

WORK COMP INSIGHTS

The Obesity Epidemic and WC Costs – What is Their Connection?

According to a recent Duke University Medical Center study, obese workers file twice as many workers' compensation claims, were absent from work 13 more days from a work-related injury and had seven times higher medical costs for claims than the average non-obese employee. Obesity is bad not only for the individual and his/her health, but also to the employer because of the financial burden that obesity has on workers' compensation claims. Obesity also drives up the severity of claims, increases the time that workers must be away from work, decreases productivity and increases absenteeism.

The Research

The Duke University study conducted health risk appraisals of almost 12,000 individuals from groundskeepers to professors to nurses over a seven-year period. Researchers studied the relationship between body mass index (BMI) and workers' compensation claims for study participants. For Americans, a BMI of 18.5 to 24.9 is considered normal, a BMI of 25 to 29 is considered overweight and a BMI of 30 or more is considered obese.

The study revealed that workers with a BMI of over 40 had 11.65 claims per 100 workers as compared to only 5.8 claims per 100 workers for workers with a normal BMI. The obese workers also averaged 183.63 days of lost work per 100 employees as compared to only 14.19 days of missed work for employees with normal BMIs. Beyond that, the average medical claim for an obese worker was \$51,019 per 100 employees, whereas the average claim for an employee with a normal BMI was only \$7,503 per 100 employees.

Researchers found that employers could reduce workers' compensation claims by taking the necessary steps to assist their employees in getting healthy and reducing their weight. In doing so, they could reduce their risk of injury and improve their overall health.

Obesity hurts individuals, but it also burdens their employers with increased workers' compensation claims.

Strategies that Work

Though some organizations have adopted strategies to assist workers in staying healthy, these programs are not typically implemented at the level that they need to be to positively affect the obesity crisis in the United States. Yet, the following effective strategies can be easily

implemented into your workplace to reduce workers' compensation costs.

Nutrition Activities

- Provide healthy eating reminders and prompts for employees via multiple communication channels – e-mail, posters, payroll stuffers, etc.
- Offer appealing, low-cost fruits and vegetables in vending machines and in the cafeteria.
- Provide cookbooks, food preparation and cooking classes for employees and their families.
- Ensure on-site cafeterias follow healthy cooking practices and set nutritional standards as outlined by the U.S. Dietary Guidelines for Americans.
- Offer healthy foods at meetings, conferences and company catered events.
- Use competitive price strategies by pricing non-nutritious foods in vending machines at higher prices.
- Make kitchen equipment available for employees so they can prepare meals versus eating out.

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- Make water available throughout the day.
- Provide food models, food scales for weighing and pictures help employees assess portion sizes.
- Offer appropriate portion sizes at meetings, workplace events and in the cafeteria.

Physical/Weight Management Activities

- Allow access to on- and off-site gyms and recreational activities before, during and after work.
- Offer and encourage participation in after-work recreation and leagues.
- Provide cash incentives or reduced insurance costs for participation in physical activity and/or weight management or maintenance activities.
- Provide shower and/or changing facilities on-site.
- Provide bicycle racks in safe, convenient and accessible locations.
- Offer on-site fitness facilities.
- Set up programs that have strong social systems and incentives such as team physical activity goals; programs involving the entire family; programs that encourage physical activity; and subsidized memberships to local health club facilities.
- Offer flexible work hours to allow for physical activity during the day.
- Host walk-and-talk meetings.
- Map out on-site trails or nearby walking routes and destinations for employees.
- Post motivational signs at elevator bays to encourage employees to use the stairs.
- Provide on-site child care for employees who need babysitters while they exercise.
- Sponsor a “bike to work” day.

General Wellness

- Establish a policy outlining the requirements and functions of a comprehensive workplace wellness program. Address the purpose, nature, duration, resources required and expected results of the program.
- Orient employees to the program and provide information on physical activity, nutrition and tobacco cessation resources.
- Promote and encourage employee participation in physical activity/fitness and nutrition education and weight management programs.
- Establish a health committee that orchestrates wellness initiatives.

- Offer regular health education presentations on various topics, such as physical activity, nutrition and wellness. Ask voluntary health associations, healthcare providers and/or public health agencies to offer onsite education courses for your employees.
- Host a health fair to celebrate your wellness campaign.
- Conduct preventive screenings for blood pressure, body composition, blood cholesterol and diabetes.
- Provide confidential health risk appraisals. Add weight management/maintenance, nutrition and exercise counseling as a benefit in your health insurance contracts.

Assisting your employees has never been easier and you are a key resource in their success. Taking steps to help them lower their BMIs will lower your workers' compensation costs. Contact SilverStone Group for more information on workers' compensation insurance.