

Workers' Compensation Excellence Since 1987



AFFILIATED WITH NEW MEXICO HOME BUILDERS ASSOCIATION

BLUEPRINTS

Your Newsletter for Quality Worker's Compensation Information

Fourth Quarter Edition 2019

BUILD MY FUTURE - A HUGE SUCCESS IN LAS CRUCES!



This past October the Las Cruces Home Builders Association showcased their first ever **Build My Future** event. This event introduced over three hundred Las Cruces high school students to multiple construction disciplines and trades. The event, held at Rawson Builders Supply, allowed LCHBA members to set up a work area where construction professionals taught the students about their specific trade. But that was just the beginning. Each student had the opportunity to experience, hands-on, different types of construction operations such as planning and engineering, safety, placing concrete, wood framing, electrical, plumbing, drywall installation, painting, stucco, welding, excavation, installation of various types of roofing and much more.

The interaction with business owners and their employees was invaluable for these high school students. The event certainly opened the eyes of many of the student participants who now know they have an incredibly wide range of options and opportunities awaiting them after high school graduation. Of course, before any student could pick up a tool, all received compressive safety training which was provided by safety experts from Builders Trust of New Mexico. Clearly these high school students were engaged, as hundreds of teenagers moved from one construction process to another and the day wrapped up with zero-injuries! Kudos to the on-site construction workers who modeled safe work practices and kudos to all the students who worked safely.

Congratulations to LCHBA Executive Officer Nicole Black and LCHBA board member and Event Chair Ben Beard – both were instrumental in putting together this amazing event.

Builders Trust Adjuster Wins Prestigious Award

For the third time in five years, one of our Builders Trust Benefits Specialists has been awarded the “Stirling Award” which recognizes New Mexico’s workers’ compensation claims adjuster of the year.

Congratulations to Maria Delgadillo!

This award is given annually by the Workers’ Compensation Association of New Mexico. The award is named after the late Helen Stirling, an attorney representing employers and insurers, who was a long-time active member of the association and ultimately a Judge at the New Mexico Workers’ Compensation Administration. Here in New Mexico there are dozens of workers’ compensation claims adjusters guiding injured workers through our state’s workers’ compensation system, explaining and providing disability benefits, coordination of health care, transportation and much more. Maria has been with Builders Trust for 13 years and has worked with hundreds of injured workers. She applies the same diligence, compassion and support to each claim she manages.

Audit Season is Approaching

The Builders Trust Premium Audit Department will begin conducting 2019 policy audits in February. Every Participant receives an annual audit to review their payroll information and documentation in order to verify that they are correctly classified and that their premiums are properly assessed.

Builders Trust partners with Premium Audit Consultants (PACs) and an independent audit company, Lowry & Associates, Inc., to help conduct our annual audits. An auditor will contact you to schedule and complete either a physical audit or a virtual (phone) audit. PACs and Lowry & Associates are very familiar with Builders Trust audits, operations, and class codes.

If you have questions about the audit process, contact Builders Trust and ask to speak with Heather Kaupa, Premium Audit Manager. You can reach our Audit Department at 505-345-3477.

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Managing Employee Injuries Choice of Health Care Provider

When one of your employees is injured on the job you, as the employer, must select the worker's health care provider, or you may allow the worker to choose his/her own health care provider.

**This is a critical decision that the injured worker's employer must make.
So, what should you do?**

Builders Trust recommends you ALWAYS let your injured employee choose his/her initial health care provider. In fact, we recommend that you have this clearly posted at your office and at your worksites and anywhere you are required to post mandatory government posters, including your New Mexico Workers Compensation Administration posters and Notice of Accident forms.

Under New Mexico workers' compensation statutes, the employer has the choice to direct medical care or allow their injured worker to direct medical care. If you, as the employer, choose to direct medical care, your injured employee can then change to his/her choice of health care provider sixty days after the first date of (non-emergency) treatment. Similarly, if the employer allows their injured worker to choose first, then the employer/insurer may direct medical care for the life of the claim, after the first sixty days of treatment. If an employer does nothing, the law assumes the employer chose the initial health care provider. We do not suggest you do nothing.

There is credible evidence that an injured worker will respond better to treatment if the worker can choose the health care provider. Further, our data shows that most workplace injuries are minor in nature and can be handled with one to three office visits and minimal cost.

Not surprisingly, the more serious injuries, while less frequent, drive most of the dollars paid out for medical treatment. It is critical that Builders Trust be able to be directly involved in an injured worker's treatment, for the life of the claim, when the injury is severe. By not choosing the initial health care provider, we have the ability on these difficult cases, for the life of the claim, to ensure the that the injured worker receives the best treatment, from the best health care providers, to



achieve the best possible outcome, with the goal of returning to the workforce as soon as possible. We have managed over 2000 severe injury cases where an injured worker was out of work for weeks, months and even years. For these types of cases, it is important for Builders Trust, you and your injured employee that we can ensure a high level of care.

[Note that initial emergency medical treatment is not considered to be the choice of the employer nor the employee]

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 Home Builders Association members, please contact us at PH: 505-345-3477 or 1-800-640-3369 or www.builderstrust.com

NEW OFFICER LIMITATIONS FOR 2020

Each year the National Council on Compensation Insurance provides to New Mexico's Office of the Superintendent of Insurance (OSI), their suggested payroll limitations for business owners, officers, partners, sole proprietors and LLC members. OSI has adopted NCCI's recommendations. Please see the chart below for the new limitations for 2020.

Corporate Officers and LLC Members	
Minimum Annual Payroll	Maximum Annual Payroll
\$44,200	\$176,800

Partners and Sole Proprietors	
Flat Amount	Monthly
\$43,900	\$3,533

Owners, Officers, LLC Members, Partners and Sole Proprietors can elect to opt out of their business's workers' compensation coverage. Builders Trust of New Mexico will pay no workers' compensation benefits to Owners, Officers, LLC Members, Partners and Sole Proprietors who elect to not be covered. Please call our Service Center at 505-345-3477 or 1-800-640-3369 if you have questions about owner or officer limitations or other information covered in this article.