Am I eligible to receive benefits if I develop a disease or condition as a result of performing my job duties?

Yes, if the disease or condition is directly related to and caused by performing your job duties.

The SAF Source is a quarterly newsletter published by the South Carolina State Accident Fund as a vehicle to provide news, technical information, and guidance to state/local government policyholders, policymakers and others concerned with the management of workers' compensation programs.

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The National Council on Compensation Insurance reported that the national workers’ compensation market continues to perform poorly. These negative market trends have already triggered a number of rate increases in states around the country, including California, Wisconsin, and Missouri. Employers in Florida are facing a possible 7.9 percent premium increase.

As the cost of medical care for injured workers continues to rise, remember how important it is to have an effective Safety and Loss Control program in place to reduce the frequency and severity of workplace injuries. The only proven way to reduce your costs is to reduce number and severity of injuries. If you need assistance setting up a Safety and Loss Control program, please contact us.

Last fiscal year the State Accident Fund led all workers’ compensation carriers in the state in the amount recovered from the Second Injury Fund. Through the combined effort of our staff, employers, and our contract partner Reimbursement Consultants, Inc. (RCI) we were able to recover over $8.2 million dollars for our policyholders.

It is also important to remember that, when filing a workers’ compensation claim, the employer should advise the State Accident Fund of any pre-existing conditions.

The money recovered, minus any administrated expenses is credited directly to the policyholders.

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Workers’ Comp Across the Country

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Do you employ ear protection on the job? Should they? What does the Occupational Safety & Health Administration (OSHA) require of employers when it comes to protecting em­ployees hearing?

**HEARING CONSERVATION PROGRAMS**

The Code of Federal Regulations (CFR) 29, Part 1910.55 requires employers to develop a con­tinuing, effective hearing conservation program whenever employee noise exposure equals or exceed an 8-hour time-weighted average sound level (TWA) of 85 decibels. In order to calculate sound levels in your workplace, noise testing needs to be performed by a qualified individual.

**MONITORING**

When information indicates that any employee's exposure may equal or exceed an 8-hour TWA of 85 decibels, the employer shall develop and implement a monitoring program. An employee selection strategy shall be designed to identify employees for inclusion in the hearing conservation program and to enable the proper selection of hearing protectors. Monitoring shall be repeated whenever a change in production, process, equipment or controls increases noise exposure to the ex­tent that:

1. Additional employees may be exposed at or above the threshold level; or
2. Hearing protection may need to be up­graded.

**AUDIOMETRIC TESTING**

Audiometric tests must be performed at least ann­ually for all employees exposed to a TWA of 85 decibels or greater by a qualified audi­ologist, otolaryngologist, or other physician, or by a technician who is certified by the Council of Accreditation in Occupational Hearing Conserva­tion. A baseline audiogram is required within 6 months of an employee's first exposure or at above the threshold limit to establish a baseline against which all subsequent audiograms can be compared. Follow-up for standard threshold shifts indicating hearing loss by the audiogram is explained in CFR 1910.95, paragraphs (g)(8) and (g)(10).

**HEARING PROTECTORS**

Employers shall make hearing protectors available at no cost to employees in their hearing conservation program. Hearing protectors shall be replaced as necessary. Employers shall en­sure that hearing protectors are worn and prov­ide training in the use and care of all hearing protectors provided to employees.

**TRAINING PROGRAM**

The employer shall institute a training program for all employees exposed to an 8-hour TWA of 85 decibels or greater and shall ensure em­ployee participation in such program. The train­ing program shall be repeated annually and infor­mation in the program updated to be consistent with changes in protective equipment and work processes. Other program requirements are ex­plained in CFR 1910.95, paragraph (h)(3).

**ACCESS TO INFORMATION**

The employer shall make available to affected employees copies of this standard and shall also post a copy in a conspicuous location in the workplace.

Are you unsure of what OSHA expects from em­ployers? Would you like to know before a com­pliance officer visits your location(s)? Contact our Safety and Loss Prevention Department at 800.896.5800 or 803.952.6176. Fax: 803.896.5823.

Email: groups@osha.state.sc.us

A New Millennium, A New Dedication to Safety

The ABCs of Workers' Comp

Injured Employee - An employee injured as the result of an accident or occupational dis­ease, arising out of and in the course and scope of his/her employment. Also known as the "claimant."

Employer/Carrier - Either the employer or their workers' compensation insurance carrier, such as the SAF. Under South Carolina workers' compensation law, the employer and the carrier are considered one and the same.

Claims Mediator - A classified employee of the SC Workers' Compensation Commission who is authorized to operate on behalf of a commissioner of Informal Conferences to review a proposed Form 16 settlement. A Claims Mediator may not appear on behalf of a com­missioner of a Clincher Conference requested for this review of an Agreement and Final Re­lease.

Commissioner - Any one of seven (7) members of the SC Workers' Compensation Commission who is authorized to operate on behalf of a commissioner of Informal Conferences to review a proposed Form 16 settlement. A Claims Mediator may not appear on behalf of a com­missioner of a Clincher Conference requested for this review of an Agreement and Final Re­lease.

A total of 179 surveys were mailed to policyholders. Over 54% of the surveys were returned.

Responses were mixed. The vast majority (83.7%) of the re­sponses were positive. However, it was evident that the current service levels were not adequate for all of our customers. The major areas of concern identified by the survey included com­munications with policyholder representatives, the speed and quality of care provided, and billing practices. Your comments and concerns were communicated directly to CompEndium's top management.

CompEndium has already taken actions in response to the infor­mation you provided in the survey. They have modified their structure and assigned nurses to specific teams and accounts. They have modified their reporting process and their billing pro­cedures to better address specific customer needs.

Let us know if this helped. Please, continue to submit your com­ments and recommendations. As we continue to work with Com­pEndium to provide you with the type and quality of services you desire, it is essential that we know what is working and what requires atten­tion.

**Latest Survey Results**

The South Carolina State Accident Fund would like to thank all of our policyholders who took the time to complete and return our most recent survey.

The survey was designed to gather information on our newest supplier, CompEndium Services Incorporated. The State Accident Fund entered into a business relationship with this innova­tive medical management company in December 2000. The services were phased in over the last year. In an attempt to determine the quality of service being provided and to identify areas needing improvement the agency sent surveys to several of its policyholders in late September. A total of 179 surveys were mailed to policyholders. Over 54% of the surveys were returned.

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