

# Montana's Staff Safety

## Our Need for a Safer Workplace

I had an opportunity to interview three people during my December 10th, 2011 radio show, "Gesundheit! With Jacobus,"<sup>1</sup> about the important, but often ignored, topic of Safety in the Workplace. They were: Gary Lusin, PT, MS, ATC, CSCS<sup>2</sup>; Leah Tietz<sup>3</sup>, who is the Director of the Montana University System Self-Funded Workers' Compensation Program (MUS Work Comp); and Mike J. Marsh<sup>4</sup>, President of two Montana corporations, Underwriting Solutions, Inc. (USi) and Midland Claims Service, Inc.

All three are board members of WorkSafeMT, which I will explain in the article below. Their daily confrontation with work safety issues, and the way they see how injuries negatively affect their patients and clients, has turned their profession into passion, and their frustration into dedication for education. Here are some highlights of the show, and some additional insights:

### THE PROBLEM

Montana has an epidemic that is not only affecting our health, but also many layers of society. It is the unacceptably high number of work-related injuries that has made this state the worst in the nation. It is bad enough hurting yourself at home doing some recreational activity or work around the house, but

it is another when this happens on someone else's clock. This will affect employers, fellow employees, workers' compensation, insurance companies, insurance premiums, lawyers, partners, and family members.

Falls from ladders, scaffolds or roofs, electrocutions, gunshot wounds, being kicked by an animal, long-term standing on concrete, getting cuts while working in a meat processing plant, getting exposed to toxins, and even slipping or tripping while working in an office, have caused Montana's workers' compensation premiums to go up, while benefits for injured workers are lower than those of surrounding states.

A 2007 study<sup>5</sup> has shown that our high costs can be traced to two key factors:

- Montana workers are more likely to be injured or killed on the job than workers in most other states, regardless of industry.
- Montana injured workers stay out of work an average of 23 days longer than workers with similar injuries in comparison states. And the associated costs for that are astronomically high, including lost productivity, and costs to train new employees.

### ARE THINGS CHANGING?

A task force called the Labor-Management Advisory Council on Workers' Compensation (LMAC) was initiated in 2006 by Governor Brian Schweitzer, and headed by Lt. Gov. John Bohlinger. This task force was

aware that the solution to this multifaceted problem was to bring awareness first, while producing safety policies and programs statewide.

Obviously, these tasks could not be performed by government agencies alone; and thus meetings were organized with leaders in the fields of labor, insurance, and business, as well as with injured workers, and even looking at the efforts done in other states. A great model became the work done in British Columbia (see [www.worksafebc.com](http://www.worksafebc.com)), which has been tackling safety in the workplace issues since the nineties.

One of the reasons was that since the 1920s, when injuries would occur, employees only could sue their employer, often causing financial hardship and lengthy lawsuits. It would take decades before organizations realized that compensation and rehabilitation would be the better answer. Out of all this, in 2007, a new Montana non-profit foundation was created, WorkSafeMT ([www.worksafemt.com](http://www.worksafemt.com)), dedicated to the elimination of workplace injury, illness and fatalities in the state of Montana. In 2010, WorkSafeBC brought injuries and fatalities down from 6 per 100 employees to 2 per 100 employees).

WorkSafeMT has a 20-person board of directors coming from all aspects of the workplace, both private and public, and they receive input from all different advocacy groups, such as the



Montana Chamber and the National Federation of Independent Businesses (NFIB).

By promoting meetings in each workplace, letting employees and employers assess their own safety issues, and then combining those with ideas produced in similar meetings of similar industries within the state, these can become a safety handbook for all employers and employees in that type of business. At this point there is a great guide, the **Montana Safety Culture Act**, which was enacted by the 1993 Montana State Legislature but has remained largely unnoticed. It promotes investing adequately in the safety and health of employees, instead of only fighting for the bottom line. This will actually help to reduce costs associated with workplace injuries and illnesses. Some of these costs include lost productivity, accident investigation, medical treatment, hiring and training replacements, legal fees, repairing/replacing equipment, damage to the company's reputation, increased workers' comp rates, employee retention, negative morale, and increased absenteeism.

Then there are the **SafetyFests**<sup>6</sup>, which started in Helena in early 2010 by a group of concerned Montanans who

decided to change the state's safety culture. By organizing free-to-the-public, weeklong symposiums in different cities they provide high-quality training for Montana workers in a format that meets the safety needs of the work they do. Lectures, workshops and group meetings, presented by professionals in the work force, will address important practical issues.

#### **POSITIVE RESULTS**

In the 2010 Workers' Compensation Annual Report it is stated that there were 26,132 claims reported in Fiscal Year 2010 compared with 28,360 reported in 2009, a 7.9% decrease! Private insurance carriers also witnessed a drop in claims of 9% between those years. Claims reported by self-insured carriers increased by 2%; however, those reported by Montana State Fund decreased by 12.7%.

For injured workers who have to miss extended time from work, there is now another program available, called **Stay at Work/Return to Work (SAW/RTW)**. This is designed to reduce the long-term negative impact of an injured worker by way of a three-prong approach: 1) Physical therapy to regain mobility, 2) Mental therapy if

a brain injury occurred, and 3) Transitional Duty Assignments, which may include normal work activities that have been modified to stay within medical restrictions, job functions that are not routinely performed, as well as duties of different job classifications. The idea is pretty much to find out in what capacity an injured worker is able to come back and be productive.

This approach is very important for the worker, since many are suffering emotional setbacks for being away from the workplace (i.e. anger, sadness, low self-esteem, depression, anxiety). And statistics have shown that if a worker has been off work for over 52 weeks, the chances for him/her going back to any type of work are about 17%! On top of that, inactivity causes an average annual weight gain of 15–20 pounds. This increases the risks and potential cost of diabetes and obesity.

The SAW/RTW program can save \$145 million annually to workers' compensation cost!

#### **WHAT CAN YOU DO?**

Whether you are self-employed, an employee, an employer, or managing people, I highly recommend you check the above websites from WorkSafeMT and WorkSafeBC.

Use that information and their available work sheets/questionnaires to organize meetings at your workplace. These meetings will create awareness, networking possibilities with likeminded companies, and a guaranteed decrease in work-related injuries and fatalities.

Also, don't take your health for granted. Accidents and injuries can happen quickly, while the healing may take long and you may never feel 100% again. Or you may be permanently disabled.

For maintaining or improving one's current health situation, there are many easy steps available. Daily exercises, eating based on activity level, working on a positive and alert mind, while focusing on detail, should be homework that all of us could attend to more often. We all deserve to be healthy and safe.

WorkSafeMT has created TV commercials. One, called "Injured Man," shows an injured worker on a ventilator while a colleague stands by admitting being at fault for not adhering to the safety rules. The other commercial, "The Talk," shows children talking to an invisible dad, telling him to be careful at

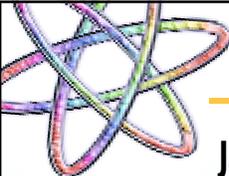
work and to follow the rules. The message is clear that we carry a lot of responsibilities, first and foremost towards ourselves. This way, a rural state like Montana may someday lead the effort in looking out for our own and each other's well-being. Will you do your part, please? ■

1. Listen for the full broadcast at [www.facebook.com/pages/gesundheit-with-jacobus](http://www.facebook.com/pages/gesundheit-with-jacobus). Then click on "Radio Shows."
2. Contact Gary Lusin at Advanced Performance and Rehabilitation Services (APRS) at (406) 587-4501. Visit [www.bozemanaprs.com](http://www.bozemanaprs.com).
3. Contact Leah Tietz at The Office of Commissioner of Higher Education in Helena at (406) 444-0615. Email to [ltietz@montana.edu](mailto:ltietz@montana.edu).
4. Contact Mike Marsh at Midland Claims Service, Inc. in Billings at (406) 656-9960, ext. 16. Visit [www.midlandclaims.com](http://www.midlandclaims.com).

5. The WorkSafeMt Foundation at [www.worksafemt.com](http://www.worksafemt.com).
6. See [www.safetyfestmt.com](http://www.safetyfestmt.com).



Jacobus is not a doctor and does not intend to diagnose, treat or cure any disorder. The information is based on self-study, interviewing experts on his weekly 3-hour Saturday morning Radio Program\* "Gesundheit! With Jacobus," which runs from 8-11 am, on AM 1450-KMMS and AM 1340 KPRK, and on feedback received from retail customers visiting his dietary supplements retail store Gesundheit! Nutrition Center at 2855 N. 19th Avenue, Suite N, in Bozeman (585-4668). If in doubt please visit a professional of your own choice and/or educate yourself with available published materials.



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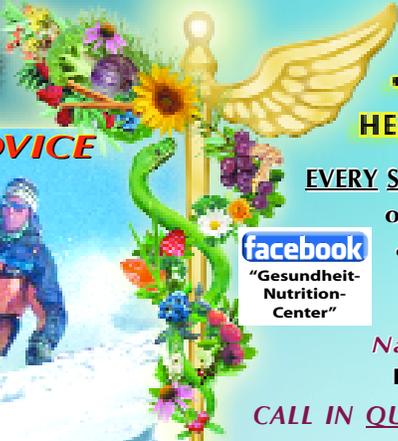
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