



## Is Job Stress a Valid Worker's Compensation Claim?

Job Stress – yes, we all have it to some degree. But at what point does job stress become a worker's comp claim? Physical and bodily manifestations of stress often happen and lead to some early warning signs such as headaches, sleep disturbances, difficulty concentrating, irritability, job dissatisfaction and digestive problems. But are these worker's comp claims? Could they lead to injury?

According to a recent article on [athealth.com](http://athealth.com), job stress is defined as “the harmful physical and emotional responses that occur when the requirements of the job do not match the capabilities, resources, or needs of the worker. Job stress can lead to poor health and even injury.” The article further cites the following statistics in regards to the scope of workplace stress:

- One-fourth of employees view their jobs as the number one stressor in their lives.

*-Northwestern National Life*

- Three-fourths of employees believe the worker has more on-the-job stress than a generation ago.

*-Princeton Survey Research Associates*

- Problems at work are more strongly associated with health complaints than are any other life stressor-more so than even financial problems or family problems.

*-St. Paul Fire and Marine Insurance Co*

There is more and more evidence to suggest that prolonged stress results in chronic diseases such as cardiovascular disease, psychological disorders and **musculoskeletal disorders**. “*On the basis of research by NIOSH and many other organizations, it is widely believed that job stress increases the risk for development of back and upper- extremity musculoskeletal disorders.*”

Not all stress comes from the job, of course. Life stressors such as taking care of ill parents, divorce, parenting challenges, financial worries, etc take their toll as well and certainly spill over into the workplace.

There are different theories on what causes job stress. Some believe it is the personality of the worker and their coping abilities in dealing with inevitable stress and change. Others believe it is the nature of the job itself – productivity standards, ineffective, demeaning bosses, not getting along with co-workers, job dissatisfaction or **inability to do the job safely**. Some loyal employees have been knowingly or unknowingly accommodated for years, as they became more and more unsafe to do the job. Some have merely learned to work smarter and some have simply asked others to cover for them, putting those workers at risk of injury, too. Some employers choose to turn a blind eye toward these situations, hoping that an injury won't occur.

### JRS Services:

- Functional Capacity Evaluations
- Work Conditioning
- Job Analyses
- Fit for Duty Testing
- Employment Testing



*“Some loyal employees have been knowingly or unknowingly accommodated for years, as they become more and more unsafe to do the job.”*

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The worst part of my commute is that I end up at work.

## Is Job Stress a Valid Worker's Comp Claim? (cont.)

Other employers simply aren't aware that their employees are unsafe. Having a **Fitness for Duty** program in place protects the employees as well as the employers. Accurate job descriptions are the first step in preventing injury and ensuring the safety of the workforce. Identifying those workers who are physically unsafe to do their job can result in several options: job task modification, identify and treat the worker's deficit (using health benefits) which allows them to do the job safely, or place the worker in a different position within their safe abilities. However, if no safe alternatives exist, the last resort may be termination. Although not preferable, it is still a much better alternative than risking a serious injury or permanent disability for that employee – especially a loyal employee.

Job stress is inevitable – coping mechanisms are varied and if inadequate, can lead to injury if not identified early. Make sure your workforce is safe – consider putting a functional program in place as a proactive measure. For more information on workforce safety and functional testing programs, contact Job Ready Services.

## Think all FCEs are Invalid?

Last year, Job Ready completed almost 200 FCE's. Out of those, only 38% were invalid; **45% were valid** and 17% were equivocal. If all of the FCE's you receive are invalid, ask yourself these questions:

- Is the FCE test utilizing sensitive testing that detects sincerity of effort accurately?
- Are you **only** referring those patients who you suspect are not being compliant or you think are malingering?
- Does the FCE provider use terms such as “appear”, “may”, “might”, etc – i.e., there is no definitive objective data to back up the recommendations?
- Did you consider work conditioning prior to the FCE? If an injured worker has been out of work for more than 6 weeks and there is no objective evidence of their functional abilities, then consider a **Physical Abilities Test** and work conditioning (if needed) to assist that worker to return to work safely.
- Did you wait too long to refer the worker for an FCE? Performing an FCE only at MMI may be too late. Studies are now showing that if a worker is out of work for more than 6 weeks, their **chances of returning to work are only 50%!!**

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We're also on LinkedIn!

*Be sure to follow*  
**Job Ready Services**

## Introducing... Take Shape For Life!

Job Ready is proud to offer a new service to employers who would like to enhance their wellness programs. Debra Lord has become a Health Coach for **Take Shape for Life**, a multi-dimensional optimal health system using the *Medifast* diet program to help people lose weight safely. Debra has lost over 55 lbs so far!

For more information on this exciting program, please contact Debra at: [debra.lord@jobreadyservices.net](mailto:debra.lord@jobreadyservices.net), or visit our website at <http://jobreadyservices.tsfl.com/>.