

State of Nevada
Department of Administration
Risk Management Division
201 S. Roop St, Ste. 201
Carson City, NV 89701

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Risk-y Business

2020 Health and Safety Conference

We are happy to announce that the State of Nevada 2020 Health and Safety Conference will be held in Mesquite, NV from April 1st – April 3rd at the Eureka Casino Resort hotel. The conference will be focused on Emergency Management and a Continuity of Operations (COOP) review/guide. Each safety coordinator will be asked to bring their agencies COOP. Risk Management is currently working on the agenda for the conference and will send it out once it is finalized.

The conference is currently open for registration on NEATS. Please contact Risk Management if you have any questions.



Mission

The mission of Risk Management is to preserve and protect State property and personnel. This is achieved by integrating agency programs that systematically identify and analyze exposures to risk, selecting and implementing appropriate risk control strategies, financing anticipated or incurred losses and regular monitoring for continual improvement and enhancement.

Vision

Our vision is to continually improve our service to the State, to protect the State's human, intellectual, physical and financial assets and resources and to collaborate with staff to help them meet their goals thereby minimizing the probability, occurrence and impact of accidental losses to the Government of the State of Nevada.

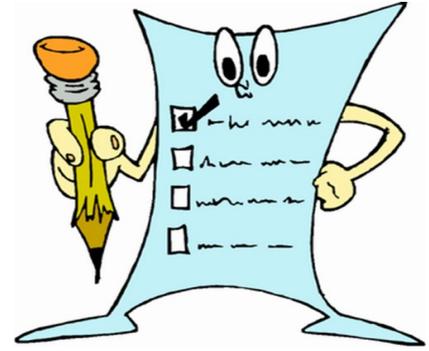
Philosophy

We believe that a successful Risk Management program requires proactive vs. reactive plans and actions. We believe that most risks can and must be identified and managed effectively. Overall, it is our belief that *prevention is better than the cure.*

Auto and Property Invoices

Friendly reminder when submitting final invoice(s) for auto and property claims, they must be signed and dated indicating the repairs have been completed to the agency's satisfaction. Invoices received without proper signature or date will be returned to the agency, delaying payment of the invoice.

The required deductible must be received prior to any invoice(s) being processed for payment. Should you have any questions, please feel free to contact Stacie Hancock at (775) 687-1752 or at shancock@admin.nv.gov



What Should You Keep in the Car?

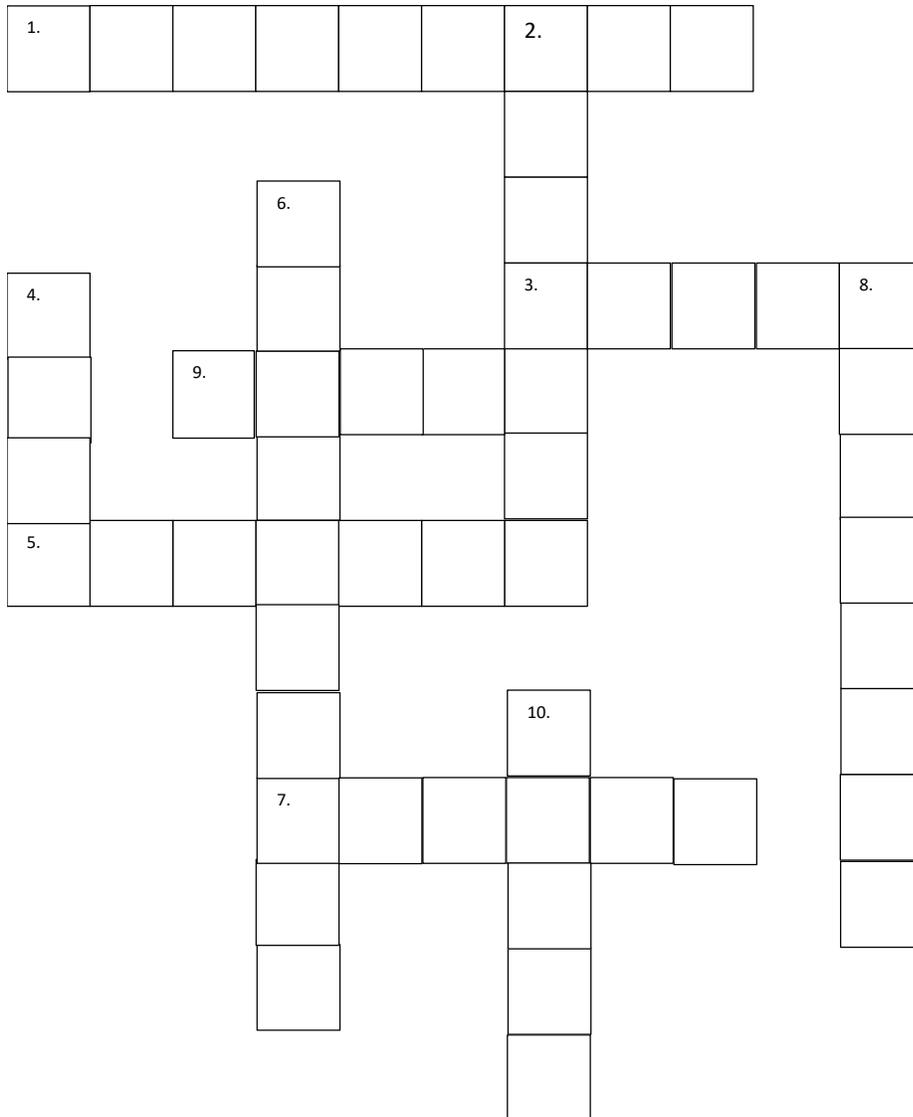
Every vehicle should have an emergency supply kit located in the trunk. Kits should be checked every six months, and expired items should be replaced to keep it up to date. Vehicle emergency supply kits should include:

- A properly inflated spare tire, wheel wrench and tripod jack
- Jumper cables
- Tool kit and/or a multipurpose utility tool
- Flashlight and extra batteries
- Reflective triangles and brightly colored cloth to make your vehicle more visible
- Compass
- First aid kit with gauze, tape, bandages, antibiotic ointment, aspirin, a blanket, nonlatex gloves, scissors, hydrocortisone, thermometer, tweezers and instant cold compress
- Nonperishable, high-energy foods, such as unsalted nuts, dried fruits and hard candy
- Drinking water
- Reflective vest in case you need to walk to get help
- Car charger for your cell phone
- Fire extinguisher
- Duct tape
- Rain poncho
- Additional items for cold weather include a snow brush, shovel, windshield washer fluid, warm clothing, cat litter for traction and blankets



It's also a good idea to keep family and emergency phone numbers, including your auto insurance provider and a towing company, in your phone.

Workers' Compensation Crossword Puzzle



Clues:

Across

- 1. _____ Remedy
- 3. _____ Temporary Disability
- 5. Permanent _____ Disability
- 7. Number of days an employee has to seek medical attention once an injury is reported.
- 9. Current Third-Party Administrator for the State of Nevada (acronym).

Down

- 2. Report of _____ Treatment (C-4 Form)
- 4. First _____ Clinic
- 6. _____ Rehabilitation Training
- 8. Nevada offers this type of re-opening rights for claims with lost time.
- 10. Number of days an employee has to report a workplace injury.

Answers:

Across – 1. Exclusive, 3. Total, 5. Partial, 7. Ninety, 9. CCMSI
 Down – 2. Initial, 4. Stop, 6. Vocational, 8. Lifetime, 10. Seven

Getting a Second Medical Opinion

For your heart's sake, get a second opinion

When your doctor recommends a medication or procedure, whether for a cardiovascular condition or not, you almost certainly have questions and concerns — or even fears.

All of these reactions are normal. But it doesn't mean you need to accept everything you just heard at face value. Your next step should be to get a second opinion.

“You should not hesitate to get a second opinion in fear of offending your physician,” says Gerald Fletcher, M.D., a cardiologist and professor of medicine in the Mayo Clinic College of Medicine in Jacksonville, Fla., who also volunteers for the American Heart Association.

In fact, he says, most physicians encourage second and even third opinions, especially when it involves a major operation such as heart valve replacement.

Why seek a second opinion?

Perhaps you're not feeling confident about your doctor's decisions. Maybe you're feeling rushed. Other reasons to get a second opinion include:

- Your insurance company may require it before covering your treatment.
- You may have options — including not needing the medicine or procedure, or one being less expensive than another.
- You're concerned about the risk or how it might affect your lifestyle, family or work.

How do I seek a second opinion?

“Start with your doctor for a recommendation,” says Richard Stein, M.D., a cardiologist and director of the Urban Community Cardiology Program in the New York University School of Medicine. “Or, if you have one from another source, ask your doctor about this person.”

For second or third doctors or specialists, you can also:

- Ask family or friends who've been treated with the same condition.
- Get a list of approved doctors from your insurance company or your employer's health plan administrator.
- Contact your local medical society.
- Look in the American Medical Directory, the Directory of American Specialists or other professional directories at your local library.

What do I do to seek a second opinion?

Before you visit a second doctor, have your records forwarded to him or her. Better yet, get a full set and bring them with you.

Also, be sure to come with specific questions. “The more specific your questions, the more focused your meeting, the better the second opinion will be,” says Stein, who is also a volunteer for the American Heart Association.

You should also bring a pad and pen to write down important things, and consider having a significant other to sit and listen (and not talk).

When you're done, ask the second doctor to send his notes to you and your doctor.

And if the opinions differ ...

“Go with the best assessment,” Stein says. “A good rule of thumb is: Does the plan of your doctor or the second doctor make the most sense, involve the least risk, focus on the medical issues that are most important to you?”

Ask Insurance Lady Mo

Agency asked the following question:

Question: My contractor is an accountant and provided a certificate on insurance for “general liability”. Is my agency protected?

Answer: No, probably not. General Liability insurance is a general business insurance that does not cover any of the accountant’s professional activities.

In addition to the general liability insurance, the professional should have “**Professional Liability**” insurance.

Professional Liability, sometimes called “Errors and Omissions”, or “Malpractice” insurance covers traditional professionals (e.g., accountants, attorneys, medical professionals, engineers) and quasi-professionals (e.g., real estate brokers, consultants) against liability incurred as a result of their errors and omissions while performing their professional services on behalf of the contracting agency.



Daylight Saving Time Ends! Turn the clocks back one hour on Sunday, November 3rd.