

## As workers' compensation costs skyrocket, NYSSBA forms partnership with PERMA

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BUSINESS DEVELOPMENT MANAGER

NYSSBA has formed a partnership with the Public Employer Risk Management Association (PERMA) to help member districts address skyrocketing costs associated with workers compensation.

"Workers' compensation is the hidden financial crisis facing school districts," said NYSSBA Director of Finance Bob Schneider. "Everyone knows that pension and health care costs are increasing at an unsustainable rate, and workers' compensation is right behind them as a critical expense that needs to be addressed."

Workers' compensation costs for school districts have increased 31.5 percent over the last five years, according to a June 2012 survey that NYSSBA conducted of member districts. Other research shows:

- Workers' comp benefits awarded to injured workers in New York State jumped 85 percent in the past three years.
- State assessments, which are surcharges to workers' compensation costs, are the highest in the nation and five times higher than the national average.
- State assessments rose 27 percent

last year.

Gov. Andrew Cuomo called attention to the issue in his 2013 State of the State address when he called for "streamlining the workers' compensation process."

NYSSBA has been studying the issue for more than a year. "We are always looking for ways NYSSBA can help member districts solve common problems," Schneider said. "In this case, we saw a need for school districts to get together to pool their risk, as well as get expert advice on risk management. We wanted to identify the best option for workers' compensation coverage and then let members know our rec-

ommendation."

In December, NYSSBA's Board of Directors endorsed forming a partnership with PERMA, the largest and most successful self-insurance pool for public entities in New York State.

PERMA, which is also endorsed by the New York Association of Counties, serves more than 520 cities, towns, counties, school districts and fire districts. In its 30-year history, it has covered more than 55,000 public employees across the state.

"We were impressed with how well PERMA understands the unique needs of school districts," said NYSSBA President

Thomas Nespeca. "PERMA is committed to helping school districts and BOCES develop long-term plans to attack this problem with responsible budgeting and full financial transparency. By minimizing workers' compensation-related expenses, we will be able to devote more resources to our academic programs."

PERMA's approach emphasizes prevention. This includes wellness in the workplace programs, professional care for injured employees and safety/prevention training. PERMA's loss control consultants will attend districts' safety meetings and provide training resources, and PERMA's patient advocates are part of a transitional duty program that can reduce costs by returning injured employees to the workplace in less time.

PERMAView, a claims management online interface, links directly to the in-house claims system, providing school districts and BOCES with real-time claims information.

"We are happy to visit school districts and BOCES to explain the program in detail," said Schneider. Contact him at (518) 783-3731 or Mariella Frush of PERMA at (518) 859-0530. Or email [bob.schneider@nyssba.org](mailto:bob.schneider@nyssba.org) or [mfrush@perma.org](mailto:mfrush@perma.org).

### What PERMA clients say

More than 520 public employers in the state use the Public Employer Risk Management Association (PERMA) to address worker's compensation issues. What they say:

"PERMA is proactive – they contact us regularly; are always up to date, with both inbound and outbound contacts. They respond immediately to safety issues and offer to attend meetings to present information and policies."

– Judi Christiansen, Director of Human Resources, Horseheads CSD

"PERMA is a very positive experience. They handle claims very well, and our prior company was very frustrating. PERMA works with operations jobs on risk management . . . We have remained loyal to PERMA because of their quality."

– Andy Whitmore, Executive Director of School Finance, Rush Henrietta CSD

## NYSSBA welcomes PERMA to its family of School Services Partners



PERMA<sup>SM</sup>



PERMA, New York's premier provider of workers' compensation, can offer YOUR school district:

- Tailored workers' compensation packages
- Cost effective, high quality coverage
- Custom designed loss control
- Safety/prevention training
- Transitional duty program – getting injured employees back to work
- Wellness in the workplace programs . . . and more

Find out how your school district can get the best value for its workers' compensation dollars.

Contact Mariella Frush, Sr. Account Manager, PERMA at 518-859-0530 or [mfrush@perma.org](mailto:mfrush@perma.org) today!



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