



## Strategies for Saving Employees' Compensation Costs

1 – 2 December 2005

# RETURN TO WORK RISK MANAGEMENT PROGRAM

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# Agenda

- Introduction
- A review of work accidents in Hong Kong
- Current trends in Employees' Compensation
- Common problems
- Disability management at the workplace
- Q & A





# A Review of Work Accidents in Hong Kong

- Government statistics: ~ 57,000 work-related injuries
- Employees' compensation
  - No fault scheme
  - Non-contributory
- Employees' rights
  - Employees' Compensation and/or
  - Common law claim



# Current Trends in Employees' Compensation

- Pro-employee bias
  - Courts tend to rule in favor of employees
- Employees can now easily get help
  - Lawyer, Legal Aid, Claims Company, Trade Unions
- More and more exaggerated claims in the recent years



# Common Problems

- Pro-long sick leave
- Reasonable medical assessment
- Suspicious case assessment
- Proper light duty arrangement
- Other proper arrangement with Government, Insurance Company and Employees



# Worker Injury Risk Management





# DISABILITY MANAGEMENT AT THE WORKPLACE

Mr. Andy Cheng



**EXCEL REHABILITATION CENTRE LIMITED**





# Disability Management

- is operationally defined as an active process of minimizing the impact of impairment, which resulting from injury, illness, or disease on the individual's capacity to participate competitively in the work environment (Shrey, 1996).
- is a proactive, employer-based approach developed to prevent the occurrence of accidents and disability and to foster a coordinated administrative and rehabilitative strategies in order to promote cost-effective restoration and return to work (Franche & Krause, 2002).



# Program content

- Post-offer Evaluation
- Return-to-Work Risk Management Program



# Post-offer Evaluation

## Purpose:

To evaluate the worker's physical and work capabilities in order to offer him/her the most suitable job or work duties to minimize possible risks at work.

## 3 main parts:

- Physical examination
- Radiological evaluation
- NIOSH work strength tests

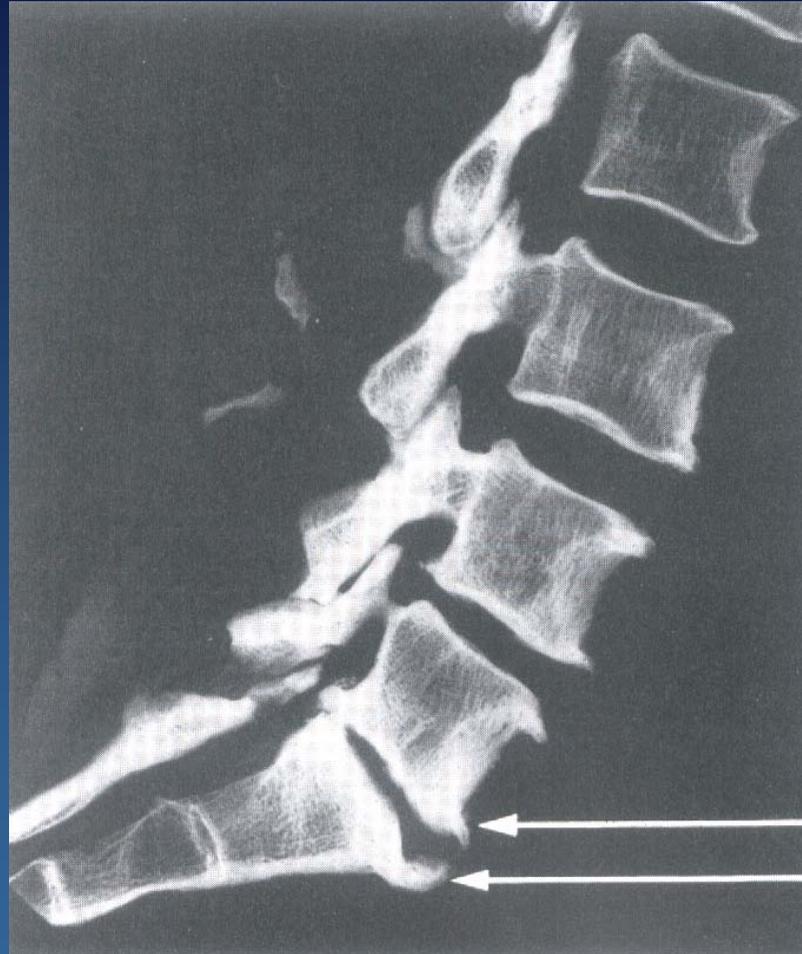
# Physical Examination



Professional Physical Fitness & Functional Assessment		
Fitness Parameter	Blood Pressure Body Weight Height Waist, Hip circumference Skinfold	Lack of exercise and improper eating habit is the main factor of causing unhealthy fat and body weight ratio and poor cardiac function. This part will include body mass index and cardiac risk factor.
Professional Musculoskeletal Assessment	Flexibility Strength Balance	Lots of low back pain, muscle sourness and tightness and degeneration of joints are due to long hours repetitive working nature and improper lifestyle. This part is able to sort out the problem of musculoskeletal system.
Posture assessment	Anterior Posterior Lateral	Improper posture will affect the distribution of pressure to the vertebrae, the nature curve of the cervical, thoracic and lumbar spine and as the result lead to problem.
Cardio fitness	Heart Rate in variety activity Cardiac function test	Know the optimal cardiac function in exercises and prevent the abnormal cardiac performance

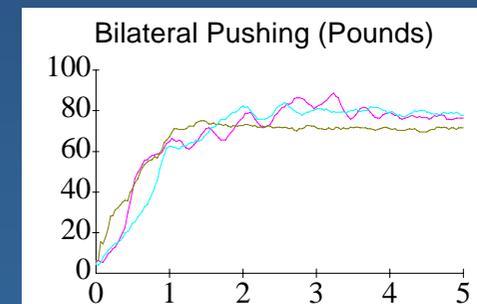
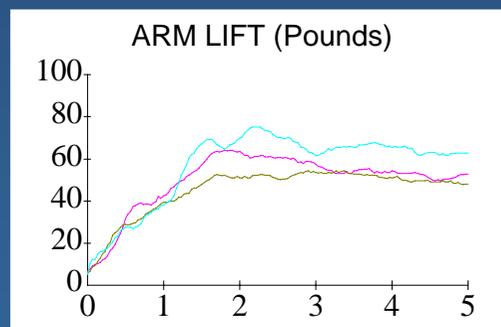
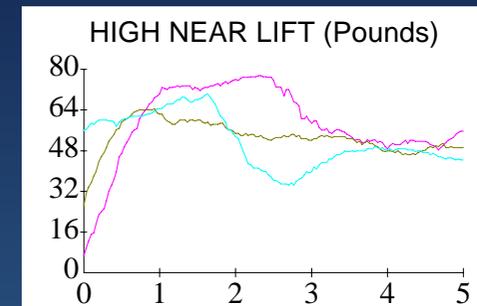
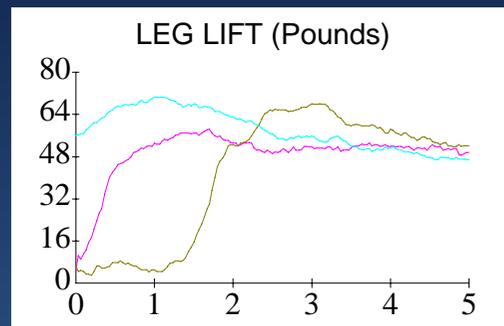


# Spinal Radiological Examination





# NIOSH Work Strength Standard





# Return-to-Work Risk Management Program

Purpose:

To provide high quality, cost-effective Occupational Screening and placement services so that an **early, safe and fruitful** Return-To-Work (RTW) can be achieved



*Integrity at work*



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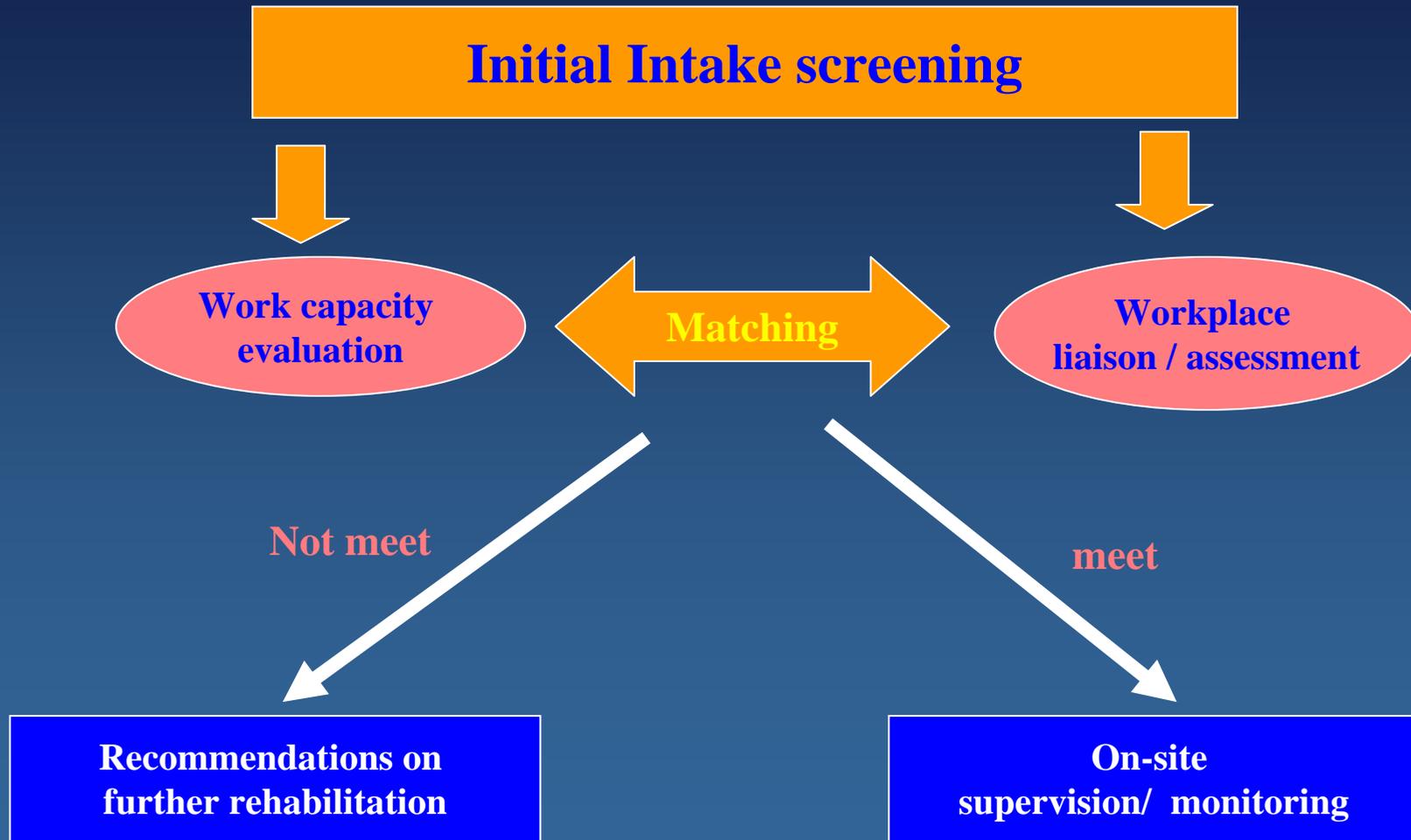


# Ultimate Goals

- Promote holistic recovery
- Promote early return to work
- Shorten sick leave and rehabilitation period
- Reduce medical and rehabilitation expenses or injury compensation
- Reduce risk of injury or re-injury
- Maintain a satisfactory productivity
- Maintain a good working morale



# Workflow





# Work Capacity Evaluation

- A systematic and objective evaluation on the injured worker's present work capacity in coping with previous work demands



# VALPAR Work Samples



Whole body range of motion



Dynamic physical capacity



Multiple level sorting



Size discrimination



Small tools

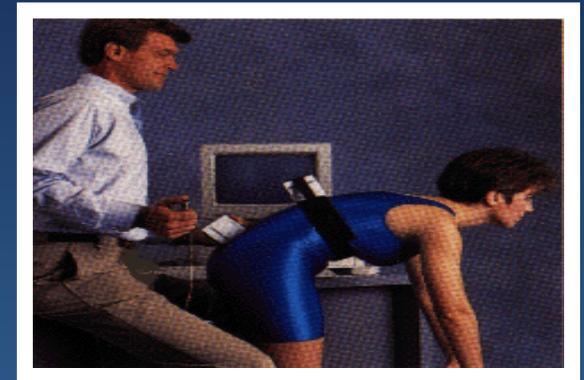
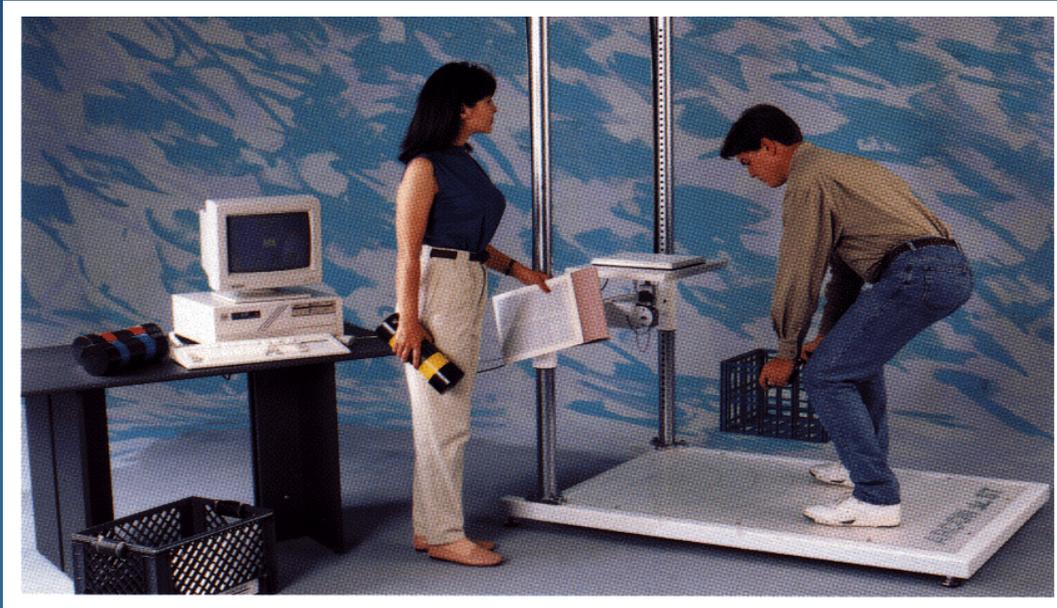


Electrical circuitry



# ARCON

- ★ Functional Capacity Evaluation
- ★ Job Simulation Analysis
- ★ Impairment Ratings



Blitzblou, Alan  
091367925

Protocol: AIRS 4th Edition  
Step#1: AIRS 4th Edition

Evaluations List

- Left Wrist - Nerve Disorder
- Left Wrist - Muscle Function
- Cervical Region - Injury Model
- Lumbosacral Region - Range of Motion Model
- Left Index Finger - Amputation
- Left Thumb - Amputation

Include all impairments from the AIRS test selected below, except for the regions in the current test

No Test Selected

4th Edition

Test Review Report Utilities Help Evaluate Continue Quit



# Workplace Assessment

- Observe actual job demands and functional / work requirement in a real situation
- Ensure the worker can perform the selected work tasks in a real environment
- Ensure work environment facilitate skill refinement and restoration
- Determine possible difficulties or barriers encounter in real situation
- Minimize potential risk factors leading to re-injury
- Suggest workplace and work tasks modifications



## On-site Supervision and Monitoring

- On-site visit
- Active regular telephone contact with worker and responsible person in the workplace
- Encourage worker active contact with coordinator



# Case Illustration



# Workplace assessment



# Work capacity evaluation



Limited



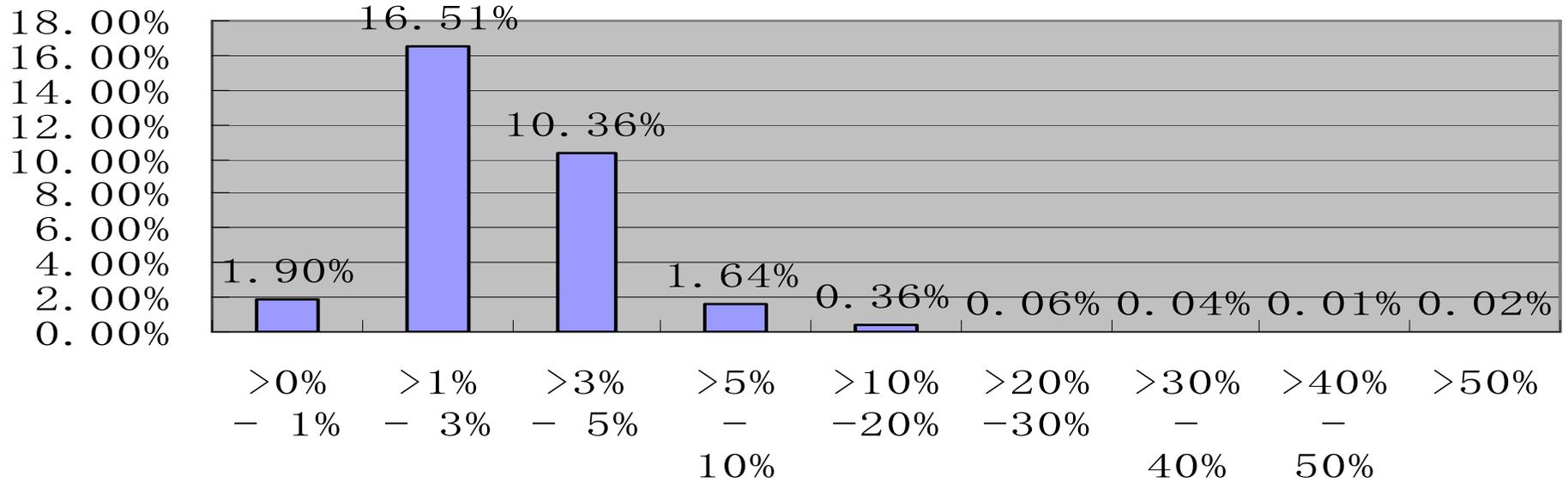
# Job Match Analysis

Critical job demands	Current work capacity
Frequent lifting and pulling of hawsers of approximate 50 lb	Marginal meet with optimistic prognosis
Frequent stooping to fix hawsers to dock post	Meet demand
Occasional crouching to get hawsers	Meet demand
Frequent horizontal and vertical reaching to get hoist of gangway	Meet demand
Constant standing in selling ticket	Marginal meet with optimistic prognosis



# Result:

% Loss of Earning Capacity (upper limbs)

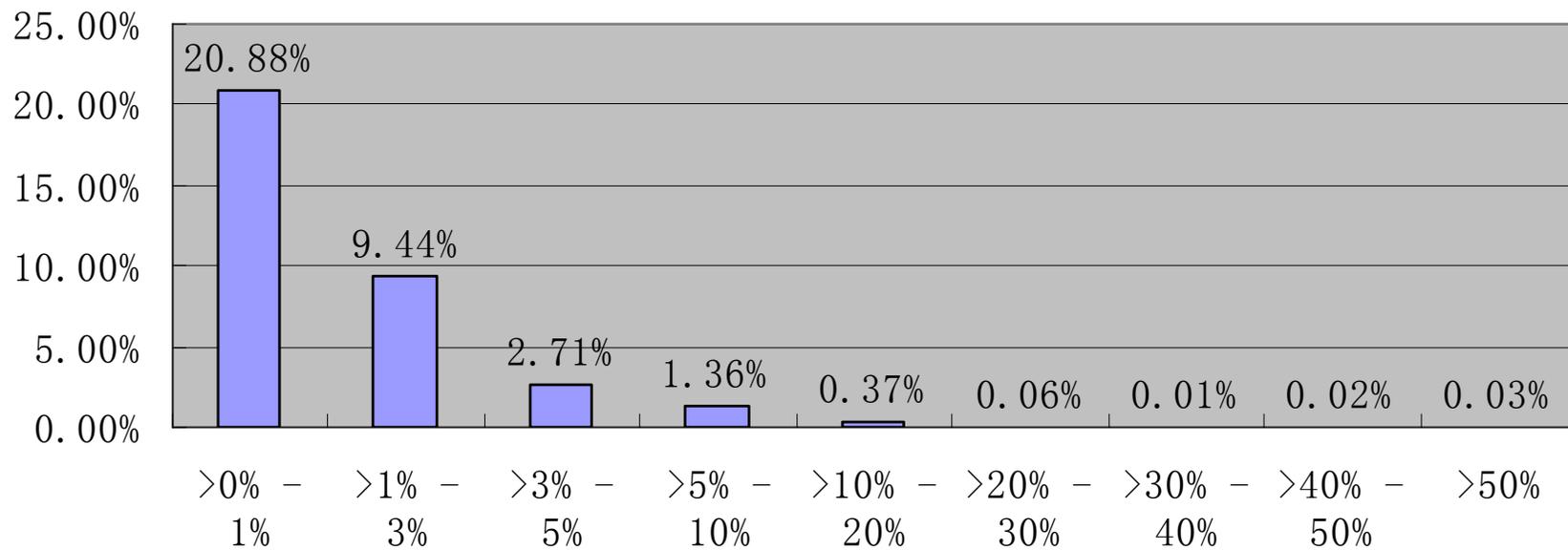


WIRM  
Mean: 0.28



# Results:

% Loss of Earning Capacity (lower limbs)

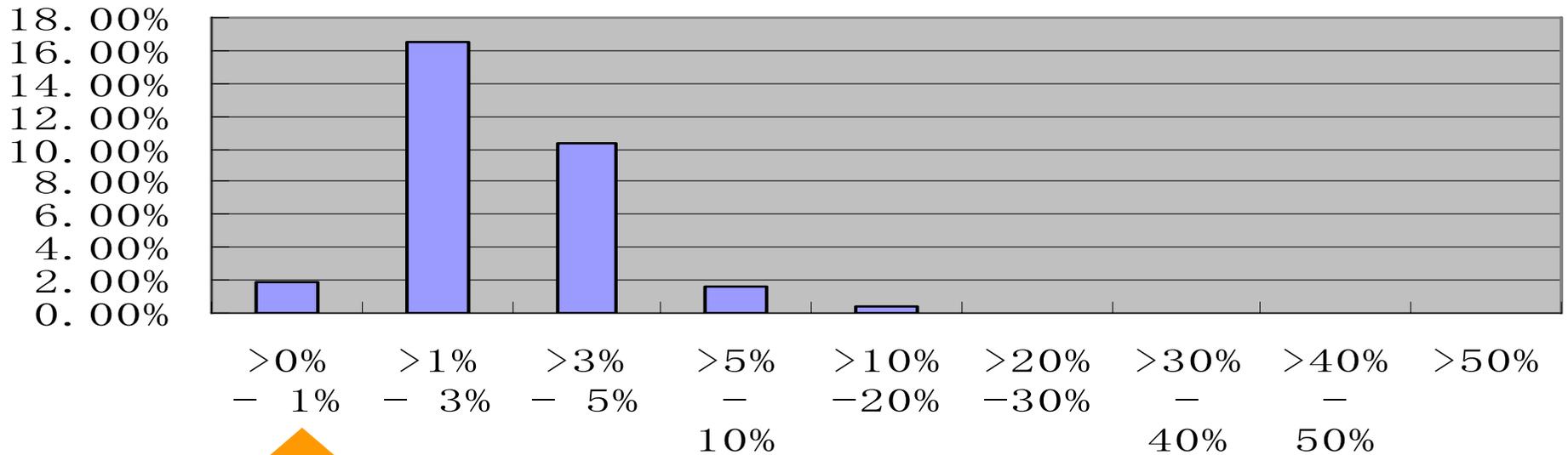


WIRM  
Mean: 0.3



# Results

% of Loss of Earning Capacity (back injuries)



WIRM  
Mean: 0.86



Integrity at work

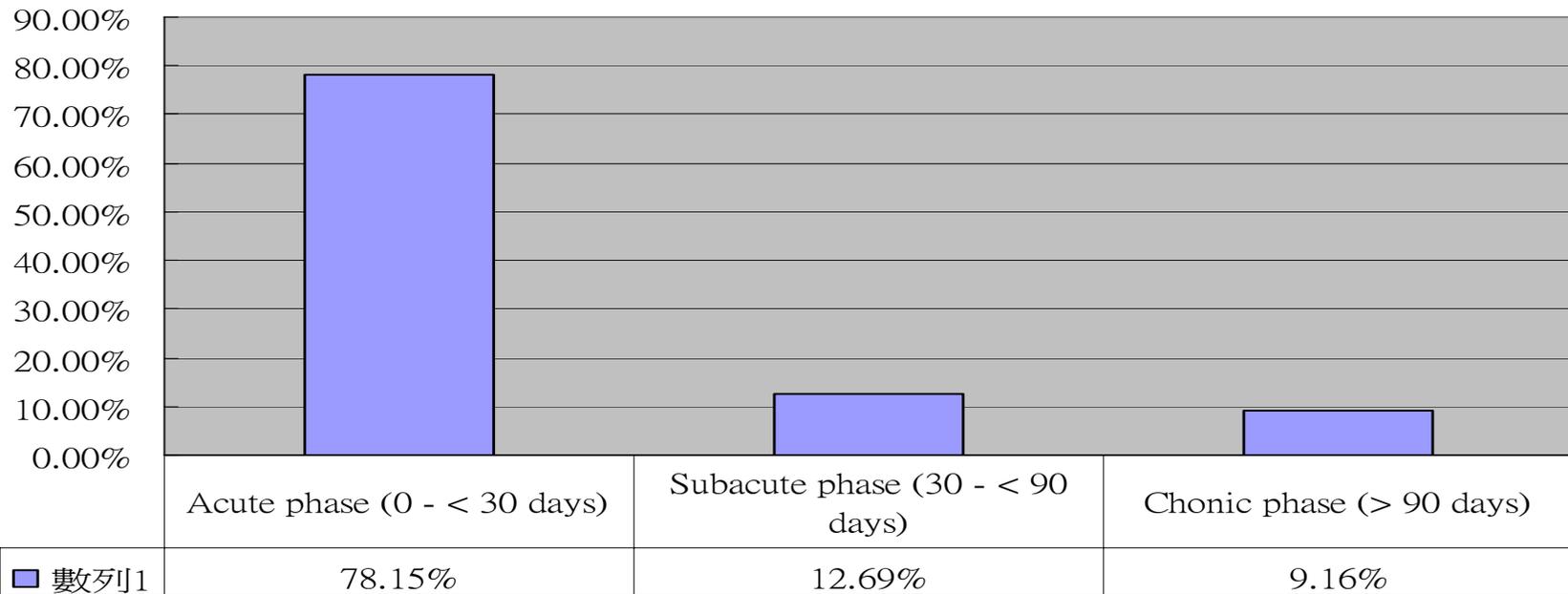


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# Results:

Duration of Occupational Disability of Upper Limbs Injuries (Days Lost)

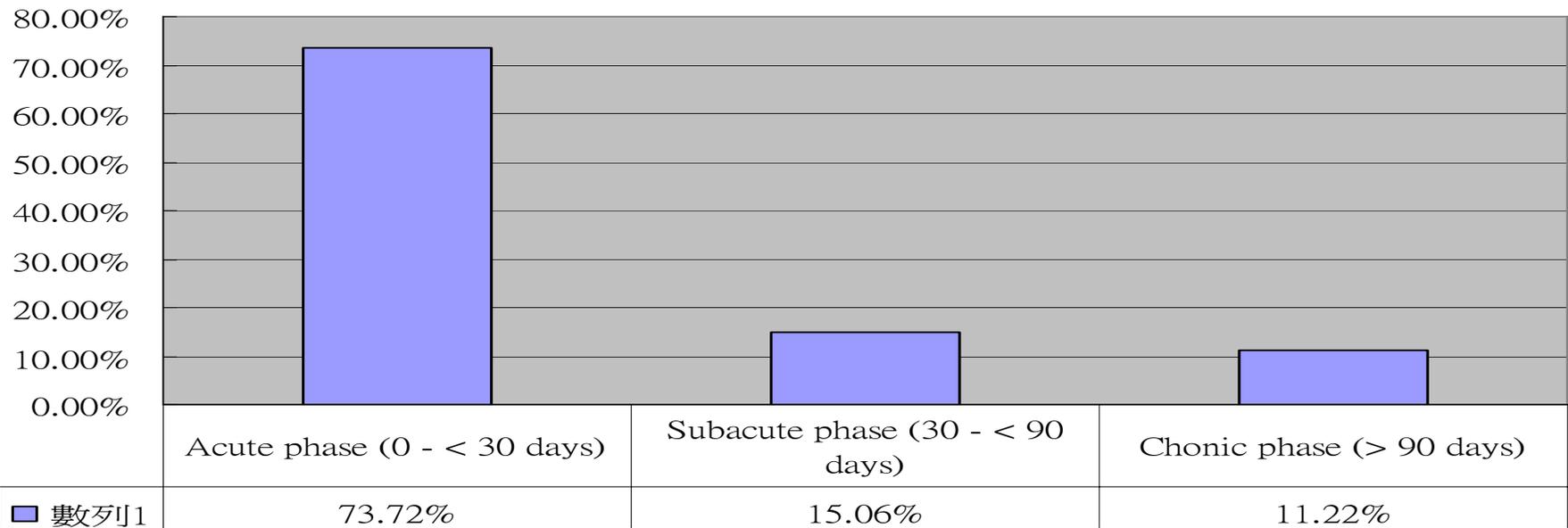


WIRM  
Mean: 19.75 days



# Results:

Duration of Occupational Disability of Lower Limbs Injuries (Days Lost)

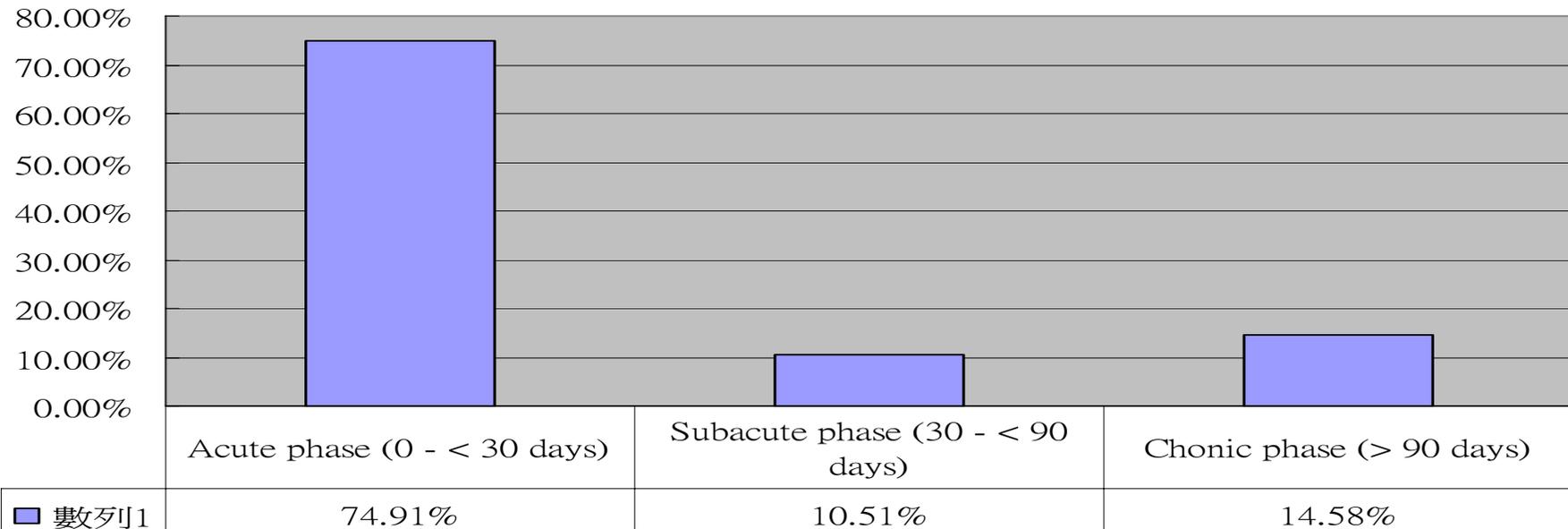


WIRM  
Mean: 24.35 days



# Results:

Duration of Occupational Disability of Back Injuries (days Lost)



WIRM  
Mean: 28.27 days



## Benefit - Employee

- Already have mental preparation to work environment and atmosphere
- retaining a work position
- promoting a sense of early return to work
- minimizing development of sick role
- providing positive feedback to the injured worker about his/her functional status
- Improving confidence in returning to normal full duties
- earning full salary and allowance/benefits



# Benefit - Employer

- Retain the productivities from that worker
- Retain the skilful worker in original position
- Reduce cost to train or replace by a new unskillful staff
- Improve the morale and reputation of the company
- Decrease Medical and rehabilitation expenses



# Thank You!

# Questions?

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