

Addictions

Workers' Comp Insurers Lead Opioid Epidemic Fight

THE DEADLY effects of abuse of prescription painkillers known as "opioids" have reached epidemic proportions.

Medical experts, particularly industrial medicine doctors, are at the forefront of fighting this plague.

That's good news for employers, as reducing opioid addiction among injured workers means lower claims costs if the individuals can get back on the job and be productive. But, those who can't kick the habit tend to stay on permanent or temporary disability for much longer.

Workers' comp also must pay for addiction treatment if the worker got hooked on opioids prescribed for their work injury.

Studies have found that injured workers are receiving fewer opioid dosages and at reduced strengths:

- Opioid prescriptions fell in 2016 from 2013 in 26 states studied by the

Prescribing Best Practices

- When a drug is first prescribed, create a strategy for ending its use.
- Use drug holidays in cases of chronic pain
- Focus on improving the patient's function
- Conduct risk assessments prior to prescribing
- Consider alternatives like:
 - Non-opioid painkillers, such as ibuprofen and antidepressants
 - Nerve ablation, which is the interruption of pain signal transmissions from nerves

Workers' Compensation Research Institute.

- Opioid prescriptions fell 5% for workers' compensation claims in 2016 from 2015, according to pharmacy benefit managers Coventry First Script and Express Scripts.

Alternative approaches

There is anecdotal evidence that some non-medication pain management techniques can be effective. These include:

- Acupuncture
- Massage therapy
- Cognitive behavioral therapy, which is a form of talk therapy
- Exercises such as yoga and tai chi
- Biofeedback therapy, which helps individuals gain control over bodily functions that are normally involuntary

The injured worker can be taught coping skills that do not involve medicine. A methodical tapering based on the types of drugs may also work.

If you have an injured worker, talk to us about what your carrier may be doing to reduce the chances that your employee will get hooked ❖

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Workplace Safety

Distractions Hurt Your Employees and Your Business

WORKPLACE DISTRACTIONS are ever-present. They reduce workers' productivity, increase their stress, cause injuries, and lower morale. Some are the result of modern technology, but others have been around a lot longer.

Following an interruption, it typically takes a couple of minutes to return concentration to work. These short interruptions and recovery periods add up to large amounts of lost productive time.

There are many distractions that can affect employee safety and productivity that employers need to be aware of.

Smartphones – Smartphones and tablet computers are a major distraction, especially in office environments. Text messages, alerts and the urge to check Facebook and news – not to mention game apps like Candy Crush and Words with Friends – can pull employees' attention away from the task at hand.

E-mail – Misuse of e-mail can be another productivity-sapper. This includes strings of e-mails sent to arrange a time for a meeting or conference call, when scheduling software could accomplish the same thing with one or two messages. It also includes clicking the "reply all" button, sending a thank-you intended for one person to a group of ten. Again, these small interruptions compound over time.

Old-fashioned interruptions – A co-worker who stops by to ask a quick question and sticks around to chat for a few minutes. Meetings that are held because they've always been held, regardless of whether they accomplish anything. The colleague who sits three cubicles away and is incapable of having a quiet conversation.

Personal issues – In some cases, a worker's distractions may come from himself. His job may be boring, causing his mind to wander while he uses a tool or pours a hot drink. He may have problems at home – financial difficulties, family members who are ill, elderly parents, a child going through a rough time.

Work pressures – This includes perceived pressure to finish a job quickly. Manufacturing or warehouse employees may feel

pushed to fill an order in a hurry, or construction workers may face short deadlines.

Complacency – Sometimes, workers have done a job for too long and have grown complacent in their knowledge. This can lead to their missing crucial steps in the process, resulting in faulty work and worse.

The fallout

Distractions are not only annoying; they can also be dangerous.

Tripping hazards, machines that use saws, punches, drills or lasers, and workplace chemicals can all cause serious injuries if workers are not paying attention.

An employee driving a forklift in a warehouse can collide with furniture or goods. Kitchen workers plus knives and stoves, coupled distractions can easily produce injuries that are costly and upsetting for the rest of the staff.

To an extent, distractions are unavoidable, but they can be reduced. One thing employers can do is to encourage frequent breaks.

There is a limit to how long someone can focus intently on a task. Occasional stretch or walk breaks can help workers clear their minds, relax a little, and take care of personal phone calls and messages.

If necessary, managers can block employees from accessing certain websites or limit use of smartphones to break times. They can also model and encourage proper use of e-mail.

Meetings can be scheduled only when a group discussion is necessary to accomplish work results. To keep them on track, they should be time-limited and have stated agendas.

If it doesn't interfere with customer service, employees can wear earbuds or headphones to muffle loud conversations. Employees subject to frequent interruptions from gossipy co-workers should be permitted to hang up "do not disturb" signs when necessary.

It is possible to reduce distractions without burdening the workplace with excessive rules. Employers who do so will raise morale, prevent injuries, improve quality and boost profits. ❖

Employment Practices

More Daddy Caregivers Sue Over Bad Treatment

OVER THE past three decades, the traditional “dad-as-breadwinner/mom-as-caregiver” model has become less prevalent.

For many couples, the opposite is true – she brings in the larger income and he’s taken on more (if not the majority) of the childcare duties. But, legal and human resources experts say that the culture in many workplaces has not shifted accordingly.

A 2013 study of workplaces, funded by the Social Sciences and Humanities Research Council of Canada, found that fathers who are caregivers experience more harassment and mistreatment than traditional fathers and men without children. They are seen as less committed to their jobs and less “tough.”

For example, take the 2015 case of a tax planning manager at 21st Century Fox who advised his supervisor that he was considering taking a leave of absence under the Family and Medical Leave Act to care for his child.

He alleges that his supervisor began to treat him differently; upon his return to work, the company retaliated against him and eventually fired him without good cause.

In 2015, he sued Fox for retaliation, violations of the FMLA, and pregnancy discrimination.

Cases like this are part of a growing trend of dads asserting their rights to meet their family responsibilities without fear of retribution at work.

Most Common Lawsuit Complaints

- Denial or discouragement of leave
- Retaliation for having taken leave
- Unequal lengths of leave for men and women

A recent study showed that the number of lawsuits over treatment of paternity leave requests rose 336% from 2006 to 2016.

The effects go beyond insults and harassment. Fathers have lost their jobs after:

- Asking to work from home after the premature birth of a child.

- Leaving work for 25 minutes on some days to pick up a child from school following a mother’s surgery to remove a brain tumor.
- Taking a one-week FMLA leave, followed by two or three days of absence, including time spent caring for a sick child.

While employers are increasingly offering paid parental leave as a means of attracting talented workers, those programs may still be stacked against dads.

A 2017 study of leave programs offered by 75 large corporations found that more than one-third of them offered the maximum amount of leave only to employees who attested that they were the primary caregiver in the family.

One employer offered 12 weeks to the primary caregiver and only two weeks to the secondary caregiver. Another offered 14 weeks to mothers and one week to dads.

In addition to the risks of lawsuits these policies carry, offering no or unequal leave programs presents business risks.

Members of the so-called millennial generation value workplace flexibility and expect both parents to be heavily involved in their children’s upbringing. With the baby-boom generation retiring, millennials will make up the vast majority of the workforce in a few years – and employers will have to take their desires into account.

Further, equal parental leave policies help employers retain female employees. One study found that women are more likely to return to full-time employment when fathers can take more parental leave.

The takeaway

Employers that want to offer competitive leave programs that will discourage lawsuits should not distinguish between primary and secondary caregivers.

Programs should be equally available to all employees, regardless of gender. Involved fathers are increasingly demanding the flexibility to care for their kids. Employers hoping to win the talent wars will give it to them. ❖



Four Ways to Employ Better Driving Employees

A CARELESS DRIVING employee can result in a substantial liability claim, particularly if a third party is injured. If one of your drivers is found to have been engaged in distracted driving, any judgment or settlement for a personal injury could easily cost more than \$1 million.

While you can hold meetings about the dangers of distracted driving and what your driving employees can do to reduce the chances of crashing, in the end it comes down to trusting that they will do the right thing.

So what can you do? We suggest a holistic approach to the issue.

1. Understand distracted driving

Just how bad is the distracted driving problem? In 2015 alone, 3,477 people were killed and 391,000 were injured in motor vehicle crashes involving distracted drivers.

But smartphones are not the only source of distraction. Road safety experts say there are three other types of distraction for drivers:

- **Manual** – This can include looking around for a lost object in the car, reaching under or behind the seat.
- **Cognitive** – This can include a driver who is lost in thought and not paying full attention to driving.
- **Visual** – Anything that makes a driver take their eyes off the road, like looking at the GPS or tuning the radio.

All of your training for your driving employees must address all types of distracted driving, and should include scenarios to help them make proper decisions when behind the wheel.

2. Hire good drivers

When hiring personnel who drive, consider what their primary responsibility is. For example, if you own a plumbing operation, your drivers are not necessarily going to be professional drivers, since their primary duty is fixing plumbing issues.

If you think any prospect will be driving as part of their job, you should pull their DMV records. Look for anything serious like DULs or frequent citations for moving violations.

In addition, check their resumes to see whether they were driving as part of any of their prior jobs, and if they have experience driving the same type of vehicle they would be driving for you.

Also ask about any medications the applicant may be taking, as some can affect their driving. Finally, consider requiring candidates that would be driving to take a road test as part of the recruitment process.

3. Coach current employees to be safe drivers

You should attack this in a three-pronged approach:

- Pull their DMV driving records annually.
- Conduct road tests where they are graded on their driving.
- Hold an annual meeting to go over safe driving policies; reinforce the dangers of distracted driving and stress the need to always focus on the task at hand.

You should also have driving policies in writing that are enforceable and list all the behaviors that are prohibited while driving, like:

- Never answer the phone while driving, even if you have a hands-free device.
- Bar programming a GPS while on the move and require that they pull over when safe to do so.
- Never hold your smartphone in your hand while driving.

Your policy should also specify the consequences and any disciplinary action for breaking the rules.

You should maintain records of these policies. This is of utmost importance if one of your employees is in an accident and accused of negligence. Your policy and proof of training can protect your organization.

4. Take advantage of technology

GPS tracking devices in their vehicles allow firms to receive real-time information about a vehicle's location and rate of speed. This gives you valuable insight into any dangerous habits your drivers may be engaging in.

You can also install technologies that will block cell phone signals while the vehicle is moving. ❖

