



Ahh...fall in New Mexico. The State Fair, Balloon Fiesta, cooler weather and autumn leaves. What could be better?

Better is going home to your family each night after a hard day's work with no injuries. Builders Trust has always been an advocate for working safely. That's why we go out to your jobsites and conduct safety inspections and classes throughout the year. We want to keep you and your employees safe. It's one of our Core Values "Committing substantial resources to the promotion of safer work practices."

In this edition we discuss why we go out to your jobsite and how we can help you create a *culture of safety* throughout your company. Our VP of Claims writes about returning injured workers to work as soon as possible. All of these initiatives will help you to control your claims and your workers' compensation costs in the long run. In addition it will make your company a safe one, which helps us keep rates as low as possible which fulfills another Core Value "Helping to keep our Participants businesses competitive by providing cost effective workers' compensation coverage."

2023 Rates Approved!

The Board of Trustees is happy to announce that their request has been approved by the Workers' Compensation Administration for an average decrease of 5% when totaled across all class codes. The new rates will take affect January 1, 2023 and will be reflected on your January Payroll Reporting Form. Once renewals are pushed out in early December, you will be able to go onto the Portal to view your 2023 rates and discounts.

Builders Trust was able to lower 78 of our 114 utilized class codes, some as much as 20%. Only two class codes received a slight increase. Thank you for all your efforts!

2023 Board of Trustee

Election Results

Thanks to everyone who took the time to return their ballots for the 2023 Board of Trustees Election. Up for re-election were Kevin McGinley, Gabe Martinez and McChristie Curry. All three were re-elected to three year terms that will begin January 1, 2023 and end December 31, 2025



Return to Work: It's really what it's all about...

The entire point of the Workers' Compensation program in New Mexico (and likely every state) is to help the injured worker return to work in some capacity; hopefully the same capacity they were in before the accident occurred. Accidents are just that, unintended events that have unintended consequences. Return to work is the single biggest factor in any workers compensation claim.

The New Mexico Workers' Compensation website (<https://workerscomp.nm.gov>) has a litany of return-to-work information. There is literally a section devoted to it and it's quite aptly named "Return to Work." It features sections such as:

- Early Return to Work Initiative
- About Return to Work
- Specific Examples
- Best Practices

The sooner a worker can return to their job, the sooner they are back in the fold, back into the work family, back to "like it was" before the accident happened. Return to work is just as important for the participant as it is for the worker. The disruption of an accident is felt by everyone, the worker, the employer, management, coworkers, customers, financially, etc. It is not an event that occurs in a vacuum.

Builders Trust of New Mexico takes an aggressive approach when handling claims. The intent is to drive the file forward in a timely manner, while ensuring that the injured worker receives the proper medical care in a timely and efficient manner. It's all connected. The quicker the medical care, the quicker the recovery. The quicker the recovery, the quicker the return to work.

Everyone involved in the claims process has the same goal; help the injured worker return to work. It is imperative that everyone do their part to make sure this happens. At the end of the day, no one wants an accident to occur, but it's never about the event, it's about how we get through it, *together*.



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Why do I Have to Have a Safety Visit Every Year?

Our Field Safety Schedulers are often asked, “Why do you need to go out to our jobsites? We’re busy and don’t have the time.” Part of the reason is the requirement from the Workers’ Compensation Administration for annual safety visits for insureds at a certain premium level to have a safety inspection either by their carrier or by a consultant that you the insured would hire. Builders Trust provides this service at no cost to you.

Another reason is Builders Trust’s commitment to safety. One of our Core Values is “committing substantial resources to the promotion of safer work practices.” Builders Trust spends a lot of time and money to help you to create a *safety culture* on your jobsites. We can offer not only jobsite advice, but training either in-person or online, in English or in Spanish to help you build this culture. Our free training includes our traveling Training Trailer which can bring classes right to your job site. We encourage you to take advantage of all of these resources.

Sadly, too many times our Field Safety Reps have had to do visits for catastrophic losses where employees are permanently maimed and unable to provide for their families anymore or even killed while on the job. The owners and employees of these companies have to live with this for the rest of their lives. We don’t want you to be put in that position. We believe all accidents can be prevented.

We know you are very busy but our Reps are there to help. So please make the time for them and take advantage of the information they can give you.

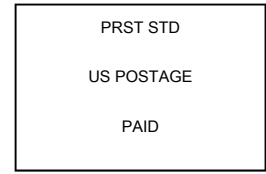
Never (ever) Pay a Claim Directly

Did you know it’s illegal to pay for and handle your own claims? Indeed it is. Many Participants believe that a small little claim is no big deal and they will handle it on their own, paying all the bills, etc. The fact is that any small claim can turn into a huge claim and many have. Claims might be reported years late because the cost has increased to a significant amount that the Participant can no longer afford.

- 1) Other than it being illegal, not filing the claim immediately, means that our claims adjusters cannot investigate the claim right away. Facts get fuzzy, witnesses don’t remember;
- 2) By having BT handle the claim and make any medical and indemnity payments, the cost of the claim is less as we have negotiated lower rates with medical providers;
- 3) You can always use the **Claims Payment Option (CPO)** program the following year. In June, Participants are sent invoices for any claims that occurred in the prior year. These invoices are **VOLUNTARY** but utilizing the program can help increase your discounts. You pay less for the claim and it doesn’t affect your rates. Plus you do not run the risk of being fined thousands by the Workers’ Compensation Administration (WCA) for practicing claims adjusting without a license.
- 4) You can easily file an E.1 Injury Report via the Portal by clicking on the **“I Want To”** drop down box in the upper right hand corner of the screen and selecting **“Report a Claim.”**

****If you need any help, please contact our Claims Department at (505) 332-9867 or (800) 640-3369****

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PLEASE ENJOY THIS COMPLIMENTARY ISSUE OF BT BLUEPRINTS

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

Working Out of State

We get many questions about working out of state and whether or not Builders Trust can cover your employees.

As a New Mexico Self-Insured Fund, Builders Trust cannot write out of state coverage nor can we cover workers that live and work in another state.

If you are planning to do an out of state job and will be hiring workers that live out of state, you will need to obtain out-of-state coverage. If you are doing an out of state job using New Mexico resident employees, Builders Trust is able to cover them.

The gray areas begin when you start using out of state employees to work in both New Mexico and another state. This is often seen in the border cities such as Las Cruces, Farmington and Gallup. It basically comes down to where the company that hires them is domiciled and if they are paid out of a New Mexico domiciled company.

In addition, if you are planning to work in any of the following states, you will need to obtain coverage in those states, regardless of whether or not they are New Mexico resident employees: Washington, North Dakota, Ohio, West Virginia, Wyoming, and Utah. We also recommend getting additional coverage when working in Colorado.

For more information on obtaining out of state coverage, please contact your agent.