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## Workers' Comp, Problem Solving and Toupees

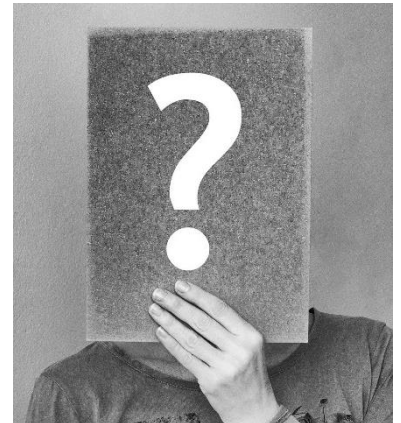
I was recently emailed a picture of what success would look like if drawn as a line. It was not a nice smooth, straight line gradually trending upwards. It was a ball of knots, up and down, sideways, that eventually ended in an uptrend.

In other words, life and work have countless and varying challenges--some predicted, many unforeseen. Apparently, success doesn't often take the direct, express route to the top. For the bright, diligent and those that can persevere through the vagaries of life, success can in fact be experienced.

**However, I have come to realize that those that do very well in life or on the job or both share a critical ability. This ability is the art of "problem solving."**

There are many philosophies that embrace this subject from comparative reasoning to Socrates' "preferred semantics" and others that would put a good alarm clock to sleep, but thankfully some people are intuitively good at solving big and not so big problems.

I wondered if the key attribute behind this skill was intelligence. I then recalled my highly-intelligent college psych teacher who repeatedly showed up for class with his toupee on crooked. So much for intelligence being the sole factor.



I then came to learn that there are various degrees of sanity. Mostly we think of sanity as a dichotomy of two opposing poles--one is either insane or sane. However, there are many shades or degrees in-between the two just as there are many degrees between good and evil or black and white. My old psych teacher wasn't clinically insane but he also wasn't a poster boy for supreme rationality either. There are people that you may know who are highly intelligent; however, your pet collie might inspire more confidence as a babysitter.

Degrees of sanity are manifested in our ability to reason. People that are very good at problem solving seem to combine their intelligence with this ability to reason. They can observe a situation and almost magically perceive the precise thing needed to be addressed to solve the problem.

**"Problem" can be defined as an unwanted condition or situation that needs resolution. Problems are part of the woof and warp of life and the better we are at solving and preventing them the happier are our lives.**

Good problem solving has to include, by reasoning, the discovery of the ultimate true source or cause of the problem. A problem that doesn't resolve is a problem not being addressed at its ultimate core cause. The leaky roof that continues dripping each rain storm is the manifestation of nothing more than the exact spot of the leak not being found and fixed. Any problem that you have that won't go away is because you have not found the true cause of the problem.

It is surprising how much this simple fact is ignored. Politicians seem to excel at ignoring root causes. Most governments come up with the craziest solutions to problems and in many instances their solutions are worse than the problems. Hmm, I wonder if my college psych professor lives in Washington, DC now.

How does this apply to workers' comp? Simply ask yourself, is your company still paying too much in workers' comp costs despite government regulations, managed care, and your company's own attempts to quell them?

If so, then it would imply that the true cause has not yet been identified or acted upon. Otherwise your workers' comp costs would stop being a profit-draining Groundhog Day aberration.

**So, what IS the ultimate cause of high workers' comp costs? What, if addressed and eliminated, would absolutely take the bottom right out of high workers' comp costs?**

I know what some of you are thinking: no you can't get rid of all of your employees. And no, attorneys can't be excommunicated from workers' comp!

The linchpin, keystone, lowest common denominator of workers' comp is the claim itself. If claims were miraculously eliminated, your high costs would also be eliminated. Well, we would unanimously agree that all claims can't be eliminated. However, could a significant percentage of claims be prevented to substantially impact these costs? Ah, this is where the world of workers' comp has made a paradigm shift in the last few years.

A metamorphosis has taken place driven by a global change in economy from relative abundance to scarcity. Companies can no longer afford to pay out on \$50K back claims so the marketplace responded by developing upstream solutions that prevent employee injuries before they become expensive and painful claims.

There are two broad categories of claims: legitimate and fraudulent. Those that would commit the crime of faking an injury to get FREE money are ethically compromised, to say it politely. They, unfortunately, are cursed with a fantastic ability to internally justify their criminal behavior. Criminals can justify the damndest things without even blinking. It is truly a manifestation of the aforementioned scale of sanity. One could say their ability to problem solve is severely handicapped.

More to the point, most claims are in the legitimate category and fortunately more easily solvable. These are the claims that are THE Achilles heel of your workers' comp costs. This is the problem that if solved would resolve lost workdays, loss of production, high medical costs, attorneys fees and, as workers' comp is usually tied to executive bonuses, solves the problem of little or no Christmas bonus money.

If you audit the time and money that your company spends on managing existing claims compared to what you spend on preventing them, you would find that 98% of your "problem solving" efforts are misaimed. It is highly reactionary and thus expensive. A proactive assault on the cause of claims, the injury itself, saves companies thousands and millions of dollars and lost work time.

For instance, a nursing home client told us recently that our Backsafe® program virtually eliminated shoulder and back claims for them. A hospital client saw their ergonomic-related claims drop to record lows, and a large distribution company experienced their workers' comp go from \$600k to \$36k per annum. These organizations attacked the cause of their high workers' comp costs which was, as with most companies, musculoskeletal injuries.

FIT's research into how to change employees' physical behavior, on and off the job, now avails companies to new options for finally gaining control over workers' comp spending and excessive lost work days. FIT's Backsafe® and Sittingsafe® injury prevention programs are narrowly focused at reducing the most expensive claims, back injuries and other sprain/strains.

**Anything that can add a little more sanity to workers' comp is a good thing!**



Prevent tomorrow's injuries today!™

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Future Industrial Technologies, Inc. (FIT) offers workplace safety and ergonomics training programs. Backsafe® teaches employees how to perform their specific job tasks in a manner that is biomechanically correct. Sittingsafe® teaches office employees how to adapt their existing workstations so they are ergonomically correct. These injury prevention programs make your workplace safer and are proven to reduce injuries and worker compensation insurance costs.

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