

## Offsetting the High Costs of Obesity: What Employers Can Do

When obese workers get hurt on the job, it's likely their medical care will cost employers extra time and money, but health and insurance experts say when overweight employees adopt healthier lifestyles they can help to reduce the costs of their claims.

Beyond being at risk for diabetes, cardiovascular disease and chronic joint problems, obese workers are more prone to file workers compensation claims and experience longer recovery times for their injuries incurred than non-obese workers, according to insurance and health experts.

### Resolving Obesity

Obesity is a major problem in the United States. More than one-third of U.S. adults are obese, according to the Centers for Disease Control and Prevention (CDC) <sup>[1]</sup>. In Arizona, the number stands at about 25 percent. This has an impact on workers compensation because workers who weigh more are at greater risk of being injured on the job, according to the National Council on Compensation Insurance (NCCI), an industry organization that gathers data, analyzes trends and annually recommends rates to 35 state insurance departments.

According to the NCCI's research overweight employees who are injured typically take longer to recover than employees with an average body mass. Obese workers tend to have higher healthcare costs because they are at a greater risk for diabetes, high blood pressure, hypertension, osteoarthritis, joint problems and bone fractures.

The NCCI data show that injuries obese workers suffer are either caused by or made worse by the individual's overweight condition.

This is why many employers are instituting wellness programs as a way to help mitigate claims. Workers who participate in these programs may find help to lose weight and adopt healthier lifestyles; in return, the programs may help businesses cut healthcare and workers compensation costs.

### Obesity and Health

Obesity often may be seen in combination with other diseases, forming comorbidities (the concurrent presence of two chronic diseases or conditions in a patient). For example, obesity and arthritis or obesity and diabetes are common comorbidities.

Research shows workers who are severely overweight are more susceptible to sprains, strains, fractures and dislocations than their healthier counterparts, according to the National Center for Biotechnology Information (NCBI) <sup>[2]</sup>, a federally funded national resource for molecular biology information. Injuries are exacerbated by the extra pressure put on an already heavy body. People who are obese also are at risk for lower-extremity injuries, according to Claims Journal, an insurance magazine.

According to Maria Simpson, benefits & wellness specialist at CopperPoint Mutual Insurance Company, injuries can be more severe for someone who is overweight, and additional complications can arise as a result of obesity.

"From a human resources perspective and benefits claims, obesity can complicate any kind of health diagnosis and make recovery from any issue more time-consuming and complicated," Simpson said.

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Doctors often recommend to obese patients who are about to undergo joint surgery that they lose weight, according to WorkersCompensation.com<sup>[3]</sup>, a compliance resource news site. Research shows additional weight of an obese body can impede recovery from joint injuries or make existing injuries worse.

WorkersCompensation.com reported on a claims case comparison in which a non-obese person was injured on the job, along with an obese worker who suffered the same injury.

The website reported the non-obese claimant had only an office visit, X-ray and drug treatment the day of the injury and a follow-up office visit the next day. In total, the non-obese claimant had four treatments, while the obese claim had more than 75. A major cost driver for the obese claim was complex surgery.

Additional factors are associated with obesity that many employers may not consider. For example, employees who weigh 250 pounds or more may require different equipment, according to Claims Journal<sup>[4]</sup>. Obese workers may be too heavy to use ordinary machinery and personal protective equipment (PPE) that have been designed for use by average-weight individuals.

Additionally, obese people may ask for reasonable accommodations for transportation, healthcare in the home and mobility. Workers also may request days off to work on medical issues related to obesity, which can be expensive and inconvenient for an employer.

Every year, obesity costs the country \$13 billion in health costs, according to the U.S. Department of Health and Human Services.

### Tools for Employers: Wellness Programs

Many businesses are fighting the obesity epidemic by offering wellness programs. Simpson, who helps run the wellness program at CopperPoint Mutual, believes what really matters is the degree of personalization that goes into the program. For example, conducting a survey at the beginning of the wellness initiative can help people shape the wellness program around their own individual needs.

Such an initiative inspires workers to become more involved than they may be otherwise.

Examples of basic wellness programs include creating an informal group that agrees to join a local gym to work out once or twice a week, or to bring in nutrition and diet experts to create a unique program specifically for workers. Employers may want to take a cue from the nature of their company's work. For example, if workers are sedentary, the employer may want to create a program that gets employees moving, potentially with access to a gym. If the work is focused on building or industrial sectors, then learning how to lift things properly and staying hydrated become more pressing concerns for a wellness program.

"Knowing your culture and capturing your senior level support will make all the difference," Simpson explained.

According to Human Resources Executive Online, wellness programs with a fair amount of personalized help often improve worker health more than those without it<sup>[5]</sup>. This means that having personalized trainers who work with people on maintaining healthy lifestyles may be more effective than a weekly fitness incentive.

### Obesity as a Disease: What's Next?

The American Medical Association declared obesity a disease in 2013, a stance that could affect workers compensation claims, according to Bobbie J. Fox, CopperPoint Mutual Associate General Counsel and employment law attorney.

Fox said the Equal Employment Opportunity Commission (EEOC) and some courts have recently determined that morbid obesity is covered under the Americans with Disabilities Act of 1990 and its 2008 Amendments as a "disability." This could require employers to accommodate the disability. Whether moderate obesity could be considered a disability remains to be seen.

"Employers should consider whether there is an accommodation that could allow the morbidly obese employee to perform the essential functions of his or her job with or without an accommodation," she said. In one case, Fox said an employer jumped to the conclusion that the

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employee could not perform his job because he was obese, and the employee fought back under the ADA <sup>[6]</sup>.

It is mutually beneficial for employers to incentivize obese workers to lose weight and adopt healthier lifestyles.

For example, Simpson explained that when companies create wellness programs to promote healthy weight loss, employers may want to provide workers alternative ways of meeting standards for rewards. When companies work with the employee and healthcare professionals, it helps everyone achieve their goals, for individual weight loss and for a healthier company.

Some projects Simpson has brought to CopperPoint have inspired employees in little ways and raised awareness regarding watching one's weight. For example, CopperPoint has a holiday weigh-in with raffle prizes. People who maintain the same weight before and after the holidays receive a ticket for the raffle drawing. People who lose weight receive an extra ticket.

There are other ways to emphasize a healthy working life. For example, businesses that purchase weekly treats for employees may consider swapping the pastries for fresh fruit. Some companies have walking or standing meetings. Other employers encourage workers to participate in community activities such as fun runs, walks or half-marathons.

New medical findings from 2008-2012 show a small decline in the number of obesity diagnoses, which may be a sign the disease may have reached a plateau and is starting to decrease in the United States, according to business news magazine Bloomberg <sup>[7]</sup>. By using wellness programs and setting healthy lifestyle examples throughout their companies, employers may be able to mitigate the costs of treating injured obese workers.

#### Sources:

- [1] <https://www.ncci.com/nccimain/industryinformation/researchoutlook/pages/indemnitybenefitduration-obesity.aspx>
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