

AHA Workers' Compensation Self-Insured Trust

It's in the Blood *Protect yourself from BBPs*

Human blood and other bodily fluids can contain bloodborne pathogens (BBPs) that cause serious diseases, such as the human immunodeficiency virus (HIV), which causes AIDS, and the hepatitis B and C viruses that can lead to chronic liver disease. OSHA requires employers to identify job classifications with occupational exposure to blood and bodily fluids as part of an employee's regular duties.

Some workers, especially in the healthcare field, may have occupational exposure on a daily basis. Others, such as laundry workers, police and firefighters, lab technicians and mortuary workers, may have less-frequent exposure.

But all workers need to know how to protect themselves by following "universal precautions" and treating all blood and

bodily fluids as though they are infected.

Follow these precautions to protect yourself from exposure to BBPs:

- **Wear the appropriate personal protective equipment (PPE)**, which includes gloves, eye protection, surgical masks, protective lab coats, surgical caps or other clothing.
- **Don't suction or use a pipette to draw blood** or other potentially infectious material by mouth.
- **Minimize spraying, splashing, spattering and droplet generation** in all procedures involving blood or other potentially infectious materials.
- **Don't eat, drink, smoke, apply cosmetics or lip balm, or handle contact lenses in work areas with possible BBP exposure.**
- **Don't keep food or drinks where blood or other potentially**

infectious materials are present.

- **Use a disinfectant solution** as soon as possible to clean and decontaminate any area where fluids have spilled.

Follow safety rules to protect yourself from sharps injuries:

- **Use needleless devices**, if possible, and never reuse or recap needles.
- **Always use puncture resistant, leak-proof containers** for disposal of needles and other sharps.

Finally, **WASH YOUR HANDS** frequently and thoroughly. Wash with soap and warm running water or use antiseptic alcohol-based hand cleaners, especially after contact with potentially infectious materials.

Frequent hand washing is also essential to prevent the spread of other infections—so make it a habit that you follow every day.

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news & notes

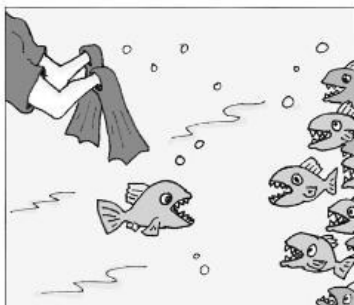
BBP TRAINING

BBP training must be given to all employees with a reasonably anticipated risk of occupational exposure to blood. Here is a nonexhaustive list of job classifications or tasks that qualify as occupational exposure to blood or other potentially infectious materials:

1. Employees trained and designated to give first aid, including employees who give first aid as a collateral duty to routine work assignments
2. Employees whose job includes cleaning or decontaminating areas or surfaces contaminated with blood
3. Employees trained to provide medical healthcare and medical research services, including doctors, dentists, nurses, dental and other healthcare aides, laboratory technicians, and phlebotomists
4. Housekeepers and janitors at healthcare facilities

Employees who are not designated or trained as first-aid or healthcare providers and who voluntarily perform a "Good Samaritan act" at work are not covered under the standard because such an act is not considered a reasonably anticipated occupational exposure.

Training must be provided at the time of initial assignment to tasks where occupational exposure may take place and at least annually thereafter. Training requirements apply to full-time employees and also to part-time and temporary employees.



"Hold on - isn't anyone worried about bloodborne pathogens?"

AHA Workers' Compensation

AHA Workers' Compensation Self-Insured Trust Program is administered by Risk Management Resources (RMR), a division of BancorpSouth Insurance Services, Inc. www.bxsi.com

In March 2003 the AHA Workers' Compensation Self-Insured Trust was established. The program provides workers' compensation coverage to AHA members.

Risk Management Resources, the administrator for the program, assists members in the areas of claims management, safety and loss control.



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Value for Our Members

AHA Workers' Compensation Self-Insured Trust

The Trust was established in 2003 with the following objectives:

- Stability
- Control (of claims, loss control and underwriting)
- Investment Income
- Participation in Surplus through Dividends

Twenty-two members joined the fund in 2003 and there are currently 31 members.

Total premium collected since restarting the trust are close to \$32 million with an average dividend distribution of 26%.

The year 2007 had the highest premium, and since that date the rates have decreased 18%.

The experience modifiers have decreased an average of 15%.

The overall value of the trust is evident in all the statistics stated and shows that the fund is working well and achieving its objectives.