

RISK CONTROL



Ergonomics: Don't Resist – Insist

Text by Frances Pisano

Today's risk management is largely rooted in protecting the company from work-related injury claims. This is handily achieved through proactive ergonomics and wellness programs.

According to OSHA, the indirect cost of a workers' compensation claim is 4.5 times the direct cost. For example, if an employer has a workers' compensation medical claim of \$25,000, the indirect cost is \$112,500.

Indirect costs may include supervisors' and safety professionals' time for investigation of the incident, completion of injury reports and required government reporting forms, retraining of new employee(s) to replace the injured, claim follow-up, property repair and/or spill clean-up, management time spent dealing with regulators and attorneys, and possible legal fees.

According to some estimates, nearly two million employees are affected by ergonomic injuries.

Work-related musculoskeletal disorders (MSD) result when the demands of the job exceed the human's capabilities, resulting in MSDs such as carpal tunnel syndrome and back injuries.

These injuries may be caused or aggravated by work-related risk factors such as lifting, reaching, pushing, pulling and bending, as well as awkward body postures and highly repetitive wrist motions.

Such injuries and illnesses occur in all work environments: manufactur-

ing, warehousing, construction, laboratory, health care and the office.

Musculoskeletal disorders represent 50 percent of all lost workdays and costs U.S. companies more than \$61 billion per year in lost productivity. Employers pay out approximately \$20 billion annually in benefits for these issues.

According to OSHA, the average cost of a work-related MSD is \$27,700. In many cases, these injuries can be prevented by ergonomic intervention.

Most companies implement ergonomic interventions only after an incident is reported. A proactive ergonomics and wellness program, however, not only will dramatically reduce the probability of a reported incident, but will also contribute significantly to lowering a company's workers' compensation premiums and all associated indirect costs by as much as 70 percent.

Companies tend to associate ergonomics with manufacturing or health care and neglect the office environment completely.

Studies, however, show that greater than 50 percent of employees who use computers for at least 15 hours per week reported musculoskeletal disorder issues in the first year of employment and upwards of 75 percent of employees who use a computer workstation, regardless of the length of use, report musculoskeletal issues.

The proactive solution lies in custom office ergonomic evaluations. Whereas the cost of some of computer-use related MSDs can run upwards of \$30,000, a preventative ergonomics and wellness program can resolve 90 to 100 percent of the risk factors found in a typical computer workstation for \$500 to \$2,000.

Some companies resist adopting ergonomics and wellness initiatives due to a perceived "high cost." Yet, it is clear that implementation of ergonomic initiatives save money in the long run by improving the safety and health of workers, reducing overall costs, reducing issues of productivity and/or quality and mitigating regulatory concerns.

Across all work environments, ergonomic evaluations and job-task redesign will result in a positive impact to the bottom line. In addition to reducing risk factors, most redesigns also result in cycle time reduction and an increase in quality.

Return on investment is often experienced in a matter of weeks to a few months.

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