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Workers' Compensation, Goals, Scrums and Solutions

In 1990 I began my workers' compensation career with mouth and eyes agape, wondering how the hell did the workers' compensation system become such a train wreck.

I saw the same back sprain happening at work costing multiple times more than when it happened over the weekend. I saw labor and industry and their interested parties battling over lines drawn arbitrarily favoring one side or the other.

I observed the third party interests such as healthcare; PPO's; insurance brokers; TPA's; claims management; bill and utilization review, etc. staking their claims to the financial opportunities of the workers' comp system.

I remember my first few months of being involved in workers' compensation and couldn't get the picture out of my head of my daughter's first soccer game. You know, when the ball is in the middle of the field and all 10 little girls from each side run to kick it at once and the action is frantic but the ball never seems to move out of the scrum.

I recall thinking that I must be missing something. The workers' comp arena just *couldn't* be this complex and impractical. The injured worker was that poor soccer ball and the vested interests righteously slogged away.



Despite the complexities of workers' comp, there are certainly good things about the system. It *is* improving and many people are being served well by it. The ultimate desire though for all workers' comp professionals is to avert the system when at all possible. The vagaries of the system and vested interests make for situations that can't entirely be controlled.

When a claim is opened there lays a full array of problems that could and often times do arise. What is seen across North America is an enormous amount of resources allocated to handling these problems. Risk Management, HR, Workers' Comp Departments, Safety, and CFOs have as a purpose maintaining as much control as possible over workers' comp expenses.

But here is what has happened and here is what I could not understand in 1990. 98% of money spent on worker's comp is spent on the problem – existing claims!! This leaves only 2% to spend on the more important goal of stopping claims from ever occurring. Do you see how absurd this is?

We have become so extremely distracted by the *problems* of workers' comp, we don't even acknowledge the true *source* of problems. We are too busy putting out the fires to catch the arsonists. It is a violation in the highest order of how to attain goals.

We have heard that to be truly successful you must always keep your eye on your goals, never just on the problems that arise along the way. If your goal is to get to the top of the mountain, you must keep your eye on the top of that mountain. If you put all of your energies on overcoming problems, these problems in essence now become your new goal; not very productive. If you ever want to thwart an enemy you give them enough problems to preoccupy their attentions away from you.

The trick to succeeding is handling problems without getting distracted from your goal.

What is your present goal with regards to workers' comp? Close cases more quickly? Find a new TPA? Improve your Return to Work program? Win more litigated cases this year? These are very good and necessary intentions. But is that the top of the mountain? Are a majority of your resources being allocated to these issues and not the real goal of workers' comp?

In 1992 we decided to create a solution that helped companies refocus attention on the top of the mountain. What is the most productive route to eliminating workers' comp costs? In other words, what could be done that would help our clients to stay out of the workers' comp scrum that ties up so much time, money and resources?

Stopping the injuries was the surest, simplest and most effective route to take. Stopping certain types of injuries – back injuries and carpal tunnel – would generate the highest return on investment and thus would have the biggest impact on workers' comp costs.

Sounds easy. But it wasn't. First of all, a whole new approach had to be developed that actually *worked* to stop these injuries. There were a lot of so-called experts out there peddling videos and computer-based training and other "solutions" but none of them worked to change employees' physical behavior, the ultimate source of back and other sprain/strains. We researched and developed programs that solicited employee buy-in and discovered along the way, methods to train physical behavior versus more didactic subjects.

Now the challenge was how to get management's attention back on the source of the workers' comp problem and not solely on the problems themselves? This reactionary mindset was so embedded into the workers comp culture that allocating resources to preventing injuries was considered a financial risk!!! "How do I know I will save money if I invest in prevention?" was a common refrain.

This was our challenge as a company. A whole industry focused downstream on the problems caused by the claim versus upstream where the claims are coming from. How that got to be, is another subject. The right thing to do was to get companies to focus on the top of the mountain.

Proof needed to be established that we could in fact prevent claims from occurring; that allocating portions of the workers' comp budget would yield significant financial returns. Management needed proof that hard earned dollars invested would net real savings.

After helping United Airlines win the top Safety Award in their industry and helping Hillcrest Healthcare Systems win the 2002 Award of Excellence from the Oklahoma Department of Labor for effectively reducing workplace incident and workers' compensation costs, we knew our methodologies worked. These awards were the icing on the cake as the real reward to these organizations was significant workers' comp reductions and a workforce that acknowledged the efforts of management to help them.

Talk about fun! Preventing injuries from occurring is proactive reasoning and an extremely positive and fulfilling activity. You can contribute to employees' lives as well as saving considerable money.

Today is different than in 1990. Companies have learned that chasing problems all day is not the solution to workers' comp costs. Today there are "upstream" solutions to workers' comp and wellness that do help the bottom line. It is no longer a leap of faith to invest in prevention.

Breakthroughs in injury prevention training such as preventing back claims with a methodology called Bionomics™ make it possible to achieve workers' compensation goals by simply preventing the claims.

So, leave the scrums to the youthful soccer players and reach your workers' comp goals by "preventing tomorrow's injuries today".



Prevent tomorrow's injuries today!™
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