

# Reducing Employee Injuries

Presented by Maxim Insurance Solutions, LC



# Overview

- Why bother trying to reduce employee injuries?
  - Real Life Scenarios/Case Studies
- Safety as a Value versus Priority
  - Safety Culture
- Safety Program
  - Safety Committee
  - Training - Initial, Ongoing, and Post Accident
  - Accident Investigation - Root Cause Analysis
  - Transitional Duty
  - Drug Testing
  - Incentive Programs

# Why bother trying to reduce employee injuries?

## Cost:

Injuries are part of your experience modification factor (mod) calculations for 3 years.

The more costly your injuries the more effect it has on your mod.

Claims add cost to your labor when you have to replace an employee for time off due to injury.

## Service:

Having to replace an injured employee can affect the service you are able to provide if replacing employee doesn't have the same experience.

If you have to do overtime it is both an actual cost as well as having an affect on staff performance.

## Real Life Scenarios - Case Studies

Injury:

Employee taking trash out during ice/snow storm. Goes out wrong door, slipped, twisted/broke ankle.

Policy on going outside during winter weather? Use of incorrect exits?

**Total Cost of Claim:**

**\$239,000**

## Real Life Scenarios - Case Studies

Injury:

Employee assisting resident off the floor after a fall. Strained lower back.

Policy on ALF/RCF staff lifting resident off floor after fall?

**Total Cost of Claim:**

**\$513,200**

## Real Life Scenarios - Case Studies

Injury:

Employee injured when involved in motor vehicle accident - not at fault.

Policy on hiring, training, & monitoring all staff that drive company vehicles?  
MVRs?

**Total Cost of Claim:**

**\$366,072**

## Real Life Scenarios - Case Studies

Injury:

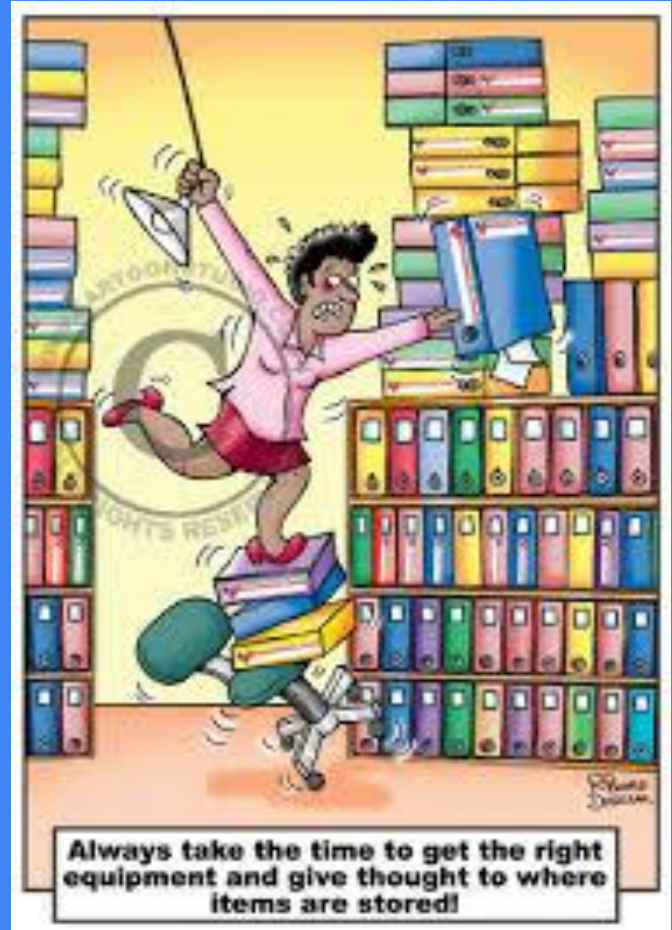
Office employee fell into wall when running, in heels, and broke both arms. Resulted in stay in nursing facility for several months.

Policy on appropriate shoes at work?

**Total Cost of Claim:**

**\$431,867**

Most frequent type of claim in RCF/ALF setting is slip/trip/fall.



# Safety as a Value versus Priority

Value = Fundamental guiding principle that is constant.

Examples:

- Faith
- Honesty

Priority = A situational ranking.

Examples:

- Getting a report done by a deadline.
- Getting your car oil changed.



# Safety Culture

The entire culture of a workplace includes employee safety.

Safety isn't just a priority, something you put on a list to do later.

Safety has to be ingrained into your employees' psyche to make them adopt the philosophy of being safe at work at all times, not just when they see you checking up on them!

**Requires COMMITMENT!**



# Safety Program

Your Safety Program is a tool to help you achieve your Safety Culture.

Formalizes the fact that you value safety for all of your employees.

Seeing you take these steps will demonstrate to your staff that you mean business when you talk about safety as a value you have and you want them to have.

## SAFETY AT THE WORKPLACE

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# Safety Program - Safety Committee

Concept: Group of Employees focused on monitoring safety issues, communicating up/down the chain of command about issues, and making suggestions to alleviate, mitigate any safety concerns.

Reality: Can be a simple process. Primary goal is to **facilitate and encourage communication** about safety to all employees through the efforts of a smaller group. Can consist of whomever you want in the group.

# Safety Program - Safety Committee

- Should include all levels of employees to get all perspectives.
- Rotate members so it isn't perceived as a "teacher's pet" type of group.
- Short meetings!
- Offer incentives to participate: free meal, snacks, whatever your staff like.
- Owner/Management **HAVE TO** buy into the committee. If no action is ever taken on their ideas you might as well not bother.

# Safety Program - Training

## New Employee Orientation:

- Checklist of safety topics
    - OSHA topics, STF, etc.
  - Emphasize proper procedures versus shortcuts!
  - Don't just put employees in front of a video and assume they are getting trained properly!
- Who is responsible for your training? The right person can make a difference - the wrong person can cause additional problems!
  - Follow up! Do direct observations, have them return demonstrate, etc.

# Safety Program - Training

## Ongoing/Annual Training:

- Make safety a regular topic to emphasize its importance.
- All of the same topics covered upon hire should be covered again regularly for emphasis.
- Do what you can to make the training interesting.
  - Food, snacks (candy!)
  - Door prizes
- Hold them accountable for attending the training - either that day or via recording.

# Safety Program - Training

## Post-Accident Retraining:

- If they had an accident they need to be retrained on whatever procedure they were performing when they got hurt, or they are likely to repeat!
- This training should be done by the owner, manager, direct supervisor.
  - Has to be verified that they understand proper procedures, and not let off easy if they don't.

# Safety Program - Accident Investigation/Root Cause Analysis

## Goals of Accident Investigation:

- Get to the root cause
  - Training
  - Communication
  - P&P
  - Inspections
- Prevent recurrence
- Send message to staff that they matter
  - If done properly an investigation will let the employees know you care that they are safe and healthy.

# Safety Program - Accident Investigation/Root Cause Analysis

## Accident Investigation Process:

- **Who** should investigate?
  - Owner/Supervisor
- **When** should investigation be done?
  - Immediately!
- **Where** should the investigation take place?
  - At the scene!
- **How** to investigate:
  - Interview everyone!
  - Re-enactment if possible
  - Document! Document!

# Safety Program - Accident Investigation/Root Cause Analysis

## Accident Investigation Follow up:

- Change of P&P?
  - Change in Communication process?
  - Improve training process?
  - Improve inspection process?
- **If you don't follow up on changes you make as a result of investigation findings you may as well not do the investigation in the first place!**
  - Include findings/changes in discussion with safety committee.

# Safety Program - Transitional Duty

- Getting injured employees back to work ASAP is key in the recovery process.
  - Keeps employee mindful that they aren't on vacation.
  - Helps in healing process versus laying around on couch all day at home!
- Communicate with your WC medical provider about your return to work expectations
  - They can make or break your RTW program
  - Have transitional duties outlined ahead of time

# Safety Program - Transitional Duty

- Use the term **“transitional duty”** instead of modified duty or light duty.
  - Modified duty and light duty imply that it could be permanent duty for the employee.
- Transitional duty is less likely to imply for the employee that it is a permanent new work status for them.
- Tough in RCF/ALF setting, but is possible!

# Safety Program - Post Accident Drug Testing

## Policy: Mandatory Drug Testing after Work Related Injury

- Can be done in-house or at medical provider
  - In-house incurs chain of custody issues, and ends
- Should have a policy outlining steps to be taken for positive drug test results
    - Have to make sure policy is communicated to all employees
    - Can include termination, but that gets into HR issues

# Safety Program - Incentive Programs

Any kind of incentive program that emphasizes safety will be a benefit:

- Safety Bingo
  - Safety Stars
  - Celebrate weeks, months, year without any injuries
- Draw attention again to your safety culture and that you are willing to put your money where your mouth is!

Don't assume  
that because you  
don't have  
accidents that  
you don't have to  
worry about  
safety!



“An ounce of prevention is worth a pound  
of cure.”



- Benjamin Franklin

# Thanks!

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