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WELL AT HOME. SAFE AT WORK.

Session 521
Introduction to Wellness and Workers' Compensation

Mamta Mujumdar and Carol Morrison

8 to 9 a.m. Wednesday, March 28

Ohio Bureau of Workers' Compensation

Continuing Nursing Education Disclosures

Goal: To educate conference attendees on specific aspects of accident prevention and Ohio's workers' compensation system

Learning objectives for session # 521 Introduction to Wellness and Workers' Compensation:

- Explain the concept of wellness
- Describe how to link wellness with workers' compensation
- Define the grant program

Criteria for Successful Completion: Attend the entire event and complete a session evaluation.

Conflict of Interest: The planners and faculty have **no** conflict of interest.

Commercial Support: There is no commercial support for this event.

Continuing Education: Awarded 0.1 IACET general CEUs and 1.0 RN* contact hour.

*The Ohio BWC (OH-188/01-01-2013) is an approved provider of continuing nursing education by the Ohio Nurses Association (OBN-001-91), an accredited approver by the American Nurses Credentialing Center's Commission on Accreditation.

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23 ½ HOURS

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Obesity Trends* Among U.S. Adults
(*BMI ≥30, or about 30 lbs. overweight for 5'4" person)

1990 2000 2010

Source: CDC

Legend: No Data, <10%, 10%–14%, 15%–19%, 20%–24%, 25%–29%, ≥30%

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Trends Among Ohio Adults

2004 2008

Obesity

Legend: ≥ 29.8, 26.3-29.7, 22.0-26.2, 0-21.9

Diabetes

Legend: ≥ 10.2, 8.5-10.1, 7.0-8.4, 0-6.9

Source: CDC

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Stress Affects Health and Safety

Work stress is more strongly related to health complaints than any other life stressor.

- Cardiovascular disease
- Cancer, ulcers and impaired immune function
- Musculoskeletal disorders
- Suicide

Work outcomes

- Workplace injury
- Increased costs (e.g., absenteeism, health-care) costs

*e.g., Encyclopedia of Occupational Health and Safety, 1997

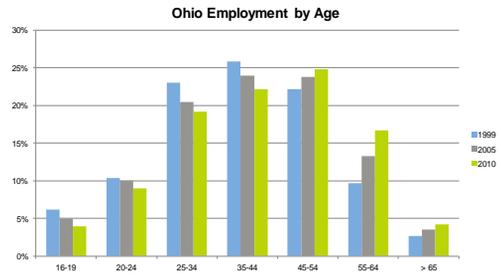
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Recent Trends In Work-Related Injury and Illness

- Decline in acute traumatic injuries from work
- Increase in chronic conditions among workers
- Gray area between occupational and non-occupational illness and injury
- Increase in medical and indemnity costs (health insurance, disability programs, workers compensation)

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Ohio Employment By Age Over Time



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Childhood Obesity

- Children are the future workforce.
- Teens are on the brink of joining the workforce.
- Unfortunately, kids and teens are only getting unhealthier, just like adults.
- They are starting to be diagnosed with chronic conditions generally associated with adults such as type 2 diabetes, hypertension and heart disease.

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Duke Health System Study

Weight category	BMI	Claims	Average lost days of work	Average medical costs	Average indemnity costs
Underweight	<18.5	5.53	40.97	\$7,109	\$3,924
Recommended Weight	18.5 – 24.9	5.8	14.19	\$7,503	\$5,396
Overweight	25 – 29.9	7.05	60.17	\$13,338	\$13,569
Obese	30 – 34.9	8.81	75.21	\$19,661	\$23,633
Obese	35 – 39.9	10.80	117.81	\$23,373	\$34,293
Morbidly Obese	≥40	11.65	186.63	\$51,091	\$59,178

Source: Ostbye, Dement, and Krause. Obesity and Workers' Compensation. Arch Intern Med. 2007;167(8):766-773.4/23/07.

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Relationship Between Workplace Safety and Wellness

- Both aim to achieve the same outcome: Preventing injuries and illnesses in the workplace.
- Health-risk factors such as obesity and smoking increase the length of time it takes to recover from an injury or illness.

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Impact of Workplace Wellness Programs on Workers' Comp

Significant reduction in:

- Return-to-work days;
- Frequency of claims;
- Cost of claims;
- Absenteeism;
- Presenteeism;
- Health-care costs.

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BWC Employer Survey

- Number of councils distributing the survey: 20
- Number of employers who responded: 791
- Approximately 300 (38%) have a wellness program
- Good news: Most employers are implementing some aspects of wellness.

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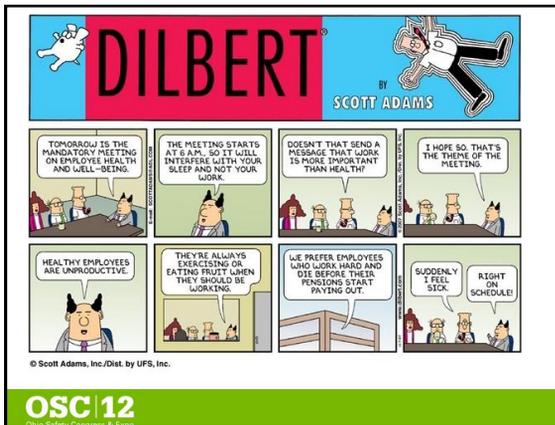
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BWC Employer Survey

- Cost is a function of wellness program complexity
- Top reasons why employers do not have wellness programs in place.
 - Lack of HR support
 - Lack of financial resources
 - Low employee interest

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What should we do?

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What Is Workplace Wellness?

- Increasing number of employers implementing workplace wellness programs
- Workplace wellness programs defined

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Return-On-Investment (ROI)

- Wellness programs can produce a large ROI for employers.
 - Average: \$3 to \$1
 - As high as \$6 to \$1
- The more dedication an employer shows towards its wellness program, the higher the ROI.
- We highly recommend to follow the seven elements in the next slide.

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Effective Workplace Wellness Program

1. Senior leadership commitment
2. Written wellness program
3. Wellness plan in the business plan
4. Wellness team or coordinator
5. Data from surveys and screenings
6. Health promotion programs and services
7. Evaluate and improve

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BWC's Workplace Wellness Grant Program (WWGP)

- Allocated \$4 million
- Use of grant funds
- Provide up to \$15,000 over a four-year period
- Total of \$300 per participating employee
- Must participate four consecutive years

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WWGP Goals

- Limit and control the escalating cost of workers' compensation claims
- Assist employers with health promotion
- Improve health and well-being of the workforce
- Reduce health-care costs

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Funding Scheme

Year 1	Year 2	Year 3	Year 4	Total
\$100	\$75	\$75	\$50	\$300 per employee

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Eligibility Requirements

- State-fund employer
- Current on monies owed to BWC
- No cumulative lapses of more than 40 days in the past 12 months
- No comprehensive workplace wellness program already in place.
- Must contract with a third-party wellness program vendor

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How to Apply

- Contact local BWC customer service office, employer services to determine eligibility
- Complete and submit grant application
 - Application is available at ohiobwc.com.
- Complete and submit safety self-assessment
- Application processed and approved
- Copy of wellness program vendor contract
- Required data elements as outlined in the application

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Yearly Employer Requirements

- Health-risk appraisals
- Biometrics screening
- Programs/Training
- Employee data
- Case studies

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Health-Risk Appraisals (HRA)

Tool used to identify behaviors impacting health and wellness.

1. Health-risk factors
2. Physical activity
3. Smokers
4. Nutritional habits
5. Stress levels

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Biometrics

Screening used to evaluate the following:

1. Body mass index;
2. Blood pressure;
3. Blood glucose;
4. Total cholesterol;
5. LDL cholesterol;
6. HDL cholesterol;
7. Triglycerides.

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Programs/Training

- Based on health risk factors identified in the HRAs and Biometrics
- May include:
 - Physical fitness component (e.g., walking);
 - Weight-management program;
 - Nutritional counseling;
 - Educational sessions;
 - Health fairs.

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Employee Data

- Number of employees in the company
- Health-care utilization costs
- Number of hours worked by participating employees
- Employee absenteeism for participants
- Workers' compensation claims filed by participants

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Case Study

- Employer information
- Wellness program information
- Additional information to receive funding next year

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Why Is BWC Requiring a Wellness Vendor?

- Wellness vendors know what works to have an effective workplace wellness program.
- Any liability pertaining to the wellness program falls on the vendor.
- It ensures confidentiality of protected health information.
- The vendor list is on BWC wellness webpage.

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Vendor Selection Guidelines

1. Access to health professionals
2. Strong business background
3. Experience in your industry
4. Legal and regulatory compliance
5. Secured data systems
6. Online portal/other means to collect data
7. HRA and biometric software
8. References

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Long-Term Impact of Workplace Wellness Program

- Family benefits
- Community benefits
- Workers' compensation costs
- Health-care costs
- Best practices developed

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BWC Resources

- Training classes, including wellness
- Library resources
- Consulting services
- Safety council program
- Safety intervention grants
- Drug-Free Safety Program
- Destination: Excellence

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Congress Resources

- Session 902: The Truth About Return on Investment and Worksite Health Promotion Programs
 - Steven G. Aldana, Ph.D.
 - 3:45 to 4:45 p.m., Wednesday
- Wellness track the rest of the day

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NIOSH

National Institute for Occupational Safety and Health (NIOSH)

- A part of the Centers for Disease Control and Prevention (CDC)
- Mission: "...to generate new knowledge in the field of occupational safety and health and to transfer that knowledge into practice for the betterment of workers."
- Accomplishes this through research and developing guidelines
- Total Worker Health: <http://www.cdc.gov/niosh/TWH/>

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Other Resources

- Stress at Work Booklet NIOSH Pub #99-10
- The Changing Nature of Work and the Safety and Health of Working People: NIOSH Pub #2002-116
- The Whole Worker: Guidelines for Integrating Occupational Health and Safety with Workplace Wellness Programs
http://www.dir.ca.gov/chswc/WOSHTEP/Publications/WOSHTEP_TheWholeWorker.pdf
- Resources for Health Protection and Promotion
www.cdc.gov/workplacehealthpromotion

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Ohio's Safety, Health & Environment

Contact information

- Webpage

<http://www.ohiohwc.com/employer/programs/safety/WellnessGrants.asp>

- Mailbox

Programs.wellness@hwc.state.oh.us

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