

# KWORDS *from* KWORCC

## *Controlling Workers Compensation Costs*

Mention the term “workers compensation,” and a shudder runs up the spine of many county officials. Between the ever-increasing premiums and the indirect costs due to lost time and decreased productivity, expenses associated with worker's compensation claims can now have a major impact on county budgets. The Bureau of Labor Statistics states that workplace injury rates are now at a record-low level – 4.8 injuries per 100 workers in 2004 having dropped nearly 33 percent between 1997 and 2004. At the same time though, the medical costs associated with those injuries have increased nearly 10 percent a year.



Shawnalea Shelly, an occupational therapist of 18 years, now counsels businesses on improving the productivity and safety of their employees. She says, “The good news, though, is that 100 percent of these injuries are preventable. Most of the time, if the employees had only known what not to do or which actions to avoid, their injuries would never have taken place.” Shelly states that having an ergonomic consultant or occupational therapist come in and review your employees' habits and actions often reduce injury rates by as much as 20 percent.

Shelly explains that employers can have a false sense of security. But just because they've never had a large claim doesn't mean there aren't potential injuries waiting to occur, even it is five, ten or more years down the road. She notes that often “people are quietly working with discomfort and aren't being as productive as they could be, which often ends up increasing health care premiums because of higher utilization and more trips to the doctor.

Shelly acknowledges that the most important question is: What's the return on my investment? “For a small company of 15 employees in an office, I would typically do a one-hour-long educational session with all the workers that runs around \$500, coupled with 15-minute ergonomic assessments of each individual employee and his or her workspace at a rate of \$200-an-hour,” she explains.

Compare that to the cost associated with the typical workers compensation claim for carpal tunnel syndrome which, on average, results in 31 missed work days, \$1,300 with direct cost and close to \$10,000 in indirect cost (like lost time, decreased productivity and lowered morale).

However, with KWORCC, member counties can take advantage of the loss prevention techniques Shelly describes, protect their employees and benefit from the reduction in accidents, all without cost to the counties. Allow KWORCC's loss-prevention specialists to help reduce your lost rates.

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# KWORCC

KANSAS  
WORKERS RISK COOPERATIVE  
for COUNTIES

700 SW Jackson • Suite 200  
Topeka, KS 66603-  
Toll Free 1-877-357-1069  
www.kworcc.com

## Claims Reporting

For assistance with on-the-job injuries, contact IMA at 1-800-333-8913. Questions on claims should be directed to Annette Duncan. All correspondence, bills or other documentation for your claims can be mailed to Annette's attention at: PO Box 2992, Wichita, KS 67201-2992

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## Controlling Workers Compensation Costs

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Carl Eyman and Phil Rippee stand ready to help you develop a specialized training program. Call us toll free: 1-877-357-1069.

*Taken largely from Priority Magazine, Sept/October 2006 issue, pg13*



## Hard hats keep your head safe

**Wear a hard hat when there are falling objects or bumping hazards.**

**Wear one when working:**

- **Below other workers**
- **Around or under conveyor belts or machinery**
- **In low ceiling areas**
- **Where objects are hanging or moving equipment**
- **Near exposed energized conductors**

**There are several types of hard hats available. Make sure you have the appropriate one.**

- **Type I hard hats**
- **Type II hard hats**
- **Class G hard hats**
- **Class E hard hats**
- **Class C hard hats**
- **Class D hard hats**

*Source: 2005 Edition; Business & Legal Reports, Inc*

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## Safety Rules for Summer

**Avoid the heat.** Stay inside as much as possible.

**Dress appropriately.** Loose fitting clothes that cover most of the skin are the best. They need to be lightweight and reflect the heat. Wear a wide-brimmed hat.

**Drink plenty of water.** Even if you aren't thirsty, still drink water.

**Avoid drinks with caffeine.** Caffeine causes dehydration.

**Eat small meals more often.** Avoid high protein foods and salt tablets, unless directed by a physician.

**Slow down.** Wet towels can be used to cool the neck and forehead when working in the heat.

**Learn the symptoms** of heat disorders and know how to give first aid.

## Heat Disorders and Symptoms

### Sunburn

- Skin redness and pain, possible swelling, blisters, fever, and headaches.

### Heat Cramps

- Painful spasms usually in leg and abdominal muscles. Heavy sweating.

### Heat Exhaustion

- Heavy sweating, weakness, skin cold, pale and clammy. Weak pulse. Normal temperature possible. Fainting and vomiting.

### Heat Stroke (Sun Stroke)

- High body temperature (106+). Hot, dry skin. Rapid, strong pulse. Possible unconsciousness. Victim will likely not sweat.

*Source: National Weather Service website*

## Vehicle Prep for Daylight Savings Time:

Inspect your vehicle's lights so you're not left in the dark.

Proper vehicle lighting will be vital to safety when daylight-savings time ends on November 4th of this year. To prepare for fewer hours of daylight and the extra hours of darkness, the Car Care Council encourages motorists to take a few minutes to inspect their vehicles to ensure that all of the lights are working properly.

The Car Care Council recommends checking the headlights, turn signals, brake lights, side lights, parking lights, tail lights, backup lights and license plate lights.

## Are your employees sleepy?

A new study from French researchers has found that people with allergic rhinitis are more likely to have sleep problems. The study, based on 600 French men and women, found a direct relationship between the severity of symptoms caused by allergens such as pollen, and the quality of people's sleep. Allergy sufferers were more likely to complain of insomnia, woke up more during the night and snored more than other participants. They also reported sleeping fewer hours per night and being sleepy during the

The study was published in the Archives of Internal Medicine.

# KWORC

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*Education is  
a good thing!!!*

Members of your  
KWORCC Board of  
Trustee and staff will be  
attending the Public Risk  
Management  
Association 28th Annual  
Conference June 10th  
through 13th, 2007

## 2007

### Board Meeting Dates

- ✓ January 25th
- ✓ February 15th
- ✓ March 22nd
- April 27th
- May 17th
- June 21st
- July 19th
- August 16th
- September (TBA)
- October 18th
- November 19th -Annual Meeting
- December 20th