

WCB

Update

Inside

Disclosure policy	2
Prevention is the cure	3
Workers' earnings	3
Injury forms	4

VOL. 2, ISSUE 1 APRIL 2001

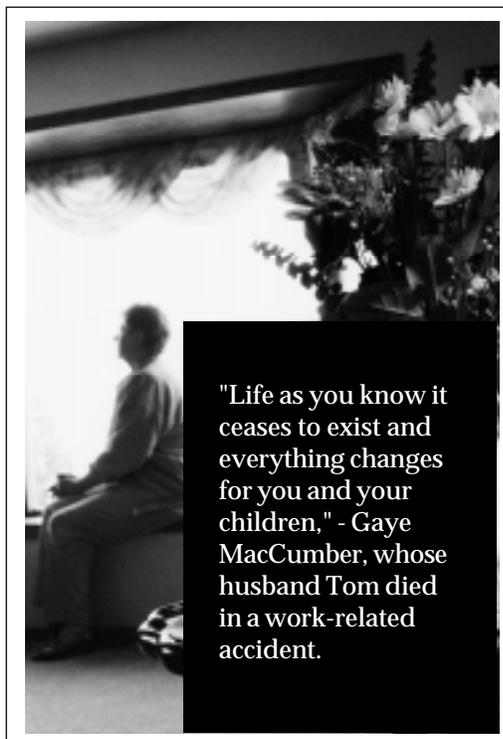
April 28, Day of Mourning - a time to remember lost lives

"Life as you know it ceases to exist and everything changes for you and your children," says Gaye MacCumber explaining what it was like when she found out her husband Tom had been killed in a work-related accident. "It's devastating - you never think it's going to happen to you."

People don't go to work thinking they're going to get hurt, sick or even more tragically, die. But sadly, it happens all too often.

April 28 is the annual Day of Mourning, a day when workers' compensation boards across the country join families, workers, employers, unions and government in remembering those who have been killed or seriously injured on the job.

On Friday, April 27th the WCB of Manitoba will fly its flags at half mast and observe a moment of silence to remember those seriously injured or killed on the job and show support for the families left to cope.



We encourage you to recognize the day in your own workplace, as well.

Let your staff know about the Day of Mourning and its significance. Join us in a moment of silence at 11:00 a.m.

"One work-related death is one too many," says Don Paul, V.P. of Rehabilitation and Compensation. "We all need to work together to make our workplaces safe and help ensure workers arrive home alive and healthy at the end of each day."

"The Day of Mourning is a good time for all of us to take stock of how our safety programs work. Everyone has a part to play. Employers must continue to implement safe work procedures, train and supervise workers, and ensure that equipment is properly maintained and inspected. Workers need to follow procedures, use protective equipment and look out for themselves - and one another. And families and friends can remind loved ones to work safely and not take chances."

At the WCB, we're putting safety first as the cornerstone of our vision for a safer and healthier Manitoba.

Revised policy protects privacy

Helps employers play role in reducing impact of injuries

A crucial step in reducing the impact of workplace injuries is to return the injured worker back to health and work as soon as possible. The WCB recognizes that employers play an active role in reducing the impact of such injuries through WCB programs and appeal processes. Often, personal information about workers is required in order to participate meaningfully in the rehabilitation of an injured worker. However, there are rules and guidelines for the sharing of such information. The WCB's Disclosure of File Information – Employer Access policy (21.50.40) outlines those rules.

In simple terms, the WCB releases information to employers on a need to know basis for WCB program purposes only.

The WCB must ensure that there is a very good reason before an individual's personal information is disclosed, and that only the minimum amount of information necessary to achieve the purpose is disclosed.

Employer access involves balancing the worker's right to privacy with the employer's right to sufficient information to allow meaningful participation in the compensation program. This policy creates a set of uniform criteria for consistent levels of information disclosure to employers.

However, before a formal appeal process starts, restrictions are placed on the disclosure of personal information by The Freedom of Information and Protection of Privacy Act, and The Personal Health Information Act.

Disclosure of File Information-Employer Access was developed after FIPPA and PHIA were proclaimed, in recognition of the increased privacy protection and guidelines now provided in the legislation.

The previous WCB policies dealing with disclosure of file information to employers referred to the "relevance of information" concerning issues "subject to reconsideration or appeal". The new employer access policy provides specific guidelines regarding the disclosure of information prior to appeal, in recognition of the active role that employers often take in the rehabilitation of injured workers and the assistance they provide in implementing WCB programs, for example, light duty programs.

The policy deals with disclosure of file information to employers in two scenarios: prior to an appeal and after an appeal.

Prior to an appeal, the WCB may disclose limited information to the employer only when the WCB is satisfied that the employer needs the information for a WCB program purpose.

To apply this test, the WCB must consider the information and the employer's need for the information in the context of the goals of the compensation program. When requested, the WCB may disclose claim file information that an employer needs to know in light of the WCB's program purpose. However, the WCB will only disclose the minimum amount of information necessary to accomplish the purpose.

After a formal appeal has been filed by the claimant or the employer, the employer will be provided, on request but subject to objections by the claimant, claim file documents relevant to the issue.

The claimant can object to the release of any claim file documents to the employer.

To view the policy in its entirety, phone the WCB corporate secretary at 954-4655, or log on to the wcb web site at www.wcb.mb.ca.

Now available at WCB Online

Occupational Health and Safety Resource Guide

Disability & Risk Management Resource Guide

Construction Association Safety Accreditation Program evaluation

Prevention is the Cure

WCB echoes North American Health and Safety Week message

Workplace injuries and illnesses continue to be a thorn in the side of Manitoba businesses and workers, although it is widely agreed that all accidents are preventable. The North American Occupational Safety and Health (NAOSH) Week, which takes place from May 6 to 12, hopes to combat the unnecessary human and financial costs of such injuries by raising awareness of safety problems at the workplace.

According to NAOSH, the prevention of workplace injuries and illnesses require the leadership and responsibility of corporate executives, the support and commitment of employers, the effectiveness of occupational health and safety committees, and government vigilance. Reducing workplace injuries and illness may require extra effort and resources, but the payoff in terms of human and financial costs makes it an effective common-sense solution to the age-old business dilemma.

The WCB is committed to doing what it can to help business reduce the risk and impact of workplace injuries and illnesses. One of its most effective tools to encourage workplace safety is its experience-rated assessment system.

Simply put, an experience-rated assessment system allows your firm to pay less than the average WCB premiums for your rate code, if you reduce job-related accidents and illness.

The amount of your accident costs can decrease your rate by 40% or increase your rate by 80% from the average rate for your risk category. However, there are annual limits on how much your rate may increase or decrease. These limits will grow with each year of consistent experience.

The WCB will also help raise awareness of workplace injuries and illnesses at an executive level by introducing “scorecards” later this spring. The scorecards will be

targeted to larger firms with the highest claims costs in the province, and will illustrate the impact workplace accidents have on their bottom line. Employers will be able to see their injury cost performance from the past few years, and will also be able to see what they can expect their assessment rates to be over the next five years if current trends continue.

Note the following examples to see how your company’s WCB rates are affected by workplace accidents.

Example 1

Company A and Company B are in the painting and decorating industry. Company A has low WCB claims costs due to effective safety and health and disability management programs. Company B, on the other hand, has ineffective programs and a significant number of claims with high costs.

Company A pays \$3.71 per \$100 of its payroll to the WCB.
Company B pays \$11.14 per \$100 of payroll.

With annual assessable payrolls of \$350,000, Company A pays \$12,985 in annual premiums to the WCB, and Company B pays \$38,990 in annual premiums to the WCB.

That equates to a difference of \$26,005 for the year between the two firms.

Example 2

Company 1 and Company 2 are in the trucking industry. Company 1 has low WCB claims costs due to effective safety and health and disability management programs. Company 2 has ineffective programs and a significant number of claims with high costs.

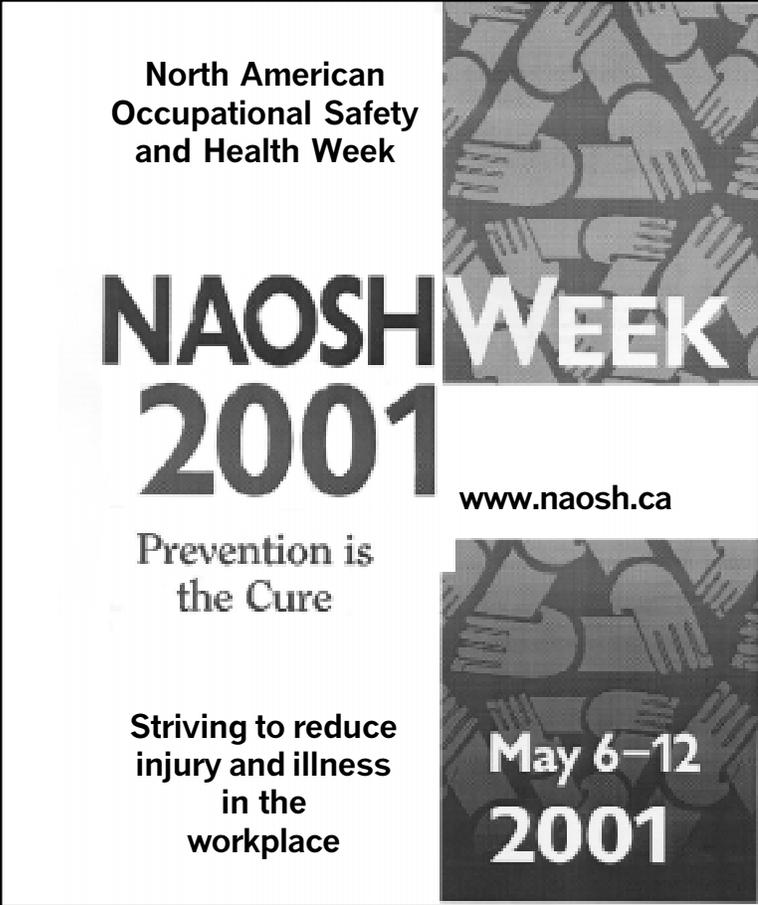
Company 1 pays \$2.10 per \$100 of its payroll to the WCB.
Company 2 pays \$6.30 per \$100 of payroll.

With annual assessable payrolls of \$6,000,000, Company 1 pays \$126,000 in annual premiums to the WCB, and Company 2 pays \$378,000 in annual premiums to the WCB.

That equates to a difference of \$252,000 for the year between the two firms.

Workers' Earnings Report Reminders

- The Annual Workers' Earnings Report was due February 28, 2001. If you have not filed this report, please do so immediately to avoid further penalties.
- If you did not receive the Annual Workers' Earnings Report, call us at 954-4567 or toll free at 1-888-504-1339 ext. 4567, to request the report or to provide the information.
- If you received the report but not filed the form,
 - Fax it to 204-954-4900
 - Email at employerservices@wcb.mb.ca
 - Mail to 5th Floor – 175 Hargrave Street, Winnipeg, Manitoba, R3C 3R8
- When faxing your Annual Workers' Earnings Report, please do not mail your original form. Instead, keep the transmission report confirming the fax.
- If you are sending a revision to workers' earnings, please indicate "AMENDED" to identify it as a revision.
- If you have closed your business, you are still responsible to notify us so that we can close your file.
- If you maintain a file with us and do not employ workers in the calendar year, you still must pay a minimum assessment of \$100.00 for compulsory industries or \$150.00 for voluntary industries.



North American Occupational Safety and Health Week

NAOSH WEEK 2001

www.naosh.ca

Prevention is the Cure

Striving to reduce injury and illness in the workplace

May 6-12 2001

Getting Copies of Injury Report Forms

Having a small supply of Employer and Worker Accident Report Forms on hand in your office can help you report accidents as promptly as possible. This helps us to ensure that benefits and services are provided to your injured workers quickly and efficiently.

To order copies of accident report forms for both employers and workers, call the WCB at 954-4922. Outside Winnipeg, call toll-free, 1-800-362-3340.

Indicate how many forms you need and your address. They will be mailed to you right away.

Publication Agreement Number: 1742957