

Managing Disability:

Simple Job Accommodations Can Save Thousands in Potential Work Loss

Insurance providers can be a valuable resource for both employers and employees in helping them to avoid disabilities and in getting workers back on the job more quickly. Here's how a nurse works with a state's school districts to support employee health.

Gerry Goldsmith spent the first 30 years of her nursing career working with patients in a hospital, as well as in occupational health and traveling through Oregon as a workers' compensation rehab consultant. But 13 years ago, she came to work for an insurance company. Her career move proved to be quite strategic as Goldsmith is now able to use her medical training as an on-site consultant.

Goldsmith works full-time with the Oregon Educators Benefit Board (OEBB), a consortium of the entire state's school districts, its members, insurance carriers and health care providers. OEBB offers benefit plans to support employee health. She jokes that she works in her car, spending her days driving throughout the state. Goldsmith helps the state's public education employees at risk of disability identify opportunities to stay on the job, or helps get those currently on disability leave back to work sooner. Because the individual school

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by | Alison Daily



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Education

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districts have different policies and philosophies, a person in Goldsmith's position must learn the unique challenges facing each district and school so that she can provide in-person support and education.

"I try to do anything possible to help minimize confusion and frustration with any process," Goldsmith said. "It's so discouraging when people feel like they've lost control of their lives through the impact of illness or injury, so I do what I can to help them regain control."

Staying at Work

The Bureau of Labor Statistics calculates the estimated time-lost cost per injury in the United States is \$26,000.¹ But many times, an injury doesn't have to result in a leave. Every job—whether it's in a classroom, on a production floor or in an office setting—has opportunities for improvement to keep people on the job and reduce the risk of leave.

Throughout her journeys, Gold-

smith sees many employees who, with a few modest accommodations at work, can save themselves the trouble of missing work. She takes a comprehensive view of a school or office, identifies potential ergonomic risks and, where possible, recommends modifications that remove barriers to productivity.

Sometimes, it's a simple change that can make a big difference. For example, a school employee's chronic pain made it nearly impossible for him to vacuum the carpeted hallways. Through a simple assessment, the school and Goldsmith worked together to get him a ride-on vacuum. In the end, the employee didn't need to miss work.

A successful case isn't always about helping someone with a disability. Simply making a job easier can be just as rewarding in the long run. For example, one teacher had to be around loud machines. The school and Goldsmith were able to get him a voice amplifier, as well as a device to protect his hearing in the long term.

With so many schools in the country making budget cuts, districts are stretching every dollar to make things work, even if it's at the unintentional risk of poor ergonomics. But relatively inexpensive accommodations can help. An administrative employee

sat at a makeshift desk. This employee didn't fit under it properly, which required sitting in different and uncomfortable ways. For this employee, the company ordered a new desk and keyboard, as well as moved some things around, saving the pain that Goldsmith said no doubt would have come down the road.

Returning to Work

While these and other efforts to keep people at work are quite successful, the reality is that disability leave for some is unavoidable. A sharp focus on how the claim is handled can make a big difference and help the employee get back to work sooner. From an employee's perspective, having a support system in place, as well as a consultant dedicated to the claims process, can make the leave go smoothly and make the employee feel valued even in absence.

In many ways, a consultant such as Goldsmith acts as a counselor. She not only helps people move through the claims process but, more importantly, helps them understand it. She answers questions, makes phone calls on their behalf, helps fill out paperwork and—being a nurse—can offer guidance with what they're going through, while maintaining the employees' privacy. She also acts as a liaison between employees and employers, discussing return-to-work dates or providing accommodations for when employees come back to work.

"I explain things to people; I tell them it's going to be OK," Goldsmith said. "They need to know someone is in their corner during a potentially scary time so the only thing they need to focus on is their recovery."

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Help for Human Resources

A person like Goldsmith helps take the burden of managing disability off the already taxed human resources (HR) department, making it more efficient and productive. More often than not, HR professionals are overloaded and doing more with less. In addition, they often don't focus on the details of disability insurance and the claims process. That's an area in which people like Goldsmith can help.

Goldsmith also is able to talk with HR managers about other services her company offers, and works with other OEBC vendors so that "we can figure out ways to integrate what we do for the benefit of everyone. It's a wonderful collaboration."

The Bottom Line

The relationship a company has with its disability providers is critical. Most important is working with a provider that is fully committed to a proactive approach to keeping employees at work and productive. The providers also have to be clearly focused on prevention, relief and protection not only for employees but also for the company.

There also needs to be an accurate measurement of qualitative and quantitative results. Many times that includes outsourcing absence management to a third-party administrator (TPA). A TPA has invested in an automated system that complies with complex, confusing and ever-changing federal and state regulations. Having one claims professional for this service may help reduce any disconnects in the administration of benefits.

Lastly, inviting the provider to have a presence in the workplace is a good start, similar to what Goldsmith's job entails. Placing representatives on site with internal wellness and risk management coordinators can help with the ulti-

mate goal of creating a finely tuned, predictive modeling and early intervention process.

The Occupational Safety and Health Administration estimates that employers pay almost \$1 billion a week in direct workers' compensation costs, which doesn't include the indirect costs such as training replacement employees and lost productivity.²

To avoid paying those costs in the first place, simple yet effective ergonomic solutions can help. A new keyboard, a better computer mouse or even a new office chair can be the difference between thousands of dollars of lost work time and other costs and a productive employee. The key also is being committed to reimagining the workplace. Taking a proactive leadership role can boost not only employee morale, but also the company's bottom line.

And Goldsmith is no exception. A few years ago, she purchased a vehicle with adjustable lumbar support in the seat. After all, she has to practice what she preaches. **■**

Endnotes

1. Bureau of Labor Statistics, www.bls.gov.
2. "Making the Business Case for Safety and Health," at Occupational Safety and Health Administration website, www.osha.gov/dcsp/products/topics/businesscase/index.html.

takeaways >>

- Employers pay almost \$1 billion a week in direct workers' compensation costs.
- Every work setting has opportunities for improvement to keep people on the job and reduce the risk of leave.
- Where disability leave is unavoidable, how the claim is handled can make a big difference in getting an employee back to work sooner.