

# The Innovator

Quarterly Newsletter

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## Agency Contacts – The Critical Link

The role of agency contacts in influencing the course of a claim

If you have thought that workers' compensation compensability and costs are out of your control, think again! The role that our agency contacts play in influencing the course of a workers' compensation claim is vital! So how do you make a difference? What are your roles and responsibilities?

If you have been involved in claims for any period of time, I am sure you have heard, "The best claim is the claim that didn't happen." So first and foremost, it should be the goal of every agency to minimize situations and conditions that increase the likelihood of injury for your employees. The goal is to reduce and prevent workers'

compensation injuries. If your agency needs help in developing strategies to address workplace hazards, please reach out to Johnny Nugent at 804.225.2168 or [Johnny.Nugent@DHRM.Virginia.gov](mailto:Johnny.Nugent@DHRM.Virginia.gov).

Despite your best loss control efforts, it is inevitable that your agency will experience workers' compensation claims, so it is time you heard the next best type of claim, and that is a closed claim! From the time of the injury until the claim is closed there are many actions and inactions along the way that impact the direction of a claim and the ultimate disposition of that claim.

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**Managed Care...Managed Better**

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# Agency Contacts

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## Panel of Physicians

One of the most important steps in the management of a workers' compensation claim is the offering of a panel of physicians to an injured worker. However, the development of an effective panel of physicians starts long before an accident occurs.

Our program leaves the development of an agency's panel up to the agency because we recognize that you may have better knowledge of and relationships with physicians in your community. The important thing is they will work with you on seeing injured workers timely, providing appropriate treatment and returning employees to work when medically appropriate. Ideally, the appropriate agency representative meets with physicians you are considering for inclusion on your panel. You will want to educate them on your work environment and facilities, opportunities for modified duty, your preferences on the frequency of communication and your overall interest in your employees' outcomes.

### Panel **MUSTS**:

- Provide a choice of at least three qualified physicians.
- Physicians must be a reasonable distance from the injured worker's work location or residence (within 50-mile range).
- Physicians must be from three separate practices.
- Panel includes names of doctors, NOT just the name of the practices. It also includes complete addresses and telephone numbers for the physicians.

While the choice is yours, your agency's assigned Agency Relations Representative (ARR) is available to assist you in developing or modifying panels of physicians. Your ARR will work with other program resources to develop and verify panels. They can assist you in developing panels for specific injured workers as well as establishing panels for ongoing agency utilization.



Resources:

- [Training Video - Panel of Physicians](#)
- [Panel of Physicians Form](#)
- [How To Develop a Panel of Physicians Guide](#)

## Offering the Panel of Physicians

So, you have the panel, now what? In Virginia, the employer has the right to present an injured employee with a list of physicians to choose from if medical care is needed because of a work-related injury. The panel should be offered to the injured worker as soon the employer is aware of the injury. Failure to offer the panel timely may result in the injured worker being able to receive treatment from somewhere of their own choosing. What if urgent treatment is required? In that case, make sure the injured worker goes to the nearest emergency room to receive appropriate care. You may then follow up and offer your agency's panel once the emergency situation has ended and before treatment is established elsewhere.

Remember an employer's failure to offer a valid panel of physicians means the injured worker can treat anywhere; so this is an important first step in the claim process. As noted above, you want your employees treated by physicians who understand your work environment and facilities, the opportunities for modified duty, your preferences on the frequency of communication and your overall interest in your employees' outcomes.

We have received feedback that some medical practices are now requiring a statement authorizing services before agreeing to see an injured worker. As such, we have updated the program's panel form to include the following:

*This is a Commonwealth of Virginia employee and authorized to treat with the above selected physician (facility).*

The form also provides space for an appropriate agency representative to date and sign.

Resources:

- [Panel of Physicians Form](#)

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## Timely Filing of the Claim

Executive Order 109 (2010) states, in part, that all executive branch departments and agencies shall:

- Submit the First Report of Injury to the State Employee Workers' Compensation Services within 10 days of the injury.

Compliance with *minimal claim reporting guidelines*, whether they be those of the Virginia Workers' Compensation Code or Governor's Executive Order, is necessary, but **does not** yield the best outcome for workers' compensation costs or your employees. Through the third quarter of FY24 we only received 41% of submitted claims within 2 days of injury.

Better outcomes are achieved when the employee and agency *report claims immediately*. Failing to report claims immediately will most likely increase the cost of the claim and damage the employer-employee relationship.

Insurance studies consistently support that claim costs increase when claims are reported late. Two notable studies include a multi-state study of Fireman's Fund claims and the 2004 study by The Hartford.

In the study of Fireman's Fund claims, there was a *15% increase in average claim value* when comparing claims reported between 0-3 days versus claims reported between 4-21 days. If claim reporting time is delayed to 23 days or longer, costs *jump 47%*.

The Hartford study analyzed over 41,000 claims. According to the study, claims for back sprains/strains reported during the first week can save 25% of medical and indemnity costs.

We encourage you to closely analyze your monthly lagtime reports. How is your agency performing in this area?

Be sure to provide a detailed description of the accident and specific information about work status. You also can provide our claims team with valuable information/comments by noting the



information in the "comments to carrier claim staff" field. This information does not get transmitted to the Virginia Workers' Compensation Commission but is meant for you to provide us with other valuable information about the accident, employee, or any other concerns you might have.

## Pharmacy Card

As soon as the agency is aware of the accident, offer the injured worker a first fill pharmacy card. This card will allow your injured worker to receive necessary medications, without out-of-pocket expense, while the claim is being investigated.

## Employee Work Profile (EWP)

To improve efficiencies and potentially speed up return-to-work, please submit the Employee Work Profile (EWP) at the time you enter claims in the Sedgwick Employer Accident Report Portal. This is needed for the MCI team to work with the treating physician in accurately assessing the needs of the employer and the abilities of the employee. This helps the physician consider the RTW process as part of the overall treatment plan.

Resources:

- [FROI.Sedgwick.com](#)
- [Online Guide - Reporting an Injury](#)
- [FROI.Sedgwick.COM User Guide](#)
- [Finding a Pharmacy-Creating a Pharmacy Card](#)

## Accident Investigation

Once the claim is received by MCI, our team will begin to investigate the claim. Information that you have or become aware of plays an important role in the investigation process. Investigate every accident and thoroughly document the facts. The program's website has helpful checklists that provide insight into the types of information the benefit coordinator will request from you. Be proactive and provide this information upfront.



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Below is a list of required and/or helpful information that will speed the investigation process:

1. Send any internal investigation paperwork or reports (safety officer investigative report/witness statements) to the assigned benefit coordinator.
2. Obtain a written statement from the employee regarding the accident.
3. Obtain and supply photographs of the accident scene.
4. Determine whether there is an actual video of the accident; preserve the video and provide it to MCI.
5. Provide work status information/disability slips immediately to MCI.
6. Send all bills, medical reports, and work status forms to the MCI benefit coordinator immediately. The fastest way to get the information in our electronic file is to upload documents through the Sedgwick Employer Accident Report Portal if you are a named user or you may email documents to [US-YORK-covimaging@sedgwick.com](mailto:US-YORK-covimaging@sedgwick.com).
7. You are the most connected to the injured worker; be sure to pass on any information that you hear about or have knowledge of.
8. Prioritize responding to any benefit coordinator's request for information.

Resources:

[Post Accident Checklists](#)

## Ongoing Claim Requirements

So, you have reported the accident and aided in the claim investigation process, surely your work is done. Not so fast! There are ongoing agency responsibilities; after all a workers' compensation claim can remain open for years to come and requires ongoing management by MCI and cooperation from our agency partners.

## Reporting Work Status

The agency is required to promptly report any changes in work status. Our program no longer requires the utilization of the Supplementary Report to report changes in an employee's work status.

While the Supplementary Report is not required, we still need the same information that was communicated using that form.

When emailing work status via form or document other than the Supplementary Report, we ask that you include the following in the subject line of the email—Supplementary Report Alternative for (injured worker name). This subject line will ensure that the communication is captured in our electronic claim file consistently.

You are also welcome to keep reporting lost time and return to work via the Supplementary Report. The choice is all yours!

Sometimes injured workers miss intermittent time from work or various hours throughout a workday, agencies are required to report any lost time by close of the payroll period that included the lost time.

Again, if you are a named user, you may upload documents pertaining to work status or you may add a note/annotation regarding work status. Your additions will load to our claim file for the benefit coordinator.

## Wage Chart

In Virginia, lost wage benefits are paid only after a doctor has kept the injured worker out of work with a doctor's note for a period of MORE THAN 7 days. Before MCI can determine the amount of compensation due, we must calculate the employee's average weekly wage. This is, generally, the injured employee's gross earnings for the 52 weeks prior to the date of injury, divided by 52. Wage information is required on all lost time (indemnity) claims. The Virginia Workers' Compensation Commission's form is the Wage Chart (Form 7A). However, barring a specific request from the Attorney General's Office or Virginia Workers' Compensation Commission, MCI will accept other complete wage information documentation from agencies.



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## Communication

Below are some additional expectations/requirements to keep in mind:

- Continue to provide work status information/disability slips immediately.
- Provide VSDP participation information.
- Provide ongoing cooperation and assistance with requests from MCI.
- Manage the return to work process in accordance with agency policy.
- Immediately notify MCI when an employee returns to work.
- Help with obtaining signatures on agreements and return promptly to MCI.
- Evaluate every employee for return to work in accordance with agency policy using transitional/modified duty whenever possible.
- Identify cases with very challenging RTW opportunities or when agency needs help in developing transitional duty positions.
- Be sure to notify your benefit coordinator of any significant changes (e.g. lost time, return to work, surgery, change in earnings, etc.).
- Notify MCI two weeks before an employee goes off of payroll.
- Review all emailed monthly/quarterly reports that you receive. Be sure to focus on the monthly checks issued and compensability decision reports.
- Stay in contact with your injured worker on a regular basis.

Performing the above duties and answering requests and communications from the MCI benefit coordinator in a timely fashion are important pieces to the effective management of a workers' compensation claim. Unnecessary delays might impact our ability to:

- Accept or deny a claim within our target of 14 days.
- Approve VSDP.
- Pay agencies lost time benefits.
- Approve medical treatment/diagnostic tests which might delay recovery and return to work.
- Close/resolve claims timely.

While the benefit coordinators at MC Innovations are responsible for investigating new workers'



compensation claims and addressing continuing eligibility for benefits, those decisions are best made when collaborating with agency contacts. The presence of anything that you deem to be questionable, suspicious or having an impact on the claim in any way, should be shared with the benefit coordinator.

Don't forget about the features within the Sedgwick Employer Accident Report Portal, that are available to named users, that allow for the uploading of claim-related documents and photos and the addition of claim-related notes or annotations. Both features should save you time and reduce the number of emails and telephone calls through the timely sharing of information.

Resources:

[Supplementary Report](#)

[VWC-Wage Chart \(Form 7A\)](#)

[Training Video - Calculate Workers' Compensation Wages](#)

To manage a claim from the outset of the injury to the resolution of the claim takes a tremendous amount of expertise, teamwork, communication, and collaboration. MCI works in partnership with the injured worker, agency, Office of Workers' Compensation, and program service provider partners.

Keep in mind that it is your agency that ultimately pays for your agency's claims experience, and it is, in large part, through an effective partnership that an agency's costs are controlled.

If you have ideas for ways in which we might better communicate and collaborate with you, please reach out to your agency's assigned Agency Relations Representative to discuss.





## Fall Fashion

### Safety Corner

The correct slip-resistant shoes can help prevent slips, falls and other accidents

Many variables are beyond your control at work: co-workers' moods, the weather, and unexpected events. Even the surface you stand on can change from clear and dry to treacherously icy. A dry floor can become a hazard after a simple spill, leading to severe accidents and injuries. This is where the power of slip-resistant footwear comes in. By wearing the right shoes, you can take control of your safety, avoiding potentially life-altering work-related fall injuries.

Slips, trips and falls are alarmingly common in the workplace and are a leading cause of workers' compensation claims in the Commonwealth of Virginia. Falls from heights, in particular, can be fatal. However, falls on the same level often start as a slip or trip; they occur more frequently and cause significant harm. These same-level falls can lead to days away from work, sprains, strains, fractures, lacerations, and dislocations, underlining the vital need for effective preventive measures.

Laboratory studies of slip-resistant footwear have shown promise in reducing slips, trips and falls. Still, limited field research made it difficult to demonstrate if slip-resistant footwear actually reduces injuries. NIOSH researchers have evaluated the effectiveness of a company-paid slip-resistant shoe program effectiveness in reducing workers' compensation injury claims caused by slips, trips, and falls on slippery, wet, or greasy floors among food services workers.

A study of the effectiveness of a cluster randomized trial of no-cost-to-workers, slip-resistant footwear program for reducing slipping-related injuries in food service workers was published in the [Scandinavian Journal of Work, Environment and Health](https://www.sjweh.fi/article/3790). The results of this study provide a significant step forward in our understanding of how to prevent these injuries, instilling confidence in the effectiveness of slip-resistant footwear.



**Objective:** This study evaluated the effectiveness of a slip-resistant footwear (SRF) program that is free to workers and prevents workers' compensation injury claims caused by slipping on wet or greasy floors.

**Methods:** The study population was a dynamic cohort of food service workers from 226 school districts' kindergarten through 12th grade food service operations. A two-arm cluster randomized controlled study design was implemented, with school districts randomized to the intervention group receiving SRF. Data were analyzed according to the intent-to-treat principle. Logistic regression was used to analyze dichotomous response data (injured based on workers' compensation injury claims data, or not injured, for each month worked). Changes in slipping injury rates from baseline to post-intervention follow-up periods were compared between treatment groups.

**Results:** The probability of a slipping injury was reduced significantly in the intervention group, from a baseline measure of 3.54 slipping injuries per 10,000 worker-months to 1.18 slipping injuries per 10,000 worker-months in the follow-up period [adjusted odds ratio (ORadj) 0.33, 95% confidence interval (CI) 0.17–0.63]. In the control group, slipping injuries were 2.01 per 10,000 worker-months in the baseline and 2.30 per 10,000 worker-months in the follow-up. The interaction between the treatment group and time period (baseline or follow-up) indicated that the decline seen in the intervention group was significantly different than the increase seen in the control group (ORadj 0.29, 95% CI 0.11–0.74, adjusted for age >55 years).

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# Safety Corner



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**Conclusions:** This study provides evidence for the effectiveness of a no-cost-to-workers SRF program in reducing slipping-related workers' compensation injury claims in food service workers.

The Scandinavian Journal of Work, Environment and Health study only followed food workers; however, the same principles could be applied to almost any occupation.

**Benefits of wearing slip-resistant footwear:** The primary function of slip-resistant shoes is to prevent slips, falls and other accidents. While hard surfaces are much easier to maintain, sidewalks, parking lots, building entrances and hallways can become treacherous when you combine them with icy conditions, wet weather and constant cleaning; it's a perfect recipe for slips and falls—which is why it's a good idea to wear slip-resistant shoes. The last thing you need while doing your job is to injure yourself because your shoes slipped on ice, or a wet patch on the floor.

If your shoes are susceptible to slipping, you must walk slower and watch where you put your feet so you don't misstep and fall. By wearing slip-resistant shoes, you can quickly walk down the hallway without worrying about falls. This means you'll be able to get more done during a workday without getting hurt.

All slip-resistant shoes should have a thick rubber sole that holds up well over time. Instead of wearing out quickly, your shoes should last you through many shifts without wearing down. The sole protects against falls, and the padded insole cushions your feet against the constant impact of a long workday. Since some employees stand and walk almost all day and may not get an opportunity to sit and relax, well-cushioned, thick soles are paramount to fighting off foot pain. As a bonus, slip-resistant shoes are affordable. Many pairs, including some leather options, are available for \$150 or less, which is an excellent value for shoes you will wear daily for hours at a time. Thankfully, high-quality slip-resistant shoes will deliver a winning combination in these categories. Purchasing cheaper shoes may not be cost-efficient if you have to replace them more often. Remember, you are the person who will feel the pain of a serious slip, trip or fall. A serious fall can be life-changing or life-ending. Don't let the wrong choice in footwear be your downfall.



Works cited:

<https://www.sjweh.fi/article/3790>





# LCI/OWC Risk Management and Loss Control Team Updates

LCI and OWC are pleased to announce that on April 25th, 2024, they completed their fourth “Basic Safety Officer Certification Class”, graduating 14 students. Southwestern Virginia Mental Health Institute, located in Marion, VA, graciously hosted the in-person class days. We now have successfully trained 40 state employees who are tasked with health and safety responsibilities at their agencies. The Basic Safety Officer Certification class gives employees the basic tools to perform their duties as they pertain to workplace safety and Virginia OSHA (VOSH) compliance.



Figure 1 SWMHI Marion VA. April 25th, 2024, BSOC Graduation Class



# Fiscal Year End Reporting

At the conclusion of each fiscal year various year-end reports are produced and emailed to authorized agency contacts. These reports contain important information about your agency’s workers’ compensation costs and performance in a variety of ways. We urge you to familiarize yourself with these reports and that you closely review them when provided. Below is a listing of the reports and a brief description of each:

Name	File Formats	Description
COV - Annual Agency WC Lost Time Days	Excel, PDF	A list of all Medical Only and Indemnity claims occurring during the fiscal year as of the fiscal year end date. The list includes Employee Name, Occupation, Subagency, Last Recorded Work Status, # of Days Off Work, # of Days Modified Duty, # of Days Full Duty, # of Days Terminated.
COV - Annual Agency WC Return To Work Event Report	Excel, PDF	Counts of Medical Only and Indemnity claims documented as Returned to Work Same Employer, Returned to Work Different Employer, RTW Modified Duty with Restrictions Expired or not accommodated. Report has break-out by Subagency with claim detail list at the sub-agency section.
COV - Annual Agency Workers Compensation Lag Time Report	Excel, PDF	Counts of all claims submitted to OWC during the fiscal year. Three time periods are measured: Injury Date --> Agency received report, Date Agency received report --> OWC Received claim, Overall Days from Injury Date --> OWC Received claim. Claims with overall time from Injury to OWC received greater than 10 Days are shown in detail.
COV - Annual Agency WC Checks Issued	Excel, PDF	A list of payments made during the fiscal year with payment date, injured worker name, payment period, Type of payment and payee name. The list is sorted by Sub-Agency and injured worker.
COV - Annual Agency Compensation Decision Made	Excel, PDF	A list of Compensability (i.e., work comp coverage) decisions made throughout the Fiscal Year (07/YY-06/YY). The decision and date of decision are included. The list is sorted by Sub-Agency.
COV - Annual Industrial Claims Report	Excel, PDF	Summary of claim counts, Amount Paid, Outstanding Reserve, and Total Incurred value. Ranking is shown based on Total Incurred value for "Time of Injury", "Employee Length of Service at time of injury, Age of employee, Sex of employee, Loss Cause("Machine, tool, Instrument"), Accident Type (NCCI Cause), Body Part , and Nature of Injury.
COV - Annual Policy Cost Summary	Excel, PDF	Summary of claim counts and financial totals as of the end of the most recent fiscal year (Paid, Remaining Reserve, total Incurred Value, Recoveries). The total amounts are presented per Fiscal Year of Injury occurrence with a final all-inclusive total for the entire program history. Additional sections or tabs are presented to further break-out totals based on Claim Type (Indemnity, Medical Only, Record or Incident Only) and Sub-Agency.
COV - Annual Top Five Job Classifications	Excel, PDF	Counts for injuries occurring during the fiscal year are shown for the Top five Occupations. Claim counts are further broken down based on the NCCI Cause and "Machine, tool, Instrument" contributing to the injury. Separate sections or tabs are presented for break-out by Agency, and Sub-Agency.
COV - Annual EO109 Master Claim List	Excel, PDF	A list of all accidents with injury dates within the fiscal year reported as of the last day of the fiscal year. Cause, body part, injury description, claim type, name, occupation, sub-agency and total incurred value of the claim are shown.

If you have questions about any of these reports or if you have a need for additional reports, please email [covreports@sedgwick.com](mailto:covreports@sedgwick.com).



# Tips for Teamwork



**MCI Video Training Updates!**

**TRAINING**

**LEARN MORE ABOUT:**

- Panel of Physicians
- General Post Accident Checklist
- Slip/Trip/Fall Accident Checklist
- Mold Exposure Checklist
- Motor Vehicle Accident Checklist
- Assault/Attack Checklist
- Chemical Exposure Checklist
- Machinery Accident Checklist
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# Employee Spotlights-Promotions

We are thrilled to announce the promotion of three MCI program employees. Read on to learn a little more about each of these individual contributors.



Meet our newest Senior Benefit Coordinator, Laura Allen. Laura has been with the COV program for 6 years, although she has been in the field of workers' compensation for 8 years. Prior to entering the field of insurance, she worked as a paralegal, after applying for a legal assistant position. Her first experience in the field of insurance was with Trigon BC/BS. Laura often has to rely on her years of experience in order to make sense of the multi-tasking that happens daily. Her proudest moment during her time with MCI was while managing a claim, she ordered surveillance on a file for an injured worker. This process found that the injured worker had moved out west and was employed as a translator while getting paid for their injury. This allowed MCI to file an EAH and have the benefits terminated. When asked what she would want to do outside the industry, as a dream job, Laura answered that she would like to be a mystery author.

**Quick Facts about Laura:**

**Five hashtags that describe your personality:**  
Independent, organized, detailed, honest, hard worker

**Favorite quote:**  
If ye have faith as a grain of mustard seed, nothing shall be impossible to you.

**When you are not at work how do you enjoy your time?**  
I live on a family farm with very little time to myself, but I enjoy spending time with my cats, dogs, cattle, donkeys, cooking, baking and crafting.

**If you were to write a self-help book, what would the topic be?**  
How to Farm

**Three words that best describe you:**  
Family-oriented, loyal, helpful

**Where you can be found on a Saturday afternoon:**  
Taking care of house, farm, visiting family & friends, make fig preserves when in season, tomato pies, before Christmas a live greenery wreath making party.

Our next employee spotlight is Brianna Scott. Brianna started four years ago with the program as a Claims Associate. She held this position for two years before transitioning over to an Associate Benefit Coordinator for an additional two years. Hard work pays off and Brianna has been promoted to Lost Time Benefit Coordinator. Before entering the world of workers' compensation, she worked for an oxygen company, where she trained the community on how to use different types of equipment including oxygen tanks, nebulizers and CPAP machines. Brianna is an only child and is originally from Virginia Beach. She moved to Richmond in 2013 to attend VCU for Health Science. In her free time, she likes to knit. Her happy place is her room and she loves to travel to Montego Bay, Jamaica, where she has visited the last two years.



**Quick Facts about Brianna:**

**If you had to eat one meal, every day for the rest of your life, what would it be?**  
Spaghetti

**Favorite quote:**  
If you aren't part of the solution, you're part of the problem.

**What is an ability you wish you had?**  
I wish I had photographic memory.

**What music is on your phone?**  
My favorite artist is Beyonce.

**Outside of the industry, what would be your dream job?**  
To travel the world and review different luxury experiences.

**What is your favorite TV show?**  
Grey's Anatomy



Our last employee spotlight is Stefanie Vukovich. Stefanie joined the program 7 months ago as a Claims Associate. Effective May 5, 2024, she transitioned to her new position as an Associate Benefit Coordinator managing medical only claims that require investigation. Before joining the COV program, she worked for MWHC as a Workers' Comp Specialist in orthopedics for 7 years. Prior to that, she worked for MCCS (Marine Corps Community Services) in the Internal Review Department, where she conducted on-site investigations and audits for all the underlying MCCS departments. Stefanie does enjoy working for the COV program and considers this position to be the most rewarding and exciting experience in her professional career. She enjoys the strong sense of camaraderie among her colleagues. She also states that the program's leadership has exceeded her expectations. Stefanie wants to thank Coleen Vaughan, Claim Director and Claire Wolf, Claim Manager for the guidance they have given her.

**Quick Facts about Stefanie:**

**Any random facts you can share with us?**  
I do not like cold weather.

**Do you have any secret talents?**  
I love to make my own sugar scrubs and soap with essential oils.

**Where is your happy place in Richmond?**  
I actually live in Spotsylvania, and I haven't spent a lot of time in Richmond since I attended VCU, but I love to visit Carytown and shop.

**Best vacation you've been to or favorite travel spot?**  
Favorite travel spot is the Outer Banks (my home away from home). My family has a villa in Nags Head.

**Motto or personal mantra?**  
Every day is a second chance.

**What is your favorite TV show?**  
Outlander on Starz

**What is an ability you wish you had?**  
I wish I could sing without clearing a room.

**Where can you be found on a Saturday afternoon?**  
Point me to the nearest body of water!