

You rely on your employees to perform challenging and often strenuous jobs. Your employees are the backbone of the industry and the key to its success, so ensuring their safety and well-being is paramount. Through implementing pre and post injury programs, you can actively work to help protect your employees from harm.

## What is Workers' Compensation?

Workers' compensation is a series of laws designed to provide wages and medical benefits to employees and their dependents. These laws act as a safety net for employees and employers by eliminating the question of negligence or fault and fostering a supportive work environment. Provided benefits vary as they are determined by state laws, but typical benefits include:

- Medical
- Lost wages
- Rehabilitation expenses
- Additional disability payments
- Death benefits

## Workers' Compensation Trends

Within the industry, patterns and trends have emerged when analyzing workers' compensation claims. These trends help highlight the types of programs that could be needed to prevent employee injuries and reduce workers' compensation trends.

### *Common Employee Injuries:*

- **Fall/Slip different level:** When a worker falls or slips from a different level of the work site, such as a ladder or scaffold.
- **Sprain/Strain from lifting:** This is when a worker suffers an injury due to improperly lifting a heavy object. This can affect the muscles, tendons, ligaments, or joints, and cause pain, inflammation, or reduced mobility.
- **Motor Vehicle Accidents:** This is when a worker is involved in an accident while driving or riding in a vehicle for work purposes.

### *Employee Tenure:*

The tenure of employees can often negatively impact workers' compensation trends. The majority of employee injuries tend to come from those under two years of tenure, with most of those claims occurring within the first six months of employment. This may be due to the lack of experience and training or unfamiliarity with the work environment itself. No matter the reason, new employees can pose great risks to a safe workplace.

## Mitigating Workers' Compensation Risk

Similar to implementing telematics or cameras in your vehicles to prevent auto claims, there are solutions to reducing workers' compensation claims. These solutions include:

- Physical Abilities Testing (PAT)
- Injury Prevention Programs
- Return to Work Programs (RTW)

## Physical Abilities Testing (PAT)

Conducting a PAT or a functional capacity exam allows employers to qualify job candidates based on their physical capabilities. This is particularly crucial when hiring for physically demanding roles.

Knowing that the individuals you hire can perform these tasks is vital to your employment retention strategy, aiming to maintain their health and prevent injuries for long-term employment. If your organization hasn't implemented PATs, but your competitors have, you may risk hiring someone who is physically unfit for the job and who may have been previously rejected by other companies.

### *Partnering with the right PAT provider*

Finding the right PAT provider is crucial since you want to know that this provider can create an effective program for your unique company needs. When vetting, consider the following to help you choose the right vendor:

- PATs and DOT physicals are two separate tests that require different expertise. The tests should be administered by different medical professionals.
- Prior to establishing testing criteria, make sure there will be a representative available to perform an on-site analysis of employees' roles.
- Check whether the test provider is a family physician or a certified occupational therapist. A physician who understands the physical demands of your industry, rather than someone who primarily treats families, can make a significant difference.
- Verify that the provider complies with regulations of the Equal Employment Opportunity Commission (EEOC).

### *How does the process work with a PAT vendor?*

- **Phase 1 – Initial Steps:** To begin the process, the company shares job descriptions and requirements with the PAT vendor to create performance tests. A detailed discussion ensues between the hiring company and the PAT vendor to fully understand the job and the necessary tasks and requirements.
- **Phase 2 - Implementation:** A certified occupational therapist will conduct an on-site functional job analysis by evaluating

existing employees in their roles to develop an accurate job description. This functional job description will then be utilized in the hiring process when assessing prospective employees.

- **Phase 3 - Testing:** The physical abilities testing occurs after the hiring company extends an offer to a candidate. The offer is contingent on the candidate's ability to pass the PAT, similar to how companies require passing a drug test.

Implementing a PAT program is a practical investment in your company's future. Avoid hiring your future workers' compensation claims by taking the steps to hire the right person.

### **Injury Prevention Programs**

Injury prevention training is a vital component of promoting a safety-first workplace environment. While injuries are not unavoidable, with the right training in place they can be minimized. Here are some ways to effectively integrate safety prevention training into your operation:

- Consistent Safety Meetings
- Online Training Sessions
- Safety Guides & Manuals

If you are unsure how to start an injury prevention program, the Occupational Safety and Health Administration (OSHA) has numerous resources and trainings for injury and illness prevention programs or IIPPs. An IIPP is a written safety program for the workplace. The program focuses on enhancing safety and health while reducing costs through effective management and employee involvement. IIPPs are designed to be specific to your company's needs.

### **Return to Work (RTW)**

Return to Work is a written program that facilitates the recovery and reintegration of employees who were injured in the course of their work. RTW programs are designed to benefit both the employer and the injured employee.

Every company does not have the same capabilities for RTW options, so understanding the options and how they can fit into your operation is key. Insurance carriers and third-party Return to Work vendors are great resources when deciding the right and most effective RTW program for your company.

#### *Common RTW Options:*

- **Employer's In-House RTW Program:** This would be an on-site transitional work program tailored to the specific limitations of the injured worker. As the employee's recovery process progresses this program can be adjusted as their restrictions change, helping to maintain productivity.
- **On-Site Telecommunication:** Some RTW service providers may offer transitional work through non-profit agencies at your business location. This approach can help you maintain a daily relationship with the employee throughout their recovery.
- **Community Non-Profit:** If an on-site program is not feasible for your company, some RTW service providers will work with local non-profit organizations to find a volunteer role for the injured employee. This alternative keeps the employee's recovery process moving while creating a positive impact for the community and the non-profit entity.
- **Remote Work:** Some programs will organize a remote position or tasks for the employee if the injury prevents them from working outside their home. Any necessary technology for the employee to stay in touch and on top of program requirements will be provided to them.

It is crucial for employers to safeguard their most valuable resources - the employees. By establishing policies and procedures for both prevention and post-injury scenarios, employers can help foster a safer workplace for every employee