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Workers' Comp Reforms Failing to Hit Right Target

"New York Workers' Compensation Costs Rise Despite Reform" "California Workers' Comp Reform Taking Shape--Again"

"Maine Governor Signs Workers' Comp Reform Legislation"

The above are three recent quotes of States attempting to control workers' comp costs through legislation. Most organizations applaud anything that can help lessen for many their second largest expense behind payroll.



However, workers' comp costs continue to be a serious financial burden that threatens the financial health of enterprises throughout North America.

In 2008, the world economy dramatically changed. Money, bluntly, became more scarce. The financial world is now different and so must be the direction of workers' comp.

CFOs, Operational Managers, Risk Managers, Directors of HR, and the organizations they represent continue to be the victims of an irrational system that is highly reactionary and outdated.

Why do I call it an irrational system? It is highly intuitive for rational beings, when beset with a non-optimal situation to find the root cause of the problem. Why? Because we know that by addressing underpinning causes, the unwanted conditions vanish. Problems are pinned to a cause. Cures don't come from treating symptoms.

For the life of me, I don't understand why the workers' comp system--a non-optimum situation--is considered to be some alien anomaly. Yes, there are powerful vested interests and groups such as attorneys, insurance entities, and physicians who make more money when there are more claims, thereby creating natural opposition.

However, that doesn't alter the basic principle of problem solving. Isolate the root cause, make that thing go away and voila! The problem goes with it.

Right?

My gosh, how many bottles of Tums does one have to eat before we stop eating the onions?

The root cause of the workers' comp system are the claims. Claims are the head of the monster. Solve your most expensive claims and your symptoms of lost time, medical costs, employees taking strong pain killers, and diminished morale are solved.

It makes sense because it is the truth. It is how we address problems in life--intuitively. The same principle applies to workers' comp.

Think about this for a moment. How many workers' comp vendors that you do business with are directing you to reduce your claims? Are your health clinics with their knowledge of the anatomy, on-site helping you to stop having injuries?

It would be financially destructive for them to do so. As could be said for a vast majority of your workers' comp partners. They do what they do very well and are very valuable as partners for your organization, for after-claims services.

They are partners that are needed to treat the "symptoms." But, you must also target and be successful at eliminating the cause--claims!

What would it mean to your company if there was a sudden 30%-50% disappearance of musculoskeletal injuries--your most expensive claims? Less paperwork, less litigation, less money spent on medical costs, less absenteeism, and yes, fewer employees living on pain medication trying to deal with the pain.

Solving problems is a natural skill for rational human beings. Workers' comp has been a problem for way too long. It's time to take back control over these costs.

FIT celebrates its 20th anniversary of attacking the root cause of workers' comp costs. We know how to solve back injuries, shoulder problems, and repetitive stress claims. Is it time for you to add another partner to your risk management team?



Prevent tomorrow's injuries today! TM
Dennis Downing, CEO
Future Industrial Technologies, Inc.
dennis@backsafe.com
(800) 775-2225



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