



Group Health Insurance - Not Workers' Compensation Insurance - Covers Some Costs Resulting from Work-Related Injuries

Findings from the Center's Boston Hospital Workers Health Study

Total Worker Health Implications

Many workers injured on the job do not receive workers' compensation benefits; this may occur because workers do not report their injuries or because employers do not recognize them as work-related.

- By law, all medical expenditures associated with work-related injuries should be covered by workers' compensation insurance.
- Employers are concerned about the cost of both workers' compensation and group health insurance, so it is important to better understand the extent to which work-related injuries contribute to higher medical expenditures paid for by group health insurance.



Data Collected

Researchers were seeking to estimate the extent to which medical costs associated with work-related injuries acknowledged by employers are paid for by group health insurance instead of workers' compensation.

- Employer data on OSHA-recordable injuries were obtained for female hospital patient-care workers (nurses and aides), and group health insurance expenditures were collected for three and six month periods before and after an injury.
- Changes in group health expenditures were compared for injured and uninjured workers.

Study Findings

Injury is significantly associated with the odds of having additional group health insurance expenditures both three and six months following injury.

- Workers' compensation costs are often used as one key indicator of the impact of occupational injuries and illnesses. To the extent that we understate their true medical costs, we understate their importance as preventable conditions.
- By replicating this type of data collection and analysis, employers may be able to determine the extent to which group health insurance costs are affected by occupational injuries and illnesses.

Full Publication

Williams JA, Sorensen G, Hashimoto D, Hopcia K, Wagner GR, Boden LI. Impact of Occupational Injuries on Nonworkers' Compensation Medical Costs of Patient-Care Workers. *J Occup Environ Med.* 2017; 59(6):e119-24.

Total Worker Health is a registered trademark of the U.S. Department of Health and Human Services (HHS). Participation by the Harvard T.H. Chan School of Public Health Center for Work, Health, & Well-being does not imply endorsement by HHS, the Centers for Disease Control and Prevention, or the National Institute for Occupational Safety and Health.

<https://centerforworkhealth.sph.harvard.edu/>