

The Psychology of Workplace Injuries:

Science of benefits extend
beyond the injured human

Iowa Governor's Safety & Health Conference

10/25/2023

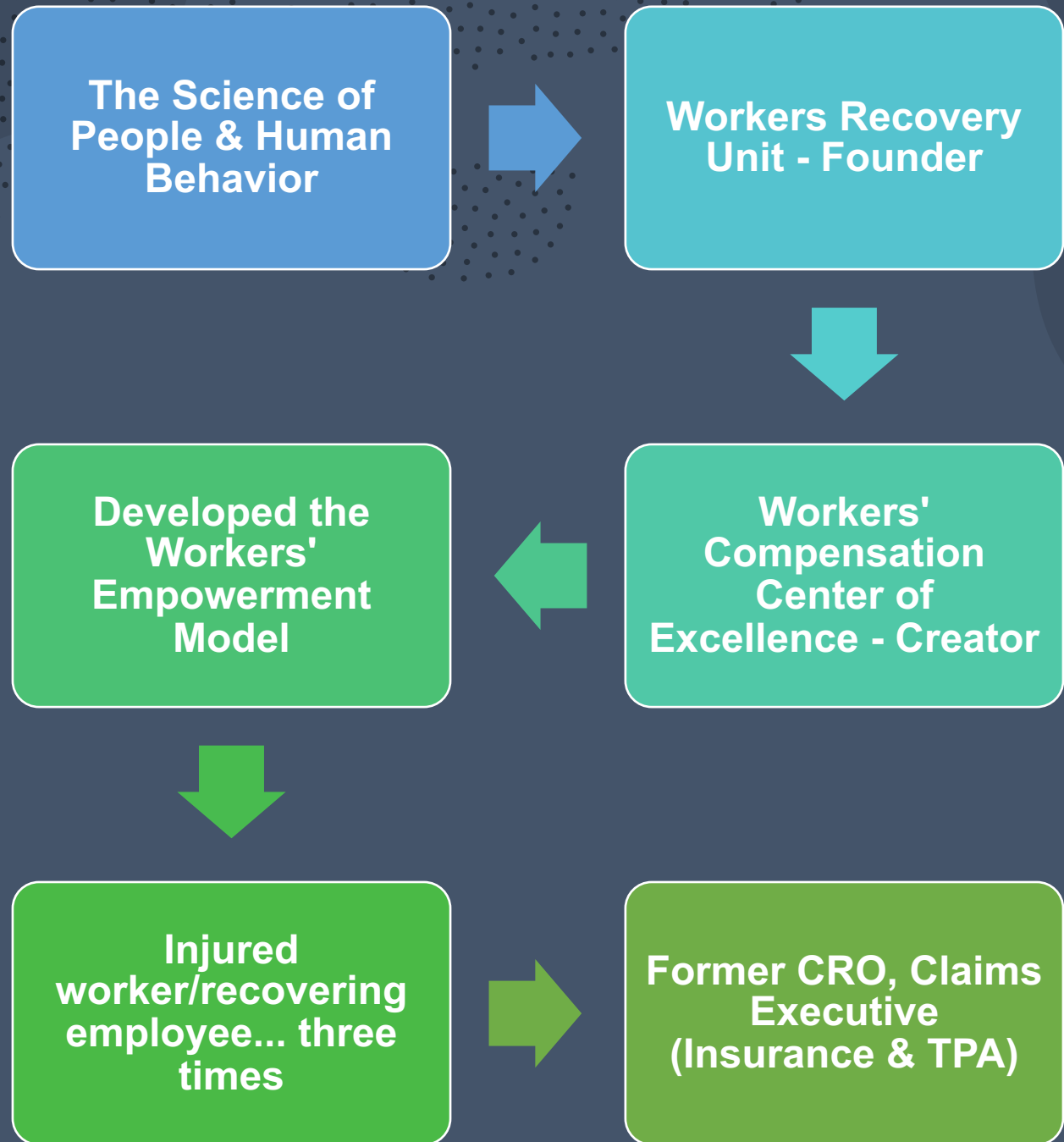
Altoona, IA



**My mission in life is not merely to survive,
but to thrive; and to do so with some
passion, some compassion, some humor,
and some style.**

– Maya Angelou

Dr. Claire Muselman




LET'S GO!! It's time for a PEP TALK!



Life lessons from a kindergartener...

! Boring is easy...

 If life is a game... aren't we all on the same team?

 I'm on YOUR team. Be on MY team!

 Create something that will make the world awesome!

 ... I took the road less traveled.

 “Don't stop believing” unless your dream is stupid. - Journey

 We can make every day better for each other.

Today...

The Who

- Employee Make-Up
- The Ripple Effect & Impact
- WC is an everyone issue

The Why

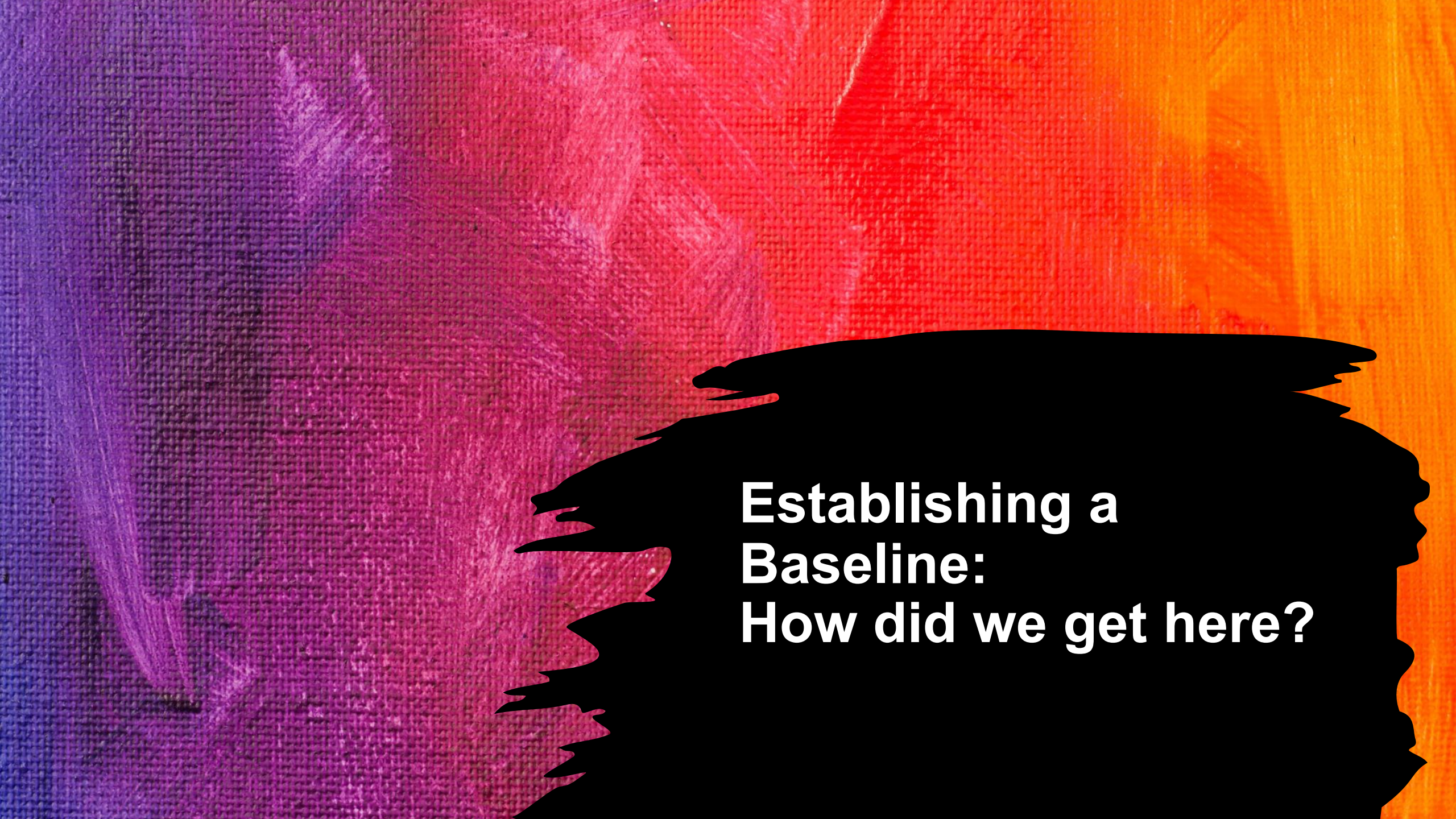
- Compassionate Leadership in Workers' Compensation
- Breaking Down the Bio-Psycho-Social Elements
- Science, Strategy, Financials

The How

- Communication with Injured Employees
- Imperative Need from Leaders
- Organizational Involvement

The What

- What to do the first 30 minutes of an employee injury
- What to do throughout the claim to optimize impact
- Immediate action steps for your program

The background features a horizontal color gradient from purple on the left to orange on the right. A large, black silhouette of a person's head is positioned on the right side, facing left. The text is overlaid on the black silhouette.

**Establishing a
Baseline:
How did we get here?**

Hmm...

Preconceived Notions

- Workers' Compensation - Thoughts?
- Flip the Script

Societal Messaging

- Media
- Word of Mouth

Negativity Bias

- 80/20 rule – 80/15/5
- Fraud

Messaging

Injured Humans

Employers

Adjusters

Friends & Family

Media

Social Media

Medical Providers

Attorneys

BUT CLAIRE, THERE'S SO MUCH FRAUD!

- 1.) Rohrlich, Ted and Evelyn Larrubia, "Anti-Fraud Drive Proves Costly for Employees." Los Angeles Times. Aug. 7, 2000.
- 2.) Leigh, J. Paul et al. Costs of Occupational Injuries and Illnesses. Ann Arbor: University of Michigan Press, 2000. pg. 195-197.
- 3.) David F. Utterback and Teresa M. Schnorr, "Use of Workers' Compensation Data for Occupational Injury & Illness Prevention," Department of Labor, 2010, www.cdc.gov/niosh/docs/2010-152/pdfs/2010-152.pdf.
- 4.) "Workplace Injury and Illness Summary," Bureau of Labor Statistics, October 25, 2012, www.bls.gov/news.release/osh.nr0.htm.
- 5.) Quoted in Greg Hunter, "Worker's Comp Scams that Push the Limits," ABC News, March 3, 2013, <http://abcnews.go.com/GMA/story?id=127996>.
- 6.) Quoted in Selena Maranjian, "The Real Cost of Workers' Comp Fraud," Daily Finance, June 21, 2011, www.dailyfinance.com/2011/07/21/the-real-cost-of-workers-comp-fraud.
- 7.) Quoted in Nina Luckman, "New Tactics to Watch in Workers' Comp Fraud Investigations," September 8, 2022, <https://riskandinsurance.com/new-tactics-to-watch-in-workers-comp-fraud-investigations/>
- 8.) Quoted in Abi Potter Cough, "Health Care Fraud Mitigation Offers Lessons for Workers' Comp," October 24, 2022, <https://riskandinsurance.com/health-care-fraud-mitigation-offers-lessons-for-workers-comp/>



HARD – 1 to 2%

Where does it come from?

Humor me.

you.

Change the way **you** look at things... And
the things **you** look at will change!



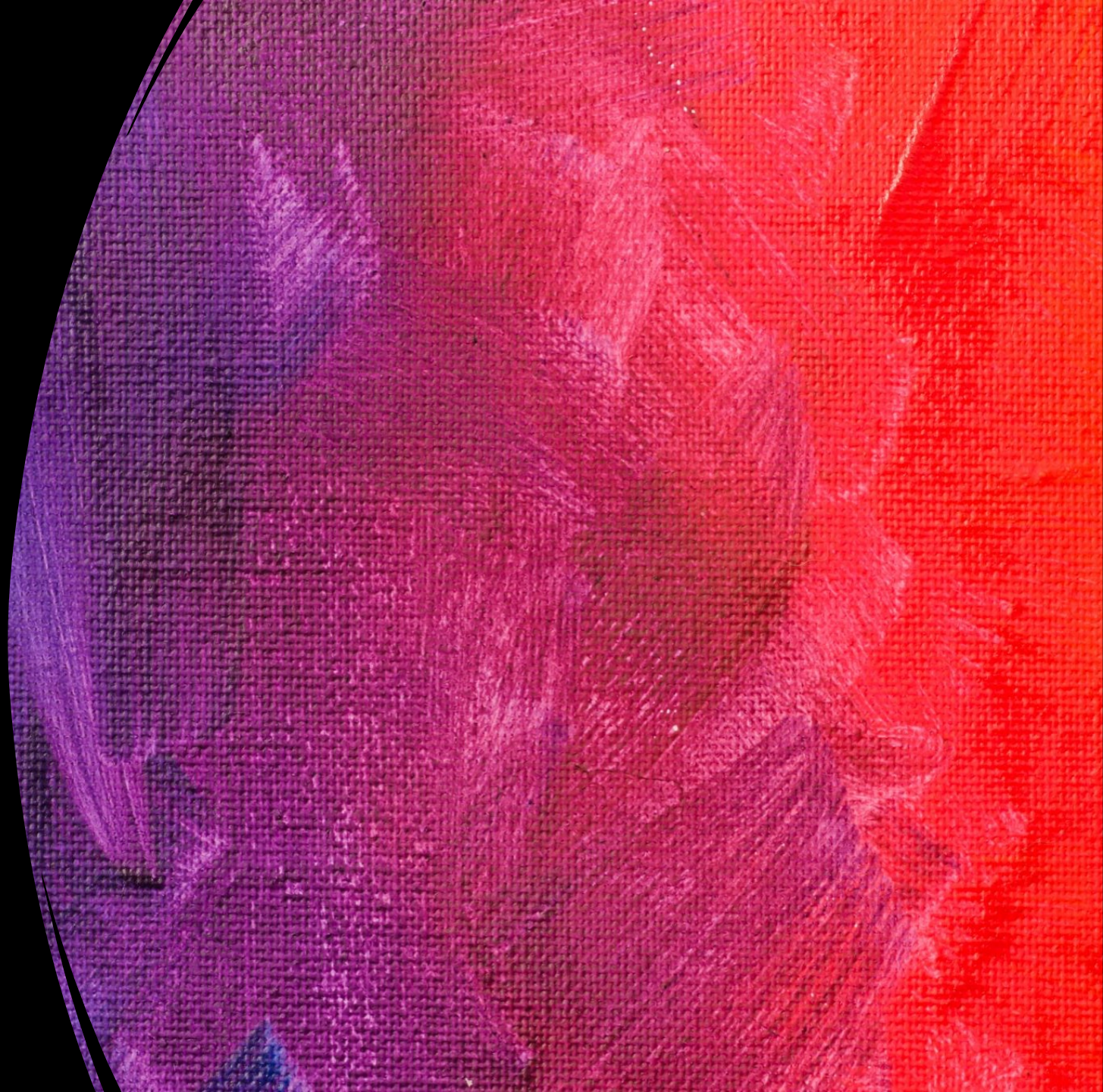
The world is
changed by your
example not by
your opinion.

-PAUL COELHO

Leadership 101

Change is made by your example.

THE WHO





**Who is affected
by workers'
compensation?**

The Ripple Effect

Employees

Families

Friends

Circles

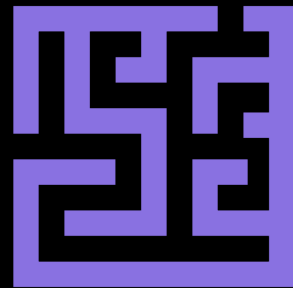
Teams

Philanthropy

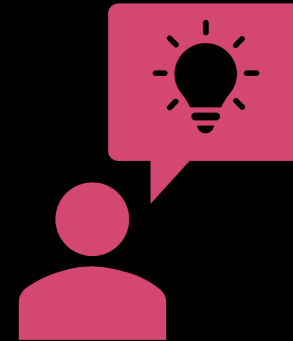
Neighbors

Organizations

Relating OB to WC



Organizational Behavior seeks to understand, explain, and predict how people act and interact with others in organizational systems.



Workers' Compensation restores the livelihood of employees who are injured at work through a complex benefit exchange system.

Mainly...

- Seen
 - Heard
 - Acknowledged
 - Valued
 - Validated
-

~ Injured humans





Quick Reminder...

**Workers' Compensation
is not a remedy for poor
hiring decisions.**





Change starts with YOU!!

You hold the power.

THESE ARE YOUR PEOPLE.





THE WHY:

**Biology,
Psychology,
Physiology, &
Biopsychosocial**



A vibrant, close-up photograph of a garden filled with various flowers. The scene is dominated by numerous pink roses of different shades, from light pink to deep magenta. Interspersed among the roses are clusters of bright pink hydrangeas and several bright yellow roses. The background is a lush, dark green, suggesting dense foliage and leaves. The overall lighting is bright, highlighting the textures and colors of the petals.

Science:

Biology

The sheer nature of how we are built.

Psychology

The study of human behavior.



Humans are complicated!

Remember: Behavior is:

- **Multi-faceted**
- **Multi-functional**
- **Multi-dimensional**
- **Multi-emotional**

The Life Force Pyramid:

Self

(write) ~ 5%

Relationships

(Connection) ~ 10%

Physical Body

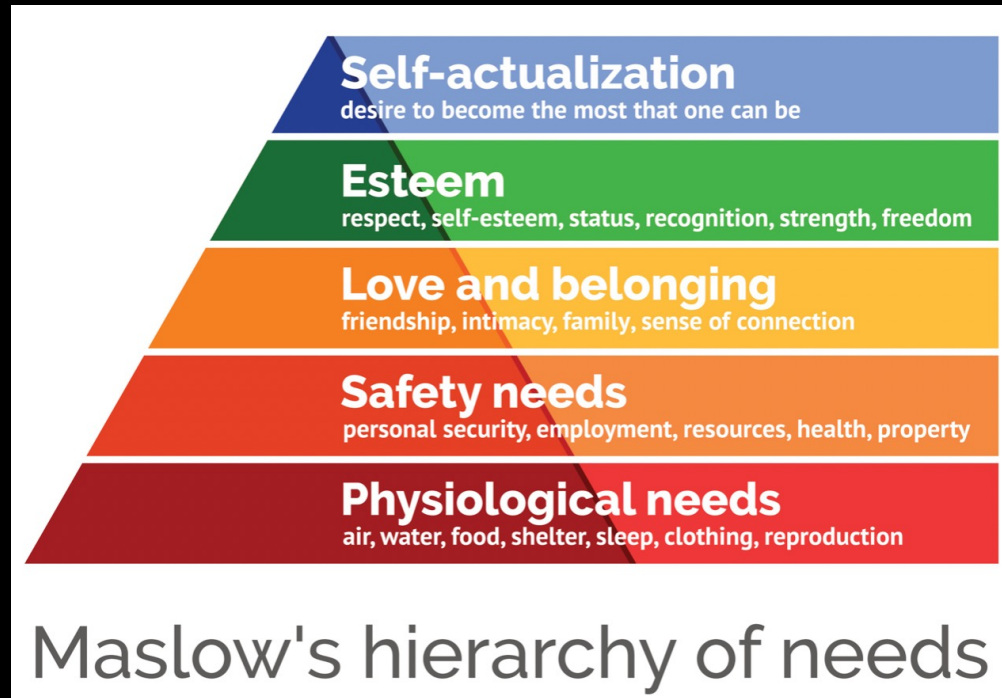
(Movement, nutrition, sleep) ~ 85%



The Importance of Human Connection



The Importance of Human Connection





Maslow's hierarchy of needs



The Importance of Human Connection

Neurotransmitters

- Serotonin
- Dopamine
- Endorphins
- Oxytocin

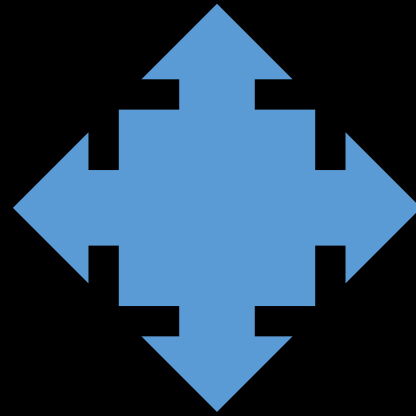


Boosting Serotonin

**FOCUS ON
SLEEP**

**GET OUT OF
YOUR
COMFORT
ZONE!**

Boosting Endorphins

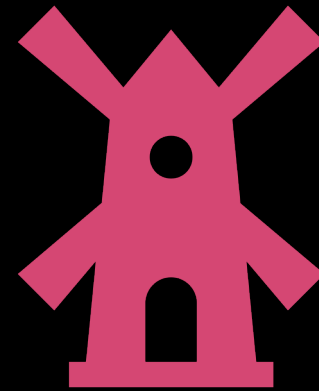


MOVE.

Boosting Oxytocin



**Give more first:
Vulnerability & Exposure**



Show. You. Care.

**We are
hardwired!**



**Trust is the cornerstone
of connection**



**Boost belonging; it's
everyone's fundamental
need to belong**

Emotional Hijacking

Emotional hijacking occurs when strong feelings overwhelm reason, judgment, and perspective.

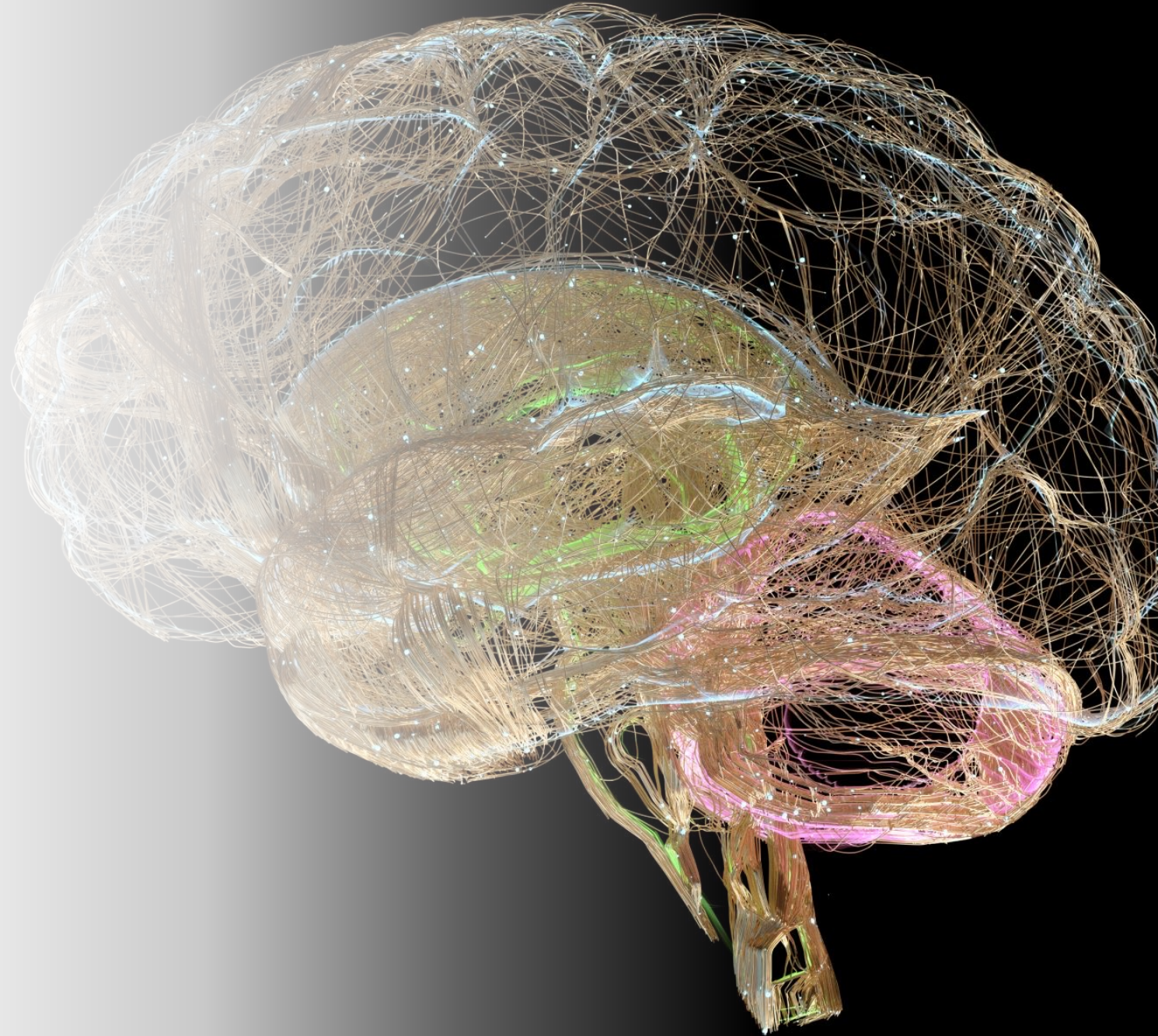
Thinking Brain (Neocortex)

+

Feeling Brain (Limbic Brain)

= Behavior/Action or Inaction





Limbic Brain v. Neocortex



STRESS:

**A NEUROLOGICAL &
PHYSIOLOGICAL
RESPONSE
TRIGGERED BY A
PERCEIVED THREAT.**

Stress:

**Causes us to
run –
neurological &
hormonal
responses**



The stress cycle

What happens to our bodies?

Epinephrine – pushes blood into the muscles when we begin to feel stress.
(Thanks, hormones!)

Blood pressure & heart rate go up.

Muscles tense... breathing quickens.

Immunity decreases...

Growth, digestion & reproduction is slowed.

The stress cycle

~DANGER~

Chronic High Blood Pressure

```
graph TD; A[Chronic High Blood Pressure] --> B[Risk of Heart Disease]; B --> C[Compromised Immune System]; C --> D[Compromised Digestive System]; D --> E[Body WILL NOT Heal]
```

Risk of Heart Disease

Compromised Immune System

Compromised Digestive System

Body WILL NOT Heal



THE HOW



Talking with Injured Humans

- Be. A. Human.
- How are you?
- Checking in!
- Three pieces of information.
- Empathy

- Expectations
- Accountability
- Responsibility



**Leadership – Who is the most
important?**



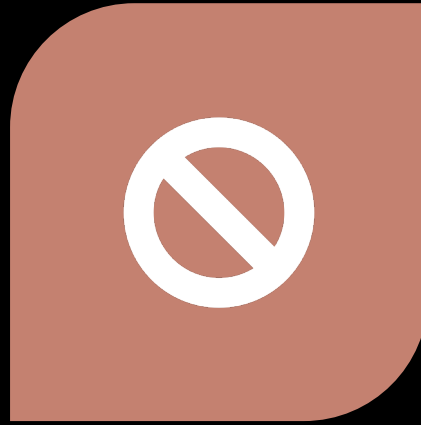
Getting Leadership Involved

- **Establish Accountability**
 - **Expectations**
 - **Post-Appointment Check Ins**
- **Communication**
 - **Send cards**
 - **Text after injury**
- **Care**
 - **Authenticity**
 - **Who**
- **Follow Up to Follow Through**

Why? The Gap.



GO TALK TO HR



RESTRICTIONS



**HUMAN
CONNECTION**



Restrictions

- Expectations
- Accountability
- Responsibility

TAKE AWAY!

Human Connection

Who matters most?

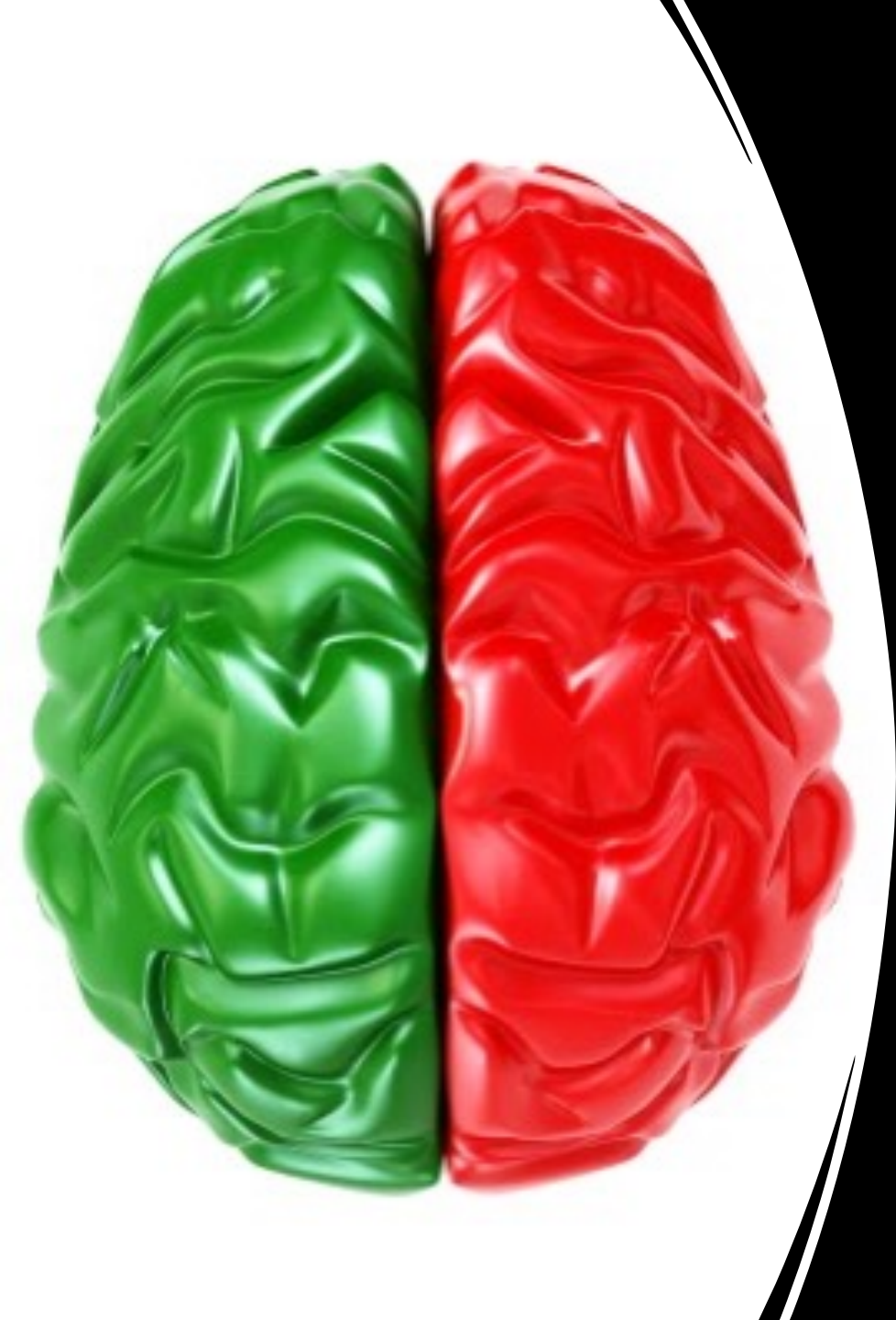
- Direct Leader
- Team
- CEO
- Sorry, not HR.



The Golden Circle Application

- **Why** → • **Identity**
- **How** → • **Habits**
- **What** → • **Outcomes**





Emotional Hijacking

Emotional hijacking occurs when strong feelings overwhelm reason, judgment, and perspective.

Thinking Brain

+

Feeling Brain

=

Actionable Behavior



Reminder...

- Seen
- Heard
- Acknowledged
- Valued
- VALIDATED

Validation

Active Listening

- Body Language
- Unspoken Cues
- Tense of Verbiage

Reflective Listening

- Repeat
- Echo





THE WHAT





Pop Quiz!



**Joe has just
been injured.**

What do we do?





Most Asked Question...



First 30 Minutes of an Injury

PLAN of Action

Need a PLAN

- Triage line?
- What is the process?
- Who needs to be notified?

Assess

Initial Diagnosis

- Telemedicine
- Triage resulted in...
- Next steps to the plan

Aid

First Aid

- What needs to be done now to get to moving?
- Did we contact family?
- Who else needs to know?

Next...



**WHO DO I NEED TO
TELL?**



**HOW DO I REPORT
THIS?**



**WHICH DOCTOR DO
WE USE?**

Reminders

Calm

Calm the Injured Worker

- The mind is powerful
- Cool, calm, collected... everything will be okay
- Get the injured worker water

Control

Control hazards that caused injury

HELP

Get Help

- Transporting injured worker – Leader needs to go!!
- Do not let the injured worker go alone.

What makes the difference...

Follow Up

- **Dinner the night of the injury or within a few days**
- **Text!**
- **Call**
- **Direct Leaders/Safety/Management Team**
- **Send a card and/or a plant**

Case Management

- **Bridge the communication gap**
- **Help with follow up & follow through**

Expectations of our WC claim teams!

Expectations

Build Rapport

- Establish Connection
- Cadence
- Verify to Clarify
- Needs
- Timeliness

Multiple Mediums

Communication

- Written
- Text
- Email
- Frequency with Employee
- Frequency with YOU.

The Unspoken

Psychosocial

- Work History
- Medical Presentation
- Subjective Options
- Social Observations
- Vocalized Concerns



YOUR Relationship with Claims

- **Proper work history**
- **All relevant information**
- **Job Descriptions**
- **Leadership involvement**
- **Social determinants of health**
- **Detailed wage records**
- **Wage cadence**
- **Communication plan**



Immediate Starts

Send Cards to Injured Worker & Family

Establish Weekly Check-ins

Increase Communication & Transparency

Focus on Psychosocial Issues

Provide Consumable Education

Phrasing Recovery - Proactive, Caring Language

Provide a Vision

Return-to-Work



Drafting a card

- Wishing you a speedy recovery.
- Hope you are feeling better.
- We miss you! Get well soon.
- Thinking of you!
- Get well soon!

START THIS NOW!

Dear <Employee Name>,

Employer considers our employees to be our most valuable asset. We realize that being injured or ill is never a pleasurable experience, and we intend to do everything we can to work with you during this difficult time. Employer has partnered with our insurance company, Company X, for the handling of your claim for workers' compensation benefits. Should you have any questions regarding your claim, you can reach out to Company X as follows:

Company X
P.O. Box 1234
Some City, MI 12345
Phone: (888) 867-5309
Fax: (800) 123-4567

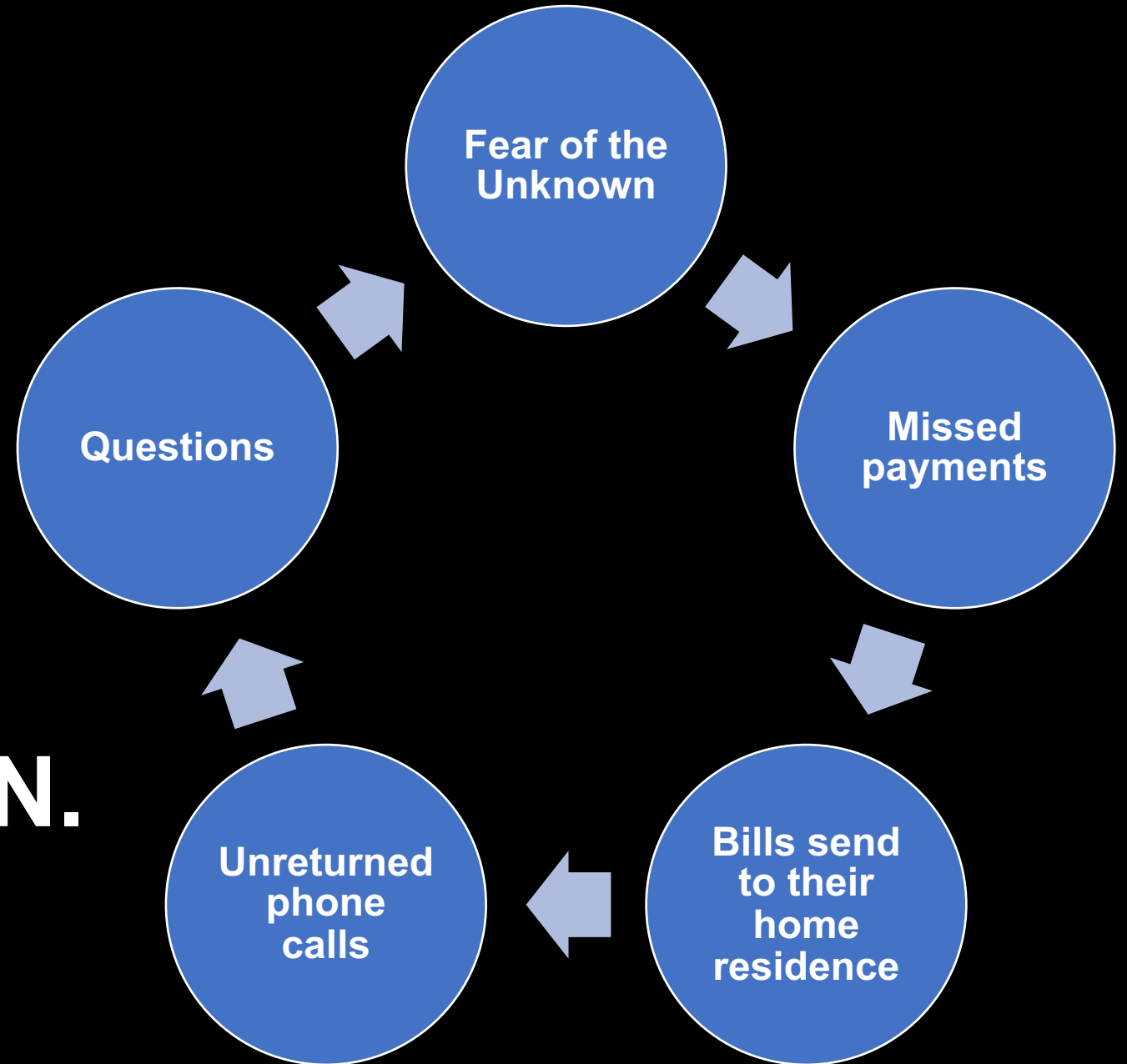
We want our employees to be educated about what to expect during the workers' compensation process, so we have attached some frequently asked questions about how the process works in the State of Michigan.

Our promise to you is to be caring, courteous, prompt, available, and understanding. If at any time during the claims process you should experience dissatisfaction with Company X, you may contact me at the below number to discuss your concerns. We will work with you and your adjuster to attempt to resolve your issue, if it is possible to do so.

Wishing you a speedy recovery,

What are you looking for?

**OPEN
ONGOING
COMMUNICATION.**





Return-to-Work

Time to rethink the program!!

Priority.

Start with one hour, two to three times per week.

Gradually increase.

Focus on CAN DO.



Shift: Back to work -> Back to LIFE.

What functions go in to 'return-to-work'?

- **Self-care**
- **Communication**
- **Accomplishment**
- **Purpose**
- **A reminder...**

WHY?



WHY?

- **Business Ethics**
- **Corporate Social Responsibility**
- **Human Capital Development**
- **Financially Sound Objective Strategy**
- **Employee Engagement**

It's the right thing to do.



Thank you!

Dr. Claire Muselman

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