

The Aging U.S. Workforce and Workers' Compensation.

According to the [US Bureau of Labor Statistics](#), from 2006 to 2016 workers aged 55 to 64 are expected to climb by 37% and the number of workers over age 65 is predicted to soar by more than 80%. In contrast, the total labor force is projected to only increase by 8.5% during this same time period.

Why are older workers now making up such a large part of the workforce?

- “Baby Boomers”, a substantial portion of the U.S. population, are now 50 to 68 years old.
- People born after 1943 cannot receive full Social Security retirement benefits until age 66 or older.
- The recession affected retirement savings accounts so some people are staying in the workforce longer than they expected.
- Despite people working longer, there are more retiring workers than new ones entering the job market. Employers that have difficulty replacing workers may make accommodations to keep them in the workforce.

There are older workers in every type of business. They are valuable assets, so employers should take steps to help prevent injuries and minimize losses from this segment of the workforce.

Why can an injury to an older employee be different than the same injury suffered by someone younger?

- **Cumulative effects of work** – Years of physical labor can take a toll on a person's body. An incident may cause an injury in a worker whose body has been weakened by years on the job or that causes aggravation to a prior minor injury.
- **Underlying health issues** - Workers may have more health issues as they get older. These may contribute to the complexity of a work related injury or may add to the length of the disability.
- **Slower recovery time** – Generally, younger people tend to recover from injury more quickly than older people, so older workers can have longer recovery periods after an injury.

AS AN EMPLOYER:

What steps might you consider to help prevent or minimize injuries to employees?

1. **Maintain a [safety program](#) that is effective for the kind of work performed.** If you don't have such a program, institute one.
2. **Maintain a stable workforce.** Injury rates for newly hired employees are typically higher than for workers employed one year or longer.

3. **Provide health and other benefits to workers.** Providing a benefits package may have a positive impact on your workforce overall.
4. **Institute wellness programs.** Programs that encourage employees to improve their overall health can have a positive impact on both their health and their ability to recover from an injury.
5. **Maintain a positive relationship with your employees.** Workers who are happy in their jobs are more likely to work safely and return to work as soon as possible after an injury.

What can you do to help minimize losses?

- ❖ **Analyze the cause** of the injury and take corrective preventive action.
- ❖ **Report claims promptly** – Late reporting can contribute to the cost of the claim for a few reasons:
 - Witnesses may no longer be available and evidence may not be preserved
 - Preferred provider network or a nurse case manager may not be utilized
 - Subrogation or surveillance opportunities can be lost
 - Ability to deny a non-compensable claim may be jeopardized
- ❖ **Stay in touch** with injured workers and show interest in their recovery. This can lead to a better outcome.
- ❖ **Maintain or institute a Return-to-Work program.** Be willing to consider light duty positions for injured workers, possibly for an extended period of time.

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