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## Injured Workers Increasingly Being Treated As Consumers

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Sarasota, FL (WorkersCompensation.com) - A pervasive trend for stakeholders in the complex workers' compensation arena is an evolving claims model viewing injured workers as consumers instead of claimants.

"Increasingly, there are moves to include the voice of injured workers in the handling of their claims," said Kimberly George, senior vice president of Corporate Development, M&A and Healthcare at Sedgwick.

George said she is an advocate for injured workers being involved in the entire process. "We have created a design think team that works to get all stakeholders rethinking the process, not just the vernacular.

"If workers do not have a good experience; they are not going to engage," George added. "We need to help people navigate the system."

Many experts agree that for years, the workers' compensation process has been far from user-friendly.

To that end, there will be increased focus on the social determinants of health, according to George. The impact of loneliness, safe housing, employment and transportation on a patient's ability to heal and return to work will be reviewed.

Experts point out that workers' compensation payors are already addressing these issues by offering meal replacement delivery services following surgery and caregiver services for food preparation and companionship.

James Craft, professor emeritus of the Katz Graduate School of Business at the University of Pittsburgh, said he is not surprised with the more holistic approach some payors are making when it comes to workers' compensation cases.

"This shift is consistent with industry's focus on the importance of human capital and the essential skills to complete successful work," said Craft. "Employers are seeing workers not just as numbers, but as valuable intellectual capital."

Craft also points out that since the unemployment rate is low nationwide, employers want to keep their workers healthy and productive.

According to some public health researchers, social determinants of health account for as much as 40 percent of an individual's health status. Despite social determinants being discussed in public health conversations for many years, their role in the workplace has not been actively discussed and often not considered when employers create benefit packages.

Health experts report that numerous factors or determinants contribute to an individual's health, including biology and genetics, lifestyle behaviors, social and physical environments, and availability and timely access to health services.

"These evolving new models will help stakeholders look at the whole picture, and not just the worker's injured elbow, for example, but the individual's entire well-being," said George. "As a society, we need to jump start this whole process by helping patients make better decisions."

Craft also pointed out that recent surveys show more companies are working hard to keep employees healthy by making certain they return to work only when they are truly ready to do so.