



## MCIT MISSION:

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

VOL. 38, No. 7 | December 2025



## Nelson Promoted to Executive Director

After a national search, the board of directors promoted Steve Nelson from MCIT deputy director to executive director in September. He had served as the deputy director since 2009.

Nelson officially began in his new capacity Sept. 22, giving him a one week overlap with retiring Executive Director Gerd Clabaugh. Clabaugh announced last April that he would retire from MCIT Sept. 30.

MCIT Board Chair Ron Antony says, "We are pleased to have found our new leader from within our own staff. Steve's lengthy experience at MCIT, both in claims handling, as well as leadership, is an ideal fit to lead MCIT and guide the services we provide to our members."

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## Reinsurance Premiums Drop After Years of Hard Markets

Both the property and liability programs received good news from reinsurers for 2026 after several years of hard markets. The premiums for each program decreased for 2026. During its meeting Nov. 14, the MCIT Board of Directors approved renewals for next year.

MCIT purchases reinsurance for all major lines of coverage to protect the financial integrity of the MCIT pool, insulating it and its members from the potential of catastrophic loss.

### Property Reinsurance Rate Drops 15 Percent

MCIT's property reinsurance broker, Guy Carpenter, presented the results of its aggressive marketing efforts. The broker again approached reinsurers worldwide. In contrast to recent years, market capacity has improved, leading to three carriers providing quotes to cover MCIT's per occurrence coverage limit of \$200 million associated with program total insured values.

The value of member property covered by MCIT continues to grow, now in excess of \$10.2 billion, an 11 percent increase from 2025 values, or \$1.1 billion.

Travelers, Great American and Lloyds of London each quoted renewal pricing at the current retention level of \$1.5 million (the amount MCIT pays for each claim before reinsurance participation) along with pricing at a \$2 million retention.

The competition proved advantageous for MCIT, as Travelers decreased its original quote and offered additional incentive with a \$500,000 credit for adding a \$500,000 annual aggregate deductible to the program in an effort to retain MCIT's business.

Ultimately the board voted to renew with Travelers at the existing retention level with the annual aggregate deductible, reflecting a rate decrease of 15 percent. Even factoring in MCIT's increased exposure base, 2026 pre-

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## COMING EVENTS

**Dec. 8**  
**DOUBLETREE HOTEL,**  
**BLOOMINGTON**

**7 A.M.:** Board of Directors meeting  
**4 P.M.:** Annual membership meeting

**Jan. 9**  
**MCIT BUILDING, ST. PAUL**

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

**Jan. 22**  
**VIRTUAL**

**11 A.M.:** MCIT Annual Update webinar

**Nelson Promoted to Executive Director ... continued from page 1**

## 31 Years Working for MCIT Program

Nelson began his involvement with the MCIT program in 1994, when he worked as a property/casualty claims adjuster on the program for MCIT's primary service provider. Over the next 15 years, he held several positions before moving into the role of program manager in 2006, where he was responsible for the oversight and delivery of several MCIT services including underwriting, property/casualty claims administration and field services.

As MCIT deputy director, a newly formed role for the organization in 2009, Nelson was responsible for:

- Overseeing the MCIT Coverage Document, working with the board of directors to adjust coverage to meet the needs of members as their operations evolve.
- Leading the annual reinsurance renewals, analyzing quotes from reinsurers to provide the board details about how the proposals would affect coverage and the financial resilience of the MCIT program.
- Having four departments report directly to him.

During his time with MCIT, Nelson was significantly involved in bringing the underwriting and property/casualty claims operations in house, converting the claims handling system to the online system currently in use, and managing several outside contracts including the Employee Assistance Program contract with AllOne Health.

Nelson attributes his longevity with MCIT to the organization's commitment to excellence, saying, "There is a culture of service within MCIT from the board of directors to every staff member that creates an energy to assist our membership that is second to none."

Upon taking on the role of executive director, Nelson says, "I am looking forward to working with our board, staff and partners to further MCIT's 46-year tradition of providing our membership with meaningful and relevant coverage and risk management services."



## MCIT Awards 4 Grants for Jail Camera Programs

The MCIT Board of Directors during its August meeting approved four grants totaling greater than \$73,400 to members to adopt or expand the use of cameras in their jails.

The grants are to help improve award-ees' ability to benefit operationally from the greater use of camera technology in county jails.

Each member grant recipient currently has in place camera systems in and around their jails. But each has challenges with these existing systems, such as:

- Deficient fixed camera monitoring of common areas and in jail cells, particularly cells for inmates needing medical or mental health monitoring
- Outdated camera systems that have blurry images, limiting the usefulness of footage
- No body-worn cameras available to record incidents in individual cells or during transport

## Grant Winners

**Crow Wing County** received \$17,070 to purchase additional fixed cameras to eliminate current blind spots; buy two user licenses to expand staff oversight capabilities; and expand data storage, monitoring enhancements and staff training for proper use and policy compliance.

**Murray County** will use its \$6,800 grant to purchase 12 fixed cameras to cover common areas and jail cells currently unmonitored by cameras.

**Otter Tail County** has \$30,000 in grant funds to update its old fixed camera system for improved video clarity and reliability, and to install additional cameras in individual cells and unmonitored areas.

**Tri-county Community Corrections** will use \$19,550 in grant funds to purchase body-worn cameras for all custody staff within the jail, batteries and charging stations for the cameras, and cloud-based video storage.

## Grant Winner's Obligations

Grant winners will provide brief reports to MCIT at intervals of six months, 12 months, 24 months and 36 months after receiving funds. The reports must include details regarding acquisition, adoption, use of and effectiveness of cameras in achieving stated grant application goals.

This is the second grant program MCIT has offered its members. In 2024, MCIT awarded more than \$78,000 in jail camera grants to Stearns, Koochiching, Goodhue and Watonwan counties. These previous awardees were ineligible for the 2025 grants.

**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 Board Modifies Program Bylaws

The MCIT Board of Directors approved changes to the MCIT Bylaws recommended by the Governance Committee at its Sept. 19 meeting. The changes are summarized below and are representative of the board's commitment to improving clarity, maintaining MCIT's financial stability, and staying current with legal changes and members' operations.

All Bylaws changes were effective Sept. 19, with the 2025 board member election at the annual meeting Dec. 8 subject to the change in board composition.

Members are encouraged to read and be familiar with all of the terms of the Bylaws that govern membership in MCIT. A copy of the Bylaws are distributed to members annually with the renewal materials. Members will receive this mailing later in December.

The last time the Bylaws were modified was in 2023.

### Section 5.3, Membership Renewal

Clarifies that the annual renewal notice provided to members in August is an estimate of each member's contribution

for the approaching plan year given information available at that time.

### Section 5.4, Membership Withdrawal

- Increases the contribution threshold that allows members to withdraw from MCIT at the start of the next plan year from \$10,000 to \$15,000
- Extends the period of time in which a withdrawing member can be considered for return membership from one year to two years after the effective date of withdrawal

### Section 5.2, Membership Participation Requirements, and Section 5.4, Membership Withdrawal

- Clarifies that membership in MCIT requires full participation in both the workers' compensation and the property/casualty divisions
- Clarifies that any deviation from this requirement will be a board decision

### Section 7.3, Board Size and Composition

Requires that two seats on the board be held at all times by county auditors, auditor-treasurers or, newly added, other similar principal financial officers,

rather than just one and as many as three. These changes recognize:

- The value that auditors and auditor/treasurers bring to the board
- That several member counties have shifted the management of their financial matters to staff other than an auditor or auditor-treasurer.

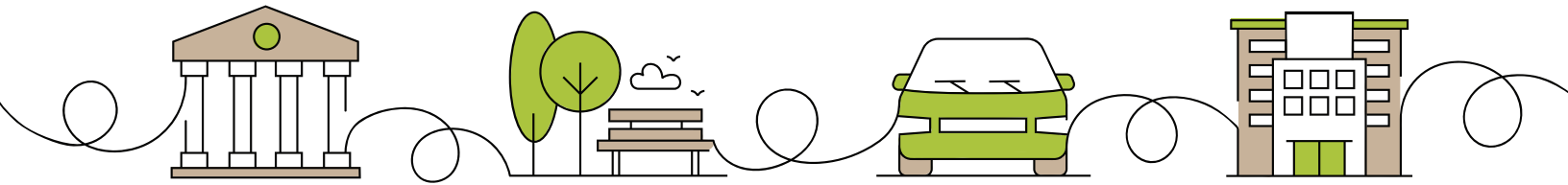
This change then requires six elected commissioner seats and one appointed administrator or coordinator.

### Section 10.1, Obligations of Members

Modifies consequences of violating item G, which can include a member:

- Confessing judgement or liability to others
- Assigning benefits payable under the coverage document to others, including the act of entering into a Miller Shugart type agreement

Because of the potential severity of consequences to MCIT and the membership arising from a violation of Item G, a provision was added to this section of the Bylaws. It states that should a violation occur, the board will, as a matter of course, vote on loss of membership for that member and require reimbursement to MCIT for any amount agreed upon through the violation.



## Reinsurance Premiums Drop After Years of Hard Markets ... continued from page 1

mium equates to \$4.03 million, which is \$769,000 lower than 2025, assuming 2026 losses do not pierce the annual aggregate deductible.

### Liability Premium Decreases \$378,000

MCIT is in its fifth year of membership in County Reinsurance Limited (CRL), an organization that provides reinsurance exclusively to county governmental risk sharing pools like MCIT across the country. With its homogeneous membership, CRL has a deep understanding of liability issues and exposures

that are common to most of its public entity members.

For 2026, MCIT marketed its liability program to commercial reinsurers, in addition to requesting renewal quotes from CRL to ensure the best value for the trust. Guy Carpenter handled the marketing efforts for MCIT and approached 25 carriers. It received declinations from nearly all providers based on the type of exposures and retentions of the MCIT program.

Primarily, commercial reinsurers continue to be wary of law enforcement exposures for public entities.

The board voted to renew with CRL that, in contrast, provided a decrease in premium for MCIT to renew at its existing \$2 million per claim coverage limit subject to a \$1 million per claim retention for a premium

cost of \$2.02 million. This is a \$378,000 reduction from 2025.

### New Cyber Reinsurance Partner to Come

MCIT has purchased the program's cyber reinsurance coverage through CRL since 2023 and was aware of its decision to exit the cyber market in 2026. MCIT has been working to identify alternate reinsurance options and has found that the market in this area has softened, offering MCIT a number of options to explore.

The board considered several options, including MCIT's ability to self-insure the existing program into 2026 while program structure is refined and presented for further discussion in 2026.

MCIT will continue its cyber program in 2026 under 2025 limits, terms, conditions and exclusions until a new reinsurance partner is secured. MCIT will provide details to members about any coverage program changes required by the reinsurer at that time.

Generally, MCIT anticipates that the change in carrier will provide enhanced coverage for members.

## WORKERS' COMPENSATION REINSURANCE UPDATE

Unlike property and liability, Minnesota law requires all insurers and self-insurers to purchase workers' compensation reinsurance from the Workers' Compensation Reinsurance Association (WCRA).

Factors influencing the cost of coverage include MCIT's experience modification factor, which is derived from the claims experience of all members, and the total payroll of all members. The MCIT Board of Directors voted to continue MCIT's retention for 2026 at \$1 million per claim.



The MCIT Board of Directors approved membership for two public entities during its September meeting: Eagle Lake Improvement District and Lower Minnesota River East Partnership.

**Eagle Lake Improvement District** was established in 2021. Its operations and activities include undertaking water and related land resource management programs for Eagle Lake and lakeshore parcels as designated by Otter Tail County to be within the improvement district. Otter Tail County sponsored the improvement district's MCIT membership.

**Lower Minnesota River East Partnership** is a joint powers board. Its purpose is to direct, guide and oversee implementation of the comprehensive watershed management plan. The board sets policies and budgets, charges dues, accepts grants and directs work. Le Sueur County sponsored the partnership's MCIT membership.



# 'MCIT Annual Update' Discusses MCIT Financials, Challenges, Changes for 2026

MCIT is expanding the content of the annual membership webinar to include key financial data, challenges and changes. This provides members with a holistic understanding of the current state of the risk sharing pool and how that affects individual members. All members are invited to attend the virtual meeting Jan. 22 at 11 a.m.

This session replaces the annual coverage update webinar. Note that the MCIT Board of Directors made no changes to coverage for 2026. The county's primary MCIT contact or designee is required to sign and return the Coverage Acknowledgement Record to MCIT (see [MCIT.org](http://MCIT.org)), indicating he or she understands the many ways that MCIT has provided opportunities to learn about coverage (see below).

If members cannot attend the live "MCIT Annual Update," they can view a recording posted to [MCIT.org/resources](http://MCIT.org/resources) at a later date.



## Who Should Attend?

The "MCIT Annual Update" is geared toward those who have a high level of engagement with MCIT, especially those in leadership roles, such as county administrators/coordinators, executive directors, SWCD district managers, risk managers and the member's designated primary contact for MCIT. This session may also be of interest to elected board members.

## No Cost but Registration Required

The "MCIT Annual Update" is presented at no cost, but attendees must register. Visit the session's page at [MCIT.org/events](http://MCIT.org/events) for a link to register.

*Tip:* Ensure the email address entered on the registration form is correct, as that is where the link to join the live event will be sent. More tips for attending the webinar are posted to the session's page at [MCIT.org/events](http://MCIT.org/events).

## MANY WAYS TO LEARN ABOUT MCIT COVERAGE

Understanding MCIT coverage is important for members when making decisions and when a claim arises. Members should take the opportunity to familiarize themselves with coverage each year, such as what is and is not covered, and conditions and limits of coverage, as well as the MCIT Bylaws that outline the member's obligations of membership (see page 3 for recent changes).

MCIT provides a number of ways for members to learn about coverage.

- **MCIT COVERAGE DOCUMENT** for the current year is the prevailing document for all claims. It includes all coverage terms, conditions, exclusions, limits, deduct-



ibles, declarations pages and property schedules specific to each member, the MCIT Bylaws and the MCIT Joint Powers Agreement. This is mailed to members in December annually for coverage applicable in the next coverage year (beginning Jan. 1).

- **ON-DEMAND VIDEOS** detail aspects of each line of coverage. Each video is just a few minutes long. Check them out at [MCIT.org/resources](http://MCIT.org/resources).



- **COVERAGE SUMMARY BOOKLET** translates coverage document language into plain English and organizes details about coverage in a consistent format across lines of coverage. Download at [MCIT.org/resources](http://MCIT.org/resources).



- **RISK MANAGEMENT CONSULTANTS**

answer members' questions about coverage. Contact them at 866.547.6516.



- **INFORMATIONAL ARTICLES** address a number of common coverage questions. Read at [MCIT.org/resources](http://MCIT.org/resources).



◆ *Tip:* Use Resource Library filters to refine search results. For example, select "coverage" from the Topic filter, "article" from the Type filter and enter "auto" in keyword field to quickly find all articles about auto coverage in the library.



## Are Your Electronic Communications Secure?

### ENCRYPTION IS A SIMPLE SOLUTION

Email messages are incredibly vulnerable to threat actors, as they can intercept messages in transit and easily gain access to inboxes. Sending sensitive or private data via regular email systems greatly increases the risk of a data compromise or breach. To avoid this, encrypting messages and attachments is key. This may involve using an outside service.

Simply put, encryption is a process of turning readable content (plaintext) into encoded content (ciphertext) that only users with the cipherkey can decode.

Encryption can be used in a variety of places to ensure that only verified, authorized users can access data, particularly sensitive data.

Employing encryption for emails allows an organization to take advantage of

this convenient and efficient communication method for sending and receiving sensitive and private data, just like they do for general information.

#### E-communications Vulnerable to Threat Actors

Even if an organization's messaging systems are secure, it cannot control the security on the recipient's end. Encryption can protect messages in transit and in both the sender's and receiver's accounts.

When threat actors intercept an encrypted message, they see scrambled, unreadable text. The authorized recipient of an encrypted message, however, has a unique private key that unlocks the message and decodes the ciphertext and converts it to plaintext.

Messaging encryption can block a significant avenue of attack for threat actors and protect the privacy of those who have entrusted the organization with their sensitive information.

In addition, encryption can help

prevent threat actors from learning information related to the organization and its employees, including log in credentials, that can be exploited to gain access to the entity's network, systems and files.

#### When to Use Encrypted Email

Encrypted messaging should be used whenever an organization sends or receives sensitive or private data.

#### Some examples of when to use encrypted messaging include:

- Data classified as private or nonpublic under the Minnesota Government Data Practices Act
- Confidential health records covered by the Health Insurance Portability and Accountability Act
- Any payment card industry or other banking information that could be used to make fraudulent purchases or for identity theft
- Personally identifiable information such as names, Social Security numbers, and date and place of birth
- Other information deemed sensitive by the organization, such as log in credentials

#### ENCRYPT DATA AT REST, TOO

Beyond sending and receiving private or sensitive data via encrypted electronic messages, an organization should consider encrypting its data at rest. This encrypts data when it is saved on a hard drive, flash drive, database, server, cloud storage, backups, etc.

By encrypting at-rest data, the organization makes it gibberish to unauthorized users (e.g., threat actors) if the storage device is lost, stolen or compromised.



## Options for Email Encryption

The process to use encrypted email varies depending on the service provider. Keep in mind, that the easier encryption is to use, the more likely that employees will use it.

Some common examples are:

- Adding an “encrypt and send” button
- Requiring users to add a keyword to a subject line (such as “encrypt”) to encrypt an email
- Automatically screening emails for certain combinations of words, numbers or pictures that indicate sensitive information and encrypt the data automatically

The above are just samples of options.

Regardless of the options chosen, retrieving encrypted messages almost always requires the recipient to log on to a website to access the message.

## More Best Practices

- An organization should carefully consider encryption options for its systems and applications, including email and text messaging (see “Encrypt Data at Rest, Too”), to ensure encryption provides the level of security that the organization needs and wants
- Employers should develop policies for sending and receiving sensitive and private data through electronic communications
- Staff should be trained on the encryption policies and about when and how to send and receive encrypted messages



## REMEMBER SECURITY FOR TEXT MESSAGING

Text messaging is vulnerable to threat actors in the same way as email. The same precautions that a member uses for securing transmission and storage of sensitive data in email should be applied to texts:

- Providing end-to-end encryption of text messages
- Establishing a text messaging policy that restricts texting to approved apps, and includes when and how sensitive data can be sent via text
- Educating their employees about the policy and enforcing it consistently

### Choose Apps Wisely

Although some text messaging apps have end-to-end encryption, including Google Messages, iMessage, Signal and WhatsApp, others do not, such as mobile carrier text plans.

And among those apps with encryption, they are not all the same. Some encrypt the message so even the messaging app provider cannot access message content while others do not have this security feature.

### Lesson Learned from Signal-gate

A significant leak of military intel-

ligence data about plans for a U.S. strike on Yemen occurred in 2025 when a journalist was inadvertently added to a group chat of top U.S. national security officials within the Signal app.

Signal is operated by a nonprofit and provides end-to-end encryption for users’ messages.

At the time of the leak, it was considered one of the safest messaging systems for the public but was not recommended (or approved in some circumstances) for government officials’ communication of sensitive information.

Despite the app being “secure,” what is important to take away from this situation is that human error created the leak (including an unauthorized person in the chat).

No amount of encryption could have prevented this data breach.

When sending sensitive data via text (or email), employees should always double check that the recipients are in fact the intended and authorized ones before hitting “send.”



## Membership Is a Collaboration

MCIT is a risk sharing pool that operates as a partnership among its members that is rooted in a shared purpose: a collective commitment to providing stability and financial protection for counties and other local governments and their interests.

Membership is not merely transactional (e.g., purchasing coverage and having claims paid). Rather, membership is a collaboration founded in mutual trust, resource pooling and the shared goal of safeguarding public services.

This partnership builds collective resilience for members to enhance their capacity for managing risks and recovering from setbacks, and to ensure continuity of services for their communities.

Each member has an obligation to contribute and adhere to MCIT's bylaws, enhancing the partnership's overall strength and effectiveness.

### Commitment to Managing Risks Individually and Together

MCIT membership expects that each member entity be committed to managing its risks and controlling losses to ensure the financial resilience of MCIT. This then contributes to safeguarding the finances of the individual member and fellow members.

Think of MCIT as a team and each MCIT member is a player on that team. When each member is fully engaged in practices, works on their skills and understands the rules, then the team performs better and wins more games with fewer penalties.

If the team has one or two players that make bad plays or receive penalties, it sets the team back and makes it more difficult to win.

What this means is that when MCIT members actively work to have fewer and lower-cost claims, collectively this adds up to a lower total cost to the program, and each member contributes a lower amount to cover program costs.

Of course, the opposite can be true. When members do not take steps to limit the number of claims or the cost of those claims, the total cost to all members goes up, putting more strain on the financial resilience of the member entities.

### Partnership Goes Both Ways

Because risk pooling is a collaboration, MCIT takes its obligations to members seriously. MCIT's mission reflects this: providing members with cost-effective coverage and valuable risk management services.

MCIT actively works with members to help manage their risks, providing services, programs and resources at no additional cost.

Key risk management and loss control services:

- Each member has a **dedicated risk management consultant and loss control consultant** eager to provide their expert insights and recommendations for strengthening the member's activities. Members have no limit to the number of service hours from consultants, unlike with private carriers. Members can connect with consultants at 866.547.6516.
- MCIT develops **resources and tools for members to support their risk management and loss control efforts**. These are openly available on the MCIT website ([MCIT.org](http://MCIT.org)). Items range from best practices guides and articles to workplace safety programs, employee training materials and more.
- Included **programs fill specific needs**, such as boiler and pressure vessel inspections, Employee Assistance Program, workplace injury hotline, Work Wisely safety culture program, defensive driving training and speaker services. See [MCIT.org/services-programs](http://MCIT.org/services-programs) for details.
- **Bonus membership with Minnesota Safety Council** is provided through MCIT membership. MSC is a safety-dedicated organization and offers MCIT members even more resources, services and tools to strengthen their workplace safety programs. Learn more at [MSC.imiscloud.com](http://MSC.imiscloud.com).



# MISSION: POSSIBLE



## Mission: Possible to Prevent Falls on Snow and Ice

Now is the time to launch the Step Wisely winter slip and fall prevention campaign if you have not already done so. All no-cost Step Wisely materials can be downloaded at [MCIT.org/resources](https://www.mcit.org/resources) or you can order certain items to be printed and mailed to you.

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.

### Big Effect from Small Time Commitment

MCIT encourages you to use the materials in whatever capacity you can. Positive results can be gained from even a minimal engagement with the campaign, but just a few more minutes can gain even better results.

It takes just a minute or two to hang posters, send emails and make intranet posts, so the time required for this campaign is small but can have a big impact.

Consider that preventing just one slip and fall incident could save about **\$9,000** in medical expenses and time off work, not to mention the individual's pain and time required to recover from the injury.\*

### Keys to Successful Campaign

- Focus on one slip and fall prevention message at a time. This means:
  - ◆ Hanging just one poster design for a month or so.
  - ◆ Using the same design's digital image or animated gif in various ways throughout that month. That could be emailing it to employees, posting it to the intranet homepage and placing it in the employee newsletter.
  - ◆ Repeating this process with a new design at the end of the month.
- Have the temporary "Caution" poster ready to deploy when conditions warrant, such as alerting staff to a snowstorm that blows in during the work day.

- Place Step Wisely yard sign near walkways and parking lots. Be sure to protect signs from wind as much as possible. Perhaps use a sandbag to anchor them in the ground more securely. Contact your loss control consultant for these signs.
- Remind supervisors to use Quick Take for Safety scripts for a team discussion about ways they can identify slip and fall hazards and prevent injuries.

### 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**.

\*Average workers' compensation claim cost from slip and fall on snow and ice from 2020-2024.

The Work Wisely program helps organizations build employee awareness about safety behaviors to minimize injury on the job. Step Wisely is a campaign specifically focused on the risk of injury due to slip and fall hazards. Learn more at [MCIT.org/services-programs/work-wisely/](https://www.mcit.org/services-programs/work-wisely/).







## INFORMATIONAL WEBINAR

# Substance Use Recovery Friendly Workplaces Promote Safety, Improve Employee Retention

Substance use recovery friendly workplace employers are committed to creating environments where employees feel supported and empowered to seek help when needed.

### A recovery friendly workplace:

- Creates safer work environments
- Educates supervisors about possible employee impairment
- Helps keep staff current on trends with substance use in the workplace that can cause danger to the workforce
- Contributes to employee retention

### To achieve these results, recovery friendly workplaces:

- Support employees in or seeking substance use recovery
- Provide education on substance use disorder
- Promote a culture of health, safety and inclusion.

### Recovery friendly workplaces adopt policies and practices that:

- Support employees in or seeking recovery

through fair employment opportunities and access to needed services

- Encourage help-seeking and ensure awareness of rights and available accommodations
- Promote education, prevention and workplace safety to reduce substance misuse
- Provide organization-wide training on addiction and recovery to reduce stigma and foster open dialogue

### Recovery friendly workplace policies are beneficial to employers:

- Expand eligible labor force
- Improve worker well-being
- Reduce turnover
- Improve productivity
- Lower health care costs
- Promote a culture of understanding and support

### Reasonable Suspicion Training Is First Step

Through a new collaboration with the Minnesota Department of Health, the

Minnesota Safety Council offers reasonable suspicion training to employers at no cost. This is the first step in becoming a recovery friendly workplace.

Reasonable suspicion training is an essential step in fostering a recovery friendly environment. It gives supervisors the skills to recognize and respond to possible substance use with care, help protect employees' health and maintain a safe workplace.

### Attend No-cost Webinar to Learn More

The Minnesota Safety Council presents a webinar for MCIT members to learn more about the recovery friendly workplace process and how to schedule the free 2.5-hour reasonable suspicion training.

Three live sessions are offered: Jan. 7, Feb. 4 and Feb. 18 each at 11 a.m. Members should attend the date that best fits their schedules. Visit [MCIT.org/events](https://www.mcit.org/events) for a link to join.



## WORKPLACE INJURY

# HOTLINE

## Remember Hotline for Employee Injuries

### MEDICAL TREATMENT RECOMMENDATIONS AT YOUR FINGERTIPS

The MCIT-provided workplace injury hotline simplifies responding to a workplace injury. The injured employee and his or her supervisor just call the hotline at **833.523.0277** and receive care recommendations from a registered nurse, whether it is for first aid, self-care or a referral for professional medical care.

### No Guess Work

This takes the guesswork out of wondering how to best address the situation. If the situation is life or limb threatening, members should call for emergency services, not the hotline.

### The hotline offers two other key benefits:

1. The employee receives the appropriate care quickly, leading to better outcomes and faster recovery.
2. The call initiates the workers' compensation claim process, freeing the employer from having to complete a notification.



### Get Started, Learn More

- No sign ups or registration is needed to use the hotline. When an incident occurs, just call the hotline. This service is included as part of MCIT membership.
- More details about the hotline, including FAQs, are posted to [MCIT.org](https://MCIT.org) under the Workers' Compensation tab.
- No-cost promotional and informational materials help employers spread the word among staff. Download these at [MCIT.org/resources](https://MCIT.org/resources).

Members should connect with their MCIT risk management consultant at **866.547.6516** with their questions about the workplace injury hotline.

## Ready Website to Meet New Accessibility Standards

Public entities' websites and mobile apps must meet new federal accessibility standards by either April 24, 2026, or April 26, 2027, depending on the size of the jurisdiction.

In April 2024, federal regulations implementing Title II of the Americans with Disabilities Act (ADA) were updated to

include a new rule requiring that public entities' web content and mobile apps conform to the Web Content Accessibility Guidelines ("WCAG") 2.1 Level AA:

- All state and local governments are required to comply with the new rule.
- These standards ensure services, programs and activities offered digitally are accessible to individuals with disabilities making them more inclusive.

For more information about the new requirements and other relevant state and federal laws, see "Website Accessibility for Individuals with Disabilities" at [MCIT.org/resources](https://MCIT.org/resources).



### COMPLIANCE DATES BY JURISDICTION SIZE

- April 24, 2026: 50,000 or more persons
- April 26, 2027: 0 to 49,999 persons and special district governments