



# Unraveling the Workers Comp Crisis

**Bionomics™ a new Injury Prevention Strategy  
makes the workplace safer—lowers claims  
costs and lost workdays**

Ergonomics and back injury programs are common themes that may be discredited by those who have already tried them and failed. How about something new--Bionomics™ injury prevention programs? It is new which is usually a good thing.

## **The Growing Problem**

Workers compensation costs have been a growing problem for years. Back injuries, carpal tunnel and other very prevalent and expensive injuries cost corporate America over a billion dollars per week.

Companies have gone out of business; laid off employees; moved out of costly states such as California; curtailed growth; and have seen valuable and loyal employees struck down with injuries.

## **Lost Work Days Stats**

A total of 1.4 million injuries and illnesses in private industry required recuperation away from work beyond the day of the incident in 2002, according to the Bureau of Labor Statistics, U.S. Department of Labor.

The two occupations with the greatest number of such injuries and illnesses - truck drivers and nursing aides, orderlies, and attendants - offer examples of the characteristics of these cases.

Of the 112,200 injured truck drivers, 93 percent were men. Half of their injuries were sprains or strains, often to the trunk or lower extremities, stemming from overexertion, contacts with objects or equipment, or falls.

In contrast, 91 percent of the 79,000 injured nursing aides and related workers were women. They predominantly suffered sprains and strains to their trunk (typically their back), due to overexertion related to lifting or moving patients.

In goods-producing industries such as construction and manufacturing, which make up about 20 percent of private industry employment but account for one-third of injuries and illnesses requiring days away from work, contact with objects

and equipment - such as being struck by an object - was the most prevalent event. This is in contrast to service-producing industries, which make up 80 percent of private industry employment and account for two-thirds of the most severe injuries and illnesses. In these industries, overexertion - especially overexertion by lifting - was the most prevalent event.

### **The leaky roof**

Chisel this in granite regarding Workers Compensation Costs: “If the problem persists—then the true cause has not been discovered.”

A leaky roof will continue to drip until you find and repair the exact source of the leak. People, in general, do not like problems that won't resolve. We aim to solve them in order to make our home and work lives more enjoyable and productive. So what's up with the spiraling costs of workers comp that just won't go away? In fact, in most cases, it is getting worse.

Companies of all sizes are affected by this problem. The solutions have typically been:

- Investments in return-to-work programs
- Utilization review
- Claims management
- Management of the care
- Manage what physicians to use
- Conferences to discover how to manage workers compensation costs better
- In California “the Terminator” was elected on a promise to fix the problem

Yet, workers compensation managers, while working to close today's claims, know that tomorrow brings with it a whole stack of new ones to work on. This is a no win situation.

The workers compensation problem continues to rage, mostly, unabated. This can only mean one thing: the true source of the problem has yet to be addressed. Is there one basic element that, if addressed, would result in a dramatic decrease in workers compensation costs?

That is the \$50 Billion question—what is the real problem and what is its effective solution?

### **The Answer**

The answer lies in the fact that we are trying to solve the wrong problem. The “strategies” described above, being vigorously employed by workers compensation professionals, are all *post* injury strategies. These strategies can

be effective to lower the costs of claims. However, companies have fallen into a trap of believing the only way to solve workers compensation costs is to control the costs *after* the injury. That will never solve the problem as evidenced by the out-of-control costs.

What is the one thing that if addressed would solve this decade old problem? The lowest common denominator is the injured worker! *If employees' injuries are controlled, workers compensation costs are controlled.*

The best way to manage a workers compensation claim is to prevent it from happening in the first place. There is now evidence that a proven training methodology exists that prevents back injuries, carpal tunnel and other work related MSD's (Musculoskeletal Disorders).

There is no conflict of purpose from the workforce. Employees do not want to become injured. Employers do not want employees to become injured. Unions do not want their members injured. Thus, there is **no** conflict of purpose. This in itself creates a great environment in which to succeed.

### **Contrary To Past Opinions**

Employees *do* embrace learning how to control their own well being. The training just has to be done properly. Contrary to past opinions, there *does* exist a training methodology that is proven to prevent back injuries, carpal tunnel syndrome, and other work related MSD's.

Everyone wins when injuries are prevented. A proactive and substantiated injury prevention training methodology allows all employers to attack the real cause of workplace injuries. Workers compensation costs can now be assertively controlled.

### **California Program Doomed To Failure**

California workers' compensation changes hit the wrong targets. When it is broken, fix it. But fixing the wrong thing will not get results.

A new California law that changes how workplace injuries are evaluated aimed at "saving" businesses in California billions of dollars in workers' compensation insurance costs may help. But will it solve the problem to the degree California businesses demand?

The "new system" changes the factors determining how much money permanently injured workers receive as compensation for their injuries and will result in some workers who are not severely disabled, and still physically able to earn a living, getting less money for their injuries.

It has been criticized by union officials and labor leaders and while many California business owners and executives have expressed their support for the new system, some are taking a different approach – preventing injury, lowering absenteeism and keeping their workers healthy and happy.

## **A Bright Light**

Frank Dominguez, a supervisor for the Los Angeles County Assessor's Office Special Investigators Unit, has spent many years bringing awareness of ergonomics training to the County and the Union that services Los Angeles county workers.

After trying various programs Dominguez heard about Future Industrial Technologies (F.I.T.) and their programs delivered by healthcare professionals who are trained as injury prevention specialists.

The BACKSAFE® and SITTINGSAFE® programs are based on Bionomics™, a field within ergonomics training that includes the adjustment of the physical environment and proper body management. These bionomic programs have been used in diverse industries such as aerospace, municipalities, banks, hospitals, warehouse/trucking firms as well as many small businesses to substantially reduce workplace injuries and worker compensation costs.

## **Program Results**

The results of the program? LA County's worker compensation costs have been cut dramatically and where there were 19 to 20 claims per year, there are now only one or two.

Mission Linen and Uniform Service of Santa Barbara, CA., is another company that has chosen training to reduce worker compensation costs. Mission Linen launders uniforms and linens for restaurants, hospitals and other institutional organizations.

They have 50 locations in five western states, and 2,700 employees, only 800 of whom are delivery drivers. Yet in 2003 they discovered that their delivery drivers were responsible for almost half the reported workplace injuries.

According to the U.S. Bureau of Labor Statistics, delivery truck drivers are considered a high incident occupation for back injuries. The Bureau found that sitting in the same position while driving may cause as much trouble as lifting large items once drivers arrive at their next location.

“With our employees spread in small populations all over the West we needed a tailor made workplace safety and ergonomic training program that could be implemented site by site,” says Don Bock, Director of Risk Management at

Mission Linen. "We have used the FIT program to train our delivery drivers in 15 locations so far and we have yet to experience a back injury where the training has been implemented. It's cut our absenteeism to nothing and our insurance costs are way down."

## **Back Injuries**

Back injuries have been the bane of industry for decades. They are the source of high dollar claims, significant lost workdays, and can instantaneously ruin one's quality of life forever.

Corporate America, despite many attempts, has not been able to significantly reduce the frequency or severity of back injuries to any desired degree. Back injuries (and other sprain/strain injuries) continue to cost Corporate America lost production and billions of dollars of lost profits every year.

There have been many attempts to mitigate this problem. Back belts, ergonomics, and training have been tried. Back belts did not achieve the desired effect, ergonomic interventions have helped mechanize many lift tasks, but does not seem to be the complete answer, and training, well what about training?

We have all heard that training people on how to use their bodies correctly does not yield results. Many of us have witnessed this first hand. But how can that be? We can teach a 12 year old girl to do a back flip on a balance beam that is four inches wide and four feet off the ground; we can teach a 4 year old how to swim; we can teach a monkey to jump rope; and even I learned how to eat Chinese food with chopsticks; yet we have not been able to teach willing adults how to lift a box correctly.

## **The Vested Interests**

In the mid 1990's, based on a "study" conducted, it was "pronounced" by a well-known medical journal that back training does not work! Does this make sense?

We have already established there is no conflict of purpose—since employer and employee alike do not want injuries

We can train athletes of any age to do and repeatedly perform tremendous physical feats, yet responsible workers are being labeled as untrainable?

Unfortunately the study had severe problems in the design of the training protocols. In fact, it was so flawed there was zero chance of reducing injuries. The obvious flaws were:

- There was very little management support.
- Employee buy-in was non-existent.

- And the biggest problem was the training was theory and demonstration only. There was no practical or experiential module for the employees to learn by “doing”.

No physical activity can be learned without actually doing that activity. “Back schools” have typically been theory only (video or experts talking about it). Would you teach your four year old to swim with only a video and then introduce them to the ten foot end of the pool? Then why, in essence, are we doing that to our employees?

Training to reduce costly injuries **does** work. The return on investment in many cases is phenomenal. When one applies the correct methodology to teaching employees how to perform activities of daily living, employees will eagerly listen and learn even amongst groups with questionable morale.

### **Successful Formula**

The formula for successful injury prevention training must include:

- **Care about your employees** - Your goal is not to just lower workers’ compensation costs when conducting injury prevention training, although that is a given result. Your goal is to help your employees to go home healthy everyday. It will show up in the bottom line very quickly.
- **Employees must buy-in** – You cannot mandate proper lifting or sitting techniques. It must be a self-determined decision of each employee to apply healthy body movement at home and on the job for their own well being.
- The theory **content must be customized for your employees** – Job specific training “hits home” and facilitates employee acceptance.
- **Practical Module** – ALL physical skill training must be drilled to be assimilated. “The value of any training is only as good as it is applied”.
- **Employee Enlightenment** -- *“Wow, no wonder I have been hurting all these years. This is good stuff”*. Employees must feel the benefits of the training during the training and know it can make a difference in their lives.
- **Commitment** – The employees, based on their new knowledge of how to control their own health, must commit to use these skills on AND off the job.

There are other steps to perpetuate a successful back training implementation that will ensure long-term benefits. However, without an initial workshop that impinges upon the employees, designed specifically for them, and taught in a

way that changes attitudes and behavior, reinforcement measures will yield little benefit.

*The bottom line is that a correct training program does prevent back injuries.*

## **The Office Injury Epidemic**

*RSI (repetitive strain injury) and carpal tunnel syndrome are reaching epidemic proportions.*

As our reliance on computers increases, Repetitive Strain Injuries (RSI) such as Carpel Tunnel Syndrome (CTS) are hitting epidemic proportions. More than 28 million Americans use computers each day and, according to officials at the Occupational Safety and Health Administration (OSHA), many risk coming down with carpal tunnel syndrome, the painful, debilitating condition that is the number one disability reported by insurance companies today.

Repetitive musculo-skeletal injuries like CTS have become the nation's leading workplace health cost. "Workplace injuries due to repetitive motion cost employers an estimated \$2.8 billion in 2002, according to the latest data from the Liberty Mutual Workplace Safety Index.

...Repetitive motion was the fourth-leading cause of on-the-job injuries in 2002 and 2001, according to the Liberty Mutual Research Institute for Safety. "

<http://www.occupationalhazards.com/articles/13290>

Ergonomics is a scientific discipline that focuses on designing jobs and tools and office furniture to compensate for employee's physical limitations, thus reducing injuries. Ergonomics is typically based in engineering. However, there is going to be limited success if the program is only changing the workplace but not educating the person on how to use their most important tool correctly--their bodies.

## **Reaping The Highest Rewards**

Adapting the physical environment can be quite helpful most of the time but training employees will reap the highest rewards. An ideal program would examine the worksites and evaluate each type of workstation—then design an ergonomics-training program specifically for that site.

The training sessions must be set up to mimic conditions in the worksite and employees should have their own chairs to work with. They're taught how to adjust their equipment, the importance of wrist support and how to modify their positions, posture and equipment to reduce the risk of RSI.

They should be given training that they could apply to every day work and home life. The goal of the workshop is for every participant to be able to modify any workstation in the world, specifically for their bodies.

One executive secretary was told by her doctor that she was just too old to work and should take early retirement. "Once she got the ergonomics training and readjusted her work station and work habits, her pain went away," according to her supervisor. "She went back to the doctor and told him he was too old to work on her! She did not have any pain after going through this program and later retired, pain free!"

## **Healthcare Workers**

Healthcare workers lead the nation in work-related back injuries, with nearly 40 percent more injuries than truckers, according to U.S. Bureau of Labor Statistics. Whether from repetitive patient lifting and handling tasks or the result of a single traumatic incident, such as a fall or breaking a patient's fall, a compensable back injury in the healthcare workplace can cost \$100,000 or more, especially in California.

After watching significant chunks of revenue go to insurance premiums, reserves for injury cases, and payments for medical care on existing claims, CFO of the Frank R. Howard Memorial Hospital (HMH), in Willits, California, Carlton Jacobson, started to look for ways to reduce the costs of claims, and the eventual reduction of insurance premiums. Implementation of this program reduced loss rates from \$377,000 to \$12,800 in just three years.

Although HMH had an active safety committee with a flexible budget for immediately providing abatements and repairing or removing any safety hazards, their main problem was controlling how healthcare workers physically interacted with their workplace environment on a day-to-day basis.

Performing a heavy patient lift single-handed could easily happen if a worker was in a rush and no help was immediately available. Despite their in-house risk control initiatives, Jacobson felt it would be beneficial to bring in an outside injury prevention training team. "An outside company provides an authoritative sense of expertise, so employees are more likely to listen," he said.

FIT provided an extensive walk-through in all areas to identify ergonomic risk factors and work tasks that presented a high injury potential. Patient lifting was targeted as a high-risk area, and the hospital was advised to purchase mechanical lifts to assist the staff with heavy patient transfers.

The workplace injury prevention program trained the nurses in the proper use of the lifts and each worker attended BACKSAFE® training to learn, practice and re-enforce safe lifting techniques. Non-clinical personnel such as office workers,

Nutritional Services and Environmental Services were also trained specifically on how to perform their work activities.

“We started the FIT program in 2001, which was the year we had at least three expensive claims open,” said Jacobson. “Costs went down every year after that.”

As costs decreased and injury rates went down, the hospital experienced growth in many areas. The number of employees increased from 180 to 240 and staff turnover decreased. Employees expressed satisfaction with their jobs and workplace. The program has paid for itself many times over.

## **Conclusion**

The ideal way to reduce lost workdays and lower workers comp costs is to solve the correct problem. Managing claims post injury is akin to chasing a wily fox after he has eaten most of the chickens.

Professional injury prevention programs are the only way to control workers comp costs, lower work loss days and consequently improve profits.

They have proven successful in preventing back injuries, carpal tunnel and other work related injuries.

## **About Future Industrial Technologies**

FIT offers workplace safety and ergonomics training programs that show employees how to perform their specific job tasks in a manner that is biomechanically correct, increasing workplace safety and reducing injuries and insurance costs. For more information contact Dennis Downing, [info@backsafe.com](mailto:info@backsafe.com) Tel: (805) 967-2485 Visit the website - [www.backsafe.com](http://www.backsafe.com)