Aging and Workers Compensation

by Cindy L. Roth

Cindy L. Roth has been a professional in the ergonomics, safety, and health industries since 1987. In 1993, she cofounded Ergonomic Technologies Corp. (ETC), where she serves as the chairperson of the board and as CEO. Prior to ETC, Roth was executive vice president of Biomechanics Corporation of America. She wrote the chapter on ergonomics for Maynard's Industrial Engineering Handbook and has just published a book on ergonomics for the National Safety Council.

Roth is active with the American Society of Safety Engineers (ASSE) and has served as a trustee and as chairperson of the board to the American Society of Safety Engineers Foundation (ASSEF). She also serves on the WISE Advisory Board, the ASSE's Council of Professional Affairs (CoPA), and the ASSE's Government Affairs Committee. Roth was elected the Safety Professional of the Year in 2010 and was also included as one of the "Most Influential Women in Safety and Health in the Last 100 Years." Roth has been appointed a permanent member of New York state's Commission on International Trade and serves on the Advisory Board of the NYC Department of Mental Health and Hygiene. Roth received a degree from the University of Pittsburgh as a professional registered nurse with specialties in occupational nursing and biomechanics. She completed postgraduate work at Cornell University in international labor relations and industrial management.

The United States' workforce is aging and the percentage of older employees is increasing. Are your jobs and training programs keeping pace with changing needs? Do aging employees need special accommodations?

In the U.S., our workers compensation claims have reached $54 billion dollars. Some of the issues that cause people to become injured have varied over the years, and very few people have taken the aging employee into consideration as a risk factor even though workers compensation claims associated with an aging workforce are more expensive and require more time for recovery.

As we age, it becomes more difficult to perform the same tasks that we could do when we were younger. Our strength diminishes, but not our jobs; our joints become a little achier, but our tasks remain the same and we continue to reach, bend, lift, carry, work on computers, and do all of the things we need to do to continue working.

How do these responses affect our at-work performance? How can we assist our employees in feeling good while being injury free and productive? How can we reduce soaring lost work time and workers compensation claims for the aging employee?

Let's take a look at the tasks, tools, and equipment, and assess what the capabilities and limitations of an employee are at various stages of the employee's working life.

While older workers as a group tend to be more experienced and therefore have fewer accidents and injuries than younger employees, the injuries of older employees are often more severe and it usually takes them longer to return to work. It's important that older employees get the same training provided to all other workers—whether that's refresher training about ongoing hazards or training on new hazards.

Key Safety Issues for Older Employees

If tasks are designed ergonomically, an employee of any age will be able to perform them without risking soft tissue injuries:

- Strains, sprains, and repetitive motion injuries are common among older employees.
- Back injuries and chronic back conditions are of special concern among this age group, as well as chronic shoulder injuries.
- Lifting and carrying heavy objects as well as performing other tasks that require a lot of exertion, may become harder as muscle strength declines. This may require adjustments in the way older workers approach these tasks.

Slips, trips, and falls are the number one concern of the aging employee:

- Falls from the same level account for a significant number of work-related injuries suffered by older employees.
- Falls on stairs and from ladders are another risk common to older employees.
- Falls account for one-third of all injuries sustained by employees age 65 and over.

Vision and hearing are also a concern for older employees:

- Both vision and hearing often decline with age, making it harder for older employees to use these senses to protect their safety on the job. Office employees who wear bifocals or trifocals need to have their workstations adjusted to meet their visual needs.
- Poor vision could lead to mistakes and accidents.
- An employee who does not hear well might miss critical safety instructions or fail to hear a co-worker's hazard warning.

Driving can become hazardous for older employees:

- Death rates for work-related motor vehicle crashes steadily increases beginning around age 55.
- Declining vision and slowing reflexes may affect driving safety for some older employees.
- Older drivers may take longer to react to dangerous situations.

Temperature changes can affect older employees:

- The body becomes less able to maintain internal temperatures as it ages.
- Older employees might find heat more difficult to deal with than younger employees. They may become overheated and suffer from heat stress.
- Older employees may also be less able to cope with cold work environments.

Wellness and other things to be considered:

- Changes in fitness, flexibility, and overall health due to age can affect employees' safety and contribute to accidents and injuries.
- Being grossly overweight and a variety of medical conditions (such as heart disease) can also have an impact on employees' safety on the job.
- Disrupted sleep patterns can leave some older employees tired as they begin the workday.

Taking medications might also affect an employee's performance, and is something to consider for all employees of any age.

Aging is inevitable, but it doesn't have to compromise the safety of your employees. By recognizing effects of aging that have an impact on older employees' safety on the job, you can take appropriate measures to alter tasks, through administrative or engineering change, and to train employees to compensate for the changes that come with age and prevent workplace accidents and injuries. ■

Resurrecting "Modern" Loss Control From the Past

A Public/Private Partnership Making Arrests and Reducing Claims

by Keith Jentoft

Keith Jentoft

In the past, alarms detected burglars, officers responded, and police made arrests. Underwriters depended on "loss control with a badge." In fact, underwriters created the security industry in the early 1900s when they wired a problem Boston bank that then alerted the nearby telegraph office of a burglary. Police arrested the burglars and prevented a large claim. Underwriters built on this success and pushed policy holders to install burglar alarms because they worked: police made arrests and lowered claims. The alarm/police response concept worked so well that underwriters soon mandated that all high-value policyholders, such as banks and jewelry stores, install Underwriters Laboratories UL-certified intrusion alarms before they would issue a policy. They also created alarm discounts in their policy contracts to encourage their other commercial and residential policyholders to install burglar alarms. This historic police/alarm/insurance model boosted profits through the 1970s, but the partnership lost its value, deteriorated, and died. Before we resurrect this partnership and reconsider the "alarm discount," we need to understand what happened.

Background

What caused "loss control with a badge" to fade? From the underwriter's perspective, the unprecedented bull market of the 1980s meant that profitability shifted away from loss control to a focus on collecting premium and driving investment income. At the same time, from the alarm perspective, the digital phone dialer appeared and opened a new mass market for inexpensive burglar alarms. The installed base of traditional alarm systems exploded into the tens of millions, creating a tsunami of false alarms for law enforcement that eroded value and wasted resources. It is a big problem.

International Association of Chiefs of Police (IACP) president Craig Steckler specifically addressed false alarms in his inaugural address in October 2012: "According to studies, last year there were more than 38 million false alarm calls in the United States. In many agencies, alarm calls were the number one call for service, and, statistically, these calls often account for nearly 10 percent of all the calls for service the agency handles on an annual basis. Additionally, every study of the issue continually finds that 95 to 99 percent of all alarms are false." Chief Steckler bluntly states, "We must take a critical and unbiased look at false burglar alarms and determine whether in the new norm, this type of call (police responding to alarms) is truly a prudent use of severely limited resources." Chief Steckler is not exaggerating. Police consider traditional burglar alarms a waste of resources, and response has decayed. Officers no longer make arrests, and alarm companies focus on selling deterrence instead of apprehensions. From the police perspective, many simply no longer care. The situation has degraded to the point that many major cities like Las Vegas, Salt Lake City, San Jose, and Milwaukee stopped responding to traditional burglar alarms altogether. This trend is gathering momentum. The public/private partnership of the police/alarm company/insurance industry has atrophied, and neither the police nor underwriters find value in traditional burglar alarms.

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