

Obesity Costly in Workers' Comp

Two recent studies add to the evidence of increased workers' comp costs for overweight employees.

This is an excerpt from an article published in the June 2008 issue of Best's Review magazine.

The first study, by Duke University, included 11,700 university workers who had at least one medical checkup from 1997-2004. During the study, employees filed a total of 2,539 workers' compensation claims resulting in \$5 million in medical costs and another \$5 million in indemnity costs. The study captured each of the injured workers' BMI – or body mass index – which is a measure of an adult's weight in relation to his/her height. Those injured workers with a BMI rating of 30 or greater (obese rating) filed twice the number of workers' compensation claims and lost 13 times more days of work as a result of job-related injuries or illnesses than non-obese workers.

Work comp medical claims costs rose with injured workers' BMI, study shows

The Duke study indicated nearly six workers' comp claims were filed per 100 workers of normal range BMI, compared with more than 11 claims filed per 100 of the heaviest workers. **Medical claims costs per 100 workers were as follows:**

BMI Normal:	\$7,500
BMI Overweight:	More than \$13,300
BMI Mildly Obese Level 1:	More than \$19,000
BMI Moderately Obese Level 2:	More than \$23,300
BMI Severely Obese Level 3:	More than \$51,000

Obesity was particularly linked to workers' comp claims for falls, slips, lifting, exertion, back pain, and injuries to the hand, wrist, knee, hip, or ankle. Physically demanding jobs carried the highest risk.

A Johns Hopkins Bloomberg School of Public Health Center for Injury Research study

showed similar comparison of BMI and workplace injury

A Johns Hopkins University Bloomberg School of Health study published in the May 2007, American Journal of Epidemiology included the medical and injury data on 7,690 employees in eight separate locations of a large aluminum manufacturer. Twenty-nine percent of the employees (2,221) sustained at least one injury during the two-year study. Approximately 85 percent of the injured workers were classified as overweight or obese. More than 28 percent of injuries occurred among employees classified as overweight, 30 percent in the obese I and II categories and almost 34 percent in the obese III category. The odds of injury in the highest obesity group as compared with the ideal body mass index group were 2.21 times higher.

Note: IWIF is partnering with the Johns Hopkins School of Public Health to study an early/expedited treatment model for injured workers with an increased BMI rating.

Obese Workers

- Weight puts additional strain on the back, wrists, hands and knees
- Suffer more frequently slips, trips, falls and lifting injuries
- File twice the number of workers' compensation claims
- Lose 13-times more days of work from job-related injuries or illnesses than non-obese workers

Source: Duke University Study

What is Obesity?

A person is considered obese when his or her weight is 20% or more above normal weight. The accepted measure of obesity is the Body Mass Index or BMI. BMI is a measure of an adult's weight in relation to his or her height.

The BMI formula:

Your weight in pounds (ex. 210 lbs.) divided by your height in inches squared (ex. 5 foot, 8 inches or 68" x 68" (4624) 210 divided by 4624 then multiplied by 703 equals a BMI score of 31 which would be considered mildly Obese Level I. Go online to search "BMI Calculations Formula" as there are a number of websites offering instant BMI calculations.

BMI Score Categories:

- BMI Underweight: 18.5 or lower
- BMI Normal: 18.5 to 24.9
- BMI Overweight: 25 to 29.9
- BMI Mildly Obese Level 1: 30 to 34.9
- BMI Moderately Obese Level 2: 35 to 39.9
- BMI Severely Obese Level 3: 40 or greater

Source: Centers for Disease Control



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