

What Makes an Injury Result in Lost Time?



Generally speaking, there are two basic kinds of workers' comp claims: lost-time claims and no-lost-time claims. It's easy to assume that those injuries resulting in time off work are more severe than no-lost-time injuries.

But according to a study from the Institute for Work & Health (IWH), the type or nature of the injury aren't the only factors that play a role in whether an injury ends up resulting in lost time. The study found that the job's physical demands and the workers' comp premium rate paid by the employer also play a role.

In other words, take a group of workers who all dislocated their knee after a fall from a platform. Those workers whose jobs aren't as physically demanding or whose employers pay high workers' comp premiums are more likely to be back at work the next day.

To conduct the study, the researchers collected data on a random sample of about 7,000 WSIB no-lost-time claims in Ontario. They then matched each no-lost-time claim with up to four WSIB lost-time claims that were similar in terms of:

- Type of injury
- Event leading to injury
- Part of the body injured
- The year of injury.

The researchers looked for differences in worker or workplace characteristics that might help explain why essentially the same type and severity of injury could result in either a no-lost-time or lost-time claim.

Some differences and similarities were found between the two groups. Factors that mattered in whether the injury resulted in lost time included:

- Physical workload, which isn't surprising because that it would be harder to work the day after an injury if the work is physically demanding.
- Premium rate. The study compared claims from employers in the top third of rate groups with the highest premiums against those in the bottom third. Employers paying more in premium rates were less likely to have lost-time claims.

In contrast, certain factors did *not* seem to matter, including:

- Age and time on the job. Although you might expect workers who are young or new to the job to be less likely to take time off work after an injury, there was no evidence of this in the findings.
- Employer size. You might expect large employers to be more likely to report no-lost-time claims perhaps because they're more able to accommodate injured workers. But large employers weren't more likely to report no-lost-time claims.

What do these findings mean'

Dr. Peter Smith, an IWH scientist and the lead author of the study explains that premium rates in Ontario are 'experience rated' to encourage injury prevention, and early and safe work returns in the event of injury. 'This study suggests that premium rates are effective in terms of the second objective of getting people back to work,' he says.

But Smith notes that we don't know how workers are being brought back to work or what practices companies are using to minimize time loss. 'Given that workplaces with higher premium rates are usually those with higher hazards and injury rates, it's surprising that injured workers in these firms were less likely to take time off in comparison with workers in firms that pay low premium rates,' says Smith.

'We don't know why that would be the case. Is it due to a workplace culture or policies and practices that people are less likely to take time off after an injury' If practices, are they practices such as work accommodation or claims management and claims suppression"

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