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# The rise of a static workforce and the role HR can play in tackling the most common work-related injury



Data on how to reduce claims



The hidden health crisis already here



Why *Rehabilitation* is the watchword for 2023



Insights on the strategic role of HR

## Introduction

How are your back and neck feeling? You're not alone.

At the height of the pandemic, 70% of employees working remotely were ending their day with increased back and neck pain<sup>1</sup>. But over the past few years, as temporary setups at the kitchen table have become semi-permanent home offices, a new set of challenges have emerged. Employer programs, policies, and benefits plans are struggling to catch up.

Rarely has so much been asked of the HR department - a competitive labour market, growing demands for mental health supports, workplace morale challenges, return to premises strategies, and a need to contain costs. The strategic importance of HR professionals has been brought into sharp focus.

This paper presents the case for a timely conversation on the important role paramedical benefits play in this new landscape. It proposes that an increased focus on musculoskeletal conditions in the workplace, as a driver of disability, productivity, and claims, is long overdue. Most importantly, it outlines the opportunity for HR professionals to play a critical role in managing these challenges and implementing a strategy that promotes a healthy and mobile workforce.

We hope it is the beginning of a partnership conversation between extended healthcare professionals and HR managers, with a shared aim of supporting the health of Canadian workers.

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### DEFINITION: Musculoskeletal (MSK):

Referring to the performance of the system comprising muscles, bones, joints, and adjacent connective tissues.

– World Health Organization

“The body parts that help you move and play.”

– Ten-year old

# The Hidden Crisis that is Already Here: MSK Conditions in the Workplace

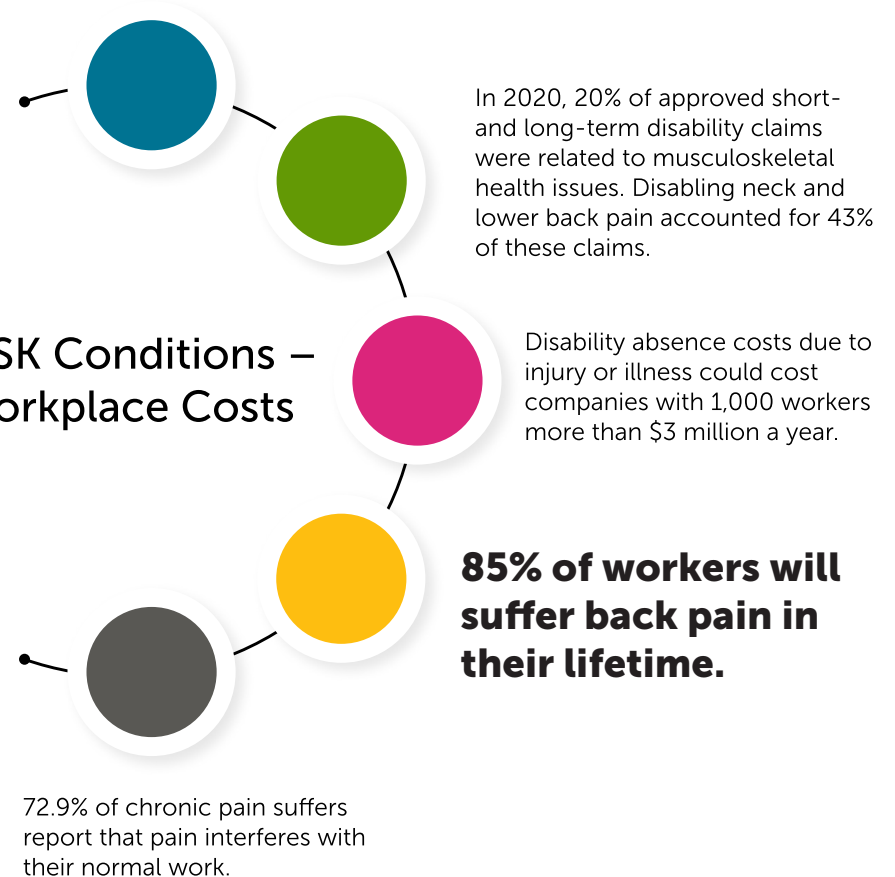
Musculoskeletal conditions such as back pain, headaches, arm or neck strain, and diseases of the muscle and joints are having a devastating impact on workforce participation of Canadians, at a time when labour is in high demand. MSK conditions are responsible for one-third of all lost time at work<sup>2</sup>, costing the economy an estimated \$22 billion annually in the form of care, absenteeism, and lost productivity<sup>3</sup>.

According to a Conference Board of Canada report, MSK conditions are the second leading cause of both short- and long-term disability claims, with only mental health condition claims more frequent<sup>4</sup>. One of the most common MSK conditions is back pain. Up to 85% of workers will suffer from back pain at least once in their lifetime<sup>5</sup> and often back pain will re-occur or become chronic. According to the Association of Workers' Compensation Boards of Canada, in 2019, 21% of all claims accepted were for back, spine, and spinal cord injuries<sup>6</sup>. In 2020, Work Safe BC estimated 535,341 days were lost due to back strain injuries<sup>7</sup>.

Critically, employers often underestimate the prevalence of chronic pain and chronic conditions in their workplace. In a recent survey, employers estimated that only 35 percent of their workforce had a chronic condition and/or chronic pain, but in reality, 67 percent of employees reported having at least one diagnosed chronic condition and/or chronic pain<sup>8</sup>. This disconnect often leads to negative impacts on employers, productivity, and a gap on how to address these conditions.

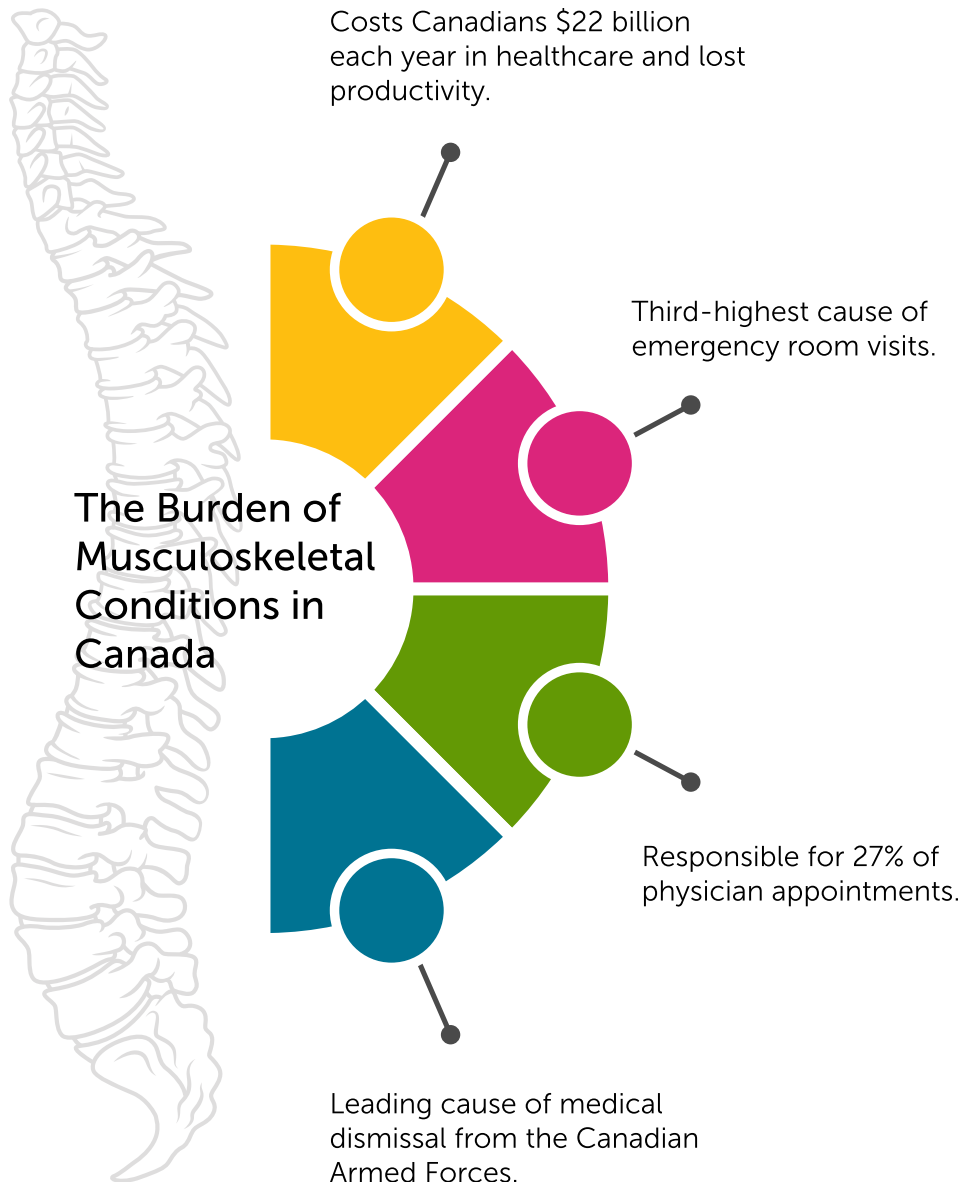
Unrecognized and untreated, MSK conditions may lead to chronic pain or develop into a much more complex and costly chronic condition.

**1/3 of all lost time at work is caused by back pain**



*"As many people transition back to work and pre-pandemic routines, MSK claims are likely to begin to rise. Delayed interventions and treatment due to the pandemic could mean more serious conditions and prolonged recoveries in the future. Workplace strategies to promote MSK health will be more important than ever."*

*- Sun Life, Designed for Health 2022 report*



## The Big Picture: Impact of MSK Conditions on Canadian Society

The World Health Organization has stated that musculoskeletal conditions are the leading cause of disability around the globe. Conditions are more prevalent than cancer, stroke, heart disease, diabetes, and Alzheimer’s Disease - combined.

Each year, more than 11 million Canadians suffer from musculoskeletal conditions and by 2031, Health Canada projects this number to grow to an alarming 15 million<sup>9</sup>. One in eight Canadians is diagnosed with chronic back pain,<sup>10</sup> and pain is one of the most common reasons for Canadians to seek care, with one out of every five adults in Canada experiencing chronic pain<sup>11</sup>.

The impact of rising chronic pain can be felt across Canadian society. It is acutely experienced in backlogs in the public healthcare system, in rising rates of disability claims, in a workforce struggling to adapt, and in the spiking opioid crisis.

Chronic pain is one of the most complex and difficult conditions to treat. Fortunately, the evidence is clear that for mechanical MSK conditions, like back and neck pain, conservative care, such as chiropractic, is recommended as the first line of management<sup>12</sup>. Yet, for many Canadians, these treatment options are not readily available due to the absence of adequate paramedical health benefits coverage.

## Your Team & Your Bottom Line

There has never been a more important time to have a mobile and healthy workforce. At a point when labour demands are high, the burden of MSK conditions is acutely felt by employers through direct and indirect costs. According to Health Canada, over the next decade, the total cost of chronic pain is expected to increase by 36.2 percent and reach \$55 billion<sup>13</sup>.

An estimated 7.6 million, or one in five people (across their lifespan), lives with chronic pain, adversely affecting many daily activities<sup>14</sup>. Almost 45 percent of Canadians reported activity limitations related to chronic back pain<sup>15</sup>. As the second-leading driver for short and long-term disability, claims are having a significant impact on a company's productivity and profitability<sup>16</sup>. The administrative cost, accident investigation time, and overtime costs to replace the ill or injured worker has been estimated to cost five to twenty-five times the direct costs<sup>17</sup>.

In addition, work-related repetitive strain injuries (RSI) account for more than 30 percent of lost-time injuries according to Ontario's Workplace Safety & Insurance Board (WSIB). This is the single largest class of compensation claims<sup>18</sup>. RSI, such as tendinitis, tenosynovitis, muscle strain, and carpal tunnel syndrome, affect the muscles, nerves, ligaments, blood vessels, and soft tissue. Common symptoms include aches, pains, burning, tingling, swelling, and loss of joint movement and strength in the affected area(s).

Many of these issues are preventable and treatable, and HR professionals and employers are encouraged to implement strategies to improve workplace musculoskeletal health as it can lower absence and disability costs and greatly improve the health, wellbeing, and productivity of employees.



"MSK issues continue to be a priority within the workplace. The pandemic brought upon a new set of challenges with employees working from home. As we continue going forward with a hybrid workforce, it's important that ongoing communication, education, and support is provided to ensure employees understand the services available to help their overall wellbeing. CAA Club Group (CCG) recognizes that by partnering with the Canadian Chiropractic Association, we can help educate our Associates on the importance of seeking treatments like chiropractic, physiotherapy, and massage, and all the things they can do for themselves, like stretching and strengthening exercises."

*- Mara Notarfonzo, Vice President Total Rewards, CAA Club Group*

## Following the Evidence Chain

### Social:

When employees have a musculoskeletal injury, it affects almost all aspects of their lives, including work and home, resulting in a reduced quality of life and increased dependence on others. As such, injuries can make everyday activities that most of us take for granted, such as sitting at a desk, walking the dog, grocery shopping, making the bed, and lifting objects, extremely difficult. Living with chronic pain can take a tremendous toll on sleep, physical functioning, mental health, social relationships, and ability to be productive at work.

### Psychological and Mental Health:

Pain, limited mobility, and isolation can cause depression and anxiety. A Statistics Canada study emphasized that both pain intensity and pain-related activity prevention play direct and indirect roles in the impact of chronic pain on mental health<sup>19,20</sup>. Constant worry about finances from missed work can also increase cortisol in the body, raising blood pressure and even magnifying pain symptoms.

### Co-Morbidities:

Patients rarely present with only one condition, and most suffer from a variety of ailments. The Benefits Canada National Health Survey illustrated the association and widespread influence of mental health and chronic pain on Canadian employees. The survey found that 61% of employees with mental health conditions experience chronic pain, and 65% of those with chronic pain also experience mental health issues, such as depression. Chronic pain can be invisible to employers, yet its psychological and social impacts can be immense.



***An Angus Reid Survey found that among those living with significant chronic pain, 23 percent say they experience feelings that "life isn't worth living"<sup>20</sup>.***

# Canada's Opioid Crisis

Canada is the second-largest consumer of prescription opioids in the world<sup>22</sup>. Canadians suffering from back and neck pain are often prescribed opioids as the first line of treatment. In fact, low back pain is one of the primary causes for over-use of prescribed opioids<sup>23</sup>. A recent review suggests that 8-12 percent of people who are initiated into opioid therapy for chronic pain develop an opioid use disorder<sup>24</sup>. Significant opportunities exist for employers and HR professionals to improve how employees can prevent, treat, and have access to effective non-pharmacological pain management.

Most people in Canada who access non-pharmacological pain management do so through extended healthcare coverage. To decrease opioid consumption, especially related to MSK pain and conditions, employers and human resource professionals should have adequate levels of coverage for paramedical services, like chiropractic, which has been proven to be an effective non-pharmacological pain management treatment. A study found that those with extended healthcare coverage were less likely to consume opioids for chronic low back pain than those who did not have coverage<sup>25</sup>.

A study published last year found that in noncancer spinal pain patients, there was a 52% reduction in the prescription of opioids if they received chiropractic care, and if they received it within the first 30 days of the start of their condition, the reduction in prescription opioids increased to 71%<sup>26</sup>.

As with mental health, human resource professionals and employers should provide adequate and easily accessible paramedical coverage to ensure employees have access to and awareness of non-pharmaceutical pain management care as part their MSK strategy.

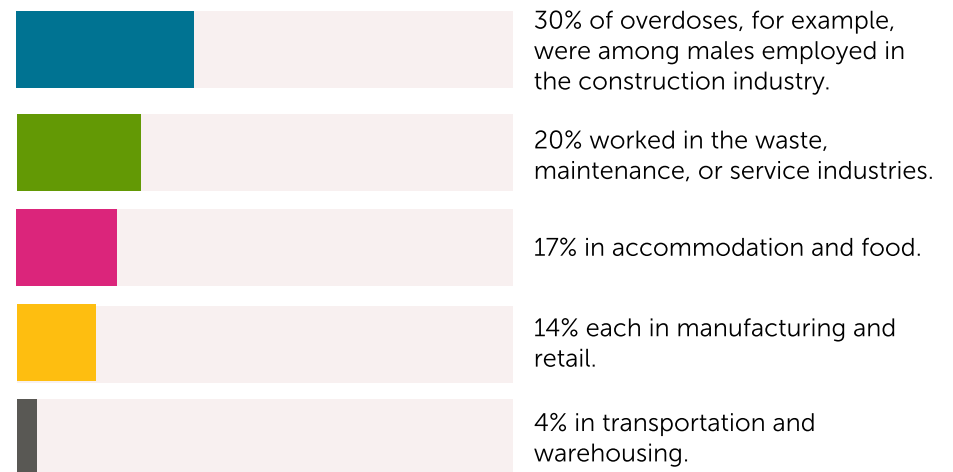


## Productivity Costs



Canada is losing at least \$4.7 billion in labour productivity because of the opioid crisis. (University of Alberta, Opioid crisis has cost Canada nearly \$5 billion in lost productivity, 2019)

### Certain occupations have been hit harder by the opioid crisis than others.



Leaders in work culture must always look to the trends and threats on the horizon facing the Canadian workplace. US market giants such as UnitedHealthcare, Cigna, and Humana have already started invested in their musculoskeletal offerings through expansion, acquisition or innovation, recognizing it as a high priority for employer clients and a cost driver<sup>27</sup>. While there is a collective push for return to business as usual, you can't have recovery without rehabilitation. A number of growing trends point the central role MSK issues will play in the physical, social, and economic post-pandemic landscape.

### The Hybrid Hump

Working at two or more locations means there is often a need to transport equipment, laptops, and files between workstations.

*"In my practice I've seen an increase in office professionals with neck and shoulder strains, especially with many companies moving to hybrid work models for employees".*

-Dr. Crystal Draper, DC



### The Static Workforce

Even before 2020, few Canadians were getting the recommended amount of physical activity. To no one's surprise, public health restrictions during the global COVID-19 pandemic saw a 27% reduction in physical activity. What is most concerning is that those numbers don't seem to have picked back up. Without the need to walk to meeting rooms, between floors, or commuting, remote workers typically experience 18% less mobility<sup>28</sup>. A sedentary lifestyle can increase the chance of being overweight, developing Type-2 diabetes or heart disease, and experiencing depression and anxiety.

### Double Exposure

Employers have long understood the return on investing in ergonomic assessment, equipment, and training for the workplace. The benefits on productivity and reduced RSIs has been well documented. The pivot to working from home has resulted in make-shift home offices that fall below best practice standards. While some businesses offered an initial 'technology bonus' to assist team members with purchasing home equipment, these remote set-ups are rarely assessed by ergonomic experts. Every additional work environment exponentially increases the employee exposure to strain and injury.

### Long-COVID:

The World Health Organization cited a report that up to 30% of COVID-19 patients still had persistent symptoms after nine months<sup>29</sup>. Just like the infectious period of COVID-19, the signs and symptoms of Long COVID are on a spectrum, ranging from mild to more severe. On this spectrum, up to 65% of patients may experience musculoskeletal (MSK)-related symptoms<sup>30</sup>, such as muscle fatigue (49.1%), myalgia or muscle pain (34.8%), and arthralgia or joint pain (33%)<sup>31</sup>.



## Delivering Value – Investing in Paramedical Services

Employers and human resource professionals must address the growing problem of MSK pain in their workforce for both the business impact and wellbeing of their workforce. Paramedical services, like chiropractic, can play a key role in addressing, treating, and managing some of the economic and social impact of MSK conditions.

### Early Intervention

Evidence demonstrates the benefit of early intervention of MSK conditions, with a direct impact on lost time, absenteeism, and productivity. For example, a study looking at early intervention found that preventative treatment for MSK conditions could reduce sick leave and lost work productivity among workers with MSK by more than 50% and reduce the risk of permanent work disability and job loss by up to 50%<sup>32</sup>.

### Successful Treatment

As primary care specialists, Doctors of Chiropractic are trained to assess, diagnose, treat (or refer where necessary), and help prevent conditions and disorders of the spine, neck, pelvis, and joints. Chiropractors will not only recommend a course of treatment, but may utilize soft tissue therapy, therapeutic modalities, assisted stretching, lifestyle counselling, and rehabilitation – stretches, strengthening, and proprioceptive exercises – to treat injured workers.

As the experts in MSK conditions, chiropractors can assist Canadians and the private insurance industry to manage and treat injured workers and expedite a successful return to work. Several studies point to the effectiveness of chiropractic care. According to a 2004 article, spinal manipulative care for both chronic and acute lower back pain was more effective and provided more short-term relief than many other types of care, including prescription drugs<sup>33</sup>. A study published in the Journal of Manipulative and Physiological Therapeutics found that 56% of chiropractic patients with chronic low back pain displayed greater improvement and satisfaction at the one-month assessment, compared to 13% of those treated by family physicians<sup>34</sup>.



“As a global employer with locations across the country, it is important to us that we recognize and support the unique health needs of our diverse workforce. To achieve this, we invest in offering our employees flexible benefits that gives them the ability to customize the extended health benefits coverage needed to meet their unique needs. Supporting an environment that nurtures and promotes good health and employee well-being is a collective responsibility shared by our management and employees to allow us to be our best self personally and professionally”.

- *Nada Vuckovic, Head of Environment, Health & Safety, Siemens Canada Ltd.*

## Return to Work

Paramedical benefits allow employees to quickly consult the appropriate healthcare provider to improve their overall well-being and help them return to work sooner when they are injured. According to a study published in the Journal of Occupational Rehabilitation, workers who went to a chiropractor first for occupational back pain had a significantly shorter duration of compensation during the first five months, compared to those who sought a medical doctor first<sup>35</sup>. Studies show that chiropractic care for work-related MSK conditions allows patients to return to work faster than standard medical treatment<sup>36</sup>.

## Reducing Drug Claims – New Data

Combatting rising benefits plan costs for pharmaceutical claims remains a leading priority for plan providers and managers. TELUS Health's 2022 Drug Trend Report identified the average eligible amount per drug claim rose eight percent<sup>37</sup>. Chiropractic care may help to reduce utilization of medications and, as a result, reduce costs to insurance plans. The utilization of chiropractic treatments often reduces patient dependency on other more costly treatments. The Canadian Chiropractic Association conducted a study of Green Shield Canada (GSC) plan member claims for the past five years and found that those who utilized chiropractic treatments on average submitted 11.8% fewer pharmaceutical claims. When the average number of pharmaceutical claims in 2021 was compared, GSC plan members who utilized chiropractic services made 14.5% fewer pharmaceutical claims compared to those who did not make chiropractic claims<sup>38</sup>. When appropriate, paramedical services, like chiropractic care, can divert patients away from more costly treatments or reduce pharmacological interventions.

Treating and preventing MSK conditions should be a priority for employers. Chiropractic treatment can treat and assist in the prevention of MSK conditions. To diminish the cost of MSK conditions, employers should ensure that there is adequate coverage for paramedical services in their health benefit plan.



***"When considering effectiveness and cost together, chiropractic care for low back and neck pain is highly cost-effective."***

***-Journal of Manipulative and Physiological Therapeutics (2010)***

## Components to a successful MSK strategy:



## The Strategic Role of HR

HR professionals can play a leadership role in helping organizations address the current changes in the workplace, while preparing for the challenges ahead.

### Develop an MSK Workplace Strategy

Many employers have developed a mental health strategy to address and better support employees struggling with conditions. Employers also need to consider developing an MSK strategy, especially since chronic pain is often a comorbidity of mental health issues. As outlined above, MSK conditions can have far-reaching effects on the mental, physical, and emotional wellness of employees and their families. Having an MSK strategy could reduce absenteeism and presenteeism, reduce disability claims' incidence and duration, and improve productivity.

### Adequate Coverage for 2023

It is important to understand the role of investing in adequate coverage for paramedical services. Low benefit maximums for paramedical services can be a barrier for employees and may discourage obtaining treatment. Employees may feel the need to avoid early treatment, fearing they will not have coverage when they need it most. Adequate coverage is necessary to ensure employees can treat their conditions without worrying about cost.

Paramedical benefit maximums across the sector have remained static for over two decades, falling far behind inflation and the cost of doing business. In many US markets, benefit plans cover up to 20 visits annual, compared to Canada where the average is 7. Like any small business, the cost of operating clinics for extended health professionals has increased. The result is that plan members access less care than they were able to five or ten years ago.

Two-thirds of Canadians who are experiencing pain stated that if they could afford to pay for more of the available treatments offered, their discomfort and quality of life would be improved<sup>39</sup>. Ensuring adequate

"I was experiencing pain in new places and at a level that I had never experienced before. It got to a point that I couldn't feel the lower half of my body. That's when I reached out for help. My chiropractor was able to properly diagnose my pain and get to the root of the problem. She taught me how to implement the right preventative measures to catch these issues before they escalate. It has helped tremendously. It means I can go scootering and play with my three-year-old again.

What I'm nervous about is my work benefits coverage. They are used up now, and I'm not sure what I'll do if the pain returns."

-Michelle, patient testimonial



coverage for paramedical services is important to ensure employees can have access to care and adequate coverage so it is not a financial barrier.

### **Launch the Conversation:**

Many employers have developed a mental health strategy to address and better support employees struggling with conditions. Employers also need to consider developing an MSK strategy, especially since chronic pain is often a comorbidity of mental health issues. As outlined above, MSK conditions can have far-reaching effects on the mental, physical, and emotional wellness of employees and their families. Having an MSK strategy could reduce absenteeism and presenteeism, reduce disability claims' incidence and duration, and improve productivity.

### **Adequate Coverage for 2023**

Coordinated information sessions to inform employees of workplace risk factors should be an integrated part of any wellness strategy by employers and HR professionals. The communication of the role of paramedical benefits play in promoting a healthy workforce is a key part of employee onboarding as well as a successful return-to-office strategy. These conversations need to be revisited regularly and tailored to the experiences of different workforce segments.

The good news is that employees want to have this conversation. Respondents to the Benefits Canada National Health Survey found the top three things plan members wanted to do to take greater control over their health was more physical activity, eating healthier, and utilizing paramedical services<sup>40</sup>. Employees want to take a more active role in helping manage their chronic conditions, they just need some professional assistance.

Led by Doctors of Chiropractic, the Canadian Chiropractic Association (CCA) can provide free webinars or information sessions at work to educate management and employees on the impact and costs of MSK conditions, as well as tips on how to prevent them. The CCA has a section on its website where employers can request a lunch and learn or work seminar.

## Opportunities in 2023

We believe that there are compelling reasons to evaluate current paramedical coverage and consider increasing it to meet the needs of employees. There are significant benefits to employers when sick leave is reduced. Even if no sick days are taken productivity can be negatively affected by chronic conditions such as low back pain. We believe the cost of increasing paramedical benefits outweighs the cost of sick days, lost productivity and their effect on teams coping with an increased workload because of team absenteeism. There is also research showing that chiropractic treatment can reduce the need for opioids. Additionally, these benefits help attract and retain employees. They also increase employee loyalty and morale. Critically, they allow employers to control costs.

We have provided an outline as to how this conversation can begin and we hope to be able to talk to more employers about how they can benefit from increasing chiropractic/paramedical options for their employees.



## About Chiropractic in Canada

The Canadian Chiropractic Association represents more than 9,000 licensed Doctors of Chiropractic across Canada.

Canadian chiropractors are spine, muscle, and nervous system experts with eight-years of dedicated training. Chiropractors are experts in the assessment, diagnosis, treatment, and preventative care of biomechanical disorders originating from the muscular, skeletal, and nervous systems.

Chiropractors treat a variety of musculoskeletal (MSK) conditions including back pain, neck pain, work and sports injuries, limited range of motion in back, shoulder, neck, limbs, strain and sprains, arthritis, injury prevention, and wellness. As experts in non-pharmacological pain management, chiropractors can lead and facilitate an inter-professional, evidence-based, and patient-centred approach to pain care.

### Let's Continue the Conversation

**Brad Lepp (He/Him)**

Director of Public Affairs | Directeur des Affaires Publiques

[blepp@chiropractic.ca](mailto:blepp@chiropractic.ca) | 416-585-7902 x 220

416-585-7902

184 Front St. East, Suite 200

Toronto, ON M5A 4N3

[CHIROPRACTIC.CA](http://CHIROPRACTIC.CA)

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