

Workers' Compensation Excellence Since 1987



AFFILIATED WITH NEW MEXICO HOME BUILDERS ASSOCIATION

BLUEPRINTS

Your Newsletter for Quality Worker's Compensation Information

First Quarter Edition 2020

LEGISLATIVE SESSION — BUILDERS TRUST ADVOCATES FOR OUR PARTICIPANTS

The Roundhouse looks lonely now, but that was not the case just a few weeks ago. Some of the most important work we do here at Builders Trust is advocate for a fair and balanced workers' compensation system. Over 20 years ago Builders Trust became instrumental in New Mexico's Workers' Compensation Business and Labor Coalition. During the Richardson administration Labor left the coalition, but many members on the business side of the coalition have continued to meet and work on issues important to our industry.



Here at Builders Trust legislative activity is a year-round endeavor. We began connecting with the New Mexico Workers' Compensation Business Coalition members back in October of last year to begin preparations for the 2020 30-day legislative session as well as our upcoming 2021 60-day legislative session.

A Look At Workers' Compensation Bills In Our 2020 Legislative Session

New Mexico's 30-day Legislative Session closed at noon on Thursday, February 20th. We're sure many of you were following the activity in Santa Fe. Two bills specifically affecting our state's workers' compensation system were passed by both chambers and were sent to Governor Lujan-Grisham.

House Bill 6 affected New Mexico's law enforcement officers and emergency medical services first responders. Should one of these first responders be diagnosed with post-traumatic stress disorder, the diagnosis would be presumed to be work related unless proven otherwise. The Governor signed this bill March 6th.

Senate Bill 175 relates to the National Guard, state defense forces and powers of the state's Adjutant General, and defines, based on duties at the time of injury, when workers' compensation would, or would not, be considered should a member be injured. This bill died by way of a pocket veto.

Builders Trust remained neutral on these bills as they did not directly affect our workers' compensation group self-insurance fund.

House Bill 64 and Senate Bill 26 are similar bills introduced in both chambers. These bills addressed construction defect litigation. The New Mexico Home Builders Association was instrumental in drafting both bills. NMHBA Executive Officer Jack Milarch spent a great deal of time in the Roundhouse successfully building consensus for passage of these bills. Unfortunately, neither bill made it out of the Senate Judiciary Committee.

Promoting a Fair and Balanced Workers Compensation System for both Workers and Employers

AN INVALUABLE FREE RESOURCE YOU SHOULD BE USING YOUR BT PARTICIPANT MANUAL

Our Participant Manual is updated annually and can be easily accessed on our web site by logging into your BT PAL account and selecting the tab entitled "Manual." One nice feature of the online manual is that it is in Adobe Reader format, which allows you to conduct a 'key word search.' The 'key word search' provides a quick way to look up a particular subject in the manual. The manual contains a substantial amount of information in both Spanish and English. You will find useful forms such as a sample job application, safety meeting sign-off sheet, return to work agreement and much more.

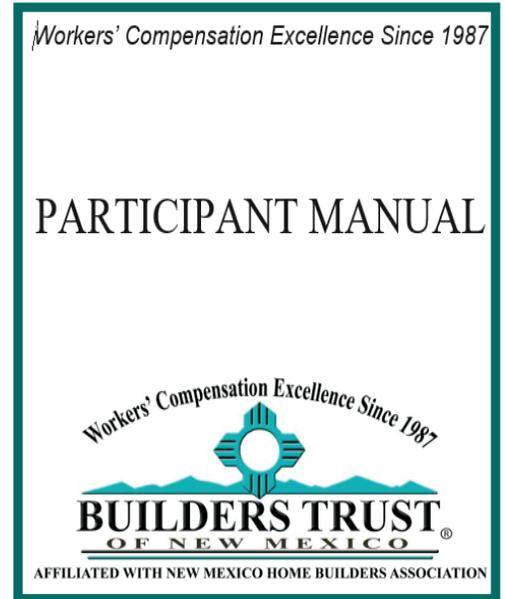
The Builders Trust Participant Manual is, literally, chock full of valuable information and forms to make your job simple and easy. As you begin to dig into the manual, we highly recommend you not skip the early pages, as there is great deal of information about Builders Trust of New Mexico and our affiliation with the New Mexico Home Builders Association. You will also find our Mission statement and our Core Values. Take some time to read these, as our Mission and our Core Values drive everything we do. As you continue through the manual you will see our Board of Trustees, to

include the city in which they reside. You might be surprised to see that eight of our eleven Trustees and Advisors are from cities other than Albuquerque. Builders Trust has always had a goal of board representation from all areas of the state.

The remainder of the manual, a whopping additional 83 pages, provides detailed information and dozens of forms covering the key areas of interest outlined at left.

KEY AREAS OF INTEREST AND INFORMATION

- Personnel, Policies and Hiring Guidelines
- Field Safety Services
- Claims Management
- Premium Audits
- Payroll Reporting and Procedures



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EMPHASIS ON RETURN TO WORK - WHAT YOU SHOULD KNOW

When one of your employees is injured on the job, you must report the claim to Builders Trust if the injured employee receives medical treatment beyond job site first aid. Once our claims department has received the claim, you can expect to receive a phone call from a Builders Trust Claims Benefits Specialist. Our Benefits Specialist will talk with you about the importance of return-to-work, including options such as modified duty.

Why do we focus on return to work? New Mexico's workers' compensation act encourages employers to provide work for their injured employees. In fact, the return to work motivation is a re-occurring theme throughout New Mexico's workers' compensation statutes. The cost of a claim is greatly reduced if the injured employee returns to work.

By providing work for your injured employee before the employee reaches Maximum Medical Improvement, (the point at which further recovery is not anticipated) the employee can stay in touch with you and fellow employees. The injured employee can also remain in a daily routine, remain in shape and remain a key part of your work force. Further, no Temporary Total Disability compensation payments are issued to your injured employee, if your employee can remain on your payroll. Reducing benefit payments can have a positive effect on your loss history, which can save you premium dollars.

Before Maximum Medical Improvement, if you can't bring the employee back to full duty or full pay at a modified job, consider a lower wage job or a part time job. If you bring an employee back to work in this manner, the employee's compensation benefits will be reduced. Finding work for your injured employee may even be a morale booster for your staff, as they see that you care about your workers and you are doing all you can to keep your injured employee on the payroll so he/she can still receive an income, even if the income is partially reduced.

Bringing an injured employee back to work after Maximum Medical Improvement is also important. An employee with a whole-body injury (neck, back, trunk, shoulder) may be eligible for the maximum weekly permanent partial disability payment if not re-employed at his or her pre-injury wage. Permanent Partial Disability benefits pay out up to 500 weeks on whole-body injuries, and, in more severe injury cases, up to 700 weeks. That's over 13 years! Clearly, these benefits can significantly drive up the cost of a claim. Because this increased payout impacts the employer's loss history, it is yet another motivator to return injured employees to work. If you cannot bring an injured employee back to work, it can be a losing situation for both you and your injured employee.



If one of your employees is injured on the job, focus on your employee's capabilities, instead of your employee's inabilities, and be creative. Finally, think about your loss history and the built-in motivators in the workers compensation system and bring that injured employee back to work.

For more information on this or any claim related topic, you can call the
Builders Trust Claims Department at 505-332-9867.

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To find out how you can join Builders Trust of New Mexico AND receive the best value in workers' compensation coverage for New Mexico Home Builders Association members, please contact us at
PH: 505-345-3477 or 1-800-640-3369 or www.builderstrust.com

BUILDERS TRUST LONGTIME CEO RETIRES

Through February 28th of this year, Jack Milarch was the only person to ever hold the title of Chief Executive Officer at Builders Trust of New Mexico. That changed when Jack retired from Builders Trust on February 28, 2020. Fortunately, Jack is still here in the building, manning the ship as Executive Officer of the New Mexico Home Builders Association. Our upcoming Builders Trust 2019 Annual Report will be a very special edition dedicated to our founder.

The Builders Trust Board of Trustees have promoted long-time Builders Trust Chief Operating Officer Randy Akin to the position of Chief Executive Officer. Randy took over his new duties on February 29, 2020.

NATIONAL ASSOCIATION OF HOME BUILDERS DISCOUNTS

Are you taking advantage of your NAHB discounts? When you pay your local HBA dues a portion of those dues cover your state dues and your national dues. As a National Association of Home Builders member, you have a smorgasbord of everyday discounts at your fingertips. NAHB has negotiated these discounts and wants you to take advantage of great deals on office supplies, rental cars, new vehicle purchases, tires, shipping, and savings at Lowes and Sam's Club. You can even get discounts on flowers and auto insurance. Wow, who knew?

Use this link today to see what's available for you!

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