

The Aging Workforce – Part 2

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In Part 2 we look at how agents must work with the medical field to make sure they know how to assess older employees should an accident occur, in order to keep rates from soaring.

Employees must know *before* they get hurt who they should talk to when they suffer an injury. Immediate injury reporting is a key to keeping injury costs as low as possible. Studies have shown that the costs of an injury go up when there is a delay in reporting. Make it your policy that any employee injury is reported before the end of the shift.

Once the injury is reported, getting the proper treatment is key.

Agents should help employers build a relationship with an occupational medical provider in your area. You can find board certified occupational doctors on the web at acoem.org. Even if there isn't an occupational medicine specialist in your town, you can develop a relationship with a physician and send your injured employees to that doctor.

The goal of having a relationship with a doctor is to ensure that the doctor knows the business and the physical demands that employees are under. They should also have a good knowledge of the transitional work that the employer has available. When a doctor knows that you will accept an employee back to work on transitional duty, they are far more likely to send them back to work rather than send them home to sit on the couch and watch infomercials for attorneys at 1-800-SUE-THEM.

When an employee is at work, they are less likely to hire an attorney and more likely to work hard to get back to their full duty position. This process not only gets employees back to work more quickly, it also reduces the amount of money that the insurance company spends on employee injuries, reducing the clients experience and therefore their workers' compensation insurance costs.

The workforce is getting older and we need to be mindful of accommodations that older workers may need today that they didn't need before. However, this new research from NCCI should sharpen employers' focus on what can drive down injury rates and costs, like hiring the right people, training them to do their jobs safely and when accidents do happen, have them reported immediately and treated by a skilled physician that will send them back to work, rather than send them home. If agents help employers follow those steps, having older, experienced workers on the payroll can be a great asset rather than a potential liability. It can also create clients for life.

The information above is from the Institute of Work Comp Professional.

Insurance Brokers of MN, Inc. has been through their training program and become " Certified Workcomp Advisors" of which there are about 400 in the US.

Check with us on the cost saving advantages of working with a " Certified Workcomp Advisors"