

# Work Comp Insights

TPG Insurance Services - Your Workers' Compensation Partner

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## How AMA's New Obesity Classification Could Impact Your Bottom Line

The American Medical Association (AMA) recently reclassified obesity as a treatable disease. This new classification has the potential to increase your workers' compensation costs because doctors may need to treat a worker for obesity, as well as an on-the-job injury.

The Centers for Disease Control and Prevention (CDC) defines obesity as a person's body mass index (BMI) being 30 or higher. A person's BMI is determined by their height and weight and is a reliable measurement of a person's body fat. According to the AMA, one-third of Americans are considered obese.

### Increase in Costs

Historically in workers' compensation, obesity has been classified as a comorbidity, meaning it's a condition that occurs at the same time as, but is independent of, an injury or illness. The new classification of obesity may cause doctors to feel a greater responsibility to advise patients about their obesity if the doctors will be reimbursed for the treatment.

Usually, doctors and other medical providers only document the medical issues they intend to treat and for which they seek reimbursement. But, for example, if a doctor is treating an obese patient for a sprained ankle, the patient's weight may play a factor in his or her recovery. For this reason, the doctor could feel obligated to discuss the weight problem with the patient. Therefore, the doctor could claim treatment for two things: the injured ankle and obesity—and subsequently increase the cost of the workers' compensation claim.

In one case, the Indiana Workers' Compensation Board determined that an injured worker was entitled to weight-loss surgery following an on-the-job back injury and that the worker was entitled to disability benefits as he prepared for, underwent and recovered from the surgery. This was based on his doctor's opinion that the worker would continue to suffer back pain from the work injury if he did not lose weight. Therefore, the worker's employer had to pay for the back injury as well as the weight-loss surgery, which significantly increased the costs for the employer.

Obesity can also become a secondary claim and increase costs. If an injured worker's BMI exceeds 30 as a result of a medication they are prescribed or because they cannot exercise due to the injury, they are considered obese and can receive treatment.

### Changes in Treatment

Obesity may require medical attention before treatment of most work-related injuries and illnesses, according to research done by the California Workers' Compensation Institute. Treating obesity first can extend the patient's



time away from work, causing the employer to pay more in compensation.

A study conducted by Duke University, RTI International and the CDC states that obesity complicates surgery and increases the healing time of fractures, strains and sprains, which are common workplace injuries. The study also discovered the following:

- Obese workers filed twice as many workers' compensation claims compared to workers who were not obese.
- Medical costs for obese workers were seven times higher.
- Obese workers are more prone to injuries of the lower extremities, wrists, hands and the back.
- Obese workers are more prone to injuries caused by slips, falls and lifting.

#### **We're Here to Help**

In order to avoid increased costs on your workers' compensation claims, consider job modification or accommodation to ensure that the workplace is safe for obese workers. Instituting a wellness program can help keep your workers healthy and safe, as well, and may become a standard risk management practice for employers. For more information on workers' compensation and overall workplace health and safety, contact TPG Insurance Services at 909.466.7876.

