



**ALFA International**  
THE GLOBAL LEGAL NETWORK

# The Rocky Mountains of Workers' Compensation

## CLIMBING THE PEAKS IN THE PRACTICE OF WORKERS' COMPENSATION

**2023 WORKERS' COMPENSATION PRACTICE GROUP SEMINAR**

**SEPTEMBER 27-29, 2023 | PENDRY PARK CITY | PARK CITY, UTAH**

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**The Aging Workforce**

# Speakers



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# Introduction

- Before 1950, most people worldwide died before the age of 50. U.S. life expectancy is now over 77 years, and by 2050 could be in the mid-90s. Eight people will turn 65 every minute by 2025, and the over-65 population will double over the next 50 years. In the U.S., there will be one retired person for every three workers by 2030. During the recent Great Recession, Americans lost \$17.5 trillion of housing and savings assets. Having suffered the greatest losses and with the least time to recover, two-thirds of workers over 50 say they must postpone retirement.
- Due to all these factors, the median age of the labor force is anticipated to increase rapidly, with one-third of the U.S. labor force turning 55 by 2015. This may have far-reaching implications on the number and type of work-related injuries experienced. Most companies are not prepared for these changing demographics.

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# By the Numbers 2015

**76** million start retiring

**1/3** of US workforce will be over the age of 55

**19%** decrease workers aged 34-44.

**21%** increase in aged workers 45-54

**52%** increase in aged workers 55-64

**1 in 4** people between age of 55 to 64 plan to delay retirement.

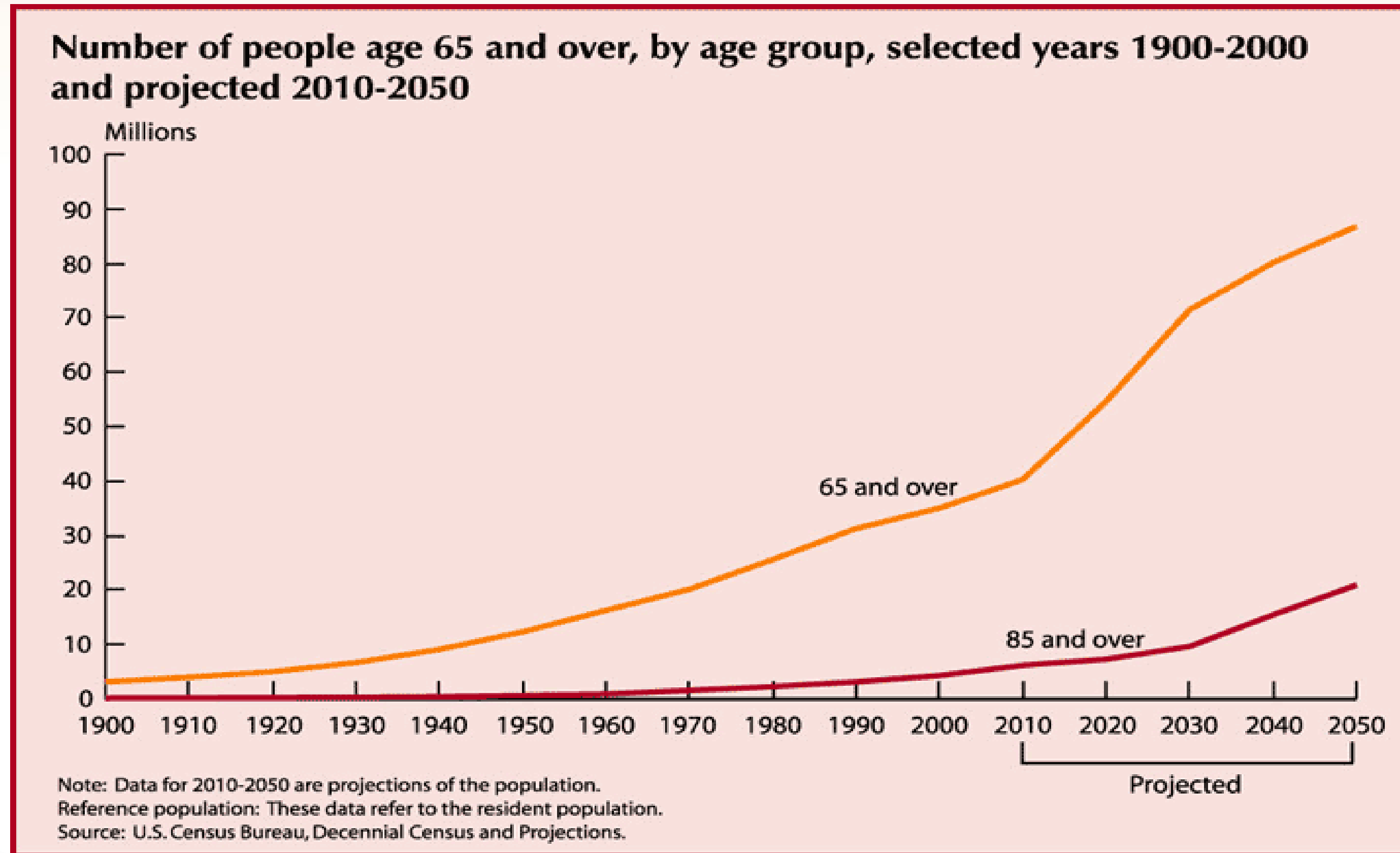
**Not enough skilled workers to take their place**



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# By the Numbers 2015



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# Effects of aging

- Many of the changes in our musculoskeletal system result more from disuse than from simple aging. Less than **10 percent** of Americans participate in regular exercise, and the most sedentary group is older than **50 years** of age.
- Stretching is an excellent way to help maintain joint flexibility. Weight training can increase muscle mass and strength, enabling people to continue their daily routine activities without maximal exertion. Even moderate amounts of physical activity can **reduce your risk** of developing high blood pressure, heart disease, and some forms of cancer.
- Long-term regular exercises may slow the loss of muscle mass and prevent age-associated increases in body fat. Exercise also helps maintain the body's response time, as well as its ability to deliver and use oxygen efficiently. Just **30 minutes** of moderate activity, incorporated into your daily routine, can provide health benefits.
- Due to all these factors, the median age of the labor force is anticipated to increase rapidly, with **one-third of the U.S. labor force turning 55 by 2015**. This may have far-reaching implications on the number and type of work-related injuries experienced. Most companies are not prepared for these changing demographics.

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# Effects of aging

## *Aging Muscles:*

As muscles age, they begin to shrink and lose mass. This is a natural process, but a sedentary lifestyle can accelerate it.

- The number and size of muscle fibers also decrease. Thus, it takes muscles longer to respond in our 50s than they did in our 20s.
- The water content of tendons, the cord-like tissues that attach muscles to bones, decreases as we age. This makes the tissues stiffer and less able to tolerate stress.
- Handgrip strength decreases, making it more difficult to accomplish routine activities such as opening a jar or turning a key.
- The heart muscle becomes less able to propel large quantities of blood quickly to the body. We tire more quickly and take longer to recover.
- The body's metabolic rate (how quickly the body converts food into energy) slows. This can lead to obesity and an increase in "bad" cholesterol levels.

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# Effects of aging

## *Aging Bones:*

- Throughout life, bones constantly change through a process of absorption and formation called "remodeling." As we age, the balance between bone absorption and bone formation changes, resulting in a loss of bone tissue.
- The mineral content of bones decreases, so that bones become less dense and more fragile.
- As bones lose mass, osteoporosis develops, affecting both women and men. In the spine, osteoporosis can lead to crush fractures of the vertebrae, resulting in a "dowager's hump." Osteoporosis is also responsible for almost all hip fractures in older men and women.
- The chemistry of cartilage, which provides cushioning between bones, changes. With less water content, the cartilage becomes more susceptible to stress. As cartilage degenerates, arthritis can develop.
- Ligaments, connective tissues between bones, become less elastic, reducing range of motion.

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# Effects of aging

## *Aging Joints:*

- Joint motion becomes more restricted, and flexibility decreases with age because of changes in tendons and ligaments.
- As the cushioning cartilage begins to break down from a lifetime of use, joints become inflamed and arthritic.
- Fluid in the joints may decrease, and the cartilage may begin to rub together and erode. Minerals may deposit in and around some joints (calcification). This is common in the shoulder.
- Hip and knee joints may begin to lose joint cartilage (degenerative changes).
- The finger joints lose cartilage, and the bones thicken slightly. Finger joint changes are more common in women and may be hereditary.

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# Financial impact on the older worker

Many employers are terminating funding retirement programs.

The value of 401K programs are deflating.

Many cannot enjoy their golden years due to bills and no retirement savings.

Many fear Social Security will not be available when they retire.

Downturn in the economy "Recession" is keeping baby boomers in the workforce longer.

35 percent of their income will go to healthcare costs.



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# Challenges for the employer

- Health issues unrelated to their injury that complicate their workers comp claims.
- Slip and fall injuries are more common, with serious and long-term complications for older workers.
- Claim costs 64% higher for indemnity claims and 40% higher on Medical claims for older workers compared to younger workers.
- Work related injuries more severe for older workers.
- High Risk associated with workplace injuries.
- Longer recovery periods due to workplace injury.

- ★ 12-day average for workers 55-65 years of age
- ★ 16-day average for workers 65+ years of age
- ★ Compared to 7-day average for workers overall.



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# Solutions for aging workforce

## Stretching and Exercise

Encouraging all employees to participate in an exercise program will potentially reduce the risk of injury they may experience while on the job. The employer may also want to include exercise and stretching as part of regular safety meetings. While employees are stretching, the instructor may want to highlight the benefits of stretching and exercising a particular body part as well as the risks of inadequate exercise and resulting injuries.

## Ergonomic evaluation of workstations

When evaluating workstations, consider ways to fit the work environment and work hours to the worker. Identify repetitive motion exposures and reduce or eliminate designs that compromise grip, leverage or mechanical advantage. Consider using the more senior staff to evaluate tasks and provide training.

## Wellness program for injury prevention

A healthier lifestyle can delay or reduce the physical and mental effects of aging. Regular exercise and stretching can prevent injuries, and a healthy diet can help prevent ill effects of weight gain and chronic diseases. Provide appropriate health, sick and disability benefits to employees.

## Provide safety training to older employees

Training topics include safer lifting techniques, use of manual material handling aids and slip, trip and fall prevention. Emphasize job-specific safety guidelines and provide time to practice new tasks and develop familiarity.

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# Solutions for aging workforce Continued...

## *Additional solutions:*

- **Fatigue prevention** – Provide associates fatigue mats if standing for long periods of time in one area.
- **Personal Protective Equipment** – Ensure all employees have proper PPE and know when and how to use it.
- **Proper techniques** – Provide employees detailed instruction on proper working procedures. For example, when mopping be sure to mop your way out of a room to prevent from walking over wet floor.
- **Caution signs** – To avoid slip and falls, ensure employees utilize caution signs when mopping floors.
- **Awareness Programs** – These programs are an excellent way to improve the safety culture, they include: Safety Committees; Safety Information Board; Monthly Safety Topics; Employee Incentive programs.

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# What employers need to know

## *What older employees' value:*

A psychological contract survey of older workers can shed important light on what they really value:

Enhancing their  
employability

Engaging in  
new learning  
opportunities

Adapting their  
current job  
requirements

Longer-term  
security

Changes to the  
reward system

Recalibrating  
work/life  
balance

Improving  
working  
conditions

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# The Benefits of older workers

- 1 Honesty and Dedication**

Experienced workers take pride in their work. As a group, they are devoted to being honest and maintaining personal integrity.
- 2 Pride in a Job Well Done**

Older workers, will usually stay on task until it is completed. They take pride in getting the job done and getting it done correctly the first time.
- 3 Efficiency and Knowledge**

Having spent years in the trenches, older employees often know the shortcuts to use to save time. Also, older workers can be far more efficient and productive.
- 4 Maturity**

The many years of experience give the older worker an advantage. They know how to overcome frustrations in the course of everyday work.
- 5 Role Models**

The older generation make excellent mentors and role models. Their advice is often the result of years of experience and hands-on knowledge.

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# The Benefits of older workers

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## 6 Committed

Older workers are usually dedicated to produce high quality work which consequently results into cost saving for you. They are able to avoid potential mistakes which can turn out to be very expensive and time consuming. Instead, they are able work keenly, carrying out everything as it ought to be done.

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## 7 Punctuality

Older workers usually use time efficiently. Not only are they self-starters, they are prompt people who are always ready to work and come to work for that purpose alone. Unlike young people who can go out on week days, older workers are more disciplined and will be at work on the set time rid of excuses and hang overs. Older workers look forward to arriving at their places of work and because of these are less likely to come in late.

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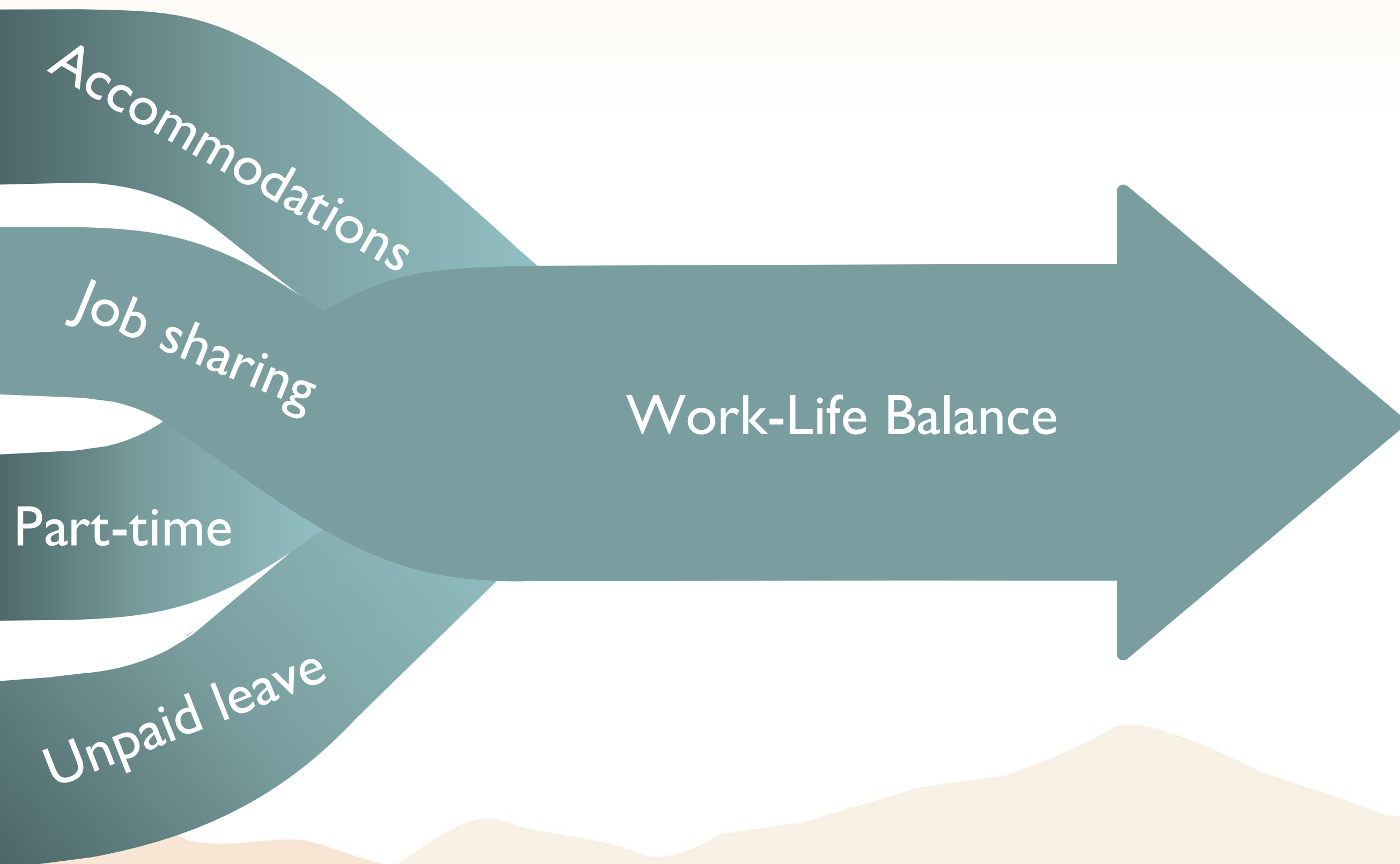
## 8 Experience

Older workers are efficient because they share their work experiences, offer ideas and recommendations which make them ideal employees to have around. Their experiences in a work place offer them superior understanding on how best certain jobs are done and how well a company can save money. Because they have confidence which is built over the years, they will not hesitate to discuss their ideas with the management.

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# Benefit of older workers



People are living longer and having a longer period of retirement. It is important for people to be able to adjust the balance between home and work. For some, this balance may mean part-time working, job sharing, periods of unpaid leave. It is not about making people work longer into later life but allowing them more choice to do so and in ways which are safe.

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# Questions?

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# Resources

## Managing Safety for the Aging Workforce

<http://safety.blr.com/workplace-safety-news/safety-administration/safety-general/Managing-Safety-for-the-Aging-Workforce/>

## Aging Workforce: A Safety Tsunami

<http://www.safetyandhealthmagazine.com/articles/8870-aging-workforce-a-safety-tsunami-for-workers-comp-report>

## The Aging Workforce: Opportunities for HR & Safety Professionals

<http://www.amazon.com/The-Aging-Workforce-Opportunities-Professionals/dp/1936237016>

## Bureau of Labor Statistics

[http://www.bls.gov/spotlight/2008/older\\_workers/](http://www.bls.gov/spotlight/2008/older_workers/)

## Managing Safety for the Aging Workforce

[https://www.ncci.com/documents/2011\\_Aging\\_Workforce\\_Research\\_Brief.pdf](https://www.ncci.com/documents/2011_Aging_Workforce_Research_Brief.pdf)

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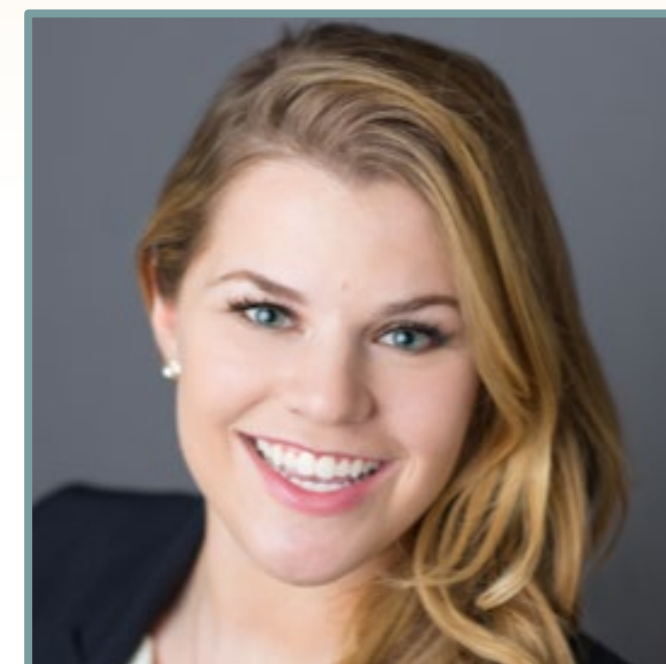
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# THANK YOU!



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