

# The Costs of Not Being Safe

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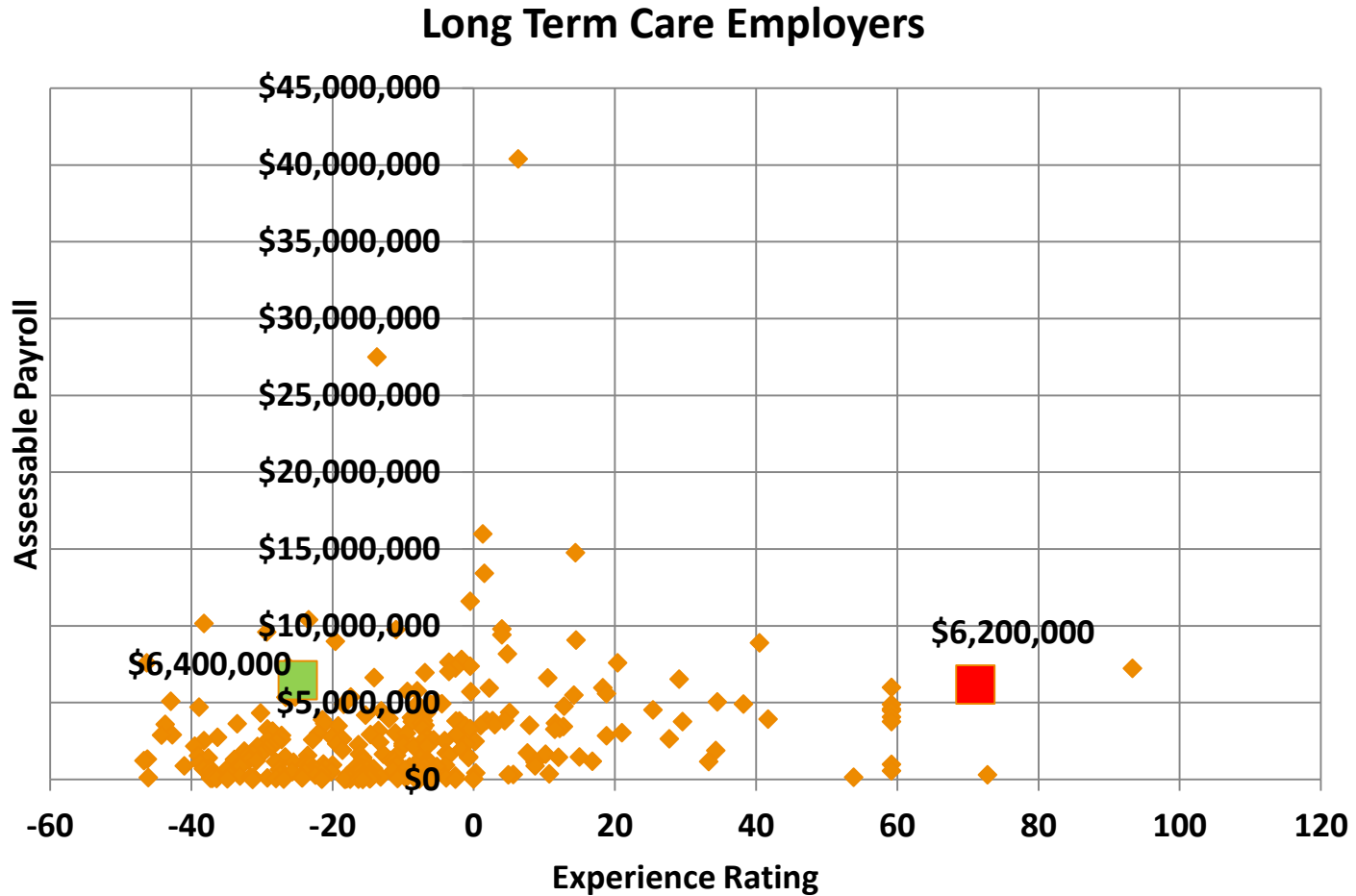
# Who we are - WorkSafeBC

- Legally known as the Worker's Compensation Board of BC, formed in 1917
- An independent provincial agency governed by a Board of Directors
- Workplace health and safety for the workers and employers of this province
- WorkSafeBC is made up of 3 primary functions:
  - Regulation
  - Insurance
  - Prevention

# Definitions

- Assessable payroll - An employer's reported payroll for a year as it is used for calculation of assessment (insurance premiums).
- Assessable payroll is a good proxy for company size.
  
- Experience rating - Employers who work safely can earn discounts on their base rate of up to 50 percent over time. Firms working less safely may face surcharges of up to 100 percent on their base rate over time.
- The safer an employer is, the less that employer is assessed.

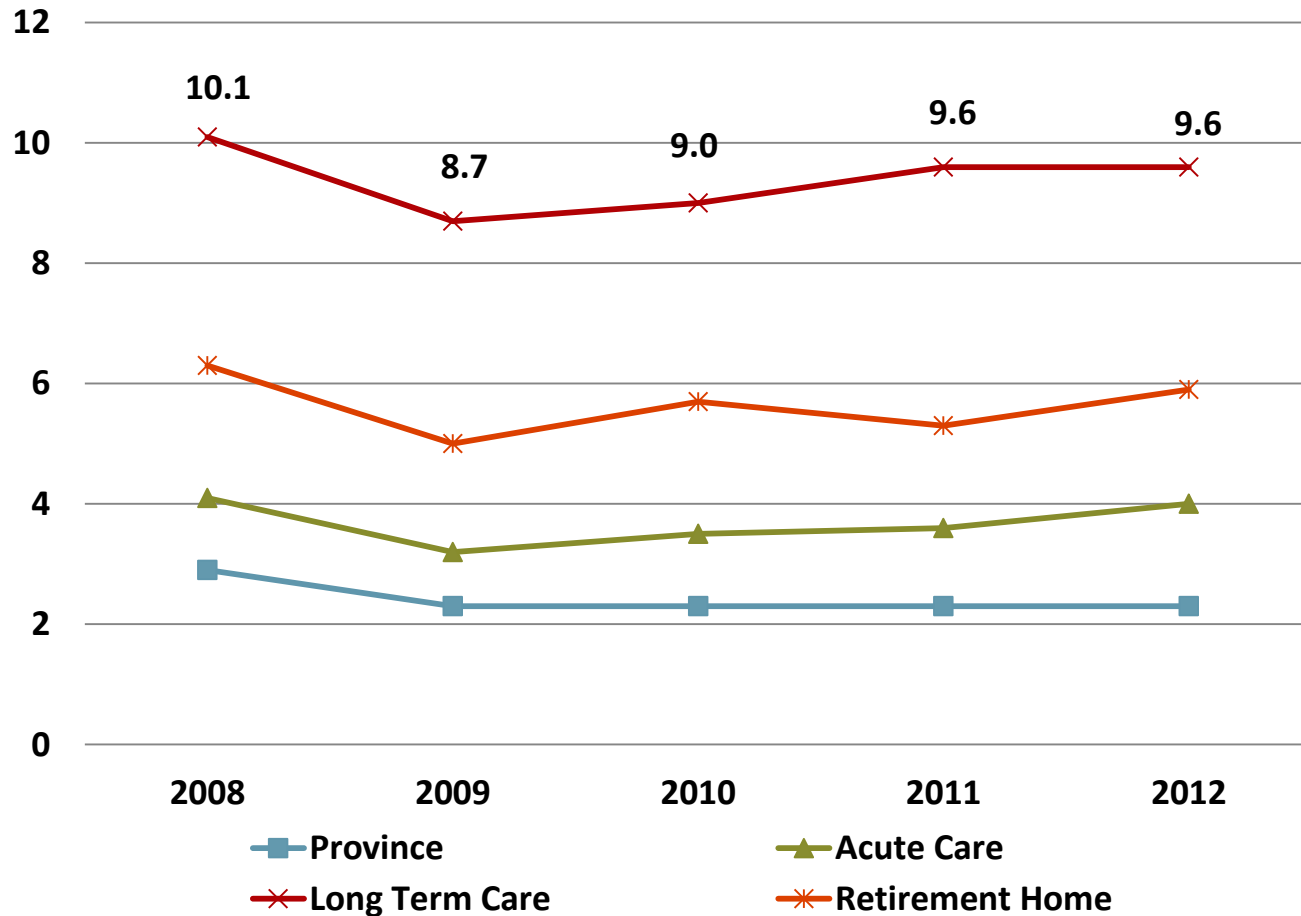
# Two Employers in LTC - 2012



# Two Employers in LTC – other statistics

	<b>GREEN</b> employer	<b>RED</b> employer
Injury Rate (per 100 FTEs)	3.2	19.9
Duration	88	37
Claim Costs	\$42,600	\$344,000
Assessment Amount	\$117,000	\$255,000

# Injury Rates



# Long Term Care Injuries

A caregiver in a pink shirt is leaning over a bed, assisting an elderly woman. The woman is lying in the bed, looking up at the caregiver. The scene is brightly lit, suggesting a hospital or care facility setting.

- Approximately 3,000 time loss injuries each year
- Most injuries result from direct resident care
  - Moving residents
  - Struck by residents
- Occupations most often injured
  - Care aides
  - Licensed practical nurses
- No difference with **GREEN** or **RED** employer



# Industry Discussion

- Open forum – what has been your experience?
- Is there adequate safety training?
- Have hazards been identified?
- Are risks mitigated or eliminated?
- Are there adequate engineered controls in the workplace?
- Have appropriate return to work opportunities been identified?
- How involved is your Joint Health and Safety Committee?

# The Bottom Line

- 2012 Long Term Care Base Rate: \$2.42 per \$100 assessable payroll

	<b>GREEN</b> employer	<b>RED</b> employer
Experience Rating	-24.9%	+71.1%
Net Rate	\$1.82	\$4.14
Assessment Amount	\$117,104	\$255,302

- **RED** employer is paying more than double the assessments as **GREEN** employer (and it isn't enough to cover the claims costs for the year).
- Look at your Income Statement, under the General and Administrative Expenses, as part of the Insurance Expense.

# Additional Factors

- Is there replacement staff available?
  - Is the quality of care impacted?
  - Down time for supervisors, managers, or staff to deal with injury and investigate the incident.
  - Is there a morale issue as a result of the employer having a sustained annual injury rate of 20 or greater?
  - Is there a productivity issue as a result of the employer having a sustained annual injury rate of 20?
  - 'What does an accident *really* cost?'
- <http://www2.worksafebc.com/sc/tours/default.htm>

# What can employers do?

## Employer Safety Planning Tool Kit (effective June 2)

### Primary tools

Your rates and forecasts →

How you compare to your peers →

Your performance snapshot →

Your injuries and claim details →

Your Return-to-Work performance →

**WORK SAFE BC**  
WORKING TO MAKE A DIFFERENCE

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### Employer Safety Planning Tool Kit

WorkSafeBC.com > Main

**Interactive planning tools**  
Use these interactive planning tools to learn about the injuries and claims that drive costs for your organization, and how operational and workplace health and safety changes could impact your injury rates, claims costs, and assessment rates. You can also compare your organization's injury and claims-related data to industry peers.

<p><b>Experience rating forecaster</b> See how changes in your claims costs will affect your experience rating over the next few years.</p>	<p><b>Employer reports</b> View your organization's injury data and compare your health and safety performance to your industry's performance.</p>
<p><b>Competitive comparison</b> Compare your organization's current health and safety measures with other organizations in your industry.</p>	<p><b>Claims cost analyzer</b> View your organization's claims costs and trends over time. <b>Note:</b> Access to this information is restricted to authorized users in your organization.</p>
<p><b>Performance scorecard</b> View your organization's performance across selected health and safety Key Performance Indicators (KPIs). Create 'what if' scenarios to see how specific changes to those KPIs would impact your organization's performance.</p>	<p><b>Accident cost calculator</b> Calculate and analyze the true cost of accidents at your organization.</p>
<p><b>Injury claim breakdown maps and prevention forecaster</b> Analyze and learn about the types of injuries and claims that drive costs in your organization.</p>	<p><b>Industry Safety Information Centre</b> View health and safety KPIs and trends for any B.C. industry or WorkSafeBC classification.</p>
<p><b>Return-to-work data</b> Compare your organization's return-to-work performance with other organizations in your industry.</p>	<p><b>Definitions and help</b> Definitions of the terms used throughout these interactive WorkSafeBC planning tools, and links to a quick reference guide and video tutorial.</p>

[All Facts](#) | [Next Fact](#)

**Did you know?** **Did You Know** for your classification 712041: Wire Product or Cable Mfg that ... The average number of business days your employees were away from work (duration) due to a workplace injury in 2012 is 38 day(s) longer than your immediate competitors (CU average).

Your opinion matters!

If you have questions or comments, use the Feedback button to let us know.

Additional Tools

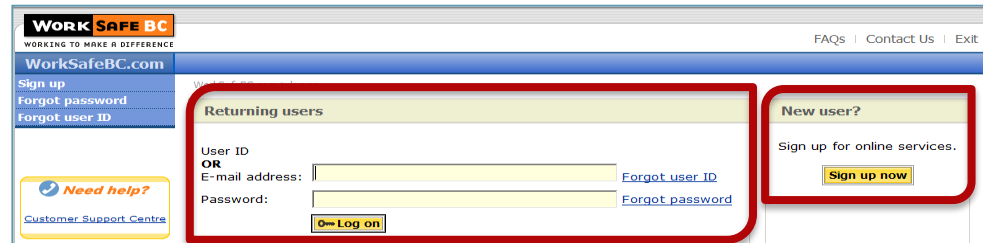
The applications in the right provide additional Safety Planning resources.

# How to access the Employer Safety Planning Tool Kit from our secured online services.

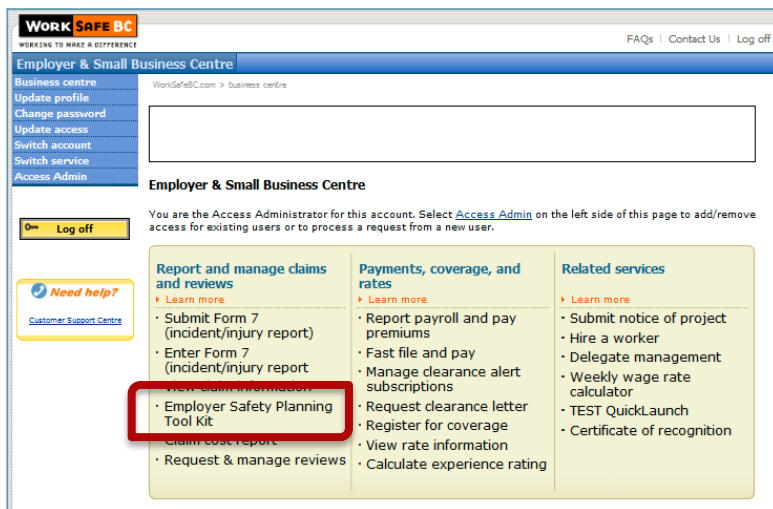
## 1. [www.worksafebc.com](http://www.worksafebc.com)



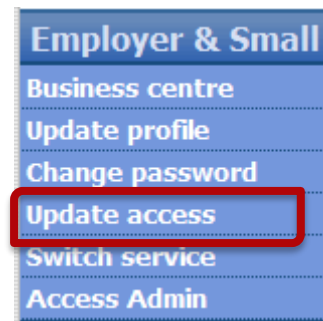
## 2. Log in screen for new and existing Employers



## 3. Location of Tool Kit

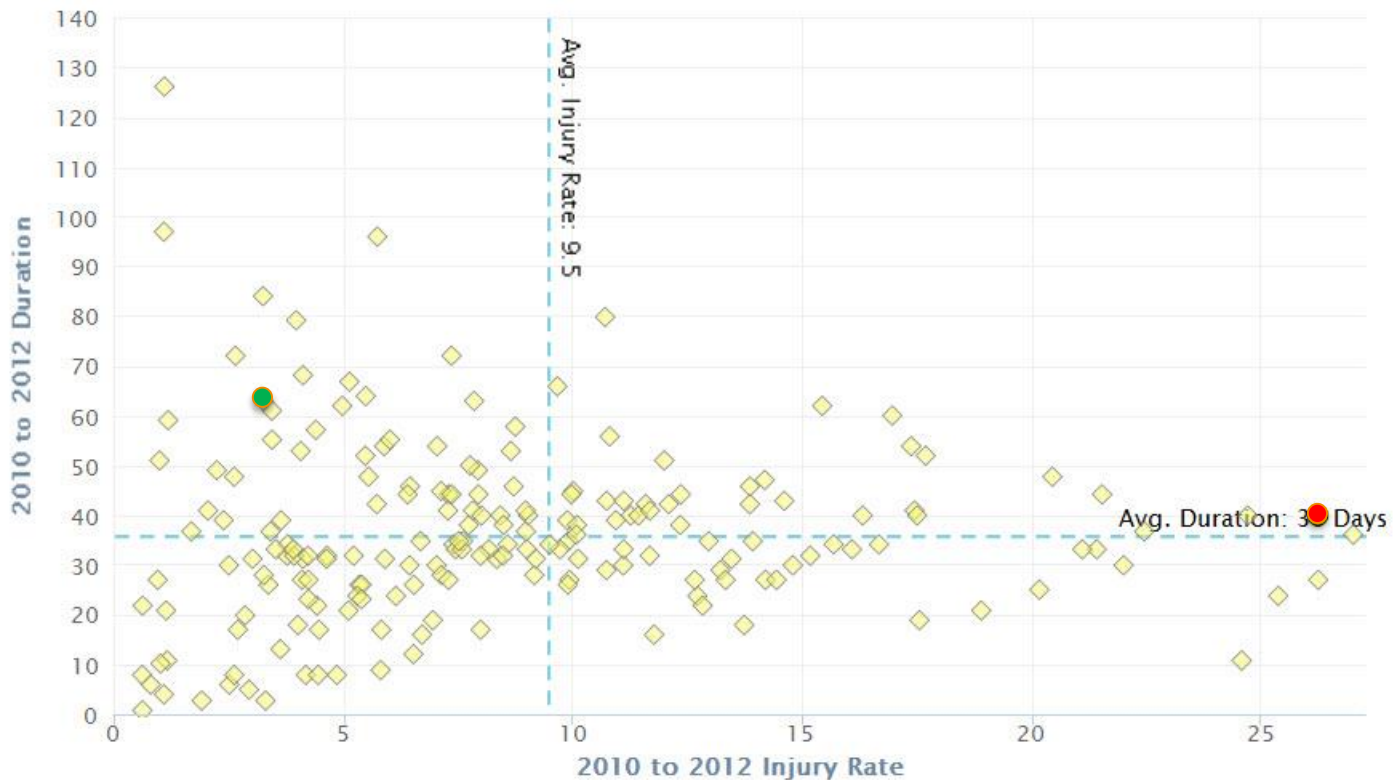


## 4. If you do not see the Employer Safety Planning Tool Kit in your list of applications, click the **Update access** link and fill out the online request form.



# What can employers do?

- Compare to your peers - Injury Rate vs Claims Duration
- 3 year averages



# What can employers do?

- Be informed. Obtain access to Employer Safety Planning Tool Kit.
- WorkSafeBC Ergonomists are available for consultation. Contact a WorkSafeBC Ergonomist at [AskAnErgo@worksafebc.com](mailto:AskAnErgo@worksafebc.com)
- WorkSafeBC has resources available to assist employers with establishing and improving their RTW programs. We are also planning an *industry forum* for those LTC employers who would like assistance in this area. Please contact Rachelle Grace at [Rachelle.Grace@worksafebc.com](mailto:Rachelle.Grace@worksafebc.com) or 604-232-5842 for more information.
- Visit our booth for resource material and consultation.

# What can employers do?

- Manual lifting limit is approximately 35 lbs. Invest in engineered controls.  
([http://www.asphp.org/wp-content/uploads/2011/05/When Is It Safe To Manually Lift A Patient.pdf](http://www.asphp.org/wp-content/uploads/2011/05/When_Is_It_Safe_To_Manually_Lift_A_Patient.pdf))  
One time costs compared to recurring savings.
- Update safe work practices and train personnel.
- 
- Make the improvement to safety a corporate goal.
- SafeCare BC is an invaluable resource for direction, best practices, and training.



# Questions & Answers

