

Solutions for Employers

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Welcome



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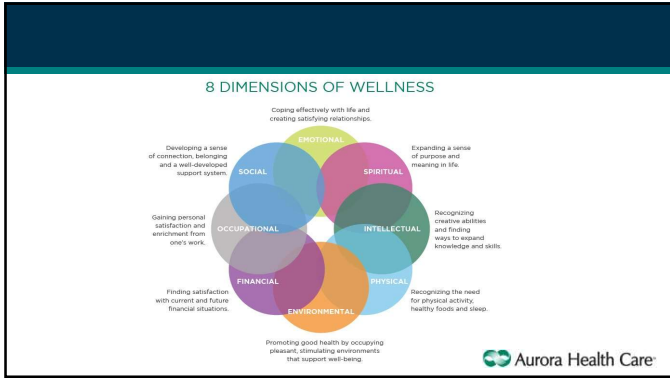
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Agenda

By the end of this seminar, you will be able to:

- Understand the relationship between mental health and workplace injuries.
- Recognize how mental health conditions affect injury recovery and return-to-work timelines.
- Identify early indicators of mental health concerns and apply evidence-based strategies to reduce injury risk.
- Explore the role of psychological support in workers' compensation, rehabilitation, and employee safety.

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What is Mental Health?

Component of behavioral health that includes our emotional, psychological and social well-being.

ADVOCATE HEALTH

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Prevalence of Mental Health

- 1 in 5 adults live with a mental health condition
- Workplace studies shows:
 - 66%-75% of employees report burnout
 - 40-42% of employees avoid discussing mental health at work due to stigma and fear of negative impact
 - Only 53% understand how to access employer-provided mental health support

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Mental Health Matters in Workers' Compensation

Workplace risks are shifting from physical to psychological

Mental health affects injury risk, recovery, and claim outcomes

Workers' comp systems are adapting to this shift



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Workplace Injury Landscape in the United States



Decline in Workplace Injuries
2024 data shows lowest injury rates in over 20 years due to improved safety and regulations.

Current Injury Burden
Despite improvements, millions experience injuries causing lost workdays and financial stress annually.





Persistent Injury Causes
Overexertion, equipment contact, slips, trips, and falls remain major causes of serious injuries.


Mental Health Connections
Workplace injuries often lead to anxiety, depression, and substance use, linking physical and mental health.



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Incidence of Workplace Accidents & Injuries

-  OSHA reports that workplace stress contributes to higher accident rates (numbers vary by industry).
-  Research consistently shows that poor mental health increases the risk of sustaining a workplace injury.
-  Workers with post-injury anxiety, depression or PTSD experience slower healing, longer disability leave, and greater functional impairment after workplace injury.
-  Mental health disorders worsen after traumatic workplace injuries due to job-related stressors and compensation system challenges.



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High-Risk Occupations

- Healthcare workers
- First responders
- Workers exposed to trauma or chronic stress

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High-Risk Industry Spotlight: Construction

Physical Injury Risks
Construction ranks among the most hazardous industries with frequent severe injuries and musculoskeletal conditions.

Mental Health Challenges
High rates of depression, psychological distress, and substance abuse impact many construction workers.

Social and Cultural Barriers
Stigma and a male-dominated workforce limit early mental health intervention in construction.

Integrated Prevention Approach
Effective safety requires combining physical hazard control with mental health and substance use prevention.



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What is the number one cause of disability worldwide?

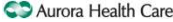
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Warning Signs

Early Indicators

1. Changes behavior, could be sleeping behaviors- decline in personal care- weight loss or gain
2. Mood changes/swings, emotional rollercoaster
3. Easily irritated, frustrated or angered, inability to express joy
4. Nervousness, Unnecessary fear, worry or anxiety
5. Drop in functioning or a decrease or lack of productivity
6. Withdrawal from social situations loss of initiative or desire to participate in activities once enjoyed
7. Confusion, inability to concentrate, excessive fatigue, pessimism-shift or change in seeing the world as gray thinking or talking about suicide

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Mental Health and Business

| | | |
|-----------------------|----------------------------------|-----------------------------|
| Absenteeism | Job performance and productivity | Staff attitude and behavior |
| Relationships at work | Health care costs increase | Safety concerns |

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Helping Your Coworkers and Yourself Address Mental Health



Has workplace stress increased?
How can we help one another? Here's some advice on ways to:

| Help Others | Help Yourself |
|--|--|
| <p>Senior managers can:</p> <ul style="list-style-type: none"> Be visible about mental health. Build awareness, knowledge, and acceptance about stress and mental health issues. Provide support and resources. Offer workplace support programs, an employee assistance program, or other resources. Develop skilled leaders. Provide supervisors with training to understand and talk about stress or mental health issues with workers. Promote a judgment-free workplace. Ask if your coworkers need a job to help without fear of negative consequences. | <p>Coworkers/Supervisors can:</p> <ul style="list-style-type: none"> Be visible themselves. Learn about the signs and symptoms of stress and mental health issues. Reach out to your coworkers. Be proactive and respectful to coworkers who work with you. Make time to reach out regularly. Support each other. Ask your coworkers how they are doing and let them know you are available to talk. Listen without judgment. Listen with undivided attention and understanding. Offer help or resources if available and appropriate. |
| <p>Individuals can:</p> <ul style="list-style-type: none"> Be visible about mental health. Build awareness, knowledge, and acceptance about stress and mental health issues. Provide support and resources. Offer workplace support programs, an employee assistance program, or other resources. Develop skilled leaders. Provide supervisors with training to understand and talk about stress or mental health issues with workers. Promote a judgment-free workplace. Ask if your coworkers need a job to help without fear of negative consequences. | <p>If you are facing a mental health challenge:</p> <ul style="list-style-type: none"> Be visible about your mental health. Build awareness, knowledge, and acceptance about stress and mental health issues. Reach out to your coworkers. Be proactive and respectful to coworkers who work with you. Make time to reach out regularly. Support each other. Ask your coworkers how they are doing and let them know you are available to talk. Listen without judgment. Listen with undivided attention and understanding. Offer help or resources if available and appropriate. |

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Mental Health and Worker's Compensation

Types of Claims

- Mental Health claim after physical injury
- Mental Health claim without physical injury

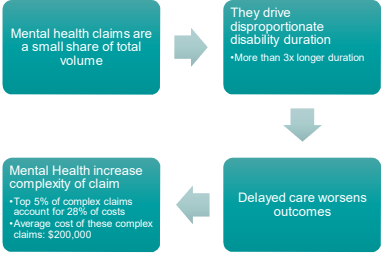
Claims with Mental Health component are 2.5X more expensive than those without

- Mental Health related claims account for less than 2% of claims
- Fastest growing and most complex category



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Impact on Claim Cost and Duration




Mental health claims are a small share of total volume

They drive disproportionate disability duration
•More than 3x longer duration

Delayed care worsens outcomes

Mental Health increase complexity of claim
•Top 5% of complex claims account for 25% of costs
•Average cost of these complex claims: \$200,000




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Industry-Specific Examples

Healthcare:
72.8% workplace violence cases

Construction:
Highest overdose, 2nd highest suicide

Transportation:
Fatigue 15-20% crashes



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Workers' Compensation and Mental Health Outcomes

Role of Workers' Compensation
Workers' compensation aids injury recovery but can impact mental health in complex ways due to claim challenges and rules.

Early Behavioral Intervention Benefits
Early behavioral health interventions within 90 days can greatly reduce claim duration and improve return-to-work outcomes.

Mental Health and Secondary Injuries
Mental health issues often develop secondary to physical injuries, leading to longer recovery and higher costs.

Negative Effects of Prolonged Claims
Prolonged or adversarial claims increase stress, anxiety, and risk of self-harm, exacerbating mental health issues.



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Changing Nature of Work and Injury

Decline in physical injury frequency

Increase in claim complexity and severity

Psychological and cumulative trauma gaining recognition

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State Variability and Legal

- Workers' compensation is state-regulated
- Mental health coverage varies widely
- Presumptions expanding for certain occupations

Wisconsin

- "Extraordinary" or unusual levels of stress
- Expanded coverage for first-responders
 - Specific to PTSD



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Value of Early Intervention

- Early behavioral health support improves recovery
- Shorter claim duration
*intervention within 90 days can reduce claim duration by 70%
- Better return-to-work outcomes and reduced disability
- Delayed intervention inevitably leads to increased cost and duration

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Implications for Employers and Occupational Health

- Integrate mental health into injury management
- Use early screening and referral
- Support sustainable return-to-work plans

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Working Together to Address Workplace Stress and Mental Health

Many factors cause stress. Let's work through it together.

| Employers can: | Workers can: |
|--|--|
| <ul style="list-style-type: none"> Create a judgment free, shame free environment. Provide access to mental health resources (e.g. workplace stress, return programs). Encourage workers to seek help when needed. Train managers and supervisors to recognize and talk about mental health and substance use. | <ul style="list-style-type: none"> Talk with coworkers and supervisors about workplace stress. Share your ideas about reducing workplace stress with management. Take advantage of existing mental health resources. Ask for help when needed. |

Employers and workers together can:

- Talk openly about workplace stress and collaborate in identifying solutions.
- Monitor one another and talk about mental health concerns.
 - ↳ Learn the signs and symptoms of distress, including substance use and risk factors for suicide.
 - ↳ Watch for changes in attitudes and behaviors.
 - ↳ Talk someone if a person's signs or symptoms worry you.

Reducing workplace stress benefits everyone through:

- Enhanced quality of life
- Lower direct expense
- Reduced workers' compensation claims
- Better sleep
- More positive outlook
- Increased productivity
- Improved morale
- Fewer sick days
- Better focus
- Fewer workplace injuries

OSHA | <https://www.osha-slc.gov/workplace-stress> | 800-338-OSHA (6742) | OSHA_SLC

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Key Takeaways and Implications for Prevention

Interconnection of Mental Health and Injuries
Mental health and workplace injuries influence each other's risk and severity, showing deep interconnection.

Psychosocial Hazards and Fatigue
Psychosocial hazards, fatigue, and workplace violence are central drivers of injury and mental health burdens.

Need for Focused Prevention
Despite lower overall injury rates, serious injuries and high-risk sectors require ongoing focused prevention efforts.

Benefits of Early Integrated Intervention
Early intervention in supportive work design and mental health care leads to better recovery and reduced claim durations.




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Actionable Employer Strategies

Integrate mental health into safety programs

- Promote Employee Assistance Programs (EAPs)
- Encourage early reporting and support
- Coordinate care during recovery



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Questions?



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