

Loss Control Services

MMA has a staff of professional loss control consultants who work directly with participants to develop member specific safety programs.

The consultants work with members to develop their own safety programs. Larger members can earn credits under the Leader Program to apply against their contributions.

Members are eligible to apply for Safety Enhancement Grants and Safety Scholarships provided by the MMA WC Fund.

RMS offers, free of charge to members, online training courses in safety issues and human resource topics. The list of courses is regularly expanded and updated. To learn more, visit MMA's website: www.memun.org, the Risk Management section. Some of the courses may be accepted for continuing education credits by the appropriate state agency.

30+ Years of Service

The MMA Workers Compensation Fund was formed in 1978 and celebrated 30 years of operation in 2008.

There are more than 560 municipalities and quasi-public entities participating in the program. Participation in the Fund allows its members to meet the statutory requirements of the Maine Workers Compensation Act.

All underwriting, marketing, loss control and claims management services are provided by experienced, knowledgeable members of the Risk Management Services staff, from our Augusta, Maine location.

MMA's Risk Management staff also monitors legislative activity, rule making and court decisions, which impact on the workers compensation environment.



**Maine Municipal Association
Risk Management Services**

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www.memun.org

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**Maine Municipal Association
Risk Management Services**

MMA Workers Compensation Fund

**60 Community Drive
PO Box 9109
Augusta, ME 04332-9109**

Program Stability

The MMA Workers Compensation Fund is governed by a Board of Trustees comprised of appointed and elected municipal officials.

The Fund has provided over thirty years of coverage to member municipalities and quasi-public entities.

The Fund operates under a certificate issued each year by the Bureau of Insurance.

The Fund benefits from careful financial management. Financial and claims reserving practices are regularly audited and results are examined by consulting actuaries to ensure adequate loss reserves.

Reinsurance is purchased from highly rated reinsurance companies to further protect members from assessments.

Professional Claims Management

Service to Members Includes:

Claims Management by MMA's staff of licensed claims representatives.

Claims reporting online, mail, or fax.

Contact within 24 hours by your claims representative whenever the injured employee loses time from work.

On-site training and seminars on relevant matters for members.

Return To Work programs

Claims management advice for members.

Preferred provider/10-day doctor coordination.

Regular claims reports provided to members.

Claim file reviews at member locations.

24-hour emergency claims service.

Nurse Case Management Services

MMA Risk Management Services employs an experienced nurse case manager who may be assigned to work with the claims representatives in handling difficult claims. She will work with Health Care Providers to develop a medical and disability management plan and assist the employee in the recovery process. The MMA nurse case manager may also be assigned to manage catastrophic claims and provide support to seriously injured employees and their families. When the injured employee has regained work capacity, the nurse case manager will work with the member to establish return-to-work procedures that will benefit the member and employee.

Other services the nurse case manager can be assigned to provide include job site analyses, transitional work programs, member training, assistance selecting a "10-day doctor", medical bill audits, and arranging vocational rehabilitation services.