

Have you done enough with health, safety and well being?

By David Parmenter

There was a time when ACC premiums were just seen as another form of taxation, staff with back injuries disappeared for months and even years, when managers thought OOS was a yuppie number plate.

Times have changed. Significant inroads have been made into this area by participants *. From the waymark solutions limited studies participants are finding ways to become more proactive.

Initiatives that work

- **Manage the accident on the day , the next day the next week**
- **Appoint a “back to work” co-ordinator**
- **Health initiatives**
- **Culture change to safety**
- **Getting on top of drugs and alcohol**
- **Charge the managers with the full costs**
- **Get ready for the new regime**

Manage the accident on the day , the next day the next week

Participants* have repeated made this point. Social changes quickly occur within a family which has the breadwinner injured. The other partner who may have been the care giver may start to go to work. Suddenly you have another income plus the ACC coming in. Both partners may be enjoying the change. You as the HR function now want to break up this happy arrangement. The answer is to act quickly.

A core government participant* who is an accredited employer has made a \$1m saving in the area of ACC. Much of this saving has come from having staff injuries properly and promptly assessed and treated, as well as organising more information on Health & Safety issues. The aim is to cut down the time staff spend away from work. An injured employee is immediately sent to see a medical practitioner and, then if needed, to a specialist. Once there is a proper understanding of the injury the staff member's work load can be adjusted.

Appoint a “back to work” coordinator

Assign a “back to work” coordinator whose role is to get staff back to work, often in another role /or on a part time basis. As part of this process they liaise/visit staff weekly who are off work to assess; what more or different medical resources should be brought in, when they can come back on a part time basis, whether there will be a need to retrain for another position. They also can detect the subtle changes that might

indicate that social changes within the family are about to occur and assess their ramifications.

Health initiatives

Participants* are undertaking a number of health initiatives including comprehensive health checks, eye sight tests, melanoma checks, flu vaccinations, etc. The common response has been that these are uniformly well received.

A doctor mentioned the story of the CEO who wanted all the senior management team to get a health check. Now times were not so good and downsizing was on the cards. A thought, a notion, a concept was rife, that just maybe, it was the survival of the fittest. No one came forward. Our CEO lead by example only to be pulled off the tread mill and diagnosed immediately as requiring urgent surgery. A bypass or two later, a life saved meant there was soon a queue.

One financial services participant* with a large telemarketing arm makes sure all computer based staff have six monthly eye checks. Also new employees are required to have an eye check immediately on joining so a reference point is established. Opticians these days are quite commercial. I am sure you could set up a discounted, volume rate.

One core government participant* has a nurse who runs many initiatives such as organising a melanoma week where a skin specialist was brought on site. This was received well and was successful in identifying some individuals who required surgery. I understand that the 35-50 age group is particularly at risk and thorough checks include looking at the sole of the feet due to the prevalence of resting on one's front while sun bathing.

Culture change to safety.

Larger participants* have already made significant progress in this area. One service sector participant* says that their programme for behavioural change has reduced workshop accidents by 80%. The concept is to change behavior through leadership. Accidents are now seen as preventable and safety precautions seen as sensible and necessary, rather than "unmanly".

One manufacturing participant* has achieved an annual saving of \$0.4m in ACC premiums. They achieved this partially through setting the goal of "no accidents in a million hours". They commented that this led to some protection of the statistic which was not seen as a bad thing. The workforce now believes that accidents are and can be prevented rather than be an industry norm.

Getting on top of drugs and alcohol

Operational staff arriving on the job, still under the influence of alcohol or drugs, putting themselves and other staff at risk. Participants* have succeed in introducing urine, breath and blood tests. Albeit before the recent judgement in a case which went in favour of the employees.

One manufacturing participant* has a tight drug and alcohol policy. After any on site accident the injured worker can be breathalysed using the standard issue Police kit. Within a day the victim may also be tested for drug use (blood test). This testing also occurs as part of the interview process and if a staff member applies for a transfer. The participant* offers support for workers with drug and alcohol problems including sending them to residential rehabilitation programme.

Charge the Manager with the full costs

Participants* have commented that it is often better to absorb the salary costs of the injury rather than have the staff member claim ACC. This avoids the penalties which effectively amounts to twice the salary. The key here is to ensure that all costs of the injury are charged to the injured staff's manager's budget. This creates "ownership" of the accident and supports the concept that accidents are a reflection of the culture and management.

Get ready for the new regime

There are a number of things that can be done now to reduce the likely premiums under the new regime.

These include:

- start compiling the claims history;
- start compiling the accident history;

- put in place measures which will help minimise time off -e.g. "back to work" coordinator ;
- understand what excesses you are happy to bear (i.e. self insuring to a degree).

Insurance brokers are already putting on seminars on this topic and attendance now could future save premiums.

Last words

- **Ensure all ACC penalties are charged directly to the appropriate cost centre**
- **Manage, manage and manage the accident victims situation**
- **Obtain independant medical advice as to what the injured staff person can do**
- **Appoint a "back to work" co-ordinator**
- **Talk to an insurance broker now**

* waymark solutions limited run a study on Human Resource functions every six months.

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