

Editor: Jackie von Ogden
Email: Jackie@wcguru.com
Cell: 219-614-3987

Potential problems for work comp?

The 2010 year may have been tough to handle financially. And 2011 has been a slow climb for many Indiana businesses. With the economy starting to come out of the recession, and the unemployment rates beginning to dwindle (okay, maybe not dwindle but at least stop the increasing), Indiana *may* be on the rebound. The 2010 year not only held significant changes for Hoosiers, but it also was a landmark for one particular age group: Baby Boomers. The baby boomer generation began its phase of “entering its senior years” in 2010. This will continue for the next two decades, with some projections by the [American Geriatrics Society \(AGS\) Foundation for Health in Aging \(FHA\)](#) stating that by 2030, one in five Americans will be over the age of 65. Seem impossible? Keep in mind the Department of Labor notes that 11,000 Americans turn 50 every day. And one of the biggest problems that may affect work comp in the future - older workers.

So how will the aging workforce affect work comp? And more importantly, how will this affect you?

Let us take a moment to really talk about how a person ages, and how this could affect one’s occupation. It may be known that lifestyle, genetic factors and previous (childhood) activities/injuries can affect the aging process. But, it is inevitable, people age. With age comes a gradual loss of vision and hearing. There is a reduction in memory and lessening of intellectual levels. A slower reaction time occurs. As the article from the [Ohio Bureau of Work Comp](#) points out, older individuals also may have more difficulty with body position and balance due to neurological deterioration and/or the use of medications to treat other conditions. Feeling old yet? There is good news for the older workers you employ, and for yourself.

A recent [Risk and Insurance story](#) reported on research from the National Council on Compensation Insurance (NCCI) indicating there is little cost differences among workers after the age of 35, up through 64. When most people think about a work comp injury, maybe the top five or top ten injuries come to mind. Now, one must think in terms of the older workforce and change your mindset. Will those injuries be the same? Could there be an entirely new crop of injuries that you, as an employer may not have thought about recently?

The top ten injuries for the worker age 50-70 currently include:

1. Wound, finger
2. Lumbar sprain

3. L-S sprain
4. Knee sprain
5. Shoulder sprain
6. Knee contusion
7. Wound, hand
8. Contusion, face
9. Carpal tunnel syndrome
10. Sprain, neck

[Top 10 Injuries for workers aged 50 - 70 by volume 1998 - 2002:](#)

Interestingly enough, the [CDC's report for Nonfatal Occupational Injuries and Illnesses Among Older Workers](#) reported that older worker age groups had lower injury rates than workers of all ages combined for several types of injuries, including sprains, strains, and tears for workers aged ≥65 years, and cuts, lacerations, and punctures for both older worker age groups. Though the lower injury rates are promising for employers with older employees, there are things that need to be reviewed with older employees. In the posting on [Workers' Compensation Big 3 Trends \(Aging Workforce\)](#), it is noted the aging workforce is a trend to watch due to increased risk for fatal injuries, increased time required to return to work following an illness or injury and increased potential challenges which could lead to serious, long-term injury with little hope of recovery to maintaining normalcy.

So as the population ages, and the workforce becomes older, those involved within the work comp industry may need to think about the affects. Will physical therapists become more specialized in geriatric work comp therapy? Will doctors (surgeons included) begin to focus on treatment for the older population in work comp? Will wellness programs become more of a geriatric wellness plan? Will insurance plans change to accommodate this growing age group? Time will play a factor in the answers to many of these questions as the population, employees and employers themselves do one thing: age.

References

[American Geriatrics Society \(AGS\) Foundation for Health in Aging \(FHA\)](#)
http://www.healthinaging.org/public_education/what_is_geriatrics.php

[Employing Older Workers and Controlling Workers Compensation Costs](#)
<http://www.ohiobwc.com/downloads/blankpdf/OlderWorkersPosPaper.pdf>

[Risk and Insurance](#)
<http://www.riskandinsurance.com/story.jsp?storyId=533338737>

[Top 10 Injuries for workers aged 50 - 70 by volume 1998 - 2002:](#)
<http://www.workcompcomplexcare.com/2010/09/workers-compensation-big-3-trends---part-2-of-3-aging-workforce.html>

[CDC's report for Nonfatal Occupational Injuries and Illnesses Among Older Workers](#)
<http://www.cdc.gov/mmwr/preview/mmwrhtml/mm6016a3.htm>

[Workers' Compensation Big 3 Trends \(Aging Workforce\)](#)
<http://www.workcompcomplexcare.com/2010/09/workers-compensation-big-3-trends---part-2-of-3-aging-workforce.html>