

Controlling Worker Injury Costs

Physical Abilities Screening Provides Significant Insurance Savings

■ *By Keith Rosenblum, MS*

Contractors can improve the safety of their employees – and save significant money – by instituting a simple but objective process of physical abilities employment screening.

Using physical abilities employment screening, contractors can avoid the majority of MSDs and, in addition to protecting potential employees, that can mean huge savings in annual insurance costs (especially post-9/11 where average



In addition to protecting potential employees from injury, physical abilities employment screening can provide significant insurance savings to employers.

According to the U.S. Department of Labor, one in four construction workers' compensation claims involves strains or sprains – commonly known as musculoskeletal disorders (MSDs). However, the total cost of these claims falls in the order of about one-third of contractor's total casualty insurance budget.

casualty premiums have increased by 30 percent).

Safety experts in biomechanics (the study of muscular activity) have long contended that the primary cause of MSDs is a mismatch between the physical abilities of employees and the physical demands of their jobs. This concept has been proven and replicated time and again by employers in nearly every employment sector. And recent research conducted by this author involving America's largest privately held wallboard distributor, identified nearly an 80 percent reduction in the cost of MSDs among a test population



Physical abilities employment screening measures the prospective employee's ability to do the work required.

having been objectively screened for their physical demands.

Aon Corporation, one of the world's largest commercial insurance brokers and risk consulting organizations, prefers the isokinetic form of screening. This method isolates each of the large muscle groups typically involved in materials handling and measures strength and agility along the muscles' full range of motion. The science behind isokinetics is solid and employers typically experience claims cost reductions in the 70-95 percent range.

Despite that success, contractors have been hesitant to use the screening for three reasons. First, vendors of this technology have been concentrating on very large employers, i.e., airlines, trucking, service industries, etc. Secondly, contractors, depending on the physical demands of their workers, would most

likely reduce their available job pool by up to 20 percent (but then again, that 20 percent of mismatched hires historically represents over 80 percent of a company's claims). And, the availability of very expensive testing equipment has been scarce with limited geographic access to testing. That was recently changed with the introduction of new equipment designed and manufactured by Cost Reduction Technologies (CRT), LLC (www.costreductiontech.com). An Iowa corporation, CRT has designed and built its own state-of-the-art isokinetic equipment, reducing the cost by more than 60 percent. Their network of providers is rapidly expanding, especially in the Midwest, making the technology more and more available to employers. Aon Corporation recently selected CRT as its preferred screening provider for clients.

Another issue has been concern with the Americans with Disabilities Act (ADA). But after more than a decade since the ADA was introduced into law, there have been only a handful of litigated cases involving new-hire screening and they were mostly aimed at police and fire departments. Physical abilities screening, when properly designed, is fully ADA compliant.

Trade unions have not yet taken a position on physical abilities employment screening. The author recently conducted an informal survey via telephone and email of the nation's largest trade labor organizations' safety and health departments to get their slant on the subject. Most did not reply and others stuck to the old line that designing an effective safety program was still the most preferred method to control occupational injuries and illnesses. But that should not discourage contractors from employing this very valid and scientifically solid tool to effectively predict, and legally non-select, those applicants for physically demanding jobs who will



most likely be injured by strains and sprains.

The steps toward implementing physical abilities screening are relatively simple. The jobs in question must be evaluated for their essential physical demands. It is preferred to have this done by a certified professional ergonomist to avoid issues with the ADA. Once that is accomplished, select the appropriate screening vendor. Again, this author believes that isokinetics holds the candle above all others.

In the construction business, it won't take long to recognize your savings. The higher the employee turnover and the greater the physical demands, the more rapid the savings will appear. †

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Aon Corporation recently selected Cost Reduction Technologies, LLC as its preferred screening provider. CRT, an Iowa company, has designed and built its own isokinetic testing equipment available through a network of area providers.