

WORK COMP INSIGHTS

Claims for Carpal Tunnel Syndrome

In the world of workers' compensation, carpal tunnel syndrome (CTS) presents a unique challenge when it comes to the payment of claims. Over the past few decades, the number of employees filing workers' comp claims for CTS has risen dramatically. This is primarily thought to be caused by a more recent association between CTS and work-related practices. However, many physicians and experts agree that work-related factors are rarely the sole cause of CTS, raising questions about just how much you, as the employer, should have to pay for a claim.

Is it Work Related?

For an injured employee to make a successful claim, their injury must be work related. For injuries that occur as a single event, it is easy to establish causation as it relates to work. For injuries that slowly develop over time as a result of work related exposure, establishing the connection can be much more complicated. Studies have increasingly shown that there are a limited number of work-related factors that can truly be the sole cause of CTS. In most cases, the development of CTS is primarily caused by outside factors. Unfortunately for employers, many employees' preexisting conditions are not realized until aggravated by working conditions. When this happens it makes it difficult for employers to name outside factors as a possible cause, and they regularly end up paying for the effects of a condition for which they are not completely responsible.

What Can Be Done?

While some states are currently reevaluating how workers' comp coverage pays CTS claims, for the foreseeable future it will be up to employers to take

aggressive, preventative measures in order to protect themselves. While CTS may be influenced by genetics and other personal factors, controlling or eliminating workplace exposures that can aggravate these preexisting conditions is essential in order to maintain workers' comp costs.

Until workers' comp law accounts for the unique concerns of CTS claims, it is up to the employer to be aggressive in prevention.

Steps to Prevention

Start your efforts by focusing on past claims involving CTS. With these records you can identify the areas of your operation that show a high number of CTS-related incidents. Investigate working conditions and procedures in these areas, comparing them against recommended ergonomic practices. Using this information, develop training that educates

employees on the proper ergonomic practices for their positions.

After you have established a program for CTS prevention, it is important that you monitor results on an ongoing basis. If you do not see an acceptable decrease in claim numbers, you may have to reevaluate certain aspects of your prevention program.

Maintain Solid Workers' Comp Practices

Sometimes injuries happen regardless of the safeguards or safety programs you have in place. For those times, it is important that you have an effective policy in place that deals with workplace injury. From prompt reporting to an effective return to work program, SilverStone Group can provide the resources you need to build solid injury response programs.