



## MCIT MISSION:

*Providing Minnesota counties and associated members cost-effective coverage with comprehensive and quality risk management services.*

VOL. 38, No. 6 | October/November 2025



## Members Gather for Annual Meeting Dec. 8

During the MCIT annual meeting Dec. 8 at 4 p.m. in Atrium 4 at the DoubleTree hotel in Bloomington, MCIT leadership will review the trust's performance over the past year and look ahead for 2026, and members will elect a board member. The annual meeting is held in conjunction with the Association of Minnesota Counties annual conference.

MCIT welcomes all members to attend the annual meeting. It is an opportunity for the MCIT Board of Directors and staff to join with members to celebrate the successes of the year, as well as for members to ask MCIT board members and staff questions at the end of the meeting.

The meeting's agenda includes:

- Financial reports for the year ending Dec. 31, 2024, and for 2025 through Sept. 30
- Board member election
- Announcement of 2025 MCIT award winners
- MCIT year in review and look ahead to 2026

### Board Member Seeks Re-election

MCIT's current board chair, Yellow Medicine County Commissioner Ron Antony, is seeking re-election to a four-year term ending Dec. 31, 2029, during the MCIT annual meeting. Antony has been a member of the board since 2017 and board chair since 2023.

MCIT is governed by a board of nine individuals elected or appointed from

MCIT participating counties:

- Six of the board seats are elected at large with staggered four-year terms that can be filled by county commissioners.
- Two seats are elected at large with staggered four-year terms that can be filled by county auditors, auditor-treasurers or other principal financial officers.
- One seat is filled by appointment based on a recommendation from the Minnesota Association of County Administrators.

### Election Details

Any commissioner from an MCIT member county interested in being a candidate for the MCIT board may apply. The board generally meets monthly, and members serve on committees as needed.

Details about the election and the roles and responsibilities of an MCIT board member have been mailed to commissioners. Candidates must complete the board application available at [MCIT.org/about/board-of-directors/](https://www.mcit.org/about/board-of-directors/) (click the Board Application tab) and submit it to MCIT. Applications are due by Nov. 6 at 5 p.m.

Each county is allowed one vote. Prior to the annual meeting, each county identifies its designated voting delegate and alternate.

Members should direct questions regarding the election to MCIT Executive Director Steve Nelson at [snelson@mcit.org](mailto:snelson@mcit.org) or 866.547.6516, ext. 6411.

### COMING EVENTS

**Nov. 14**

**MCIT BUILDING, ST. PAUL**

**9 A.M.:** Board of Directors meeting  
**1 P.M.:** Claims Committee meeting

**Dec. 8**

**DOUBLETREE HOTEL,  
BLOOMINGTON**

**7 A.M.:** Board of Directors meeting

**Dec. 8**

**DOUBLETREE HOTEL,  
BLOOMINGTON**

**4 P.M.:** Annual membership meeting

MCIT PRESENTS

## 'Data Security Threats to Counties and How to Respond' at AMC Conference

Richard Mieke, MCIT risk management consultant, and Tom Koltoff, MCIT property/casualty claims representative, present the

workshop "Data Security Threats to Counties and How to Respond" at the 2025 AMC conference Dec. 9 at 11:15 a.m. in the Bloomington meeting room of the DoubleTree hotel in Bloomington.

MCIT encourages members to attend this session. Mieke and Koltoff offer an update on current data security threats to counties and practical guidance to help counties manage the risks. Attendees also gain a better understanding of the data breach claim process, including county obligations, MCIT's role and responsibilities and how outside IT vendors fit into the response.



## MCIT Is a Public Entity Just Like Its Members

Members may be surprised to learn that MCIT is a public entity. It is a joint powers entity organized under Minnesota Statutes, Sections 471.59 and 471.981. These are the same laws that give counties the ability to come together to create joint entities, such as those that deliver public health or solid waste management services for multiple counties. The primary difference with these common uses is that the services MCIT provides are to member county governments rather than to county residents.

Being a public entity provides key benefits to MCIT members:

- **The MCIT board members are county leaders.** Currently the MCIT Board of Directors is made up of six county commissioners, two county auditor/auditor-treasurers and one county administrator. The board's decisions reflect broad county experiences and are in the interest of the trust as a whole, and the decisions directly affect the board members' home counties.
- **Board meetings are subject to the Minnesota Open Meeting Law.** Anyone can attend these meetings, and the agendas and minutes are publicly posted to [MCIT.org](http://MCIT.org). This ensures that MCIT decision making is open and transparent for its members and the public at large.
- **MCIT cannot make and keep a profit.** Rather, MCIT's focus is always on delivering the coverage members need, along with quality services to assist them in controlling losses and managing risks. This means that coverage is priced to meet the actual costs of claims and operational expenses. Coverage contribution and investment income not needed to meet these obligations is returned to members as a dividend when determined to be financially prudent.
- **MCIT must follow laws regarding usage of public funds.** As such:
  - ◆ MCIT does not pay its board members or staff members bonuses.
  - ◆ Employees cannot accept gifts or gratuities from vendors.
  - ◆ MCIT has an independent audit conducted annually, and the audit report is made available to members and the public at [MCIT.org](http://MCIT.org).

### VISIT WITH MCIT AT AMC CONFERENCE

MCIT is more than coverage. Learn how much more by stopping by the MCIT booth in the exhibit hall at the AMC conference:

- Dec. 8, 9 a.m.-5 p.m., and Dec. 9, 8-11:30 a.m.
- Booth No. 110

Chat with staff about the many programs and services provided through membership in MCIT. Most are included at no cost; others are offered at discounted rates.

**MCIT Board of Directors:** Ron Antony—Chair, *Yellow Medicine County Commissioner*; Don Wachal—Vice Chair, *Jackson County Commissioner*; Randy Schreifels—Secretary-treasurer, *Stearns County Auditor-treasurer*; Lindsey Meyer, *Wright County auditor-treasurer*; Kurt Mortenson, *Otter Tail County Commissioner*; Todd Patzer, *Lac qui Parle County Commissioner*; Brett Skyles, *Itasca County Administrator*; Jack Swanson, *Roseau County Commissioner*; and Marcia Ward, *Winona County Commissioner*.

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MCIT members pay an annual contribution that is used to cover the anticipated costs of claims for the year and for program administration. Each year the MCIT Board of Directors considers several dynamic factors when setting rates for the following year. When members understand how standard rates are derived and applied, they can better understand how their organizations' annual MCIT contributions are calculated.

### What You Learn

The no-cost webinar "How MCIT Determines Contribution Rates" identifies

the factors that the MCIT board reviews when setting rates and explains:

- How those factors can affect rate calculations
- Reasons different lines of coverage have varying rates
- How standard rates are applied to a member's specific risk factors

The session also provides the timeline for this process including when:

- The MCIT Board of Directors sets rates for each year's lines of coverage
- Members receive their estimated contribution for the next year

- Invoices are sent and payment is due for the following year's contribution

### Who Should Attend

The webinar is recommended for:

- The entity's primary contact for MCIT
- County administrators/coordinators
- Executive directors
- Governing board members (e.g., county commissioners, SWCD supervisors)

### No Cost but Registration Is Required

Learn more about "How MCIT Determines Contribution Rates" and register at [MCIT.org/events](https://MCIT.org/events). Although no cost is charged to attend, all attendees must first register.

*Tip:* Ensure the email entered is correct (no misspellings or incorrect domain). This is the address to which the link to join the live broadcast is sent.



Myaye "Sophie" Soe, Jude Mertz and Sam Hudacheck

## 2 Claim Representatives Join MCIT, 1 Promoted

MCIT recently hired and promoted claim representatives:

- Jude Mertz was hired as a property/casualty claims representative Aug. 6.
- Sam Hudacheck was promoted to the role of workers' compensation indemnity claims representative Aug. 13.
- Myaye "Sophie" Soe was hired as a workers' compensation medical only claims representative Sept. 2.

### Decades of Experience

Mertz fills the P/C claims representative position left open after Jeff Hentges was promoted to property/casualty claims manager in February. Mertz has more than 30 years of experience

handling commercial property, liability and complex claims, although most of his experience has been in commercial property.

Hentges says, "We are happy to have Jude working with us at MCIT. He brings valuable and extensive experience in handling and processing of property and casualty claims, and will be an asset for MCIT and our members."

Prior to coming to MCIT, he worked for EMC Insurance for 18 years with a focus on school districts in Minnesota and Wisconsin, along with cities, municipalities and townships in various states. While at EMC, he also handled inland marine, cyber and general liability claims.

Mertz says he likes that MCIT has a physical presence in Minnesota and works directly with members. "Every department has a direct role with our members. MCIT has an office where the employees work together servicing their members."

### Dedicated, Skilled Employee

Hudacheck has worked for MCIT since 2022, recently being promoted from a workers' compensation medical only claims representative to indemnity claims representative. He took the position left open after Rick Henning retired in August.

Andrew Essling, workers' compensation claims manager, says, "Sam has consistently demonstrated dedication and

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## TAKE STEPS TO FURTHER SECURITY EFFORTS

October is National Cybersecurity Awareness Month. Members are encouraged to take actions to bolster their data security programs. Here are some suggestions.

### Develop, Strengthen Governing Policies

Policies help an organization set standards for operations and employee conduct. This is especially critical in the area of data security, as it can address technical controls and employee behaviors, both of which are equally necessary to secure an organization's systems and data.

Cybersecurity Awareness Month is a good time for an organization to review and update its relevant policies, and to determine if the organization needs additional policies. MCIT and security

experts recommend that an organization have these types of policies:

- **Acceptable use policy** (for computers, internet, email/text and the like) targeted at user/employee behavior
- **Account validation policies** provide expectations and procedures for validating the authenticity of third-party requests, especially if it involves a major security change or transfer of money (another user behavior-focused policy)
- **Access control policies** primarily address technical tools to prevent unauthorized access to data and systems, such as the use of multi-factor authentication
- **Endpoint security policies**, especially for mobile devices, address technical tools that block malware from connecting to other assets
- **Email security policies** include tools that range from scanning emails and blocking phishing emails to endpoint protection software to stop malware
- **Data backup and recovery policies** help reduce the impact of a successful attack (if an organization has adequate and accessible backups, it can be less costly to recover from a ransomware or other malware attack)
- **Records retention policy** that sets the length various official records must be kept with an expectation that records will be destroyed after that period passes
- **Business email compromise policy** that brings together all of the controls and em-

ployee behaviors needed to prevent and lessen the impact of these breaches

- **Security awareness training and education policy** that outlines the minimum requirements of employee security training program, including content and compliance provisions
- **Phishing prevention policy** that provides guidelines and processes for the identification, prevention and reporting of phishing scams

Of course, a policy is only as good as how well employees understand it and adhere to it. Members should make time to educate employees about relevant data security policies and enforce the policies consistently.

**eRiskHub offers free sample policies** for most of those noted above and others. Members must establish an account at [eRiskHub.com/mcit](http://eRiskHub.com/mcit) using the the MCIT code to access its resources. Contact MCIT at [info@mcit.org](mailto:info@mcit.org) to receive the code if needed. Once logged in, search for "policy" and links appear under the Risk Manager Tools section.

### Have a File Cleanup Day

Given that email is the most frequent vector for data compromises, employees should work to reduce the amount of information stored in their email accounts, which is not a secure location. The more data there, the more oppor-

## DATA SECURITY RESOURCES

### National Cybersecurity Alliance

The National Cybersecurity Alliance ([StaySafeOnline.org](http://StaySafeOnline.org)) is the sponsor of the annual Cybersecurity Awareness Month and offers employers ideas and materials to build on their security efforts.

### Tools from MCIT

MCIT offers the below tools at [MCIT.org/resources](http://MCIT.org/resources):

- **Digital images** to remind staff how they can be a human firewall, protecting the organization just like a technical firewall
- **Quick Takes on Data Security** mini training scripts to review data security steps with team members

- **Cybersecurity Self-assessment**
- **Informational articles** on a number of security issues

### Fully Revised 'Essentials of Data Security for Public Entities'

MCIT is excited to announce the release of a fully revised second edition of the best practices guide "Essentials of Data Security for Public Entities." The second edition is posted to [MCIT.org/resources](http://MCIT.org/resources).

- Each chapter is updated for current security concerns and best practices
- New chapters and sections for data management, user authentication and remote work are added



- More robust guidance is offered around IT vendor contracts and incident preparation, response and recovery

*Tip:* Chapters can serve as employee training discussions or as outlines for policies and procedures.

"Essentials of Data Security for Public Entities" addresses crucial nontechnical strategies that if left unaddressed can leave an organization just as vulnerable to breach as if the entity had no technical solutions at all. The handbook is intended to be used across an organization's leadership to guide decision making and provide strategies for securing data throughout the entity's operations. It is not a technical publication.

tunities a threat actor has for access to information it can use either for profit (sale of sensitive data) or to perpetrate scams against others (the names and email addresses in an inbox).

The first step an organization can take is to **make it an entity-wide priority to remove data from email**. To do that, an organization could:

- Establish a file cleanup day where staff must first and only clean out their email and paper files in accordance with the organization's data retention policy before working on other tasks.
- Set aside one hour a week where everyone focuses on email cleanup.
- Make data management a regular part of employees' work. Team leaders should remind and check in with staff to encourage them to go through their email and other files to purge unnecessary records regularly and securely save those that must be kept.

If information in emails are official records or want to be kept for business purpose, they should be moved to a more secure storage location than email. This may be the file server, client relationship manager database, etc.

## Establish Ongoing Cybersecurity Training Plan

Employees are just as important as the technical tools an organization uses to prevent cyberattacks. No matter how sophisticated the email filters and security firewalls are, they cannot stop every malicious email from delivering to an inbox or blocking a fraudulent website. Employees must know what their obligations are for securing the organization's data and systems.

Employers should establish a plan for ongoing employee training in this area. Training does not have to take a great deal of time. Just a few minutes once a month or so can make a big difference.

The key is that employees must know:

- What the threats are and effects of successful attacks
- How to recognize attacks
- How to report known or suspected attacks
- The organization's policies and consequences for violating those policies

## Watch Webinars Recordings Any Time

Recordings of recent MCIT webinars are posted to [MCIT.org/resources](https://www.mcit.org/resources).

### 'Manage Data to Manage Cyber Risk'

The recording of "Manage Data to Manage Cyber Risk" originally presented live Sept. 17:

- Explains how managing an organization's records and data can help reduce potential adverse consequences from a data security incident
- Gives an overview of laws related to a public entity's data management, including the Minnesota Official Records Act, Records Retention Act and Minnesota Government Data Practices Act
- Provides best practices for reducing and securing information

This webinar is recommended for administrators/coordinators, executive

directors, department heads, sheriffs, SWCD district managers, HR managers, risk managers and county attorneys.

### Park & Rec Immunities Webinar

The recording of "Understand Park and Rec Immunities for Better Risk Management" presented live Aug. 13:

- Dives deep into what immunities actually afford Minnesota public entities and what they do not
- Reviews case law, examining good and bad outcomes for public entities
- Offers best practices for preserving immunities

This webinar is recommended for parks and recreation directors, administrators/coordinators, county attorneys, risk managers and facility managers.

### 2 Claim Representatives Join MCIT, 1 Promoted, continued from page 3

skill in handling workers' compensation claims."

In his new role, Hudachek is responsible for handling claims with lost time, negotiating settlements and coordinating both the medical and indemnity aspects of claims. He assists members in Carver, Meeker, Scott, Sherburne, Stearns and Washington counties.

Hudachek says, "Working at MCIT has been rewarding for me, both in the work I do and the atmosphere of the office and co-workers. So, the promotion to a lost time workers' compensation claims representative was an easy decision. I'm looking forward to the new challenges."

### Knowledge Applicable to Workers' Compensation

Soe was hired to fill the role left open after Hudachek's promotion. As a workers' compensation medical only claims representative, Soe handles claims that just have a medical component to them (e.g., no lost time). She serves all members.

Soe's previous job was as a clinical triage coordinator for a hospital in Baltimore. In that role, she coordinated care for patients and triaged referrals for providers. In addition, she has experience with Health Insurance Portability and Accountability Act compliance and medical records management.

Essling says, "Sophie brings valuable experience from a hospital setting to her role in handling workers' compensation claims. This experience, coupled with her certification as a professional crisis management professional, has equipped her with the unique skills needed to provide the high level of service our members expect."

MCIT's strong reputation for supporting Minnesota counties attracted Soe to working for the organization. She says, "Even in my first weeks, I have seen the professionalism, expertise and dedication this team brings to serving members. It is a privilege to be a part of an organization with such a meaningful mission."



# MISSION: POSSIBLE STEP WISELY ON SNOW AND ICE

Building awareness among staff about the hazards posed by winter weather is easy using MCIT Step Wisely materials. New items will be released in November and posted to [MCIT.org/resources](http://MCIT.org/resources) for easy downloading.

The campaign is for anyone concerned about workplace safety, including safety committee members and managers or supervisors.

This year's theme is "Mission: Possible" and draws employees' attention to measures they can take to prevent a slip and fall injury, such as using the shuffle step, wearing appropriate footwear and choosing cleared walkways.

County members will receive a mailed starter packet, and other members can either download materials or submit an online order for printed items to be sent to them at no cost.

## Display One Message at a Time for Maximum Effect

Step Wisely materials include three specific safety messages around the "Mission: Possible" theme. For maximum benefit, focus on using one message at a time. This gives employees a chance to absorb the message without it getting cluttered by others.

This is simple to do:

1. At the start of winter, hang posters for one message around the facility.

2. Follow up a week or two later with an email to staff using the corresponding digital image.
3. A few weeks later, replace the first poster with the one for the second message.
4. Follow up a couple of weeks after that with an email using the corresponding digital image for message two.
5. Repeat the process for topic three.

**Tip:** Set calendar reminders for when to swap posters and send emails.

## Get Creative

Members can be creative with how they use Step Wisely materials. Think of where and how the organization communicates with staff, such as on bulletin boards, on the intranet, at team meetings, through email, in the employee newsletter and in common areas (e.g., break rooms).

Members are also encouraged to think beyond the Step Wisely ready-to-use materials to engage staff with the campaign. Consider a kick-off event and other small reminder activities throughout the winter.

## MCIT Assists Members with Safety

MCIT loss control consultants are available to meet with members to discuss ways to help prevent slip and fall incidents, particularly how to get the most out of the Step Wisely program. Members can contact their MCIT loss control consultant at **866.547.6516**.

## STEP WISELY MATERIALS

- Wall posters
- Digital images, related to the theme and supplemental messages
- NEW: animated gif files (most intranets and Outlook 365 support this file format)
- Quick Take on Safety refresher training scripts
- "Caution" poster to alert people to new hazards, such as changing weather conditions, and are to be hung on temporary/short timeframe
- Yard sign: members should ask their loss control consultant about this option

## SLIPS, FALLS CAUSE SIGNIFICANT AMOUNT OF EMPLOYEE INJURIES

Annually slips, trips and falls represent a large number and significant cost of MCIT member claims:

- Slips and falls account for about 23 percent of member-reported workers' compensation claims and 32 percent of the costs.
- Such claims cost \$2.4 million each year on average.

- For general liability claims reported to MCIT, slip, trips and falls represent 36 percent of claims and 24 percent of costs.

The Step Wisely program helps build employee awareness about the risk of injury due to winter weather hazards. Learn more at [MCIT.org/services-programs/work-wisely](http://MCIT.org/services-programs/work-wisely).

# Free Reasonable Suspicion Training

The Minnesota Safety Council now offers free reasonable suspicion training to employers as part of a grant-funded project in partnership with the Minnesota Department of Health. The two-hour reasonable suspicion training is delivered either in person at a member's location or virtually.

## What Is Reasonable Suspicion Training?

Reasonable suspicion training is not about punishing employees; it is about identifying a hazard and taking steps to address it to protect the health and

well-being of others. The objectives of the training offered through MSC are to:

- Educate supervisors how to deal with possible impairment from alcohol or drug use
- Help staff stay updated on trends with alcohol and drugs in the workplace that can cause danger to the workforce
- Create a safer work environment

## What Do Attendees Learn?

Attendees learn:

- Objective process of determining when to intervene with an employee regarding observable and documented signs of impairment
- How to proactively identify issues and address them
- How to empathetically confront the behavior and interview employee
- How to reduce the risk of incidents and absen-



teism stemming from substance abuse

- How to record suspicious activity properly to defend and protect from legal liability
- When to authorize and perform a reasonable suspicion test if necessary
- How to provide employees with additional help and resources

A certificate of completion is provided to all attendees.

## Learn More, Schedule Training

Members who want to learn more about this training should contact Riley McGinnity with the Minnesota Safety Council at [riley.mcginnity@mnscc.org](mailto:riley.mcginnity@mnscc.org) or 651.228.7328.

## MSC INCLUDED IN MCIT MEMBERSHIP

MCIT provides each of its members with a Minnesota Safety Council membership at no additional cost, giving members even more services and programs to support their loss control and risk management efforts. Visit the MSC website to learn about the programs and services it offers.

# Legal Changes for Medical Cannabis

During the 2025 session, the Minnesota Legislature expanded employment protections for medical cannabis patients. The following changes became effective May 24, 2025.

## Tribal Medical Cannabis Program Employment Protections

Existing employment protections were extended to protect tribal medical cannabis program participants. Under Minnesota Statutes Section 342.57, employers may not discriminate against a person in hiring, termination, or any term or condition of employment based on:

- Enrollment in the state's cannabis registry program;
- Enrollment in a tribal medical cannabis program; or
- A positive drug test for cannabis, unless using or impaired by medical cannabis at work, during working hours, or while operating the employer's machinery or vehicles

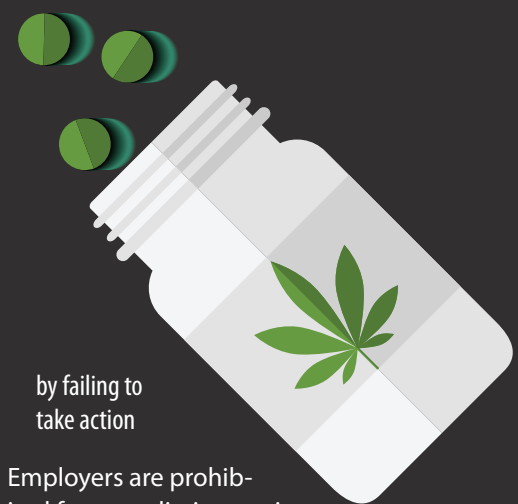
These protections apply unless compliance would violate federal or state laws or regulations, or cause the employer to lose a monetary or licensing-related benefit under federal laws or regulations.

## New Adverse Employment Notice Requirement

A new notice requirement was added for adverse employment actions taken due to federal law. Employers are required to give employees at least 14 days' notice before the employer can take adverse employment action based on the employee's participation in the registry or tribal program, or the patient's positive drug test for cannabis.

The notice must:

- Be in writing;
- Cite the specific federal law or regulation that the employer believes it would violate by failing to act; and
- Specify what monetary or licensing benefit under federal law the employer would lose



by failing to take action

Employers are prohibited from retaliating against employees for asserting their rights or seeking remedies related to these protections.

These employment protections only apply to cannabis registry or tribal medical cannabis program participants.

## Review, Update Policies

Members are encouraged to review and update any related policies, and contact legal counsel with any questions about the changes in the law.



MINNESOTA COUNTIES INTERGOVERNMENTAL TRUST

100 Empire Drive, Suite 100, St. Paul, MN 55103

MCIT.ORG • [info@mcit.org](mailto:info@mcit.org)

Phone: 651.209.6400 Toll Free: 866.547.6516

**FIND ALL MCIT RESOURCES IN ONE SPOT**

[MCIT.org/  
resources](https://mcit.org/resources)

This is the hub for finding all materials on all topics provided to MCIT members (e.g., articles, handbooks, guides, awareness materials, videos, webinar recordings, forms, checklists and more).



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**Webinar: 'How MCIT Determine's a Member's Contribution'**

**Oct. 29 | 11 A.M.**

Learn how standard rates are derived and applied to a member's specific risk exposures to calculate the entity's annual contribution.

Learn more and register at [MCIT.org/events](https://mcit.org/events).