



*Working together for
Montana's municipalities.*



City of Whitefish, photo by Travel Montana

Winter 2022

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HR RECRUITMENT SERIES – EVALUATING THE POOL

By Derrek Shepherd, MMIA Human Resource Consultant

In the first article of this series, I discussed methods of posting job announcements to increase interest. In this article, I'm continuing the Recruitment Series and emphasizing the importance of reviewing applications carefully.

Applications will give you a basic idea of the work the applicant has done in the past, but you need to look for clues that the person might be exaggerating their duties or their importance. To do this, make sure their job title seems to match their job duties and the company where they were employed. If they say they were a supervisor, but their job duties were administrative, I would question that. A person may be a supervisor and do administrative work, but I would expect supervisor duties to be listed. Also, make sure the job title seems to fit with the company. There are not a lot of "Food and Nutrition Specialists" at McDonalds, but I appreciate the creative effort.

Next, look for gaps in employment or situations where the applicant took a job

with fewer responsibilities. Sometimes these situations can mean they were terminated, about to be terminated, or they got upset and quit. If your applications ask applicants to list their reason for leaving a job, look closely at those reasons and make sure their reason for leaving makes sense. If they say they left a job for a better position, make sure they started the next one right away and make sure the duties for the new job appear better than the previous one.

Finally, look for how long the applicant remains at the same job. A person who moves jobs every year or so can indicate they have difficulty passing probationary periods, especially if job gaps follow. The length of time they have remained at other jobs is a good indicator of how long they are likely to remain with you.

I am not saying to disqualify anyone if you see one or more of these issues, but it is something to consider when you are deciding who to interview. Ask applicants about any concerns you have when you interview them. ■

HELPING YOUR WORKFORCE THROUGH COVID TIMES & BEYOND

Here at MMIA, we regularly receive questions about how to respond to COVID situations, such as how to keep employees safe and healthy during these times. This is a difficult question because, although employers can encourage employees to get vaccinated, most employers cannot mandate vaccines for employees, which can be a step to protect against COVID. What other options are there for protecting employees and their health?

Some recent articles we have read talk about the adverse impacts underlying health conditions have on people who get COVID. The studies overwhelmingly show conditions such as asthma, heart conditions, weight issues, and diabetes dramatically increase the risks associated with COVID. People with one or more of these underlying health issues have a much higher risk of being hospitalized and dying due to COVID, while those without any of these underlying health issues are much more likely to experience only mild to moderate cold symptoms if they get COVID. It seems clear that if we can get people to address these underlying health issues, their chances of having severe COVID symptoms almost disappear.

With this in mind, it seems logical to encourage people to work on their underlying health issues. Most MMIA medical plans come with a Wellness Program which provides guidance, assistance, and resources to help people manage their underlying health issues. Wellness programs provide ancillary benefits of reduced absenteeism and increased productivity and morale while helping lower claims costs and, therefore, health insurance rates. If you receive your health coverage through MMIA, check out mmiaeb.net/wellness to see all the helpful resources available for wellness and chronic condition management, including FREE MONEY to employees as incentives for participation.

By helping employees improve their health, the COVID risk to employees could be dramatically reduced with the added benefit of employees improving their overall health. While vaccinations are still the most powerful tool in prevention and risk reduction of COVID impact, and employers can still encourage employees to consider vaccination, the conversation from the employer can shift to a focus more on overall health. With a good foundation of health and wellness, we could eliminate the most serious complications associated with COVID.



A few key tips for employers to obtain successful wellness participation by employees:

Communication

Get the word out to employees about resources and opportunities they have available. Make sure employees are familiar with how to access vendors, tools, events, and health plan contacts. Promote wellness activities and highlight dates for screenings and participation deadlines.

Modeling

Be the first to sign up, participate, use resources – and then share about it! Show them as a leader the type of participation you would like to see from them. Tell employees why it is important to them, their families, and to you, as the employer, that they take care of their health. And then invite them to join you in the process.

Support

Give employees time to engage in wellness events and other benefit resources to help manage their health. A small amount of time and energy on the front end of managing one's health can save a huge amount of time away and lost opportunity on the back end of a serious health issue. Remind employees of events and be a “cheerleader” in encouraging their participation.

It seems a “silver-lining” to COVID may be the opportunity to encourage everyone to get serious about their overall health. Healthy, happy, and productive employees are an employer's most important resource. It is so important for employers to protect and assist their staff resources in health and wellness. ■

KNOW WHERE YOUR DOUGH GOES...



By Jim Brandley, MMIA Risk Management Strategist

The MMIA is a self-funded public entity pool owned by the cities and towns of Montana. A public entity pool is an arrangement through which a group of public entities contribute to a shared fund that pays for claims and provides risk management services. The pool spreads risk (claim costs) and benefits (cost savings) among all members-owners. Spreading the risk and benefits provides protection to the individual entities from the volatility of claim costs.

Pools also benefit from long-term stabilized pricing for members-owners rather than the sometimes-volatile increases or decreases in the commercial insurance market. Public entity pooling meets the needs of local municipalities with programs and services gained through extensive knowledge of public entity activities and risks. The primary purpose of any public entity pool is to manage and reduce underlying risks to the benefit of public entity members-owners and the public at large.

MMIA collaborates with members-owners to create, foster, and manage safe environments to minimize personal injury, bodily injury, physical damage, property damage, and workplace injuries. The MMIA provides self-funded coverage to members-owners through the Property Program, Liability Program, Worker's Compensation Program, and Employee Benefits Program. You can lower your costs by participating in unique risk management programs as well as engaging with the experienced professionals at MMIA to learn how to manage your risk.

The MMIA staff can help members-owners with coverage questions, identifying liability exposures, navigate a multitude of employment practices and hiring concerns, workplace safety, and daily circumstances that arise. MMIA staff can collaborate with members-owners to develop and implement practices that achieve goals by effective strategic execution. No question is too silly. No scenario too far-fetched. No need is too small for MMIA to help our members-owners. Whether you have a hiring question, a liability scenario to review, or you want to become part of our Lexipol Pilot Initiative to advance your Police Department's policy and training standards, assistance is just a phone call or email away. If you have programs or recreation facilities for kids such as swimming pools, sports leagues, day care, or summer camps, etc., we strongly encourage you to take part in the Child Abuse Prevention Program to assess, develop, and implement a strong plan to protect the children and your community. We have partnered with Praesidium Inc. to give you access to their step-by-step on-line tool that guides you through the assessment, creation, and ongoing development phases to sharpen your prevention program. MMIA is available to get you started and assist you with the process.

Contact Risk Management at MMIA for your members-owners resources. Get your piece of the pie!

Website: [MMIA.net/RiskManagement](https://mmia.net/RiskManagement)

E-mail: riskmgmt@mmia.net

Phone: 800-635-3089 ■

WELLNESS SUCCESS IN SIDNEY

Leaders, in their various capacities, continually seek new ways, methods, and messaging to motivate and instill positive change and action within their group.

Some techniques have withstood the test of time and are continually effective, while the messaging itself will often progress over time.

One such example comes from this past September in Sidney where Police Chief Mark Kraft recognized the constructive benefits beyond MMIA Employee Benefits' Wellness Program, and provided messaging for his staff to participate in the wellness initiatives. While the police department wasn't the entire reason for the significant increase in wellness participation, it was a major contributing factor to the city surpassing their 80% Employee Participation goal.

Chief Kraft provided simple, concise and consistent messaging encouraging participation and pushed the financial incentive to promote action. Perhaps most importantly, he was a vocal and enthusiastic participant. Chief Kraft explains, "I think the best thing a leader can do is lead from the front, as an example, and with a good attitude. In this case, it means the leader needs to communicate to their staff clearly and with a positive attitude about the benefits of the Health Screening – whether they use money as the hook or they appeal to another motivator depends on what is going to work for their staff. And they need to make sure they are at the front of the line themselves."

Past the benefits of participation, Chief Kraft understands the positive ramifications of the program beyond having blood drawn. With all the mental and physical complexities and challenges in law enforcement, there



is an evolution in how these challenges are managed. "I believe that I am seeing the old stigmas falling away as it relates to police officers and the toll this job can take on their physical and emotional health. We now encourage our officers to speak up if they are having emotional troubles due to something that they saw or were involved in on the job. By engaging more with the wellness/prevention resources available to them I think the officers are more likely to recognize the physical and emotional issues that may arise and take steps to correct it, rather than try to suppress it and allow it to fester until it turns into a crisis."

This is a good reminder that tried-and-true approaches, such as leading by example with a positive voice, garner results and should always remain in our rolodex of best-practice motivational strategies. At the same time, openness to periodically re-thinking our current methodology and messaging is extremely valuable as we navigate the evolving landscape around us to help our employees most appropriately. ■

LEAGUE BIENNIAL SALARY SURVEY

The Montana League of Cities and Towns will be conducting their biennial salary survey of the cities and towns of Montana in January 2022. The survey provides valuable information for Montana cities and towns during the budgeting process. Please take the time to complete the survey. The survey will be sent to each city/town via email. Once the survey results have been compiled, the information will be published on the League's website at: <https://mtleague.org/surveys>. For more information, please contact the League at 406-442-8768. ■



MMIA WELCOMES NEW STAFF, MANAGEMENT TEAM POSITIONS

Like many municipalities, the MMIA has seen a change in staffing this year. We have created new positions, and seen new faces come in on our Workers' Compensation, Risk Management, and Liability teams. We want to congratulate our new Managers, Amanda and Mark, and welcome our new employees, Clare, Jeff, Kady and Victoria.

MMIA Claims Unit Supervisors

Congratulations to Amanda Krissovich and Mark Gauthier, who were recently promoted to supervisory positions within the MMIA Claims Department.

Amanda is responsible for overseeing the work of five WC Claims Examiners and one Claims Tech Generalist. She started with the MMIA in August 2017 and has over 22 years of experience in the WC industry. In addition, Amanda's experience includes nine years as a small business owner and five years as a paralegal.

Mark is responsible for overseeing the work of four Liability & Property Adjusters and one Claims Tech Generalist. He has been with the MMIA since November 1998 when he started his career as an entry level Liability & Property Adjuster. In addition to his 23 years of experience adjusting MMIA Member claims, he continually strives to develop his knowledge and skills pursuing professional development opportunities.

Thank you both for your commitment to the MMIA and your service to our members.

Clare Held, WC Claims Examiner I

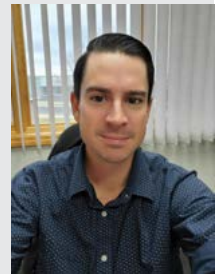
Clare started her insurance career doing sales for a little insurance agency in Bozeman. She got her producer's license there and went on to work as a producer and a claims examiner in Helena before arriving at MMIA. She also has a background in healthcare and case management, and just loves how you get to wear so many hats in the examining role. She is a transplant to Montana, but never wants to call another place home. In her free time, Clare can be found hiking, skiing or trying a new recipe.



Jeff Flannigan, WC Claims Examiner I

Jeff joins us from the Montana State Fund where he was a Workers' Compensation Claims Examiner. He has a BA Communications & Marketing from the University of North Dakota. Jeff enjoys hiking, skiing, boating, working on my house, playing with my kids (four y/o daughter, one y/o son).

In his spare time, he is a founding member of Improv Mining Company (Helena's first long form improv comedy troupe) and enjoys volunteering with Narrate Church on community projects. Jeff is a sports fanatic (specifically University of North Dakota hockey) and his family is a billet family for a Helena Bighorns hockey player.



Kady Greigo, WC Claims Technician

Originally from North Carolina, Kady has lived in Montana for almost 15 years.

She came from Lewis & Clark County where she worked in Motor Vehicles, as the Assistant Supervisor, for 11 years. She enjoyed problem-solving, hiring, training, and going that extra mile for the customers.

She is excited to put her skills, knowledge, and strong attention to detail to work at the MMIA.

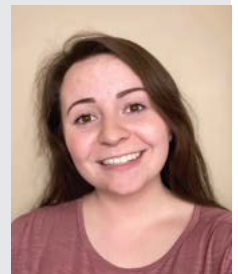
When not working, she enjoys doing anything outdoors with her husband, three kids, and two dogs.



Victoria Averill, Admin Support Specialist

Victoria is coming to MMIA from the Helena Imaging Center where she started as an administrative assistant in 2018. There, she gained several years of experience in document processing, as well as handling medical records and other confidential information.

Victoria is an online student through the University of Montana and is working towards a bachelors degree in Media Arts. She is a self-taught photographer, which keeps her busy outside of work; she also enjoys reading and crocheting. ■



MMIA RISK MANAGEMENT OFFERINGS

There are many benefits to having a comprehensive risk management program in place including: reduced number and severity of liability claims, reduced workplace injuries/illnesses, reduced claim costs, improved productivity, and lower assessments as an individual member-owner, and for the self-funded pools as a whole. MMIA is committed to educating member-owners on how to identify and mitigate risk within their operations.

Individual Consultation and Education Opportunities

Includes on-site and virtual consultations and custom trainings for individual member-owners or departments, including, but not limited to:

- ▶ Employment practices
- ▶ Workplace safety
- ▶ Workers' compensation management
- ▶ Principles of liability



Contact: riskmgmt@mmia.net or 800-635-3089.

Group Education Opportunities

These events are designed to provide member-owners with quality learning experiences, as well as collaboration and networking opportunities with peers, industry partners, and legislative representatives at the state and federal level. Topics include, but are not limited to: governance, self-funded coverage, legislative information, and technical support on a wide range of subjects such as workplace safety, employment practices, liability principals, workers' compensation management, employee wellness, etc.

MMIA Hosted Events

EXECUTIVE FORUM

Spring - This event is intended for mayors, city managers, and chief executives. No cost to members.

JIM TILLOTSON SERVICE PROGRAM

May - This event is intended for municipal attorneys. CLE credits are available. No cost to members.

MUNICIPAL SUMMITS

Late Spring/Early Summer - These events are intended for municipal staff and elected officials as well as legislative representatives. CE credits are available. No cost to members.

Other Events (MMIA supports/participates)

MONTANA LEAGUE OF CITIES AND TOWNS ANNUAL CONFERENCE

October - This event is intended for municipal staff and elected officials, industry peers, and legislative representatives. CLE and CE credits are available. Registration fees apply.

MUNICIPAL INSTITUTE

Spring - This event is intended for municipal staff and elected officials. CE credits are available. Registration fees apply.

AD HOC GROUP EDUCATION FORUMS

Hosting times vary -

- ▶ Montana Trails Recreation and Park Association (MTPRA)
- ▶ Montana Municipal clerks Treasurers & Finance Officers Association (MMCT/FOA)
- ▶ Montana Association of Chiefs of Police (MACOP)

Risk Management Offerings - Continued

Self Service Risk Management Tools

These tools and resources are available to member-owners at no cost and provide key resources to help mitigate risks in a variety of areas and include electronic platforms for both risk assessment and e-learning, a DVD library for harassment prevention training, as well as downloadable audit tools, checklists, sample programs, and more.

Electronic Platforms include:

- ▶ **Child abuse prevention**
 - ▶ Risk assessment & resources
 - ▶ E-learning
- ▶ **Cyber security**
 - ▶ Resources
 - ▶ E-learning
- ▶ **Safety Skills**
 - ▶ E-learning (for both individual and group settings)
- ▶ **Other Resources**
 - ▶ Harassment prevention DVD Library
 - ▶ Self-audit tools and checklists
 - ▶ Sample programs (safety, personnel, etc.)

Contact riskmgmt@mmia.net or 800-635-3089 or visit: <https://mmia.net/riskmanagement>.

Owner-Wide Risk Management Initiatives

Initiatives focused on areas of risk common to member-owners and providing resources to address risks on an owner-wide level. As of October 2021, current initiatives include:

Risk Management Training Endowment

- ▶ Focus to assist municipalities with training efforts and to encourage training partnerships among Montana's cities and towns. Requirements for earning an endowment award include:
 - ▶ Requests must be made by an MMIA Covered Program Member-Owner.
 - ▶ Requests must identify a risk management initiative that includes registration of at least 10% of MMIA's member-owner entities.
 - ▶ Requests must be made by formal application and will be accepted on a first come, first served basis. For submissions, visit: <https://mmia.net/riskmanagement/rmte/>
 - ▶ Endowments will be awarded in increments up to \$2,000.
 - ▶ Only one endowment per member-owner department, and no more than \$4,000 total to a single member-owner, per fiscal year.
 - ▶ Total endowment funding will be set by the MMIA Board of Directors and run on a fiscal year basis.

Safety Smart

- ▶ Focus on safety meeting resources for public works operations

Lexipol Pilot

- ▶ Focus on policy and training resources for law enforcement

Resilience Train-the-Trainer

- ▶ Grant submission for resilience resources for law enforcement

Montana Department of Transportation Working Group

- ▶ Focus on standardization of contract requirements for coverage and indemnification ■

2022 EXECUTIVE FORUM, MARCH 2-4, 2022 IN CHOTEAU



Mayors, Chief Executives, and City Managers: Come together to learn about issues vital to your community, develop ideas and resources to address the issues proactively, and to learn from your peers.

To view the agenda, and RSVP, please visit <https://mmia.net/event/2022-executive-forum/> ■



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2021 RISK MANAGEMENT AWARDS

Bob Worthington Risk Management Achievement Award

Each year MMIA asks for nominations for the the Bob Worthington Risk Management Award (BWRMAA) for exceptional efforts to manage risk or prevent losses. Nominations can include an individual municipal employee or a group nomination such as a department or member-owner as a whole. This year the award winners include Rich Hickel, Kalispell Adjutant City Attorney, and the City of Bozeman!

Rich Hickel, 2021 BWRMAA Individual Winner

Rich makes risk management for the City of Kalispell a top priority in all aspects of his work. Whether it's ensuring the interlocal agreement for participation in a drug task force protects the city from uncontrolled liability, ensuring AED programs are in compliance with state and federal statutes, creating the agreements between the city and third parties to embed social workers into the police department or shoring up the city of Kalispell's volunteer agreements, Rich makes sure that risk management is always a consideration. By making risk management a consideration

with each project, Rich is a tremendous asset to the City of Kalispell, and to the membership of the MMIA.

City of Bozeman, 2021 BWRMAA Group Winner

The City of Bozeman has created a culture that encourages health and wellness with their employees exemplified by their participation rates in the annual health screening events. Even as one of MMIA's largest members, they have consistently achieved 80% Employee Participation for five years in a row. In addition to great leadership and peer support, they provide thoughtful touches, such as a table of healthy snacks and coffee for employees after their screening and a breakfast treat to make the Health Screening a fun event and entice folks to participate. They budget for these additions because they know the plan savings that can come from a healthier group and how important early detection of potential health issues can be. The results of these efforts are evident in their claim data and help the City of Bozeman keep their rates lower for all employees on the plan.

Congratulations Rich Hickel Kalispell City, Attorney, and the City of Bozeman!