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This Just In...

Remember “sick building syndrome”? British researchers found that stress might cause the skin rashes, eye irritation or upper respiratory problems associated with sick building syndrome. A report in the British journal *Occupational and Environmental Medicine* said researchers found these symptoms correlated more with factors that create stress, such as low-level jobs, little decision-making authority and little support, not poor ventilation.

Commonly prescribed pain medication can lead to abuse. William P. Emrick, executive director of Kentucky’s Office of Workers’ Claims, has said the pain medicine oxycodone was the second most widely prescribed drug in workers’ comp programs nationally in 2004. This drug is “subject to abuse,” said Emrick. According to the National Survey on Drug Use and Health, 2002 and 2003, 5.9 million people used prescription painkillers for nonmedical reasons during 2003. A treatment management program can help ensure that employees taking pain medications for work-related injuries really need them and are getting the proper type of medication and dosage.



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CLAIMS HANDLING

Telephone Triage: Improved Response Can Save Costs

When an injury occurs at your worksite, your first responsibility is to your employee, ensuring that prompt and proper treatment is available based on the severity of the injury. You can do this in-house with trained first aid or emergency responders or through an on-site clinic. If you come under mine safety requirements with the Mine Safety and Health Administration (MSHA), you are required to have someone on-site who is trained in first aid, regardless of outside response time or capabilities. Or, if you can obtain medical assistance within OSHA’s 3-5 minute response requirement, you may call an outside responder or 9-1-1.

In-house first responders, however, may have limited first aid training and may not be able to treat other than to respond and transport. If using an outside agency response, minor medical treatment through the local emergency room or urgent care facility can get expensive.

In addition, your employee and accompanying supervisor can experience an incredibly long wait while other, more seriously injured or ill patients are taken first. Worse yet is thinking that the injury isn’t serious enough to go through an emergency room wait and delay important medical treatment.

So what other options do employers have? Telephone triage can help employers obtain prompt care and reduce costs for that care. Employers of any size can now access injury triage technology, which uses software and on-call specially trained nurses who can help with immediate assessments and treatment options. A telephone triage system allows for almost immediate assessment with the first responder (or patient) communicating directly with the nurse, who can then determine what type of treatment may be necessary for the patient. This system can



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Absence Management



Companies today are running lean. Having an experienced employee not come to work because of vacation time, injury, illness or other reasons can adversely affect production. Remaining employees must work overtime to fill the gap, work harder and/or faster to make up for the absent employee and may be more willing to take shortcuts that lead to additional injuries or absences.

If this occurs often enough, it can affect employee morale. This will lead to more turnover, more call-ins, more shortcuts, more injuries, more quality problems and more customer satisfaction problems, and the spiral continues downward. When everyone goes into the “putting out fires” mode, even equipment cannot get the preventive maintenance it needs on time. Companies can prevent this downward spiral and improve the bottom line through absence management. Instituting a formal absence-tracking process benefits the company because it uncovers problems that may be neglected, if not entirely missed.

Here are some suggestions as to what an employer can do to get a handle on absences:

- 1 If not already in place, create and consistently follow an absence policy. This should define when an employee needs a physician’s note, when an employee should have a “fit-for-duty” exam to return to work

from a non-work-related injury or illness and other types of approved absences (bereavement, jury duty, etc.).

- 2 Create or follow a liberal return-to-work policy for workers’ compensation and personal health and injury incidents. The goal is to get the employee back to work as soon as possible without compromising recovery or health.
- 3 Formally track all employee absences, either in the company’s HR system or outsourced through an insurance carrier or other third party. This information can then be used to generate history reports on who is absent, from where (department or shift), for what, and for how long.
- 4 Aggressively review both short- and long-term disability claims as well as extended lost-time workers’ compensation claims to ensure people are not falling through the cracks or forgotten.
- 5 Create a perfect attendance recognition program to recognize and reward those who do not miss work. This does not need to require funding – a mention in the company newsletter or in a group safety or shift meeting can be enough to show employer appreciation.
- 6 Ensure the shift supervisor or company official maintains contact with an employee if the employee is out of work for an extended period of time. This helps communicate to the employee concern and interest in his or her well-being and keeps the employee in the loop with what is happening at work.
- 7 Emphasize wellness or healthy lifestyle programs. As the experienced workforce ages and our poor diet and sedentary lifestyles take their toll, employees need employers to provide support in making healthy choices.

Absence management does not have to be complicated but it can produce a positive impact on company and employee performance with just a little effort.

Your insurance carrier can be a great help to you in establishing an absence management program. Find out what services are available. And if you already have such a program in place, review your reports and find those areas where you can fine-tune your program. □

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also provide referrals that are approved through the company’s health care preferred provider network. This alone can expedite patient care for specific injuries that require medical specialists, while ensuring full benefits are approved and utilized.

With telephone triage, when an injury occurs, the patient, first responder or the patient’s supervisor places a phone call that accesses a 24/7 network of triage nurses. The nurses are trained in clinical algorithms designed by physicians and nurses experienced in occupational health and emergency medicine. The on-duty nurse gathers information related to the injury. Translation services may also be available, if needed. Through the use of the software and professional judgment, the nurse is able to recommend first-line treatment for the patient and set up referrals, as needed. Some systems now use video cameras as well, so the nurse or medical provider

can see the patient and provide an even more accurate diagnosis and treatment plan.

The system can generate an online report sent directly to the employer’s safety, human resource or risk management person for workers’ compensation and OSHA 300 log filing. Everyone who needs to know of the injury is in the communication loop almost immediately. The employee receives immediate medical attention, the employer avoids the potential of an unnecessary claim, and the in-house personnel responsible for injury reporting are able to get the information directly from a secure Web site.

One study has shown that employers utilizing this type of triage system have reduced workers’ compensation claim costs by 30 percent by

Telecommuting and Injuries

With current gas prices, telecommuting has once again become a popular topic of discussion among employers and employees. Whether you already have employees who telecommute or you are discussing such an arrangement for the first time, you will need to prepare for the possibility of employee injuries.

Because a telecommuting location – generally the employee’s home – is an extension of the employer’s office or jobsite, telecommuting arrangements can create some legal pitfalls for the employer. One such pitfall includes reporting, handling and investigating employee injuries that occur at the location.

First, employers need a clearly written policy for telecommuters. The policy must address the type of work to be performed, establish work hours (whether fixed each day or total hours worked each week), home office and equipment requirements, and other related guidance. The policy must also provide direction to an employee on when and how to report a work-related injury from the telecommuting location, with instructions on how the employer will investigate the injury to determine preventive measures.

Second, employers must understand that workers’ compensation laws and benefits cover telecommuting employees. When an injury occurs at the typical worksite, there is generally someone to witness the injury or, at least, a means for the injured employee to report the injury promptly to the employer. When a telecommuter is injured, you may not have any witnesses, he or she may have difficulty in reporting the injury promptly, and since the injury occurs at what is both the employee’s workplace and home, the employee has an opportunity to abuse the system.

In addition, an injury occurring at the telecommuting location can fall into a gray area. For example, if an employee slips and falls on the stairs

while going from the second floor office to the kitchen to get lunch or a snack, is that “work-related”? Or when the employee goes outside to retrieve the mail, which may include documents from the employer, and slips in the driveway – is that “work-related”?

Third, employers need a plan to provide modified or restricted duty if a telecommuter has an injury. And the employer must also consider ADA (Americans with Disabilities Act) accommodations if the employee is to work from home but does not already have reasonable accommodations for the injury. If the employer elects for the employee to not perform work while recovering (does this make it a lost-time injury?), does this eliminate the employer’s need to make a reasonable accommodation in the employee’s home?

OSHA and telecommuters

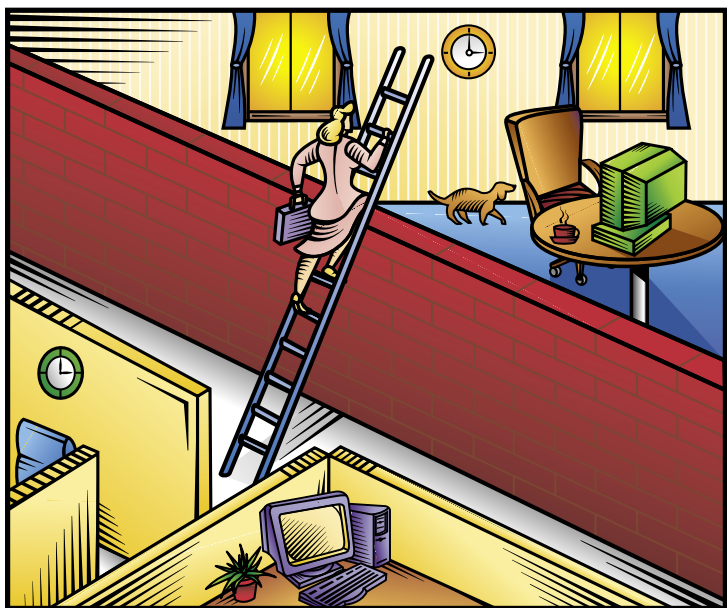
In 1999, OSHA indicated an interest in inspecting telecommuting workplaces, but withdrew the directive shortly after releasing it. This does not prevent an inspection, however, where an employee has a complaint regarding imminent danger from equipment or work practices in which the employer has not provided adequate safeguards.

Additional OSHA requirements might apply to the telecommuting employee, including training (such as the HazComm Standard and access to material safety data sheets, fire extinguisher and evacuation procedures, for example), hearing conservation, respiratory protection and other safety and health standards, depending on the employee’s duties.

OSHA also requires the employer to report workplace injuries on the OSHA 300 log, regardless of where the injury occurs. It is necessary, then, to determine and ensure that an injury reported by a telecommuting employee is, in fact, work-related. The only way to determine if the injury is work-related is to conduct some form of an injury investigation. An employer must know that the employer can investigate a reported injury, which may mean giving the employer access to the employee’s home office.

Other employment laws may apply to telecommuters, such as the Fair Labor Standards Act or the Family and Medical Leave Act. A clearly written policy and position description will define the employer’s responsibility in some of these areas, as will requiring telecommuters to “sign-in” and “sign-off” on the company server to track hours worked.

Telecommuting can offer benefits to both the employer and the employee. To minimize the possibility of injuries or employer liability, the employer will want to have a clearly written telecommuting policy that covers safety, minimum home office requirements and injury reporting. Don’t take the “out of sight, out of mind” position, as this can leave you wide open to legal and insurance liabilities. Telecommuters require the same level of attention as your regular workforce. For more information on workers’ compensation, safety and telecommuters, please call us. □



Some Common Causes of Accidents



Following is a list of common causes of accidents that can lead to serious or fatal injuries:

- 1 **Stress** - problems at work, family or other personal issues may hinder ability to concentrate on the task at hand. The No. 1 cause of work-related stress is inter-personal relationships (problems with one or more co-workers or a supervisor); the No. 1 cause of family-related stress is money—whether an argument with spouse or worries over an incoming bill, much stress relates to finances.
- 2 **Fatigue** - poor quality sleep, lack of sleep, lack of “down-time” between heavy work or tasks, exposure to hot/humid environment and medications that cause drowsiness can all lead to fatigue.
- 3 **Poor Health** - lack of exercise, poor dietary habits, exposure to virus/illnesses—all may contribute to the cause of an accident. Diet or physical condition can alter physical performance; coming to work when ill not only exposes other employees, but also may reduce the ill person’s ability to perform tasks properly or increase the use of an unapproved shortcut to finish a task.
- 4 **Exceeding Limitations** - improper lifting, carrying a load that is too heavy or bulky, attempting to perform more tasks than time allows, attempting to perform more than one task at a time—any/all of these contribute to an accident.
- 5 **Attitude(s)** - carelessness, apathy, anger, recklessness all set up the conditions for an accident. Choosing not to use personal protective equipment for a task, using an improper tool for the task, not maintaining tools or work area for other employees—these behaviors may all stem from attitude.
- 6 **Lack of Training/Supervision** - inadequate or improper training for the task, condoning improper use or lack of use of personal protective equipment and/or condoning unapproved “shortcuts” in performing tasks can all lead to accidents.

Any one or a combination of these factors contributes to most accidents. The accident might affect the individual performing in this manner or his performance could lead to a co-worker’s injury.

We are all responsible and accountable for each other at work. What I do DOES have an effect, whether positive or negative, on my co-worker(s) and possibly on my family. On any given day, anyone can become distracted for any number of reasons. We must all help each other stay focused on the task at hand, with occasional reminders on how or when to do or use something related to the task.

As a manager or leader, you are not immune to these causes; recognizing these in your people can help you identify and avert an injury waiting to happen. Lead by example and you can prevent hazardous situations that may lead to an accident. □

The following Web sites provide more information on the link between behaviors and attitude and safety. (Please note that listing does not imply endorsement of these vendors or services—links are provided for information only.)

http://rockproducts.com/mag/rock_test_safety_attitude/index.html. What’s your attitude toward safety? Take this online test to find out and to discern areas that need work. Published by *Rock Products*, a technical journal for the aggregate (stone and rock) industry.

<http://safety.blr.com/topic.cfm/topic/135/state/155> - The site of Business & Legal Reports offers a lot of free information on the importance of attitude in safety, along with other compliance and training tools.

www.cbsafety.com - The Center for Behavioral Safety “helps mining and manufacturing facilities implement customized behavior-based safety processes that will prevent injuries, save lives, and reduce the associated costs.” Their site offers free access to a safety newsletter and information on consulting services.

www.qualitysafetyedge.com – Run by a behavioral safety consulting firm, this site offers free access to an e-newsletter on behavioral safety issues, *Safety and Performance Edge*.

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reducing unnecessary trips to the emergency room and time away from work. Using this system has also reduced unnecessary and unsubstantiated claims.

Centralized call centers with automation, software and trained personnel are making a financial and medical treatment impact on the bottom line for employers. And employers don’t have to change insurance carriers or third-party administrators to utilize this service and technology.

Is telephone triage right for you? Only you can judge that. But as technology continues to develop, the opportunities will only increase for ensuring employees get prompt medical care coupled with a balanced cost-saving program. For more information on this and other cost-control strategies, please call us. □



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