Employers today are on the alert to reduce risks, increase safety, and improve the bottom line. A recent study was conducted over a four-year period to investigate the association between health risk and workers’ compensation costs. The study, published in the *Journal of Occupational and Environmental Medicine, Volume 43, #6, June 2001*, found workers’ compensation costs increased as individuals exhibited high health risks such as smoking, poor physical health, inactivity, and dissatisfaction with their current life circumstances.

After the four-year study was completed, researchers found substantial cost expenditures resulted from the high health risk group. The total workers’ compensation costs (claims + lost injury day costs) were $2,354,044, with low-risk workers costing $106 per worker, compared to high-risk workers costing $1,241 each. A Health Risk Appraisal (*The Health Risk Appraisal tool was developed by the Centers for Disease Control, and then modified by the University of Michigan Health Management Research Service*) considered the following: Lifestyle Variables, Psychological Variables and Health/Biological Variables.

### Lifestyle Variables

Lifestyle Variables were broken down into these areas: smoking, physical activity, alcohol/drug use, medication use, seatbelt use and ergonomic considerations.

- Smoking is one of the primary causes of death and disease in the US; 440,000 people die from illnesses attributed to cigarette smoking annually.
- Nearly 1 in every 5 deaths is tobacco related.
- Cigarette smoking accounts for 30% of all cancer deaths.
- In the US each year, improper diet and physical inactivity cause at least 300,000 adult deaths from illnesses associated with obesity.
- Although most people take prescription drugs responsibly, many have become addicted to their prescriptions, while others experience problems from mixing medications.

### Psychological Variables

Psychological Variables take into consideration the following:

- perception of physical health;
- life satisfaction;
- job satisfaction; and
- stress.

Obviously each individual has a perception of their satisfaction with life circumstances. However,
many people are not aware of the causes of underlying dissatisfaction. A worker who is performing poorly at their job may have many reasons for so doing. Those reasons may include relationship problems, financial difficulties, illness, stress, and other life events.

- It is in the best interest of the employer to determine the reason for poor performance and address it in order to achieve a better outcome for both employer and employee.
- Stress is often the result of many small irritations that may culminate in over-reaction to work and home situations.
- It is important to do what we enjoy as it contributes to our well being and the well being of those around us.

**Health/Biological Variables**

Health/Biological Variables considered: blood pressure, cholesterol, relative body weight, serious medical problems, illness/absence days, and a Health/Age Index. The biological variables of blood pressure, high cholesterol, and body weight are interrelated. Quite often when someone loses weight, their blood pressure and cholesterol levels go down.

- Obesity can lead to other serious debilitating disease like coronary artery disease, stroke, some forms of cancer and Type 2 Diabetes.
- Some families have a history of disease and knowing that history allows members to take preventive steps against potential problems.
- Tracking illness/absence days provides information on trends that may be addressed to improve attendance, and perhaps determine if some workplace hazard is causing a health problem.

Employers and employees alike have a responsibility to help in the reduction of illnesses and injury in the workplace and to reduce health care claims and costs. It is to everyone’s benefit to practice strategies to improve health and wellness. Each worker and employer needs to think of themselves as workplace athletes, and spend some time every day to improve their health and well being. Actions that may be taken to enhance wellness are improvements to the diet to include more fruits and vegetables and whole grain foods.

Incorporate daily exercise, even a walk around the parking lot once a day to start. Deep breathing is a great way to relieve stress and choosing activities that bring satisfaction and creativity into one’s life. Small actions can bring great improvements that will change attitudes at home and in the workplace.

The Texas Department of Insurance, Division of Workers’ Compensation has programs to assist employees in maintaining health and safety in the workplace. For more information visit TDI/DWC website at [www.tdi.state.tx.us/wc/safety/employers.html](http://www.tdi.state.tx.us/wc/safety/employers.html)

**References**

The *Health Risk Appraisal* tool was developed by the Centers for Disease Control, and then modified by the University of Michigan Health Management Research Service.

You can get a copy from their website for more details. [www.umich.edu/~hmrc](http://www.umich.edu/~hmrc)

*Journal of Occupational and Environmental Medicine, Volume 43, #6, June 2001*