

# Beyond The Cab

The only safety management newsletter dedicated exclusively to addressing injury prevention and workers' compensation cost control for trucking companies.



[www.midwesterninsurance.com](http://www.midwesterninsurance.com)

Issue 9, Volume 2005

## Let's Get Personal

For employers in some industries the cost of workers' compensation insurance, compared with other ongoing business expenses, is relatively insignificant. Not so for the trucking industry. Although it may be the norm in less hazardous industries, it is extremely rare that a work-related injury sustained by a driver can be addressed by a quick, one-time trip to the local medical clinic. Instead, for many of the work-related injuries sustained by drivers, medical treatment involves multiple doctor visits, physical therapy, temporary work-restrictions and/or time off work. This translates into higher claims costs. And higher claims costs translate into higher insurance premiums.

Beyond the insurance premium, there are a myriad of other expenses associated with driver injuries. These were addressed in the issue of "Beyond the Cab" entitled, "*The True Cost of Driver Injuries*" back in February 2005. In fact, that newsletter quoted a publication from the Workers' Compensation Task Force of the American Trucking Association (ATA) which suggested that the direct costs of work-related injuries (the payments made by the insurance carrier) account for only 20% of the claims cost. It went on to suggest that the overwhelming brunt of the injury costs are borne by you (the employer) through hidden costs (also called indirect costs). That means that a driver injury that appears to have cost \$20,000 ultimately takes a \$100,000 bite out of your company's wallet.

It's easy to see how employers come to view injuries as a financial equation. However, when injuries are viewed as a monetary issue, to the exclusion of recognizing them as being a "*human issue*," the equation is often one that leads

to prolonged recovery, distrust and a host of other undesirable results.

Injuries sustained at work are not only monetary issues, they are indeed a very personal issue. Drivers don't want to get hurt. But once they have been injured at work, they have a whole new list of things about which to worry.... "*If I'm off work for long, will I be replaced?*" "*Does my boss think I'm lying about how I got hurt?*" "*Will I get quality medical care?*" "*Will I recover completely? How will I be able to pay my bills?*" Addressing these very personal issues impersonally (or failing to address them at all) can very easily cause the injured driver to view your relationship as contentious at best.

Now consider the driver's interaction with the medial provider. Although many medical providers have an excellent bedside manner, depersonalization can begin the moment the injured driver crosses the threshold of the doctor's office, where he is instantaneously transformed from a "person" to a "patient." This can be a very confusing and frustrating time. Much of the time (particularly with soft tissue injuries) the treatment process is an educated guess that is refined throughout the recovery process. The only thing that is certain is that there are no guarantees. And the doctor is often quick to inform an inquiring patient, to direct concerns about workers' compensation and employment elsewhere.

What about the insurance carrier? Isn't it their job to address the questions and quell the worries of your injured employees? In short, the answer to that question is "yes." They share that responsibility with

you, (the employer). However, there's an important difference. Except in cases in which a nurse case manager is assigned to go to the doctor with the injured worker, the insurance carrier is the only party involved in the process that the injured employee has never seen face-to-face. Human nature, and past experiences often work together to limit the amount of trust that the injured worker is willing to invest in a relationship of that type.



The truth is that's it's ultimately up to you. This doesn't mean that you are simply available to address questions that the injured employee asks. It means that you empathize with the employee and attempt to address the concerns he may be afraid or ashamed to

voice. It means that you avoid jumping to the conclusion that (unless the incident was witnessed by three nuns) it is fraudulent. Treating injuries as *personal issues* means putting aside the innate response of assigning blame or abdicating any employer responsibility for what happened. It means expressing your concern about the medical treatment and inserting yourself when the treatment seems substandard. It means making it absolutely clear to the injured driver that you are on his side. Lastly, treating injuries as *personal issues* can only be done if you are committed to talking with the injured employee regularly.

A driver who was injured at work is not going to view you (his employer) with indifference. You are either going to be viewed as an "advocate" or an "opponent." And to a large extent, that determination will be shaped by how willing you are to treat the situation as a personal issue as opposed to a financial equation.