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WHAT'S NEW AT ASCIP?

• New Resources:

- ⇒ Public Safety Power Shut-off-Risk Alert
- ⇒ Use of Facility Guidelines updated
- ⇒ School Incident Report updated w/autofill and Parent Notice

• Welcome New Members! Joining Jan. 1, 2020

- ⇒ Culver City USD—Life Insurance

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for all this and
more!



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What You Should Know About AB 218

AB 218 was signed by Governor Newsome and becomes effective January 1, 2020. In preparation, CAJPA has compiled helpful tips which are summarized below.

What you should know:

- Broadens definition of Abuse and Molestation to include "assault".
- Statute of Limitations for Sexual Assault and Molestation (SAM) moves from age 26 to age 40, with a five year statute for "recovered or repressed" memory from time of discovery.
- There is a three-year retroactive window opened that permits old claims to be revived.

- Treble Damages can be imposed if effort to conceal can be proven. These damages may not be covered and may be the responsibility of the public entity to pay.
- Claims may pre-date the existence of current risk pools.

Steps to take to prepare now:

- Enact boundary setting policies, procedures, and training.
- Hiring: Use available background check resources like NASDTEC LEA Clearinghouse (an ASCIP offered resource).
- Student/child supervision: Emphasis on early identification of grooming activities or physical

boundary violations to avoid abuse.

- Adopt and enforce ZERO TOLERANCE policy for student sexual harassment/assault/abuse.
- Tighten site access of all visitors, tradespersons, vendors, volunteers, and walk-on coaches, etc.
- Identify historical insurance coverage and policy limits.
- Update and provide staff training on best practices regarding: Recognition of predator behavior; Personal and physical boundaries; Reporting requirements.

To read the entire CAJPA article:

<https://www.cajpa.org/articles/ab-218-enactment-update>

What Is Medicare For All?

Provided by John Whalley, Principal, Client Executive - Marsh & McLennan Agency

Whether you follow politics or not, with the 2020 election cycle upon us, there is much debate about how to address health insurance nationally. Generally speaking, the proposals aim to replace most current public and private health insurance with a new federal program that would guarantee coverage for all or nearly all U.S. residents. Coverage may include medical, dental, vision and/or long term care and may eliminate deductibles, copayments and/or restrictive networks. Proposals are supported by most Democrats and about half of Independents, with most Republicans opposing.

What might be the cost and who would pay for it?

In 2018, the US spent roughly \$3.65 trillion on healthcare services, approximately 18% of the national GDP. Predictions are that by 2019, healthcare spending will approach \$6 trillion and account for 19.4% of GDP. The impact of Medicare for All to these estimates varies widely depending on who is doing the analysis, but could increase the national debt by 108% of GDP. There are various ways any increase may be financed, including increased payroll, income or other taxes that may apply to the full population with predictions ranging from 25% to 42% or more, or taxing high earners and corporations. Other funding options include a mandatory public premium averaging \$7,500 per capita, an 80% reduction in non-health federal spending or a combination of options.



Who might be impacted & how?

- 156 million people insured through work would eliminate premium cost and may see increased wages due to reduced benefit costs, but would probably pay higher taxes
- 74 million people with Medicaid would

have more choices, but possibly pay higher taxes

- 56 million people currently with Medicare would have more generous coverage
- 28 million uninsured would get health care coverage
- 22 million people who buy their own insurance would have new taxes, but less out-of-pocket spending
- 9 million Veterans & 2 million Native Americans would keep their existing health care system

How might this impact businesses?

- Drug company profits would likely fall as the government would have more bargaining power to negotiate lower prices
- Health insurance companies would mostly be eliminated, including all the jobs associated with them
- Doctors and hospitals would likely face pay cuts, but would no longer face unpaid bills
- Employers would no longer be responsible for employee benefits, but would pay higher taxes and lose the ability to be differentiated by benefits offered
- Unions would no longer negotiate employee benefits

What's So Dangerous About Golf Carts?

LESSONS LEARNED

Claims with a common theme:

Students unintentionally causing injuries to others:

1. Student driving athletic department golf cart —
 - Accidentally runs into another student walking
 - Has other student on cart as passenger, then makes abrupt turn and passenger falls off cart
 - Cart hits a fence causing damage to cart and fence
2. Student pushing wheelchair student. Wheel goes off curb edge and chair tips over injuring disabled student.
3. Student sets up AV equipment in classroom, equipment falls causing injury to teacher.

LESSON:

Students should not be asked to do employee tasks. Well-meaning students are often easily distracted, not as knowledgeable of hazards and have not received specific training. Don't ask students to perform employee tasks unless a specific apprenticeship program with oversight, instruction and training is in place.

QUOTE OF THE DAY—

"Remember that not getting what you want is sometimes a wonderful stroke of luck." —
Dalai Lama

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20-20 Vision**



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Golf carts and other low-speed vehicles are useful for moving athletic equipment, supplies and for roving school security. But since the start of the 2019-20 school year, national headlines have read:

- Community rallies around family after son's serious golf cart accident
- Girl, 17, succumbs to brain injury in tragic golf cart accident
- 15-Year-Old California Student Dies After an On-Campus Golf Cart Crash



Sometimes students jump in the cart and drive without permission. Other times a student was authorized to drive the cart. ASCIP provides our members with Powered Cart Guidelines that contain proce-

dures, training and checklists for safely utilizing these vehicles. Students should be prohibited from driving golf carts and only ride in the passenger seat if a staff member is driving. Keys should be removed and carts secured when not being operated. No passengers should be allowed, except in designated seats, with arms and legs remaining inside the vehicle. When these steps are not followed, serious injuries occur to passengers (i.e. cart hits a bump, turns a corner too quickly or travels past a pole and the arm, leg or foot hits a stationary object).

Help keep students and staff safe.—[ASCIP's Powered Cart Guidelines](#)

New Organizational Changes at ASCIP!

ASCIP is pleased to announce two organizational changes:

1. Reshan Cooray who has been with ASCIP since 2009, has assumed a new role of Executive Director of Property and Casualty Programs. Mr. Cooray is responsible for ensuring ASCIP continues to meet our members' high expectations for quality in our Property & Liability and Workers' Compensation programs, providing executive leadership for the development and delivery of ASCIP's Property & Casualty coverages, risk management and safety services that members rely on.

Prior to joining ASCIP, Reshan was a safety officer for the City of Long Beach. Before that his experience

included risk management and loss control roles in both private and public entities including Orange County Fire Authority and UCLA. He is past chair of the CASBO State Risk Management Professional Council. Reshan holds a Master of Public Health degree from Loma Linda University and Bachelor of Science degree in Environmental Science from the University of California of Riverside.

2. Martha Espinoza is promoted to Sr. Director of Risk Services. Ms. Espinoza is now responsible for providing leadership for ASCIP's risk management, loss control, and training services which include more than 40 specialized business partners and ASCIP's internal Risk

Services team. Martha has been with ASCIP for 16 years, responsible for ASCIP's member education and training services. She also provides administration services to a number of our member JPA's and underwriting of charter schools.

Prior to ASCIP, Martha held various safety and loss control roles with food processing/delivery companies such as Bumble Bee Seafood, Ready Pac Produce, and La Victoria. Martha holds a Bachelor of Science degree in Health Science from California State University, Los Angeles; a certificate in Occupational Health and Safety; and an Associate in Risk Management (ARM) designation.

New Employer Pull Notice (EPN) Provider

Embark with us to manage your driving risks. As part of ASCIP's commitment to support members with risk management efforts, ASCIP offers an online automated Department of Motor Vehicles (DMV) "pull notice" service at no cost. This system electronically monitors driving records for registered drivers and has been accessible to ASCIP members for the past ten years.

ASCIP is pleased to announce that Embark Safety, LLC will be the new service provider of this online system. Your district may already access driving records directly from the DMV, so you may believe you don't need this service. However, there are many advantages and additional resources with the ASCIP offered EPN including: access to decoded,

easy to understand pull notices; multi-state motor vehicle records (DMV provides California infractions only); ability to run ad-hoc reports; real-time notification; and multiple administrators can have access, all of which are important features to assist with managing and reducing driving risks. ASCIP's Risk Services consultants will provide support as we transition to Embark. Please contact ASCIP today to expedite a smooth transition.

If your entity is not currently using ASCIP's EPN resource, contact risk services today to learn more.



Upcoming Events —For updates and details go to www.ascip.org/training/seminars-webinars/

Event	Date	Time	Location
Resolving IEQ Issues-WEBINAR	Mon 1/20/20	10:00 a.m.—11:30 a.m.	Webinar
Special Education Roundtable	Wed. 1/22/20	9:30 a.m.—1:00 p.m.	ASCIP Training Room
REGIONAL: Indoor Air Quality Management	Mon. 1/27/20	11:30 a.m.—1:00 p.m.	Capistrano USD
SAVE DATE-Annual Membership Meeting	Fri. 3/6/20	8:00 a.m.—3:00 p.m.	City of Industry