

Help your Injured Workers

Reduce Your Lost Time from Injuries

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Objectives

- Define the problem
- Introduce the concept of Health and Productivity Management
- Employer actions pre and post-injury that reduce time loss
- Employee actions pre and post-injury that reduce time loss
- Medical provider actions pre and post-injury that reduce time loss

The problem

- Total cost of injuries 2011 -- \$735 Billion
- Work Related Injuries 2011 -- \$188.9 Billion
 - 1. Wage and Production loss -- \$86.7 Billion
 - 2. Medical Expense -- \$52.3 Billion
 - 3. Administrative Expense -- \$34.2 Billion
 - 4. Motor Vehicle Damage -- \$2.4 Billion
 - 5. Employer's Insurance Cost -- \$10.5 Billion
 - 6. Fire Loss -- \$2.8 Billion

The Problem

Cost Equivalents of Work Injuries

- 23 cents of every dollar of corporate dividends to stockholders
- 10 cents of every dollar of pre-tax corporate profits
- Exceeds the combined profits reported by the 16 largest Fortune 500 companies

The Problem

- Unintentional injury related deaths are 3905
- Unintentional injury related deaths/ 100,000 full-time equivalent workers are 3.0. This has dropped from 4.2 in 1992
- Medically Consulted injuries 5 million
- Rate is 3.3/200,000 hours exposure at work

The Problem

- Total workers are 141,087,000
- Total cost of injuries is \$188.9 Billion
- Cost per worker \$1340
- Cost per death \$1,390,000
- Cost per medically consulted injury \$37,000
- Total time loss 2011 is 95 million days
 - 2011 injuries 60 million days
 - Prior year injuries 35 million days
 - Future year losses from 2011 injuries 50 million days

Top 10 Causes of Workman's Compensation Cost (\$50.1 billion)

- Overexertion \$12.75 Billion
- Falls from same level \$7.94 Billion
- Falls to lower level \$5.35 Billion
- Bodily Reactions \$5.28 Billion
- Struck by \$4.64 Billion
- Highway Accident \$2.18 Billion
- Caught in \$2.04 Billion

Top 10 Causes of Workman's Compensation Cost (\$50.1 billion)

- Struck against \$2.01 Billion
- Repetitive Motion \$1.97 Billion
- Assault/ Violent Acts \$0.59 Billion

- Overexertion accounts for 25% of costs

Health and Productivity Management

- The integrated management of employee health risks, chronic illness, and disability to reduce total health-related costs, including direct medical expenditures, unnecessary absence from work, and lost performance at work – also known as ‘presenteeism’
- The hidden cost

Presenteeism

- Not being productive on the job
- At work but suboptimal performance
 - Poor work quality
 - More mistakes
 - More likely to be injured
 - Decreases work team output
 - Mental/cognitive or emotional impairment

Top 10 Conditions Total Cost

- Annual cost per 1,000 FTEs
 - 1. Back/Neck Pain \$580,000 of which \$400,000 was related to absenteeism/presenteeism
 - 2. Depression \$450,000 of which \$430,000 was related to absenteeism/presenteeism
 - 3. Fatigue \$425,000 of which \$420,000 was related to absenteeism/presenteeism
 - 4. Chronic Pain \$420,000 of which \$320,000 was related to Absenteeism/ presenteeism

Top 10 Conditions Total Cost

- 5.Sleeping Problems \$390,000 of which \$340,000 was related to absenteeism/presenteeism
- 6.High Cholesterol \$300,000 of which \$240,000 was related to absenteeism/presenteeism
- 7.Arthritis \$280,000 of which \$260,000 was related to absenteeism/presenteeism
- 8.Hypertension \$260,000 of which \$230,000 was related to absenteeism/presenteeism
- 9.Obesity \$240,000 of which \$230,000 was related to absenteeism/presenteeism

Top 10 Conditions Total Cost

- 10. Anxiety \$220,000 of which \$200,000 was attributed to absenteeism/presenteeism
- Based on these numbers absenteeism/presenteeism account for 75% of employee health costs, while medical & pharmacy costs account for 25%

Bureau Of Labor 2010 Statistics

- 933,200 injuries
- Strains and Sprains account for 40%
- Soreness or pain was the second most common complaint
- Cuts, lacerations or punctures were next

Employer Actions

- Pre-Injury
 - Wellness/ Onsite Services
 - Ergonomics
 - Job Specific Descriptions/Pre-employment testing
 - Designated Medical Provider
 - Education
 - Drug use policy/testing

Wellness

- A healthy work force is less likely to get injured
- Encourage exercise programs
- Incentives for wellness participation
- Medical care and pharmacy costs only 25% of total health costs
- Encourage treatment of chronic illnesses

Ergonomics

- Proper ergonomics reduces most common injuries of sprains, strains and non-specific soreness and pain
- WSI provides numerous incentives to help your company with ergonomic initiatives
- Safety Action Menu, Safety Management Program and the ergonomic grants are available through WSI

Fit for Duty

- Accurate job descriptions – task/job specific
- Pre-employment testing to assure the worker fits the job
- Creates Job Function Test/Workability
- Aside from the task specific job descriptions, generic alternative duties should be included, so injured employees know they will be accommodated at work once injured

Designated Medical Provider

- Medical provider who understands Industrial Medicine
- Workman's Compensation discount for DMP
- Develop a working relationship with your medical provider group before an injury occurs

Education

- You or safety officer need to instruct employees on how you want injuries handled
- Who do they call when injured?
- Where do they go for care?
- Educate on return to work and the expectation of accommodation with return to work restrictions
- Prevent injuries with safety education

Education

- Encourage employee reporting of near misses
- Deal with these incidents
- Incentivize employees for safety recommendations

Drug Use Policy

- Company policy opioid use safety sensitive position
- Much higher incidence of injury with drug use
- Drug testing

Employer Actions Post Injury

- Accompany injured worker to first injury visit
- Discuss injury with medical provider
- Inform provider and employee that work restrictions are available
- Accommodate restrictions if provided to you.
- Allow and encourage your injured worker to attend physical therapy and medical appointments

Employer Actions Post Injury

- Inform your employee of your expectations in treating the injury
- Show concern for your injured worker
- Review what went wrong
- Make corrections to your worksite to prevent future injuries
- Involve the injured worker in finding out why this injury occurred and get input on how to prevent

Employee Actions Pre-Injury

- Maintain your physical and mental health
- Participate in company wellness programs
- Follow ergonomic suggestions
- Take part in safety education
- Report dangerous situations or near misses
- Be part of the team suggesting safety changes

Employee Actions post-injury

- Know your company protocols
 - Who do you report the injury to?
 - Where do you go for care?
 - Does my company encourage return to work with restrictions?
- Attend your medical appointments and physical therapy sessions
- Be pro-active in the healing process

Employee Actions post-injury

- Make sure you fill out the required forms from workman's comp
- Respond to all letters from workman's comp as soon as you receive them. Claim approval
- Understand that the best place for an injured worker is back to work
- Be truthful in your comments with provider

Medical Provider Responsibilities

- Philosophy of Occupational Medicine
- Resource for companies
 - Ergonomics advice through PT associates
 - Injury Tracking
 - Safety Education
 - Pre-employment screening
 - Fit for duty determination
 - 24/7 Injury call line
 - Promote wellness and health

The First Visit

- Importance of obtaining details of injury
 - Date and time of injury
 - Mechanism of injury
 - Any pre-existing injuries to the same body part
- Pre-existing conditions that can affect recovery
- Outline findings clearly

The First Visit

- Clearly state expectations from injured employee
- Share findings with employer
- Encourage return to work with accommodations if needed
- Specific work restrictions based on job specific tasks provided by employer
- Medications and safety sensitive issues

The First Visit

- First visit sets tone for injury care
- Confidence and a clear plan reduces days lost
- Reinforce goal of avoiding disability and the importance of the employee's goals matching these goals.
- Early PT and maintaining activity level
- Workman's Compensation expectation of employee follow through with treatment plan

Workability/ Job Function Test

- Using objective testing through PT
- Earlier safe return to function
- Injured employee confidence in abilities tested under controlled situation
- The importance of task specific pre-injury job description

Medications

- Narcotics
 - Use prolongs loss time, adds 69 days to disability period
 - Use increases rate of long term disability
 - Higher risk of re-injury while using
- Sedating Medications
 - Safety sensitive issues
 - Increased risk of falls

Medications

- NSAIDs
 - Ibuprofen Aleve
 - Safe non sedating medications
 - Possible stomach side effects
- Tylenol
 - Safe few side effects
 - Effective
 - If not work related injury, most likely to used by individual

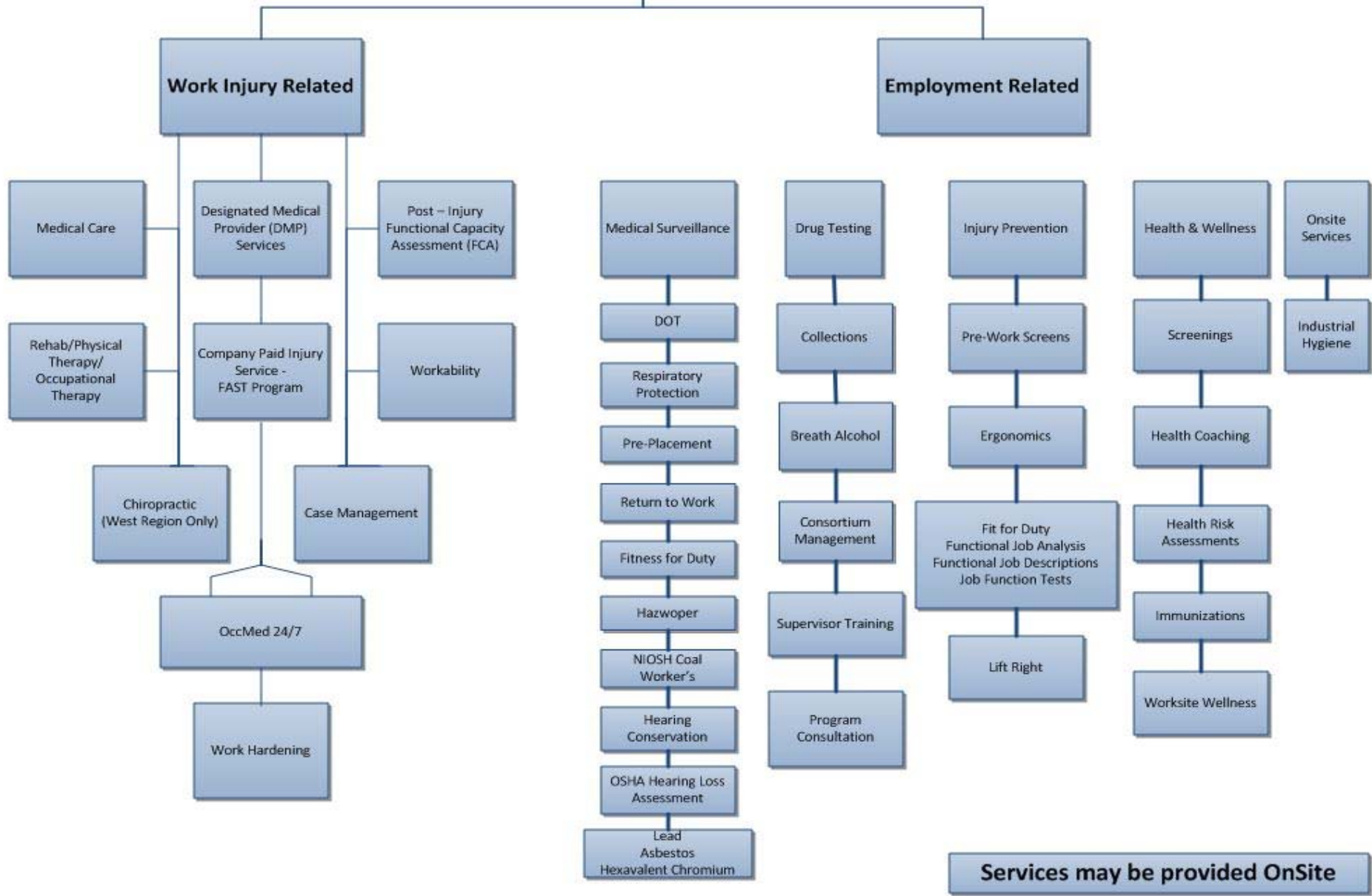
Summary

- Pre-Injury planning
- Healthy work force
 - Short term expense
 - Long term most significant savings
- Communication provider, employee and employer
- Accurate and timely communication with Workman's Compensation agency

Summary

- Focus on prevention
- Provider focus on preventing disability
- Injury tracking and interventions

OccMed Scope of Services



Questions??