsig.org/healthbenefits/index.html](http://www.cccsig.org/healthbenefits/index.html)
- [www.sutterhealthplus.org](http://www.sutterhealthplus.org)
- [www.kaiserpermanente.org](http://www.kaiserpermanente.org)



eat sleep live  
 healthy



**EMPLOYEE ASSISTANCE PROGRAM:**

Through Schools Insurance Authority and Managed Health Network (MHN), CCCSIG is able to offer an Employee Assistance Program for it’s employees and member district employees.

Six of CCCSIG’s Member Districts participate in the EAP, which provides many benefits for employees and their family members at a cost of only \$1.80 per employee per month.

Some of the quality and valued core EAP services include:

- \* Clinical support that can be delivered face-to-face, over the phone or even via web-video technology
- \* Expert work & life services including legal consultations, financial counseling, identify theft assistance, and more
- \* A secure member website with useful self-help programs, tools, and information
- \* Great client services, including management consultations, job performance referrals, and critical incident stress management in the event of traumatic incidents at the workplace

