SCF Arizona your business partner in Workers Compensation Insurance and workplace safety





SCF ARIZONA

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UPCOMING SCF ARIZONA EVENTS:

January 28, 2009 8:00 - 12:00 ADOSH - OSHA 300 Recordkeeping

February 5' 2009 8:00 - 12:00 ADOSH - Safety Management

March 11, 2009 8:00 - 12:00 ADOSH - Heat Stress Prevention

All classes are at SCF Tower Building, 3030 N. 3rd St., Phoenix, AZ, 85012 Visit WWW.SCFAZ.COM to register

Prescott Safety Works Expo

March 24, 2009

Prescott Resort Conference Center 1500 Highway 69, Prescott, AZ 86301 www.regonline.com



Save Money by Encouraging A Drug Free Workplace

Provided by Wendell Macnab Association Coordinator

As a business owner or manager, you are the first line of defense against the medical mills and the doctor shopping employee. SCF Arizona has implemented a voluntary policy, reducing the amount of premium paid by a policyholder by five percent if the policyholder has established a policy of drug testing or alcohol impairment testing in accordance with ARS Section 23-493-04 and ARS 23-961K and maintains this policy on an ongoing basis.

It is difficult to believe that employees would manufacture an injury to obtain a prescription and then sell that prescription, but that is just what is happening in some areas of the country. This is a growing issue in the Workers' Compensation industry. Narcotic pain killers constitute a major portion of the workers compensation \$3 billion annual prescription drug tab and those drugs are frequent targets for drug diversion. When an employee is pretending to be injured, it is far too easy to obtain a prescription. Prescription costs are 7 times greater for doctor shoppers than the normal person says Medco Health Solutions member study. For a consulting fee, there are on-line doctors willing to write prescription to people they will never see. There are also instances where unscrupulous medical providers may sell the prescription to make a profit.

Arizona legislators have redrafted the Arizona Drug and Alcohol Program to assist Arizona insurers and business owners with getting the upper hand on this growing issue. Beginning January 1, 2008, ARS 23-493-04 and 23-961 K together, sets the foundation for business owners (excluding municipalities) to gain better control of unwanted behavior.

To receive this drug-free workplace premium credit, policyholders must:

- 1. File an alcohol and drug-free workplace program with the Industrial Commission prior to or within 30 days after the beginning of the policy period of each year.
- 2. Provide information to the insurer, as required, to confirm that a qualifying program has been established and is being maintained.
- Comply with the alcohol and drug testing policy requirements in accordance with ARS Section 23-493-04 and ARS 23-961K. These laws require:
 - Conduct drug testing of prospective employees.
 - Conduct drug and alcohol testing of an employee after the employee has been injured.
- 4. Allow the Insurer to have access to the drug testing results under number 3

As the insurer, SCF Arizona will verify that a qualified Drug and Alcohol Program is in place at the inception of the policy and at the end of the policy period. When verified, a 5% credit will be given after the annual final audit has been completed. You can find additional information about the Drug and Alcohol Program at www.SCFAZ.com and click the policyholder button.

If you would like more information on workplace safety please contact your Association Coordinator.