

Printed from BusinessInsurance.com

Employers reduce workers comp costs by encouraging employee fitness

Posted On: Jan. 05, 2014 6:00 AM CST



[Joanne Wojcik](#)



Employers that treat their employees like professional athletes can reduce their workers compensation costs.

That doesn't mean paying them exorbitant salaries for working only a few months of the year, but rather encouraging them to be in "playing" shape year-round, experts say.

"There are similarities between professional athletes and everyday workers," said Alan K. Sokoloff, director of education, TIPS (Toward Injury Prevention in Sports) for the Carmichael, Calif.-based Foundation for Chiropractic Progress and the official team chiropractor for the Baltimore Ravens football team. "There is a season and an off season. During the off season, athletes do things to prepare to play the game, while during the season they do things that enable them to play the game."

Similarly, everyday workers "can't just come to work and expect their bodies to perform," he said.

Employees need to learn "biomechanics" so they don't injure themselves on the job. That means learning proper lifting techniques, proper sitting posture, even how to safely get in and out of vehicles, Mr. Sokoloff said.

"Lifting is an art, not a random task," he said.

He cited as an example a case in which he consulted that involved dock workers at a printing company. The job required that workers "bend down and pick up bound magazines and place them on pallets." Because the pallets were situated close to where the workers were picking up the magazines, they were "reaching and twisting and hurting themselves," Mr. Sokoloff said. "We moved the pallets three feet away, which required the workers to walk three feet before placing the magazines on the pallets, and it resulted in a significant reduction in lost-time back-injury claims," he said.

Workers whose jobs are largely sedentary are also vulnerable to injury, he said.

"Exercise is especially important to workers who sit all day long. It helps to improve strength, flexibility and circulation," Mr. Sokoloff said.

In the same vein, employees need to learn proper nutrition to support their structures, he said.

"Hydration and nutrition are equally important to workers as for athletes. Athletes drink throughout their practice. Likewise, employees should drink throughout the day. It also will make them get up frequently to take bathroom breaks," he said.

Recognizing the connection between fitness and work-related injuries, Jim Knutson, risk and human resource manager at Loves Park, Ill.-based Aircraft Gear Corp. contracted with Rockford, Ill.-based FitMe Wellness, a firm that takes a holistic approach to employee wellness by focusing on fitness and nutrition instead of just weight loss.

"We had a person who lost 30 pounds become a health basket case with shin splints and other injuries," he said. "We discovered that (body mass index) is a poor proxy of functional health."

Instead, FitMe Wellness focuses on exercises designed to improve core strength, agility, balance and mobility, Mr. Knutson said.

"If you're a pleasingly plump woman with good flexibility, you're not going to cost your company any money," said Greg Georgis, founder of FitMe Wellness.

"The program is designed so that you're stronger at 40 than you were at 30. We want to arrest or turn back the clock on the aging process. For example, we can take a small hip-and-balance issue that hasn't manifested itself into an injury and, for a small sum of money, teach the worker standard mobility exercises that will save the company \$30,000 on a future intervention."

Research by the University of Washington also has found that individuals who are fit recover quickly from surgical interventions and have fewer complications, Mr. Knutson said.

"In the occupational health arena, we've spent most of the last 25 years thinking about accommodating the work station to the worker," he said. "Ergonomics is about revising the environment and not as much about modifying the individual to fit the environment. I use myself as an example. I lost 30 pounds, but I had to sit down to put my socks on. Now I can stand on one leg and do it."

In less than a year, the program already is lowering the aviation and automotive component maker's workers compensation costs, Mr. Knutson said.

"Even though our historical loss experience put us on the edge for inclusion" in the Workers' Compensation Trust of Illinois, "our commitment to fitness gave us a probationary pass. So we're in.

Now our ability to stay in, which will reduce our premiums immediately by 25% to 30%, and to have the prospect for long-term reductions" will be contingent on how well the FitMe Wellness program works, he said.

Employers are looking at a holistic ap

COURTESY OF FITME WELLNESS

Employers are looking at a holistic approach to employee wellness by focusing on fitness and nutrition instead of just weight loss.