



# JOB READY SERVICES

## YOUR STAMP OF APPROVAL FOR WORKPLACE FITNESS

January 2013 Issue



## UNCONVENTIONAL THOUGHTS ABOUT WORKER'S COMP

**Average worker's comp claim cost in NC: \$42,000**

**Average time out of work for a worker's comp claim in NC: 25 weeks!!**

**It's time to start thinking differently about how we handle worker's comp in the state of North Carolina.**

The time out of work for injured employees should be a major concern to employers, adjusters, safety managers, case managers, occupational health nurses and everyone else who is responsible for facilitating an injured employee's return to work. Studies are showing that an injured employee who is out of work for 6 weeks has only **a 50% chance of returning to work** at all! (See above – we're already WAY behind in this process!) OSHA estimates that the indirect cost for a claim is 4.5 times higher than the direct cost, which means that the "average" claim of \$42,000 is really \$231,000 for the employer (the employer ALWAYS pays the indirect costs). Further, if the employer has a 10% profit margin, **it will take \$2 million of revenue to cover the cost of this "average" claim.**

### ***Our Services:***

- Functional Capacity

#### Evaluations

- Work Conditioning
- Job Analyses
- Fit for Duty Testing
- Employment Testing

### **What if?**

- We made sure that people aren't injured doing their normal job, because they were tested and identified as **physically safe** and fit to do the job they were hired to do?
- An injured worker was tested as soon as he/she was medically stable and the focus of rehab & treatment could be the specific **work-related deficit** and not something that was **pre-existing**?
- We didn't ask the doctor when the IW could return to work, but depended only on **objective evidence of the worker's capabilities** and matched them with the physical demands of the job?
- We had accurate, true job descriptions that measured the **physical demands of the job**, instead of estimating or guessing the demands required?
- We didn't wait to do an FCE at MMI or the end of a case, when **disability mindset** is already entrenched?



- We did **periodic testing** to show progress in treatment and compliance – identifying “red flags” and roadblocks early so that they can be addressed and eliminated, allowing for a return to work quickly and safely?
- **Work conditioning** programs were instituted early (when necessary) to facilitate a successful return to work, instead of allowing the IW to sit at home and await a release from their doctor?
- Work conditioning programs showed **outcomes** and documented progress that show **sustainability; job specific tasks** and is not merely more physical therapy?

- An FCE was done to determine physical capabilities and **not to confirm suspicions of non-compliance?**
- An FCE was judged on the **objective evidence** it provides and not how much it costs or whether it is to be used as a litigation tool?
- We didn’t ask “re-pricing” networks to find quality healthcare services by determining lowest price only, and actually base their choices on **evidence and outcome-based** programs that produce solid results that reduce costs even more?
- We didn’t allow **attorneys to direct medical care?**
- We didn’t just “do what’s expected” or “what has always been done” and we did **what is best for the IW AND the employer** (the 2 are NOT mutually exclusive) and help the IW go back to work safely?

We’ve gotten lazy about the worker’s comp process over the years. There may be many reasons for this: fear of litigation; attempts to lower costs without any regard to quality; lack of appropriate policies regarding SAW (Stay at work) vs. RTW programs; relying on the same old processes that don’t work, but we think it’s the “only way”; not broadening our education or our overall view; forgetting that worker’s comp is temporary and not meant to be a retirement system or health insurance. Whatever the reason, it’s costing our state more and more money, headaches, heartaches and jobs. Employers are leaving this state because they can’t afford the worker’s comp costs and with a failed economy and high unemployment, we simply can’t afford the loss of even more jobs.

It’s possible to change the way we do worker’s comp in NC – it just takes one small step forward to find out it’s not that difficult to effect change – one step at a time!

*-submitted by Michelle Morgan, Vice President. Statistics obtained from WCRI, NCIC and OSHA Safety Pays.*

## UPCOMING EVENTS

Feb 7 – Debra to speak at the Balfour Beatty Safety Conference

Feb 21 – Debra to speak at a joint presentation with NC Safety and Health Council

## NEW EMPLOYERS

Healy Wholesale in Fayetteville, NC  
Sanstone Health and Rehabilitation in Sanford, NC

We’re adding new positions for PWC of Fayetteville, Burt’s Bees and Tideland EMC. For a full list of our employers, check our website!

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