

How to reduce recordable injuries with a Musculoskeletal Safety Program

1. This session will explain how employers can reduce musculoskeletal (MSK) recordables by using the new OSHA First Aid guidelines to resolve minor MSK symptoms before they become injuries.
2. An overview of the program will highlight how Ohio employers have successfully reduced recordable MSD claims by 65% and MSD workers compensation costs by 55% since 2018.

Speakers:

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**INTEGRATED OCCUPATIONAL ACCOUNTABLE CARE
RELATIONSHIPS TO IMPROVE THE HEALTH AND
SAFETY OF EMPLOYED POPULATIONS**

The Why: MUSCULOSKELETAL SAFETY PROGRAM

AGING WORK-FORCE

- ✓ Bureau of Labor Statistics (BLS) is estimating that 13 million Americans 65 and older to be in the labor force by 2024. Aging work-force has more MSK injuries and take longer to recover

MEDICAL & DISABILITY COST

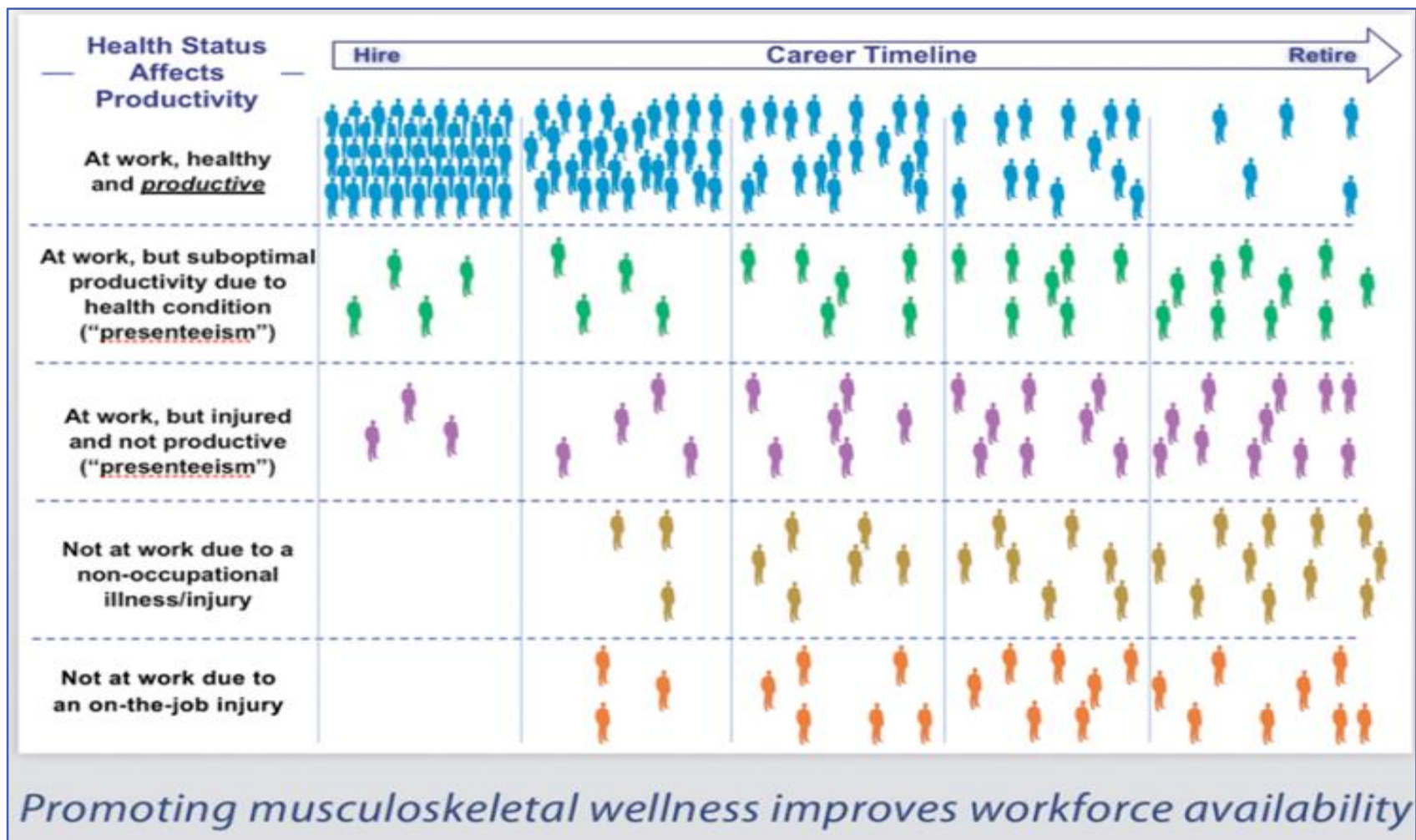
- ✓ Employers spend an estimated \$20 billion per year on MSK WC claims
- ✓ MSK conditions have become the costliest group health plan expense
- ✓ Employers are shifting resources towards early symptom intervention verses costly post injury treatment and disability

OPIOID ABUSE

- ✓ MSK injury opioid prescriptions have increased by 45% while Physical Therapy treatment has remained stagnant at 10%



Musculoskeletal Health Impact on Work Productivity



When is the right time to promote Musculoskeletal Safety Programs



An Industrial Athlete Safety Culture

1. **Objective:** To enhance and maintain the physical health of our employees during and beyond employment.
2. The company values the health and safety of our employees and promotes a shared responsibility to maintain a safe work environment.
 - A. The **company** is responsible for engineering controls and continued ergonomic improvement to maintain the safest work environment possible.
 - B. We ask our **employees** to be responsible to use proper body mechanics and maintain the appropriate physical health to perform their job safely.
 - C. **Company** provides services to prevent and **resolve musculoskeletal symptoms** before they become work-related reportable injuries!

OSHA MUSCULOSKELETAL (MSK) First Aid

OSHA FIRST AID

- Physician Consultation or Observation
- Diagnostic Procedures: x-ray, MRI
- Preventative (self-help) Exercise (2011)
- (ART) Active Release Techniques (2019)

“Medical Treatment beyond First Aid
is **Recordable**”

1. Therapeutic Exercise prescribed for a diagnosed injury is **Recordable**.
2. Self-Help preventative exercise can be used to resolve an MSK symptom before it becomes an injury.
3. Preventative exercises must be defined in a safety or wellness program to be considered non-recordable First Aid
4. ART is considered a type of “massage” allowed as First Aid

How it works: Musculoskeletal Incident Management

Pro-Active Approach:

- ✓ MSK First Aid triage by physical therapist (off-site, on-site, telehealth)
- ✓ 40% of MSK First Aid = non-recordable
- ✓ Minimal First Aid medical expense
- ✓ Modified return to full-duty work

Less Claims, Less Cost, More Productive

Re-Active Approach:

- Physician visit files a work comp claim
- Medical Cost, Restricted Duty, Prescriptions
- 80% of MSK medical claims > recordable
- On-going subjective medical visits

More Claims, More Cost, Less Productive

Using the new OSHA First Aid guidelines Ohio employers have successfully reduced Workers Compensation claim cost, claim frequency, EMR, and Premiums

The Solution: Musculoskeletal Safety Program

PREVENTION

- ✓ PHYSICAL DEMAND JOB ANALYSIS
- ✓ PREVENTATIVE EXERCISE PROGRAM
- ✓ MSK SYMPTOM CONSULTATIONS
- ✓ ERGONOMIC JOB COACHING
- ✓ PHYSICAL ABILITY TESTING

EARLY INTERVENTION

- ✓ MSK INCIDENT TRIAGE
- ✓ OSHA MSK FIRST AID
- ✓ PRO-ACTIVE INJURY CARE
- ✓ PROGRESSIVE RTW REHAB
- ✓ ON-SITE ATHLETIC TRAINER

Services must be **scalable** based on program objectives, employee population and claims experience.

How to Identify the need and scale MSK Claims Analysis

Summary Table	2017	2018	2019	2020	2021	Average
Hours Worked						
Total Claims	13	13	9	6	14	11
Rate						
MSK Claims	10	7	9	4	11	8
% MSK		54%	100%	67%	79%	75%
Intervenable MSK	6	5	7	4	7	6
% Intervenable		71%	78%	100%	64%	71%
Total Spend	\$ 19,802	\$ 30,051	\$ 12,042	\$ 20,170	\$ 27,151	\$ 21,843
MSK Spend	\$ 13,582	\$ 15,880	\$ 12,042	\$ 19,588	\$ 25,430	\$ 17,304
% MSK		53%	100%	97%	94%	79%
Cost per Claim	\$ 1,523	\$ 2,312	\$ 1,338	\$ 3,362	\$ 1,939	\$ 1,986
Cost per MSK Claim	\$ 1,358	\$ 2,269	\$ 1,338	\$ 4,897	\$ 2,312	\$ 2,110
Outlier Detail (Claims > \$30,000)						
Total Outliers Removed	0	1	2	0	0	1
Total Outlier Value	\$ -	\$ 240,976	\$ 260,746	\$ -	\$ -	\$100,344
MSK Outliers Removed	0	1	2	0	0	1
MSK Outlier Value	\$ -	\$ 240,976	\$ 260,746	\$ -	\$ -	\$100,344

Program Objectives:

- Recordable Incidents
- Direct Claim Cost
- Experience Modifier
- Incident Rates
- DART Rate
- BWC Premium Cost
- Employee Wellness

Sample Claim Savings Estimate

Reduction of Frequency and Severity (Cost) of WC Claims

MSW Program Estimates				
Program Engagement	Baseline	Conservative	Realistic	Optimistic
Reduction of MSK claims		30%	40%	50%
Reduction of Cost per MSK claim		25%	40%	60%
MSK Claims	8	6	5	4
Direct Cost per MSK Claim	\$ 2,110	\$ 1,583	\$ 1,266	\$ 844
Direct Cost of MSK Claims	\$ 17,304	\$ 9,085	\$ 6,230	\$ 3,461
Estimated Indirect Savings		\$ 8,220	\$ 11,075	\$ 13,844
Potential Outlier Cost Reduction	\$ 100,344	5%	10%	20%
Outlier Savings		\$ 5,017	\$ 10,034	\$ 20,069
Combined Estimated Savings		\$ 13,237	\$ 21,109	\$ 33,912

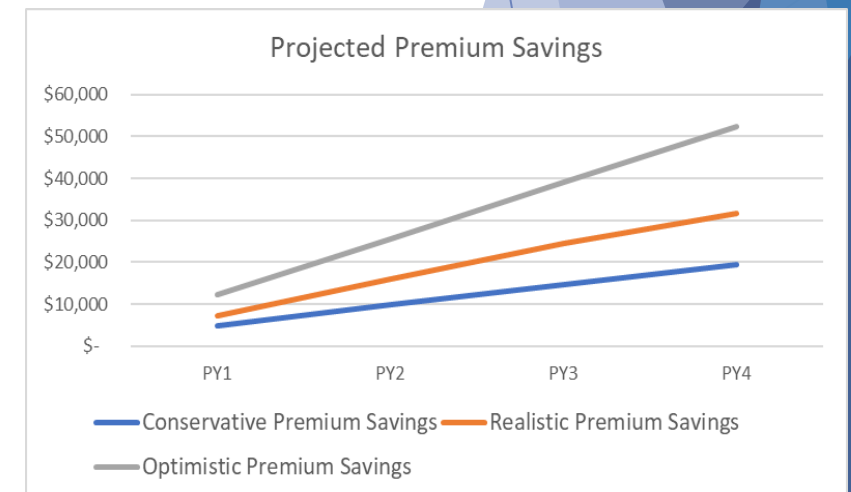
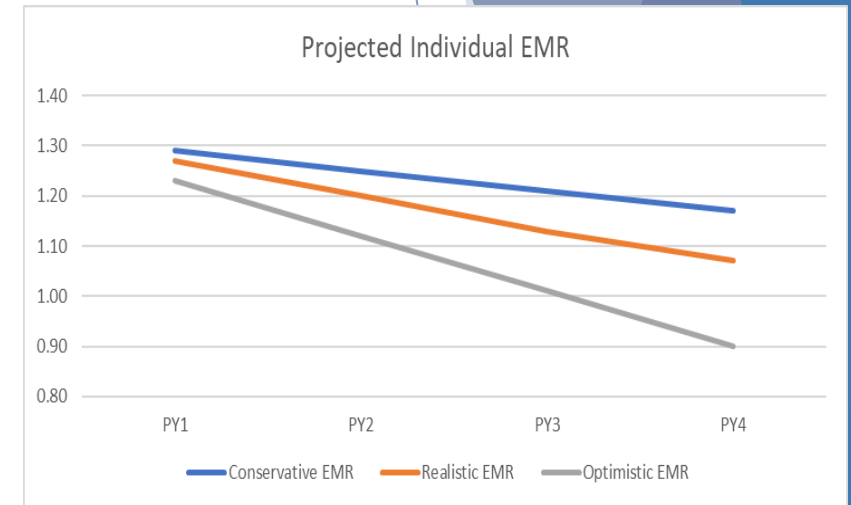
EMR and Premium Reduction Musculoskeletal Safety Program

Premium Savings and EMR	PY1	PY2	PY3	PY4
Conservative	\$ 13,000	\$ 26,000	\$ 39,000	\$ 52,000
Conservative EMR	1.29	1.25	1.21	1.17
Conservative Premium Savings	\$ 4,880	\$ 9,760	\$ 14,640	\$ 19,520
Realistic	\$ 21,000	\$ 42,000	\$ 63,000	\$ 84,000
Realistic EMR	1.27	1.20	1.13	1.07
Realistic Premium Savings	\$ 7,320	\$ 15,860	\$ 24,400	\$ 31,720
Optimistic	\$ 34,000	\$ 68,000	\$ 102,000	\$ 136,000
Optimistic EMR	1.23	1.12	1.01	0.90
Optimistic Premium Savings	\$ 12,200	\$ 25,620	\$ 39,040	\$ 52,460

7/1/22 EMR	1.33
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Need to Move Number	\$ 3,140
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Need to Move Value	\$ 1,220
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Musculoskeletal Safety Program

Roles and Responsibilities



Basic Program Development

- Partner with local rehabilitation providers
- Promote preventative exercise safety program
- Revise incident reporting to include First Aid triage
- Coordinate medical treatment with local physicians



Employer Service Options

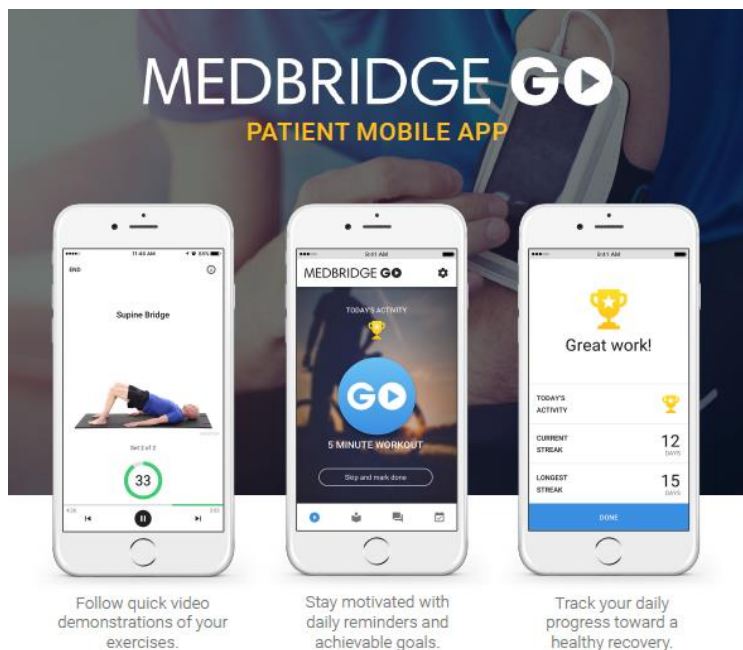
- Physical Demand Job Analysis, Work Zone Exercise
- Physical Ability Evaluations for new hire's or return to work
- MedBridge exercise app for virtual MSK consultations
- Part-Time on-site Athletic Trainer



Program Management

- Establish baseline Key Performance Indicators
- EMR system to manage all MSK encounters
- Integrate work comp claims management
- Accountable Care results reporting

Musculoskeletal Safety Options: MedBridge Mobile App



Get the mobile app designed to help you recover faster.

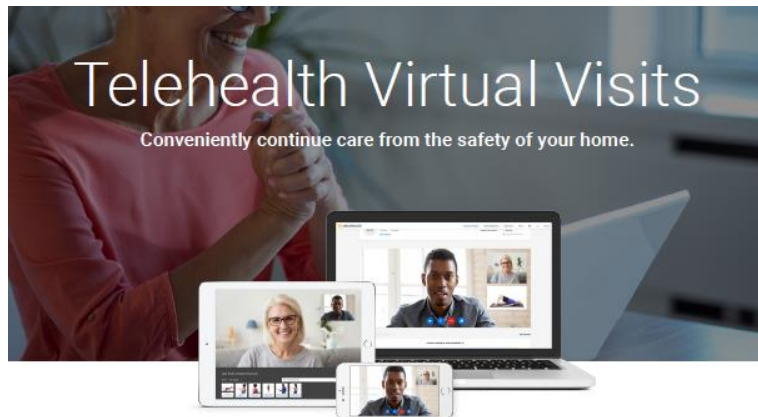
STEP 1

Download MedBridge GO free from the App Store or Google Play.



STEP 2

Enter the access code provided by your clinician and tap GO!



With Telehealth You Can

- Follow along with exercise videos during your session
- Receive real-time guidance and feedback from your provider
- Conduct 1:1 private sessions on desktop and mobile devices
- Maintain privacy and safety on the HIPAA compliant platform

Get started with your Telehealth visit in 3 easy steps

- 1 Schedule an appointment with your provider
- 2 Create your account
- 3 Join your visit

Download the free MedBridge GO app today to join Telehealth visits from your mobile device



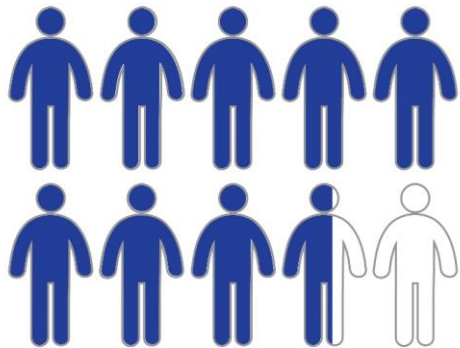
MEDBRIDGE

- Employee mobile access
- Direct communication with Rehab Provider
- Utilization Reporting
- Virtual MSK Symptom Consultation 24/7
- Personalize Exercises
- Safety/Wellness Participation Incentives

Employee Satisfaction

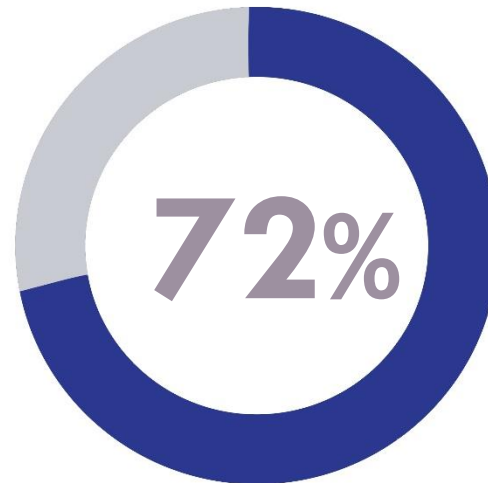
...improving employee moral & productivity

Do you feel the preventative exercises provided to reduce your symptoms, allowed you to work more comfortably?



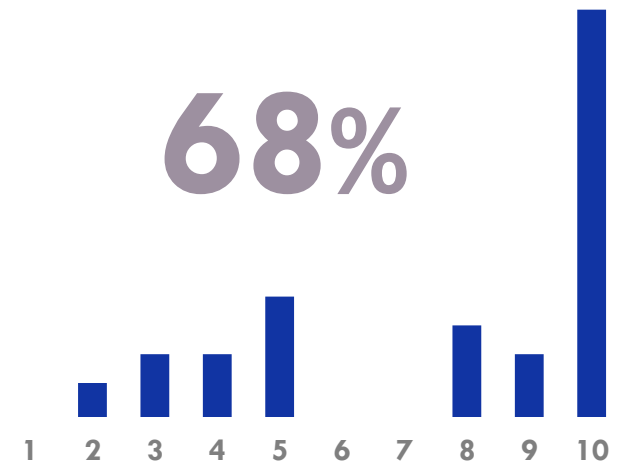
76%

Do you feel the services and consultation were provided in your best interest?



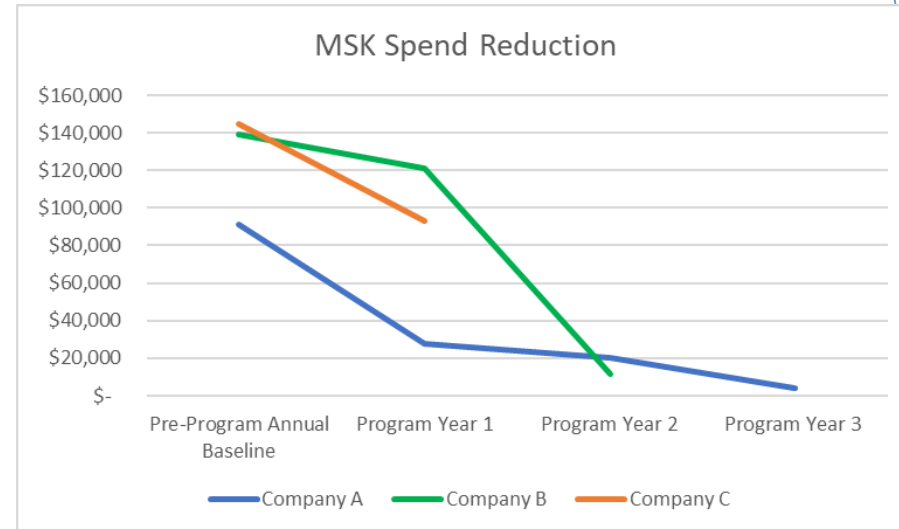
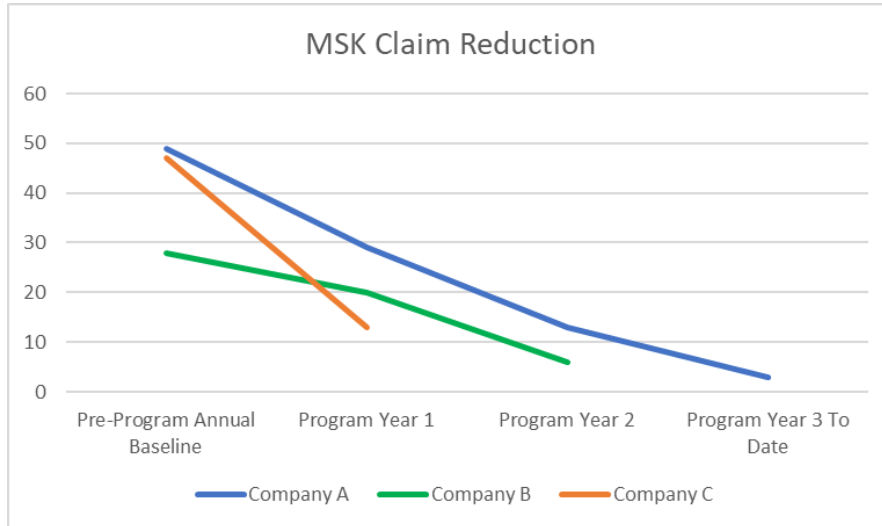
Do you feel the services provided helped you avoid unnecessary medical visits?

68%



OAC Musculoskeletal Safety Program

Independent case study Medbridge Spotlight



PRE- & POST-PROGRAM MSD RESULTS				
	MSD claims (average of annual claims 2018-2020)	MSD claim cost	MSD spend	Cost per employee
Pre-program	96	\$2,023	\$244,468	\$279.39
2021 post-program	18	\$744	\$57,185	\$65.35
RESULTS	81% reduction in MSD claims	63% reduction in claim cost	77% reduction in MSD spend	\$214.04 average savings per employee

Create an Industrial Athlete Safety Culture

How Do We Get There



Questions or Comments

For a copy of this presentation or more information about an MSK Safety Program please contact:

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Thank You