
Keeping Aging Workers Safe, Keeping Costs Down

A round of nine. Discovering new hobbies. Traveling the world. For many baby boomers, dreams of retirement have been put on hold due to the economy, or because they just do not want to retire. It is no surprise baby boomers are sticking around the workplace, and this aging workforce proves very positive in the workplace with contributions of its vast experience and strong work ethic. What may be a surprise is to learn this group brings fewer overall injury claims in work comp. A [PMA study](#) suggests older workers may encounter less injuries, however they are often more severe and involve prolonged recovery periods in comparison to their younger counterparts.

How “Old” is Old

According to a recent [NCCI study](#) citing higher loss claims per worker, old begins at 35! In this study, “old” workers aged 35 to 64 have similar claim costs per worker. Workers 20 to 24 have noticeably lower severities and loss costs while workers 25 to 34 fall in the middle. [NCCI](#) cites these increased claim costs are roughly 50 percent higher than younger workers’ costs. This increase can be attributed to several factors, including increased healing time and more required treatments.

“We find that in general, work injuries tend to be more severe as workers age. The biggest thing is the injury itself is more severe and in addition, the older we get, other factors impact our health and healing time,” said Lisa Napier, claims manager for Downey Public Risk Underwriters.

[PMA](#) estimates that time away from work for injured workers 65 and older averages nearly 20 days compared to an average of 12 days for injured workers age 55-64 and just eight days for all workers. The average number of treatments is 32 percent higher for workers 45-64 according to a [NCCI](#) study. Workers age 45-64 average of 58 treatments compared to just 44 treatments for workers 20-34. Let’s look at one of the most expensive claims, according to [NCCI](#), across all industries for older workers; the rotator cuff sprain. This injury ranks 3rd for those 65 and over versus 28th for all ages, and its severity is much greater than average. The average claim topped \$28,360 for the 65 and older group and averaged 23 percent less coming in at only \$21,910 when all ages were averaged.

Medical professionals also have the challenge of identifying pre-existing conditions in a population with an increased likelihood of chronic disorders and diseases and the common effects of aging in general. As we age, chronic illnesses such as high blood pressure, diabetes and arthritis become more common, according to a [Zenith study](#). In addition, normal aging lends changes like muscle loss, increased stiffness and reduced flexibility. According to Dr. John Diveris, of Diveris Orthopedics and Sports Medicine, these chronic pre-existing conditions can make treatment more complex and difficult; and make identifying pre-existing conditions an “art”.

“Pre-existing conditions muddy the waters because many aging workers have underlying problems and then they have an injury,” said Diveris. He explains that trying to identify the source of pain can be a challenge. Surgery may cure the injury, but if the patient has arthritis for example, they may still have pain.

“The patient may have expectations of resolving all pain and may not be happy with the results, but we must find a balance”, said Diveris. Many different solutions and theories exist in treating these injuries and it is a complicated issue for everyone involved – the employee, employer, physician and claims personnel. Napier agrees.

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“We don’t usually see the same medical results for older workers with severe injuries. Although these workers are very motivated and eager to return to work, sometimes the results don’t get them back to 100 percent,” said Napier. She empathized with employers having the challenging task of ensuring all employees can safely perform their job functions. And when they can’t, employers are then faced with the task of transitioning them to job functions with a lighter workload.

There are actions that can be taken to help in these situations. Employers can take an active role in reducing injuries with aging workers. [PMA](#) cites strategies for reducing injuries.

Slip & Fall Prevention: Review all incidents and look for accidental trends. Be sure all walking surfaces are inspected and repair any loose tiles or torn carpet. Provide handrails on both sides of stairs. Areas should be well lit.

Ergonomics: Adjust workstations to reduce operator fatigue and strain. Shoulders, wrists and backs are the areas with the highest musculoskeletal claim severity. Shoulder injury can be reduced by adjusting stations so arms are not extended reaching away from the body. Identify repetitive movements affecting the wrist and modify the action or tool. Tasks with heavy lifting and bending can benefit with material handling aides to minimize back strain.

Task Rotation: For repetitive tasks, task rotation can help reduce the strain of repetitive movements. When contemplating a task rotation program consider worker involvement, the amount of time at each task, muscle/ movement variation, the degree of intensity/ strength required for each task and monitor feedback from workers to make adjustments.

Safe Driving: Drivers 55 and older are more likely than other drivers to have an accident at an intersection or when merging or changing lanes. Implementing safe driving policies and providing driver training can help reduce driving risks for all employees. Policies should include mandatory seat belt use, do not require driving beyond regular working hours and identify a member of the management team to enforce. Encourage drivers to use familiar routes and maintain records of workers’ driving performance.

Excerpt taken from [PMA study](#).

Many challenges and rewards exist with aging workers. Understanding pre-existing conditions and effects of aging in general can help this population complete tasks safely and comfortably. Additionally, strategies implemented for aging workers may be beneficial to all workers, as most are precautionary. Aging workers bring increased productivity, experience and a strong work ethic to their employers. In an ideal environment, employers will involve aging workers in the planning and implementation of these safety strategies, allowing for a safer, empowered workforce.