



# Workers Compensation

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## Depression Causes Employee Absences

In the workplace, depression can be a silent killer. According to the *Wall Street Journal*, 18% of employee absences lasting 10 or more days were a result of depression. In October 2007, the *Los Angeles Times* reported that depression caused American workers to log 387 million sick days.

Symptoms of depression, such as lack of concentration and fatigue, contribute to workplace injury. And, as if it couldn't get any worse, workplace injuries can also cause workers to become and remain

depressed, resulting in longer recovery periods which lead to higher medical costs for employers. Depressed workers are also more likely to abuse prescription pain medication, drugs and

alcohol, adding more time to recovery and potentially creating new behavioral problems and healthcare expenses.

Employers capable of noticing the symptoms are in a position to help prevent them from becoming a more serious problem. The first step is establishing a workplace that allows workers to comfortably ask for help or time off to seek help. Additionally, your health or workers compensation insurance provider may offer an Employee Assistance



Program (EAP), which can reduce the length of disability claims. Finally, keep in contact with injured workers and remind them that help is available if depression is suspected. ■

## Considering Self-Insurance?

Is your firm currently a member of, or are you considering membership in, a self-insured group? This arrangement may be appealing to business owners looking to cut costs on workers compensation insurance. However, a recent survey commissioned by Employers Holdings, Inc., says you should proceed with caution. More than half (58%) of owners nationwide are unaware that the structure of a self-insurance group makes its members financially responsible—often for years—for the claims of all companies in their group, not just their own firm.

The key difference between a self-insurance group and traditional workers compensation insurance is the assumption of

financial responsibility for a policyholder's claim. The former says injured workers must pursue claims against the employer or the self-insurance group. The survey warns that members are often in the dark as to what can occur if other group members default or if the group is forced to close. Both situations can increase the financial risk and liability of remaining members. The latter allows the worker to file a claim with the employer's insurance provider.

As you evaluate your workers compensation coverage, remember that our service team can help find answers to many of your questions. Call us for further information. ■

## Medical Screenings Can Reduce Worker Injuries



**D**oes your firm participate in post-offer/pre-placement medical screenings for new hires?

Essentially, the screenings allow medical professionals to review the health history and perform a physical examination of the employee with the purpose of making a recommendation on whether or not the job is safe for that worker. If the medical opinion is that the job is considered too hazardous for that worker, employers can and should withdraw the offer.

Such screenings may be ineffective, however, if the medical professional is not provided with a comprehensive description of the potential employee's job functions. Employers must be diligent in creating descriptions that thoroughly detail duties and the potential for injury.

Employers should also take note of legal guidelines concerning medical screening. More information on post-offer/pre-placement medical screenings can be found at [www.med-tox.com/medstand.html](http://www.med-tox.com/medstand.html) ■

## Return-to-Work Programs Reduce WC Costs

In a recent edition of the Worker's Compensation Educational Conference e-newsletter, Susan Toussaint, founder and president of Injury Management Partners, emphasized the importance of return-to-work programs as a necessary complement to a successful safety program.

She cited data from the National Council of Compensation Insurance indicating that, while the frequency of workplace accidents is in decline, the cost of accidents is going up. She believes the reason for the former is the increased emphasis on safety at worksites. Poor performance in issues ranging from third-party claims administration to doctor compensation is blamed for the cost increases. Toussaint also feels that the lack of an

established return-to-work program helps drive up workplace accident costs.

In general, employees who spend lengthy amounts of time at home are less likely to recover. When an employee does not return within 12 weeks, there is only a 50% chance they will return at all.

Employees out of work for an extended period of time also tend to overuse medical services. On the positive side, studies show people recover better while actively working, due to a feeling of productivity and social interaction.

Toussaint says employers should begin by creating a roster of modified work positions before injuries occur. Supervisors should also be trained to help injured workers perform their new duties. ■

## Older Workers' Injury Data

Does hiring older workers increase the possibility of workers compensation claims? According to one risk management firm, the opposite is true. In a recent white paper titled "Capitalizing on an Aging Workforce," author Ken Nogan, risk control consultant at PMA Insurance Group, says that older workers are less likely to be injured at work; injuries that do occur, however, are likely to be more severe.

Since 1977, the number of people 65 and older in the workforce has increased more than 100%. Experts believe the 65+ age group will grow more dramatically than any other workforce age group—upwards of 80%. More than 50% of older workers are working full-time, up from 44% in 1995.

The author notes the following information for employers hoping to minimize workplace injuries, particularly for older workers:



**Slip and fall prevention**—More than a third of the injuries sustained by workers over 65 years old result from falls. Average recovery time for such an injury is two to three times that of a younger worker.

**Driving**—Death rates for work-related auto crashes begin a steady increase at age 55.

**Return to work**—Since claim statistics indicate a longer recovery period, employers must consider a highly responsive return-to-work effort for older workers. ■

# Eye Injuries Can Be Minimized

More than 800,000 workers suffer work-related injuries to their eyes each year, according to workplace-safety.org. The website says that workers ages 25 to 34 are more likely to have eye injuries than any other age group. The most common eye injuries are chemical burns. Other common causes include cuts and punctures caused by parts, materials and hand tools.

The U.S. Department of Labor says injuries to workers' eyes cost businesses hundreds of millions of dollars annually in lost production, medical expenses and workers compensation. Further, the organization claims that nine of 10 workplace eye injuries are preventable.

Business & Legal Report's *Safety Daily Advisor* offers the following tips to minimize the severity of eye injuries at work:

### For particles in the eye:

- Go to the nearest eyewash

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station or source of clean running water.

- Don't rub the eye.
- Flush the eye with water until the particle comes out.
- If the particle won't rinse out or

is embedded in the eye, cover both eyes and get medical attention.

### For chemical splashes or burns:

- Go immediately to the nearest eyewash station or emergency shower.
- Hold eyes open and flush them with water for at least 15 minutes.
- Get medical attention.

### For a blow to the eye:

- Apply a cold compress for at least 15 minutes to reduce pain and swelling.

- See a doctor to ensure no internal damage has occurred.

### For cuts near the eye:

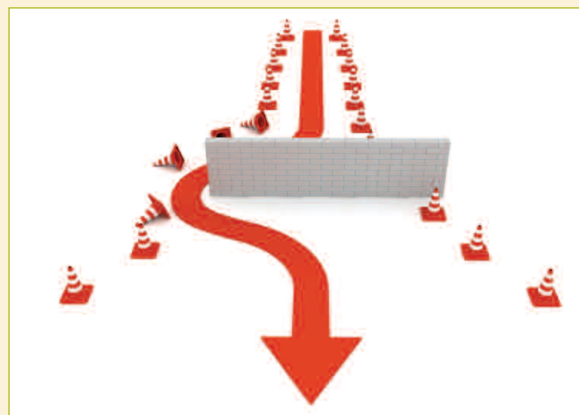
- Bandage the eyes loosely.
- Get immediate medical attention. ■

## Refresher Course for Drivers

As a seasoned driver yourself, you might feel frequent reminders on safe driving are futile for your staff of equally seasoned drivers who operate vehicles for your business. Unfortunately, according to the National Highway Traffic Safety Administration (NHTSA), many so-called seasoned drivers are in desperate need of reminding, as evidenced by the fact that more than 25% of workplace fatalities occur on the road.

One group in particular is poised to benefit from a refresher course in driver safety: men. According to the NHTSA, 70% of the 42,510 Americans killed in motor vehicle

accidents between 2005 and 2007 were male. Of the 27,491 drivers who were killed, 76% were male. Motor vehicle accidents are also



the leading cause of paraplegia. Such accidents cause four times as many men to lose the use of their legs than women.

According to the NHTSA, male

drivers are:

- 3.4 times more likely to be cited for reckless driving
- 3 times more likely to be arrested for driving drunk
- 3 times less likely to use a seatbelt
- 1.8 times as likely to speed
- 1.5 times more likely to run red lights and ignore stop signs
- 27% more likely to be found at fault in accidents.

Insist that those driving as part of their employment with you take a defensive driving or highway safety course.

For more information on driving safety training designed to minimize accidents and lower workers compensation costs, visit [www.nhtsa.dot.gov](http://www.nhtsa.dot.gov) ■

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your referrals.**

If you're pleased with us,  
spread the word! We'll be  
happy to give the same great  
service to all of your friends  
and business associates.

## Value-Added Services from Your Insurer

Cost may be an important issue in your workers compensation insurance, but consider this: Are you using value-added services, such as accident prevention programs, from your provider?

Many insurance companies help their clients contain costs through the implementation of onsite risk mitigation and claims administration programs. Frequently, these can be accessed easily on your insurer's website. Our team can also help you with risk management.

Check if your provider offers workplace safety guidelines, accident investigation or fraud tools, an online safety library, or a medical provider network. An online safety library can be used to build your company's safety program, and a medical provider network will often help you manage claims and their associated costs. ■

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