

Health and Wellness in the Workplace



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Main Points



- Elements of OHS Program & Wellness Program
- Relationship between work, home, & health
- Impact of health risks on Workers Comp
- Program Integration principles
- Program examples

What is Occupational Health & Safety ?

- Goal is to promote a safe work environment
- Promotes the physical well-being of workers
- Prevention of workplace-related injuries and illnesses



Common Elements of OHS



- Management commitment
- Hazard Identification
- Incident/Accident Investigation
- Safety planning, rules, & work procedures
- Training

What is a Wellness Program ?

- Promotes the overall well-being of workers
- Goal is to address specific lifestyle behaviors, not just those at work



Common Elements of Wellness Program

- Nutrition programs
- Smoking cessation programs
- Stress management programs
- Exercise and access to fitness centers
- Information sessions on health & family topics

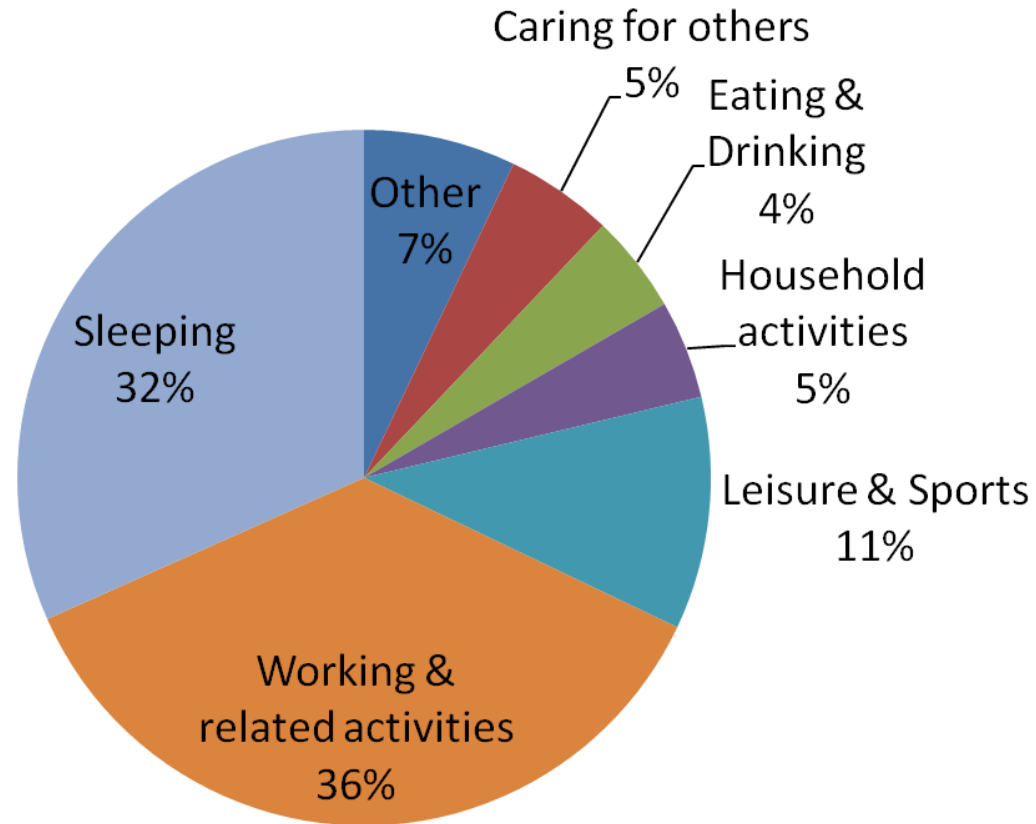


Home Life vs. Work Life

Employed Persons aged 25-54 w/children

Source: Bureau of Labor Statistics

24 hour day





High Risk Criteria

Affects our Work and Personal Lives

- ◆ Tobacco Use → User of cigarettes, pipes, cigars, chewing tobacco
- ◆ Physical Activity → No regular exercise program
- ◆ Medication/Drug Use → Sometimes or frequently
- ◆ Absences Due to Illness → 5 days or more
- ◆ Drinking Alcohol → More than 21 drinks per week
- ◆ Seat Belt Use → Only occasionally
- ◆ Life Satisfaction → Not too happy, very unhappy
- ◆ Job Satisfaction → Dissatisfied, very dissatisfied
- ◆ Stress Signs → 3 or more stress signals
- ◆ Depression → Feel depressed most of the time
- ◆ Blood Pressure → 160/100 or greater
- ◆ Cholesterol → 240 mg/dl or greater
- ◆ Fasting Glucose → 115 mg/dl or higher
- ◆ Weight → More than 20% Overweight (Obese) BMI>30

Modifiable Health Risk Behaviors

According to CDC, the 4 high risk criteria responsible for much of the illness, suffering, and early death related to chronic diseases:

- 1) Lack of Physical Activity
- 2) Poor Nutrition
- 3) Tobacco Use
- 4) Excessive alcohol consumption



Americans at Risk

% of U.S. adults with risk factors
in 2005-2006 (CDC)



Inactivity – 40%

Obesity – 34 %

HBP – 31 %

Cigarette Smokers – 21 %

High Cholesterol – 16 %

Diabetes – 10 %

In 2003, @ 37 % of adults reported having 2 or more of the risk factors listed .



Costs of High Risk Behavior

- Unhealthy lifestyles (smoking, stress, obesity, high blood pressure, high cholesterol, poor nutrition, sedentary lifestyle, alcohol/drug usage) contribute to approximately 70% of health care costs.
- 1-pack/day smoker costs a company \$1,902 more each year in medical costs than a non-smoker.
- A person who drinks 3+ alcoholic drinks/day costs a company \$814 more each year than someone who drinks 2 or less.



Rising Health Care Costs

- Average annual health care cost per American is \$3,925.
- Preventable illnesses make up 75% of health care costs
- Preventable illnesses account for 8 of 9 leading causes of death
- Increase in chronic diseases
- Aging population

Higher Costs



Preventable health risks are associated with higher employer health care costs including workers compensation costs.

Chronic Diseases



- More than 75% of healthcare costs
- Leading causes of death & disability in U.S.
- Account for 70% of all deaths in U.S.
- Causes major limitations in daily living for almost 1 out of 10 Americans

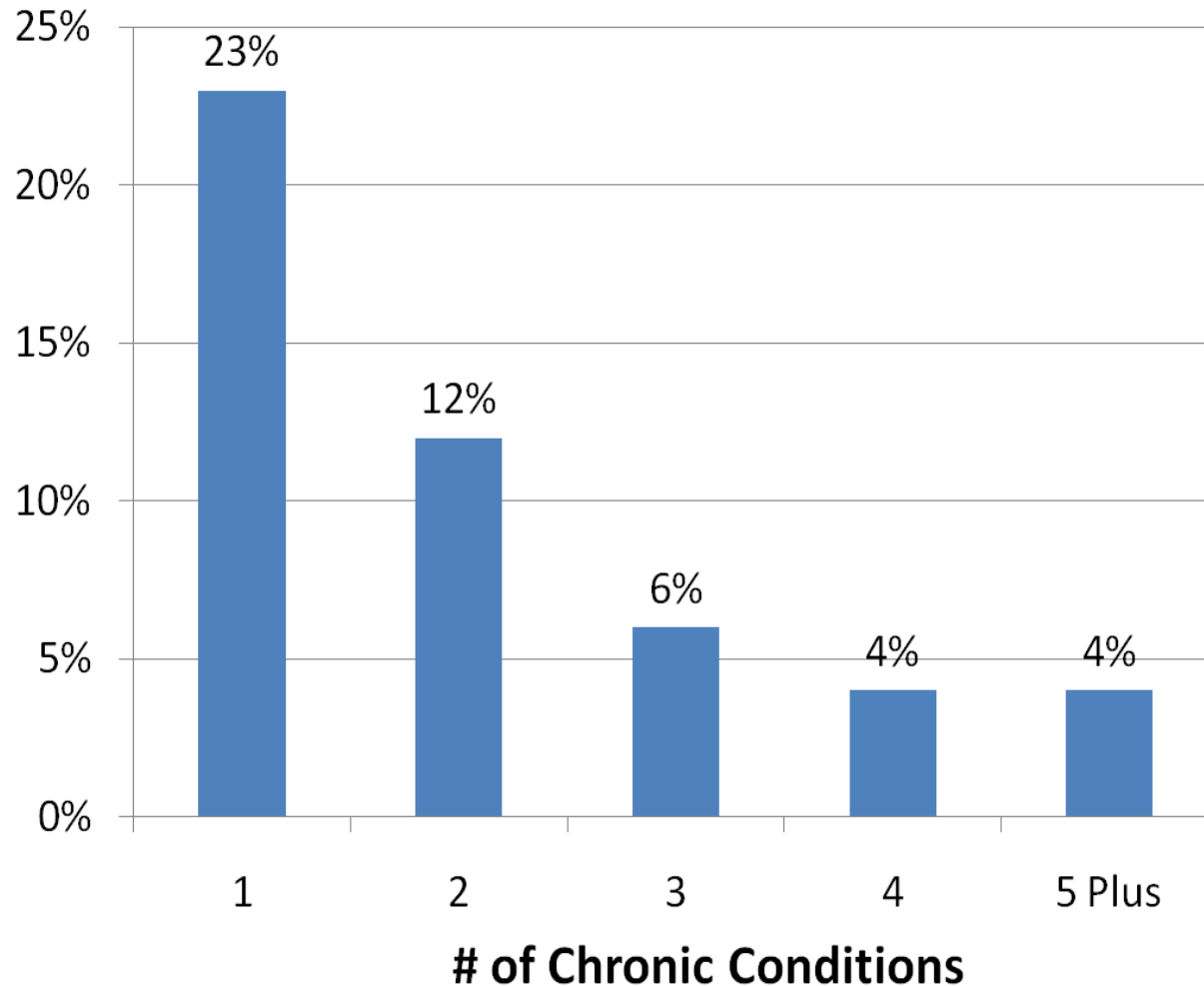
Top 5 Chronic Disease in U.S.

- Cardiovascular disease
- Cancer
- Diabetes
- Arthritis
- Obesity



Percent of all Americans with Chronic Health Conditions

Anderson, G. Chronic Conditions: Making the case for ongoing care. John Hopkins University. November 2007.



Impact of Health Risks on Workers Compensation

- Obesity
- Diabetes
- Arthritis
- Smoking
- Drug/Alcohol Use
- Mental & Emotional Health
- Comorbid Conditions
- Aging Workforce

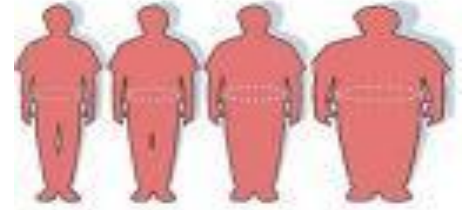


Impact of Health Risks on WC and Medical Costs



Handout # 1

Obesity & WC Impact



- NCCI study findings -WC medical claims open for at least 1yr are 3X more expensive for obese claimants & open for 5yr are 5X more expensive
- Embarrassment Issues with safety & office equipment which may have prevented claims, i.e. PPE and ergonomic office equip.
- Claims most strongly affected by high BMI include lower extremity, wrist or hand, & back

(Duke University study, 2007)

Obesity & Associated Health Risks

- Heart Disease
- Stroke
- High Cholesterol
- High Blood Pressure
- Osteoarthritis – degeneration of cartilage & bone in joints
- Sleep Apnea & Respiratory illnesses i.e. asthma
- Psychological disorders, i.e. depression
- Gall bladder disease
- Some cancers, i.e. breast & colon
- Type 2 diabetes



Diabetes

- More susceptible to severe injury situations that result in higher insurance costs
- Injured workers more likely to develop wound healing complications
- Worker runs the risk of any injury potentially escalating into a serious injury



Arthritis

- Most common cause of disability in U.S.
- Limits the activities of @ 21 million adults
- Increases potential for obesity and vice versa
- Associated with aging population
- Certain occupations involving repetitive knee bending & squatting are associated with osteoarthritis of the knee



Arthritis Statistics

National Center for Chronic Disease Prevention and Health Promotion – Chronic Disease Indicators
www.cdc.gov/nccdphp/cdi

Indicator	% United States	% ALABAMA
Adult population – >18 yrs	25.9 %	33.9 %
Physically inactive adults	19.0 %	24.0 %
Obese adults	34.4 %	41.3 %
Diabetic adults	48.6 %	57.6 %
Adults with heart disease	56.5 %	61.4 %

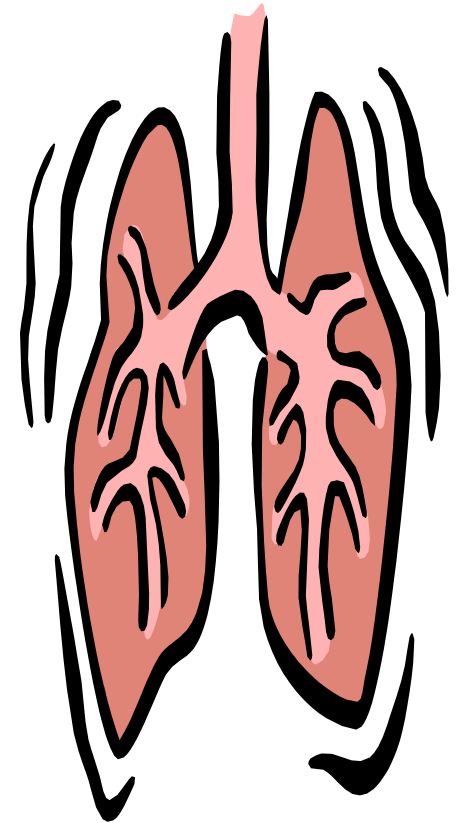
CDC Smoking Facts



- An estimated 46 million people, or 20.6% of all adults (aged 18 years and older), in the United States smoke cigarettes.¹ Cigarette smoking is more common among men (23.5%) than women (17.9%).¹
- Cigarette smoking is the leading cause of preventable death in the United States,² accounting for approximately 443,000 deaths, or 1 of every 5 deaths, in the United States each year.^{3,4}
- During 2000–2004, cigarette smoking was estimated to be responsible for \$193 billion in annual health-related economic losses in the United States (\$96 billion in direct medical costs and approximately \$97 billion in lost productivity).¹⁰
- The total economic costs (direct medical costs and lost productivity) associated with cigarette smoking are estimated at \$10.47 per pack of cigarettes sold in the United States.¹¹
- **Tobacco use leads to disease and disability.**
- Smoking causes cancer, heart disease, stroke, and lung diseases (including emphysema, bronchitis, and chronic airway obstruction).¹
- For every person who dies from a smoking-related disease, 20 more people suffer with at least one serious illness from smoking.²

Smoking

Businesses pay an average of \$2,189 in workers' compensation costs for smokers, compared with \$176 for nonsmokers.



Musich S, Napier D, Edington D. The association of health risks with workers' compensation costs.

JOEM. 2001;43(6):534-541.

Drug and Alcohol Use



- 3.6 X more likely to injure themselves or another person in a workplace accident
- 5 X more likely to be injured in an accident off the job which affects the workplace, i.e. missed workdays & job performance
- 5 X more likely to file a WC claim
- 1/3 less productive than drug free employees

Mental & Emotional Health

- Emotional states that lead to distraction contribute to accidents
- Anxiety, stress, and depression are at the root of accidents because they cloud judgments and slow reaction time
- Couples who experience marital troubles had a higher incidence of traffic accidents and violations in the year in which they were divorced

Samantha Dunn“, Not by Accident: Reconstructing a Careless Life”



Impact of Comorbid Conditions on Workers Compensation

Comorbidity – the presence of 1 or more disorders or diseases in addition to a primary disorder or disease

Coventry Research on WC Medical Costs:

- 1.9 million claims examined
- Reviewed bills for 12 month period post injury
- Classified claims based on the most expensive code
- Examined the bills for other complicating conditions



See Handout # 2

The Aging Workforce

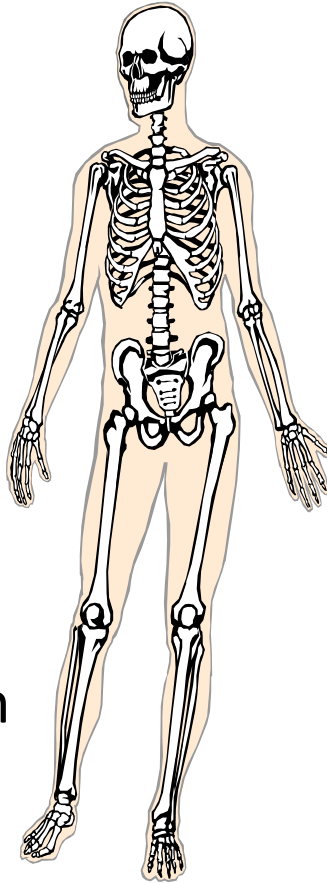


- U.S. Census Bureau (2005) estimated 78 million Baby boomers in U.S.
- @ 1 out of every 3.5 persons
- 30% of present workforce is 45
- Influx of older women into workforce
- By 2015 – 40% or 50 million workers will be over the age of 60

Effects of Aging

Body Affected

- Skin
- Ears
- Eyes
- Respiratory
- Cardiovascular
- Musculoskeletal
- Central Nervous System



Clinical Manifestations

- Bone density
- Weight gain
- Skin shifts
- Habits
- Sleep patterns
- Hearing
- Smell
- Temperature regulation

Aging and its Impacts on WC



- Aging changes in Balance, Flexibility, Attention, Vision, Memory, Strength & Reaction time
- Aging process is associated with obesity, arthritis, HBP, diabetes, heart disease
- Medications cause Drowsiness, Dizziness, & Decreased mental acuity

Age related changes can directly affect health and safety at home and in the workplace

Why Integrate Safety & Wellness Programs into the Workplace ?



- Increasing evidence of health's effect on safety
- Neglecting the contribution of either the workplace or home life results in an incomplete and ineffective approach to worker health
- 10 General Principles of Integration

10 General Principles of Integration

Handout # 3

- Actively Engage Workers
- Actively Engage Management
- Clear Plan with Adequate Resources
- Integrate systems
- Focus on Organizational Solutions
- Customize Your Design
- Provide Appropriate Incentives
- Protect Confidentiality
- Stay Flexible
- Evaluate Your Program



Benefits of Integrating Programs

Direct Benefits

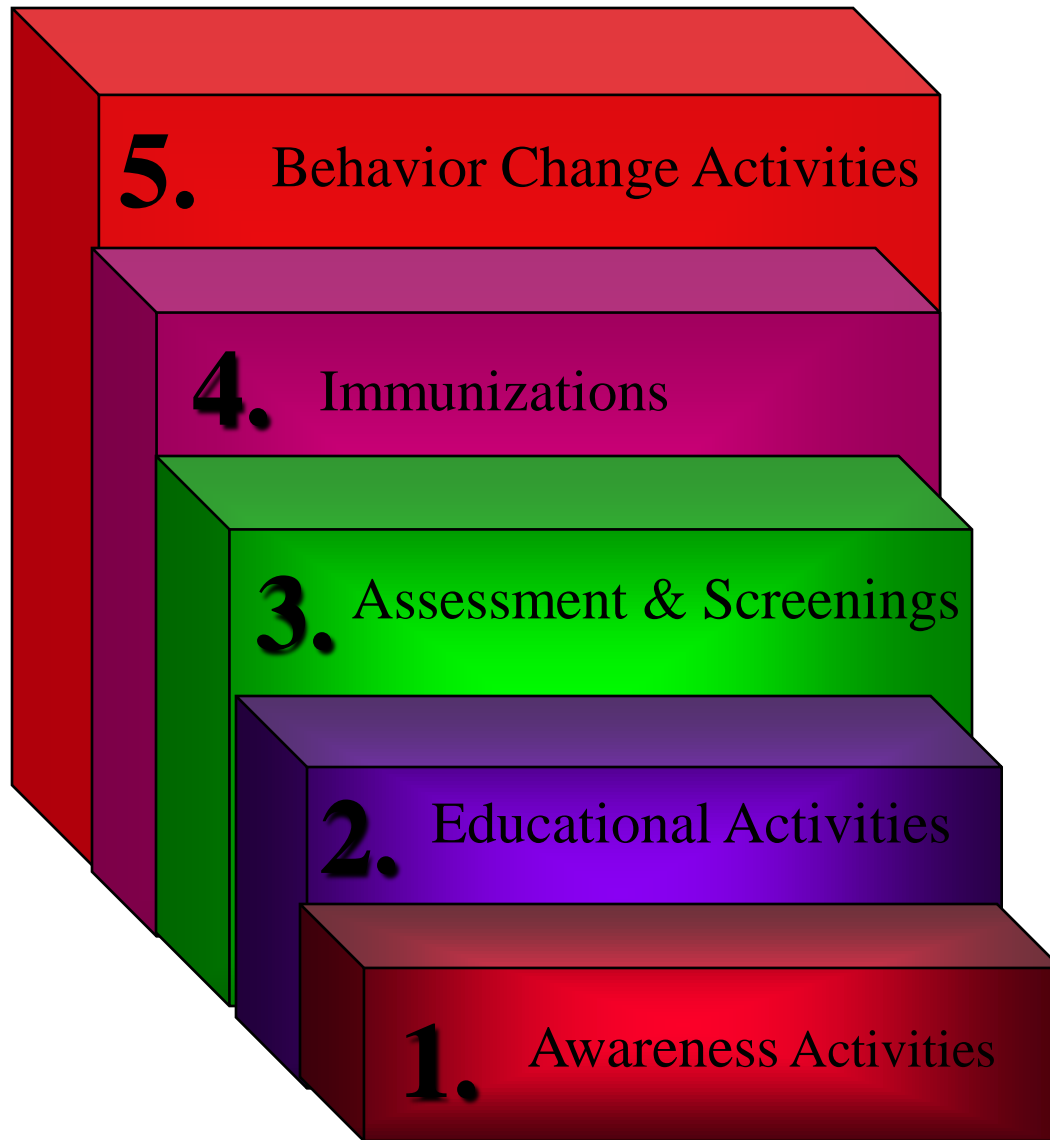
- Improves Employee Health
- Improves Productivity
- Reduces Sick Leave
- Improves Benefit Package
- Reduces Use of Health Insurance
- Reduces Workers Compensation

Indirect Benefits

- Improves Employee Morale
- Increases Employee Job Satisfaction
- Improves Employer's Image



5 Levels of an Effective Wellness Program



Promotional Ideas

- Nutrition programs
- Smoking Cessation
- Health & Wellness Fairs
- Newsletters/Informational sessions
- Stress Management
- Fitness club discounts
- Blood drives
- Health Screenings

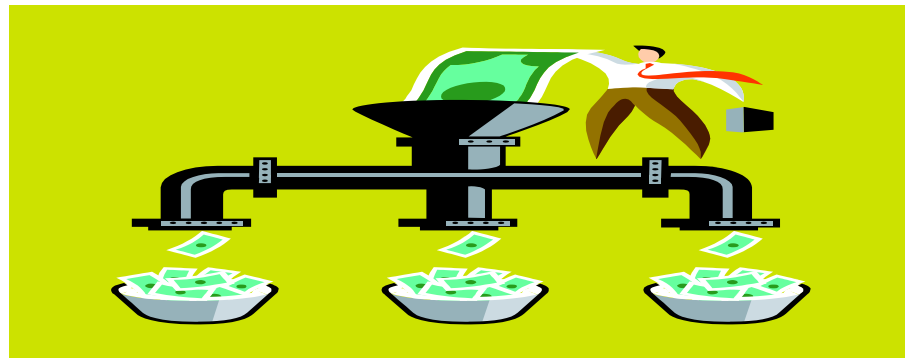


Program Examples



Health, Safety, & Wellness in the Workplace

- Increasing evidence that most medical and WC claim dollars are spent on high risk individuals
- Goal - Keep employees healthy and don't wait for problems before initiating health, safety and wellness programs





Steps to Reduce Risks and Reduce Costs

- Determine prevalence of risk factors for your workforce.
- Invite and encourage employees at risk to make lifestyle changes at home & work.
- Provide opportunity and support for change.

Conclusion . . .



- Increasing evidence that employees with modifiable health risks incur higher health care expenditures.
- Managing these modifiable risks through Health, Safety, and Wellness initiatives provides opportunities to significantly reduce health care and workers compensation costs and improve quality of life.