

COUNTY ROAD ASSOCIATION SELF-INSURANCE FUND
BOARD OF TRUSTEES SPECIAL MEETING
Boyne Mountain Resort, Boyne Falls, Michigan
Wednesday, September 9, 2009
“Condensed Minutes”

A special meeting of the Board of Trustees of the County Road Association Self-Insurance Fund (CRASIF) was scheduled and held on Wednesday, September 9, 2009, at Boyne Mountain Resort, Boyne Falls, Michigan to meet with a member county regarding a disputed claim.

Trustees present: Chair Don Spray, Vice-Chair Joyce Kuipers & Trustees Janet Aemisegger, Mary Herman, John Hunt, Dale Linton, Bob Ottenhoff, Steve Stocking & John Strauss.

Staff present: D. Mack Rabourn, Administrator, Dale Ruttan, Finance & Services Officer & Treasurer, & Robert Greenwood, CRASIF Consultant.

Visitors present: Chippewa County Road Commission members - Louis MacDonald, Chair, Clifford Carr and Rob Laitenan; ASU Group representatives - Wendy Breen, Senior Claims Manager, and Brad Rutgers, Director of Risk Management.

Chair Spray called the special meeting to order at 3:55 p.m.

Administrator Mack Rabourn updated those present on the history of Chippewa County’s workers’ compensation claim #RAO-01-000670-01, a degenerative back claim, which is under dispute and being discussed this date.

Lou MacDonald, Chippewa County Road Commission Chairman, Road Commissioner Cliff Carr, and Superintendent-Manager Rob Laitenan were present this date and they expressed their appreciation for having the opportunity to meet with the CRASIF board to discuss their employee’s claim. They indicated they did not come to dispute or take issue with CRASIF’s decision regarding the claim, but to better understand why the claim is being denied so they know what to tell their employee.

Wendy Breen, ASU claims manager, said it’s customary that an employee has to get permission prior to getting treatment for a work related injury. No bills had been submitted for the claim since 2005, and now four years later, a large bill was submitted. ASU had no knowledge that the employee was treating for his back again. Contrary to Mr. Rabourn’s statement, Mr. Laitinen said the employee did notify the road commission before he went for treatment. Trustee Hunt asked if a claim was filed with ASU at that time. Mr. Laitinen said he thought that one had been done prior. Mrs. Breen replied that there was no contact made with ASU to get authorization for the employee to treat again. There’s no record of it.

Further discussion ensued as to the member county’s confusion regarding on the disputed claim.

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Trustee Strauss remarked that it appears the original decision that was made with regard to this claim was one of “good will” for a certain amount of dollars for the claim. It wasn’t a promise to pay the claim forever. It was agreed to pay the claim at the time and move on. Wendy Breen agreed.

In conclusion, Brad Rutgers reiterated that a claimant has to have a medically distinguishable injury for it to be compensable. A degenerative condition is not covered by this definition. There has to be a specific incident causing the injury.

Mr. Laitanen suggested that CRASIF send a letter explaining that the employee’s doctor returned him to work without restrictions several years ago so the case was closed. The Chippewa County Road Commission representatives thanked the CRASIF Board for their time and the opportunity to discuss the claim.

Meeting Adjourned- 4:25 p.m.

At 4:25 p.m., there being no further business, the chair adjourned the meeting.