



Survey of Injured Workers: Claim Suppression and Direction of Care

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State of Washington
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EXECUTIVE SUMMARY

Introduction

The Washington Department of Labor and Industries is interested in determining whether employers discourage injured workers from filing claims and/or whether employers direct or limit the medical care of injured workers. For this purpose, Labor and Industries contracted with the Gilmore Research Group to conduct a telephone survey of injured workers to evaluate several aspects of their claims experiences. Areas of questioning included:

- Coercion to avoid making a claim or avoid seeking medical care
- Medical care
- Events that immediately followed the job injury
- Effect of employer safety incentive programs on filing claims
- Return to work issues
- Satisfaction with the job and the employer at the time of injury
- General employment information

Key Findings

- **Employer Reactions to the Injury:** *Advising workers to seek medical care* (30%) and *expressing concern* (22%) were employers' two most common reactions. Respondents also said employers *provided them with paperwork* (10%).

Nine percent (9%) said their employers *became upset or didn't believe them*.

Characteristics of respondents who said their employers *became upset* include age (25 to 34 years old), reduced satisfaction with jobs and employers and lack of safety incentive programs in the workplace.

A small proportion (2%) said they were *told not to file a claim*. These respondents were also less likely to have safety incentive programs in the workplace.

- **Effect of Claim on Social Treatment by Employer:** A majority of those who returned to work for the same company after their injury said they experienced no different treatment at work following their claim (76%). One-fifth (21%) said they did. Characteristics of those who said they were treated differently include age (25 to 34 years old), reduced satisfaction with jobs and with employers, length of

employment (one year or less), gender (female) and annual income (less than \$50,000).

Among those who said *yes*, they received different treatment, 37% reported that they *encountered hostility, rudeness or coldness*, 35% said they were *treated like a hindrance or liability* and 33% said they were *denied promotions*.

- **Coercion to Delay or Avoid Medical Treatment and/or Filing a Workers' Compensation Claim:**

A very large majority of respondents (approximately 95%) answered *no* when they were asked whether someone suggested that they 1) wait to see a doctor, or not see one at all, 2) treat their injury as an accident that occurred off the job or 3) wait to file a claim or not file a claim at all.

Respondents who said they received suggestions to delay or avoid treatment and/or delay or avoid compensation claims most often attributed *employers* with making the suggestions.

- **Medical Care Provided for Injured Workers:** Among respondents who have their own personal physician and who work for an organization that has a company doctor, most (58%) said they consulted their own physician for their work injury, and 25% consulted the company doctor.

Respondents who have health insurance, who have at least some college education and who earn in excess of \$50,000 were more likely to consult their own physicians. Those who lack insurance, or who have group insurance through their employers were more likely to consult company physicians.

Of those who consulted company physicians, over half (54%) said they did so by choice, but nearly two out of five (37%, or 29 out of 79 respondents) said they visited the company doctor because they felt pressure from employers. Characteristics of respondents who felt pressure include age (25 to 34 years old) and reduced satisfaction with jobs and with employers.

- **Personal Health Care Providers:** About two thirds of respondents (64%) said they had personal physicians at the time they were injured.
- **Company Doctors:** 19% said they worked for companies that have arrangements with a doctor or other medical provider to care for injured workers
- **Length of Time between Injury and Doctor Visit:** 43% of respondents said they saw the doctor immediately or the same day, and 19% said they got in for an appointment the following day. Those who waited longer than a week most often said they *didn't think the injury was serious enough* or *assumed that it would heal on its own*.

- **Person First Told About the Injury:** A large majority of respondents (82%) said they first told their direct supervisors or employers about their injury.
- **Person Who Notified the Company:** Over half (52%) said they notified the company themselves and one-third (33%) said their supervisor notified the company about the injury. Respondents who work for organizations that participate in the Employer Reporting Pilot were more likely to say their supervisors notified the company.
- **Timing of Company Notification:** Notification was generally timely, occurring immediately or the same day (65%) and sometimes the day following (14%).
- **Employer Safety Incentive Programs:** More than half of respondents (57%) said they did not have a workplace safety program or initiatives program in place at the time of their injury. Among those who have the programs, equal proportions (43%) described the programs as *providing rewards for staying injury free* or *safety awareness or training programs*. Most respondents who have these programs said that injuries, if they occur, have no affect on awards to co-workers (61%).
- **Return to Work:** More than three-quarters of injured workers (78%) said they returned to work for the same company at which they were employed at the time of their injury. Of those who returned to the same company, 78% said they received recommendations from their doctors to return to light duty work, and 73% said their companies had light duty work options available. A majority of those who had the option available took advantage of it (73%).
- **Satisfaction with Jobs and With Employers:** A strong majority of respondents said they were *very satisfied* with their jobs prior to their injuries (69%), and with their employers (60%).

Conclusions

Results of this survey found no clear pattern of employer pressure on injured workers to avoid reporting injuries, avoid or delay medical care, to seek treatment from particular medical professionals, or to forgo filing a workers' compensation claim. Survey findings indicate that employers generally approach worker injuries in a straightforward manner by advising employees to seek medical care, expressing concern for their health and providing them with necessary paperwork. However, in a minority of cases, employer actions in events surrounding an on-the-job injury may be considerably less empathetic.

There is some evidence to suggest that a limited number of workers may feel pressure to suppress full disclosure of an injury or to delay or avoid medical treatment. Unfortunately, there are very few characteristics to plainly define these workers beyond age, seniority and attitude about work. They tend to be younger (more often in the 25 to 34 year old bracket, or 18 to 24 years old), they have worked for their employer a year or less and they tend to feel less than *very satisfied* with their jobs and less than *very satisfied* with their employers. These workers are more likely to encounter disbelief or anger when they tell their employers about their injuries, and they feel pressure to consult a company physician. Their return to work can sometimes be met with hostility and rudeness.

Further research is necessary to determine more about these workers and to learn about additional issues that surfaced in this baseline study. One such issue is how workplace safety programs affect claims. Initial results suggest a link between *lack* of safety programs and less than positive claims experiences. Workers in organizations lacking safety programs (usually companies with fewer than 21 employees) were more likely to personally notify their companies about their injuries, rather than go through a supervisor. They were also more likely than workers in organizations that have safety programs to report that their employers *became upset*.

Since the pilot program was just getting underway when this survey was conducted, further research would be necessary to determine whether employer participation in the Employer Reporting Pilot Program has any effect on the claims experience of injured workers.

DETAILED FINDINGS

Introduction

The Washington State Department of Labor and Industries is interested in determining whether employers discourage injured workers from filing claims and/or whether employers direct or limit the medical care of injured workers. For this purpose L&I contracted with the Gilmore Research Group to conduct a telephone survey of injured workers to gather information about individual claims experiences. Results of the survey are summarized in this report, which addresses three key areas of interest:

- Whether workers who are injured on the job feel comfortable reporting claims to their employers
- Whether employers exert any pressure on injured employees to see particular medical professionals
- Whether employees feel pressured by employers to not report injuries, seek medical care and/or file workers' compensation claims

The report is organized into seven sections. Each section includes a discussion of graphics or tables that display specific results for the total group of respondents. The report additionally discusses significant differences between subgroups of respondents that are based on demographic and attitudinal variables.¹ These variables include *length of employment*, *labor union membership*, *satisfaction with jobs* and *employer satisfaction*, presence or absence of *health insurance*, type of *insurance provider*, presence or absence of *workplace safety programs*, *education*, *income*, *gender*, *age* and *company size*. The report also discusses significant differences between respondents who work for employers that participate in the new Employer Reporting Pilot Program which encourages companies to assist injured workers to file a work-related claim, and those who work for non-participating employers.

Methodology

Gilmore Research Group conducted a telephone survey of 750 injured workers that began May 7, 2007 and ended May 27, 2007. Of these 750 interviews, 246 were completed with injured workers who work for employers that participate in the Employer Reporting Pilot Program; 504 interviews were conducted with injured workers randomly selected from a database of employers who do not participate in the program.

¹ All reported differences are statistically significant at the 95% level of confidence unless otherwise noted.

As part of the questionnaire development, and in conjunction with L&I, Gilmore Research Group conducted cognitive interviews in person and by telephone with four injured workers drawn from each database of employers (8 respondents in total), prior to fielding.² Results of the testing produced a final survey instrument that averaged 8.3 minutes to complete. The average rate of completion was 55%.

Margin of Error

For the total sample of 750 interviews the maximum margin of error is +/-3.6 percentage points at the 95% confidence level. For the subgroup of 246 interviews completed with workers from companies that participate in the Employer Reporting Pilot Program, the maximum margin of error is +/-5.0 percentage points at the 95% confidence level. For the subgroup of 504 interviews completed with workers employed by non-participating companies, the maximum margin of error is +/-4.4 percentage points at the 95% confidence level.

All differences reported between respondent subgroups are statistically significant at the 95% confidence level unless otherwise noted.

² Cognitive interviewing techniques are used to investigate the way in which a targeted audience (injured worker in this case) understands, processes and responds to specific materials presented. To reduce response error, this technique is often used to pretest, evaluate and refine survey questions, and is especially valuable for studies in which major and often extensive decisions will be made as well as for studies involving large sample sizes. Cognitive interviewing employs both concurrent and retrospective interviewing techniques using a “think-aloud” process. In addition, to encourage this process, traditional verbal and non-verbal probes are also used.

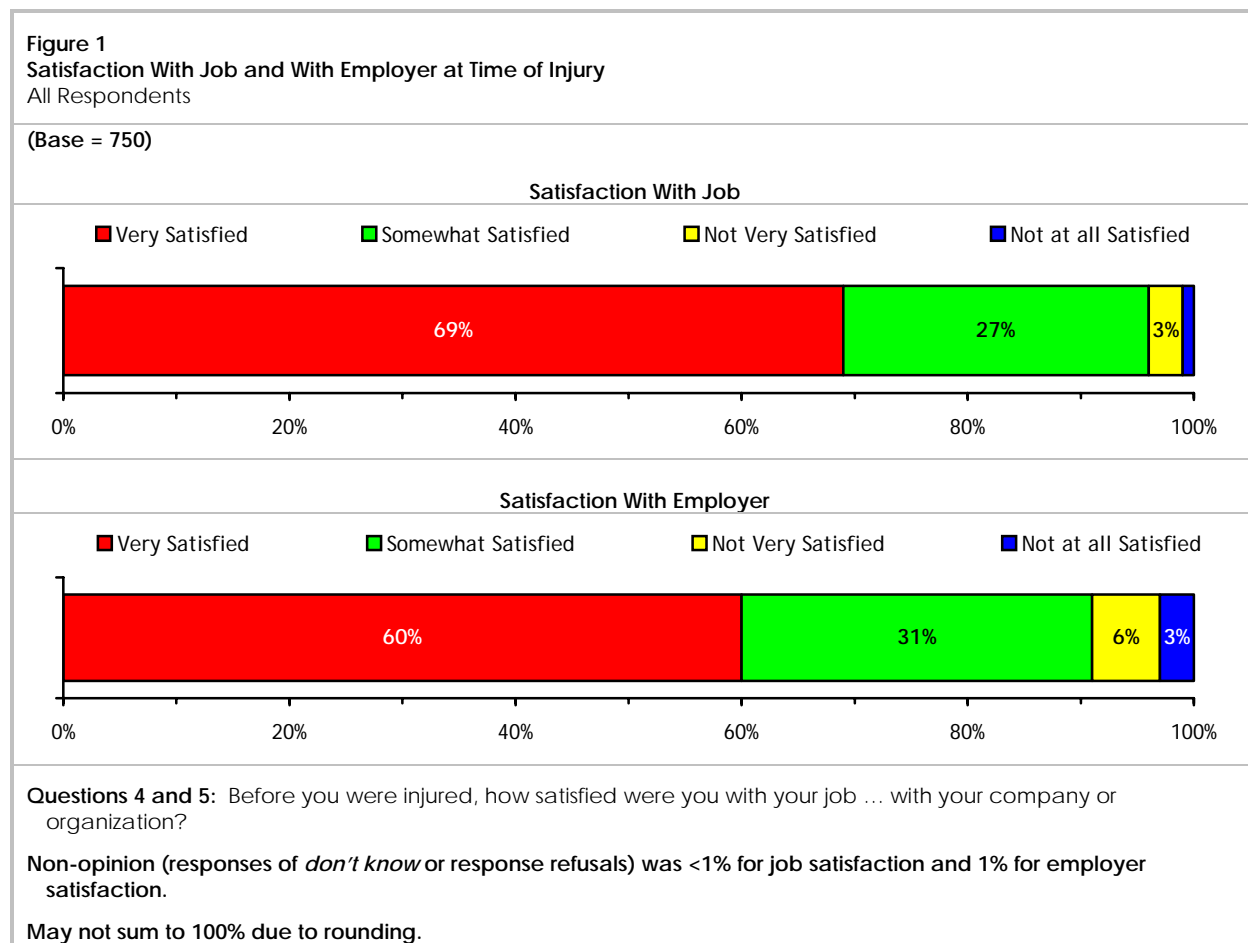
Employment and Demographic Information

A large majority of respondents (91%) said they worked full-time at the time of their injury, and had insurance (75%), usually through their employers (68%). Respondents were 42 years old on average, predominantly male (70%) and most had high school diplomas or some college education (79%). Two-thirds of respondents (66%) reported they had worked for their employer for over a year when they were injured, often in construction (21%) or manufacturing (11%). Many worked for companies with more than 100 employees (45%), and most (59%) had an annual household income below \$50,000.

	Total (750)		Total (750)
Age		Job Category	
Under 25	10%	Construction	21%
25 to 34	19	Manufacturing	11
35 to 44	25	Retail Trade	8
45 to 54	28	Health Care & Social Assistance	8
55 and older	17	Wholesale Trade	8
<i>Mean</i>	42.1	Accommodation & Food Service	6
		Admin/Support/Waste Mgmt./Remediation	6
Work Hours		Transportation & Warehousing	6
Full time	91%	Public Administration	5
Part time	9	Agriculture/Forestry/Fishing & Hunting	4
		Other Services (except Public Admin.)	4
Union Membership		Professional, Scientific & Technical Services	3
Union	25%	Educational Services	3
Non-union	74	Real Estate/Rental & Leasing	2
Don't know/Refused	1	Utilities	1
		Finance & Insurance	1
Insurance		Arts, Entertainment & Recreation	1
Yes	75%	Mining	1
No	24	Information	<1
Don't know/ Refused	1	Unclassified Establishments	<1
Insurance Provider (If have insurance)		Company Size	
Employer	68%	Small (< 21 employees)	24%
Union	12	Medium (21 - 100)	31
Spouse/partner's employer	10	Large (> 100)	45
Purchase own insurance	8		
Other	2	Length of Service	
		12 months or less	33%
Participation in Employer Reporting Pilot		More than one year	66
Yes	33%	Don't know/Refused	1
No	67%		
		Income	
Education		Less than \$25,000	22%
Less than high school	11%	\$25,000 up to \$50,000	37
High school	40	\$50,000 up to \$75,000	20
Some college/voc/tech	39	\$75,000 up to \$100,000	9
College graduate/ Post grad study	10	More than \$100,000	5
		Don't know/Refused	7
Ethnicity			
Non-minority	82%	Gender	
Minority	19	Male	70%
Don't know/Refused	2	Female	30

Satisfaction with Jobs and Employers

Most respondents said they were *very satisfied* with their jobs prior to their injuries (69%), and most said they were *very satisfied* with their employers (60%). (Figure 1)



- **Job Satisfaction and Employer Satisfaction:** Satisfaction with jobs was associated with satisfaction with employers. Respondents who said they were satisfied with their jobs were more likely to be satisfied with their employers; those who said they were satisfied with their employers were more likely to be satisfied with their jobs.
- **Length of Employment:** Respondents who were employed longer than one year at the time of their injuries were more likely to be *somewhat/very satisfied* with their employers than those employed for one year or less (93% compared to 87%). Workers employed for one year or less were more likely than those employed longer to say they were *not very/not at all* satisfied with employers (13% compared to 7%).
- **Pilot Participation:** Respondents who work for companies that participate in the Employer Reporting Pilot Program were more likely than those who work for non-

participants to say they are *not very/not at all satisfied* with their employers (12% compared to 8%).

Events Immediately Following the Injury

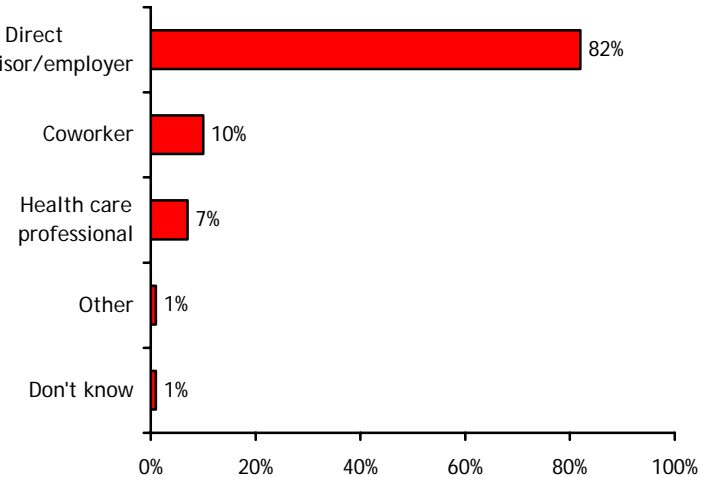
Respondents were asked to give accounts of events that immediately followed their injuries. They were asked to describe who was initially told about their injury, the person responsible for notifying the company and when the notification was given.

Person First Told About the Injury

Asked to name the person to whom they initially reported their injury, a large majority of respondents named *direct supervisors or employers* (Figure 2).

Figure 2
Person First Notified of Injury
All Respondents

(Base = 750)



Question 6: To whom was the injury first reported?

May not sum to 100% due to rounding.

Person Who Notified Employer

Over half of respondents (52%) said they notified their employers about their injuries themselves. One-third (33%) said their supervisors gave notification. (Figure 3)

- Pilot Program Participation:**

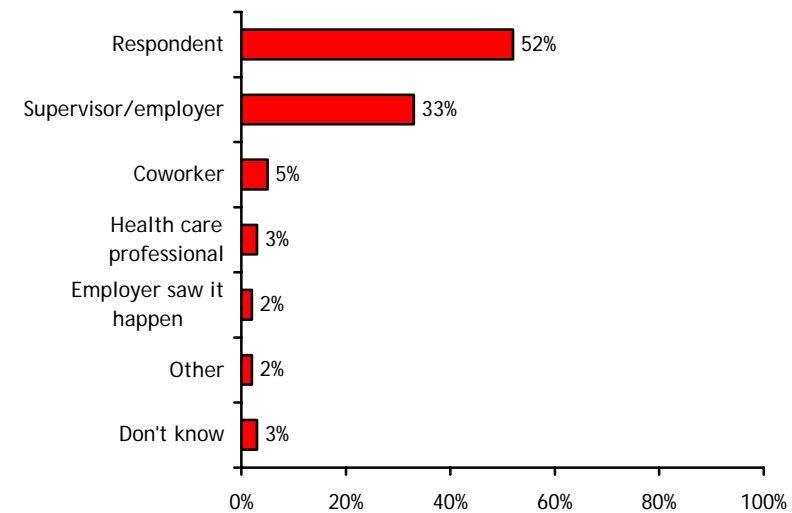
Respondents who worked for companies that participate in the Employer Reporting Pilot Program were more likely than those who do not to say their *supervisors* notified the employer (39% compared to 31%). Respondents who do

not work for participating companies were more likely than respondents who do to say they personally notified the employer (55% compared to 46%).

- Safety Programs:** Employees of companies that do not have safety training or incentives programs were more likely than employees of companies that do, to notify their employers *themselves* (57% compared to 41%). Employees of companies that do have safety programs were more likely to have their *supervisors* give notification (44% versus 29%).
- Health Insurance:** Respondents who have group health insurance through their employers were more likely than those who do not to have their *supervisors* notify the company (36% versus 28%).
- Gender:** Males were more likely than females to notify employers *themselves* (55% compared to 45%).
- Company Size:** Workers in medium-sized companies (21 to 100 employees) were more likely than those in large-sized companies (>100 employees) to give notification through a co-worker (7% compared to 3%).

Figure 3
Person Who First Notified Employer of Injury
 All Respondents

(Base = 750)



Question 7: Who reported your injury to your company or organization?

May not sum to 100% due to rounding.

Timing of Notification to the Company

Notification to the company was timely. It most often occurred the same day (65%), but sometimes happened the day following the injury (14%). (Table 1)

These subgroups were more likely than others to say that notification occurred immediately or the same day:

- Respondents who are *very satisfied* with their jobs (68%, compared to 57% of those who are less than *very satisfied*)
- Respondents who are *very satisfied* with their employers (68%, compared to 60% of those who are less than *very satisfied*)
- Males (68%), compared to females (57%)
- Workers who are 18 to 24 years old (73%), compared to those who are 45 to 54 (59%).

Respondents who work for organizations that participate in the Employer Reporting Pilot were more likely than those who do not to be *unsure* about when their companies were told (12% compared to 6%), probably because supervisors of these employees were more likely than the employees themselves to notify the company (please see discussion of Figure 3).

Table 1
Timing of Notification About Injury

	Total (750)
Immediately/same day	65%
Next day	14
2 days to 1 week	7
After seeing a doctor	3
More than 1 month to a year	2
8 days to 1 month	1
Don't know/Refused	8

Question 8: When did (you/other) tell your company or organization about your injury?

May not sum to 100% due to rounding.

Employer Reactions to Injury

A major objective of the study was to determine whether workers who are injured on the job feel comfortable reporting claims to their employers. As a start to this process, the survey asked respondents to describe how their employers reacted when they were told about the job injury.

Advising workers to seek medical care and expressing concern were the two most common reactions (30% and 22%, respectively). Nine percent of respondents said their employers became *upset* about the injury or *didn't believe the injury occurred* (Table 2). A small proportion (2%) said that their employers *told them not to file claims*.

Several statistically significant differences in employer reactions were noted between subgroups:

- ***Gave me paperwork to submit a claim***
 - Union members (14% vs. 9%, non-member), respondents who have health insurance (12% vs. 6%, those who have no insurance) those with employer health insurance (14% vs. 8%, those with another kind of coverage), those who have no safety incentive programs at work (11% vs. 7%, those who have the programs) and females (15% vs. 8%, males)
- ***Employer became upset***
 - Those employed 12 months or less (12% vs. 7%, those employed longer than a year), those less than *very satisfied* with their jobs (13% vs. 8%, those *very satisfied*), those less than *very satisfied* with their employers (15% vs. 5%, those *very satisfied*) and those who have no safety incentive programs at work (11% vs. 7%, those who have the programs)
 - Respondents who are 25 to 34 years old (15%), compared to those 45 years old and older (5%)

Table 2
Employer Reactions to Injury

	Total (750)
Told me to seek medical care	30%
Expressed concern	22
Gave me the paperwork to submit a claim	10
Got upset/didn't believe me	9
Didn't say or do anything	7
Told me where to go for medical treatment	7
Sent me home gave me time off	6
Took me to a medical provider	6
Told me to keep the company updated	5
Wrote an injury report	4
Reassigned me/fired me	4
Told me to keep working	3
Told me to take care of it myself	2
Told me not file a claim	2
Filled out claim on my behalf	2
Treated me on site	2
Had me take a drug test	2
Other	6
Don't know/Refused	8

Question 9: What did you employer do or say when he or she learned of your injury?
Multiple response question

-
- ***Sent me home/gave me time off***
 - Respondents 18 to 24 years old (15%), compared to those 35 to 54 years old (5%)
 - ***Reassigned to other duties/fired***
 - Respondents 35 to 44 years old (7%), compared to those 45 to 54 years old (2%)
 - ***Told me to keep working/finish my shift***
 - Respondents who work in large-size companies, compared to those in smaller companies (5% vs. 2%)
 - ***Filled out paperwork and submitted claim on my behalf***
 - Respondents 25 to 34 years old (4%), compared to those 35 to 44 years old (1%)

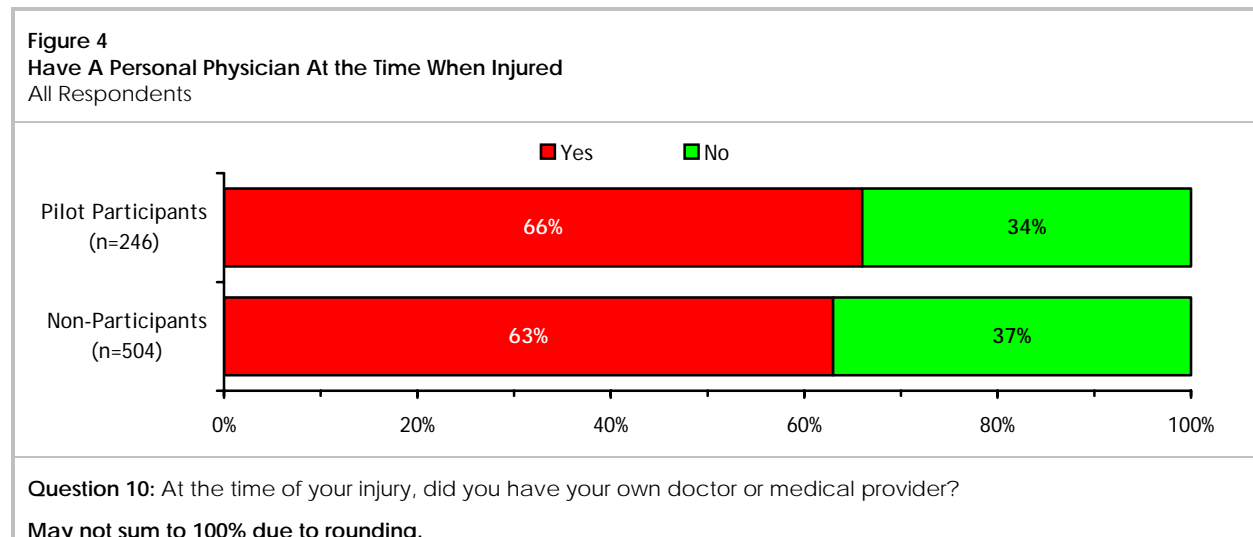
Medical Care

The survey asked workers about their access to medical care, type of medical care and any delays in care they may have experienced.

Personal Health Care Providers

About two thirds of respondents said they had personal physicians at the time they were injured (Figure 4).

Respondent characteristics associated with having personal physicians include length of seniority (longer than one year – 71%), union membership (73%), have health insurance (73%), work for large-size companies (69%), work for companies with safety programs (70%), *very satisfied* with job (67%), earn more than \$50,000 per year (79%), female (74%) and 55 years old and older (80%).



Company Doctors

About two thirds of respondents (63%) said their companies do not have an arrangement with a doctor or other medical provider to care for injured workers. (Figure 5) Nineteen percent (19%) said they work for organizations that have company doctors and the remainder were unsure.

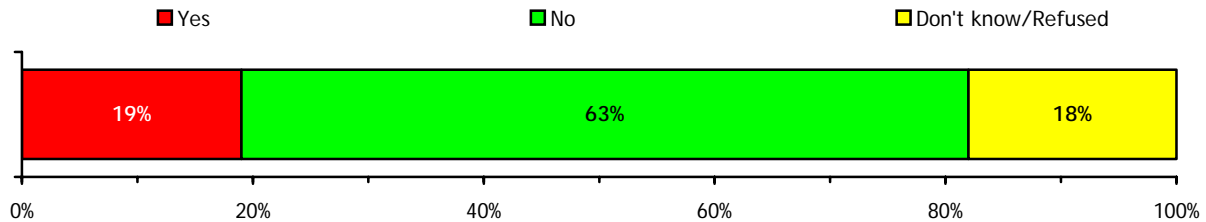
The subgroups below were more likely than others to work for employers that have an arrangement with a doctor or other medical provider to care for injured workers:

- Respondents employed by organizations that have safety programs (27%) compared to 16% of those that do not

- Those who have group health insurance provided through their employers compared to those who do not (23% versus 16%)
- Respondents who work for companies that participate in the Employer Reporting Pilot compared to those who do not (29% versus 14%).

Figure 5
Company Has a Provider for Injured Workers

(Base = 750)



Question 11: Did your company have an arrangement with a doctor or other medical provider to care for injured workers?

May not sum to 100% due to rounding.

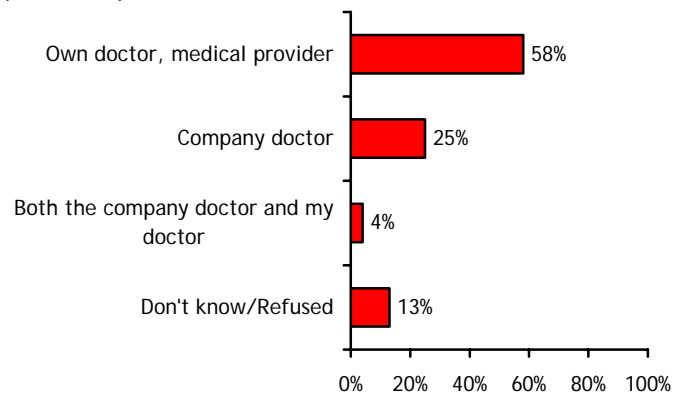
Medical Care Provided for Injured Workers

Figure 6 shows the type of medical provider that workers who had both company medical providers and personal physicians said they visited for their work-related injuries. A majority (58%) said they visited their personal physicians and 25% said they consulted company doctors. Of those workers who had both personal physicians and company medical providers, visits to personal physicians were more likely to be made by these subgroups:

- Those with health insurance (64%) compared to those without (41%)
- Workers who have some college education or are college graduates (66%) compared to those who have high school diplomas or less education (52%)

Figure 6
Provider Consulted for the Work Injury

(Base = 274)*



Question 12: Did you go see your own doctor or did you see instead an employer-arranged medical provider?

*These respondents are those who said they have personal physicians, and who work for companies that have "company doctors" or were unsure about company doctors (from Q11).

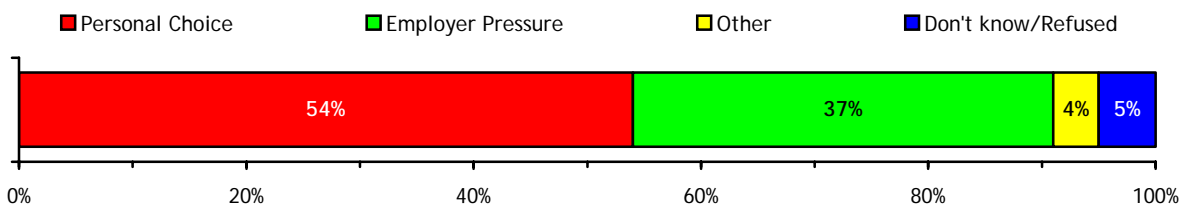
May not sum to 100% due to rounding.

- Respondents who earn more than \$50,000 per year (69%) compared to those who earn less (52%)

Visits to company doctors were more likely to be made by those without any health insurance (36%) and by those who have group health insurance through their employers (27%). Employees of Pilot Program participants were more likely to see their own doctors for care even though they were more likely than workers employed by non-participating companies to have access to a company doctor. A majority of respondents who visited the company doctor said they did so by choice (54%). (Figure 7)

Figure 7
Basis of Decision to Visit Company Provider

(Base = 79)



Question 13: Was the decision to see the company doctor a result of pressure from your employer or was it by your own choice?

May not sum to 100% due to rounding.

Of the 79 workers who said they saw a company doctor (or both the company doctor and their own doctor), 29 (or 37%) said they did it because they felt pressure from their employers. Characteristics of respondents who felt employer pressure include the following:

- Less than *very satisfied* with their jobs (56% said they felt pressure) compared to 27% of those who are *very satisfied* with their jobs
- Less than *very satisfied* with their employers (50% said they felt pressure) compared to 26% of those who are *very satisfied* with their employers
- Respondents who are 25 to 34 years old (52%) compared to those who are 35 to 44 years old (17%).

Length of Time between Injury and Doctor Visit

Most workers did not experience long delays between their injuries and their doctor visits. Overall, about two out of five got in right away, about one out of five visited the next day and about one quarter visited 2 days to 1 week later (Table 3).

About one out of twelve (8%) waited between a week and a month to visit a physician. Of those who waited this long, 12% were 55 years old and older, compared to just 4% of workers in the 18 to 24 year old age bracket.

Workers who waited longer than a week to see a doctor were asked to give reasons why. The most commonly mentioned reason for delaying medical treatment was *the injury wasn't serious enough/thought it would heal on its own* (71%).

Respondents who didn't mention *cost* as a reason were asked whether affordability played a part in their decision to delay treatment. A large majority (83%) said *no*.

Table 3
Length of Time Between Injury and Doctor Visit

	Total (750)
Immediately/same day	43%
Next day	19
2 days to 1 week	24
8 days to 1 month	8
More than 1 month to a year	4
Other	1
Don't know/Refused	1

Question 14: How long after your injury was it before you saw a doctor?

May not sum to 100% due to rounding.

Table 4
Reasons for Delaying Doctor Visit Past One Week

	Total (89)
Didn't think it was serious enough/thought it would heal on its own	71%
Was a gradual or progressive injury	17
Had to wait for an appointment	9
Employer pressure/fear of losing job	7
Couldn't afford it/no insurance	5
Didn't have time	3
Other	6
Don't know	2

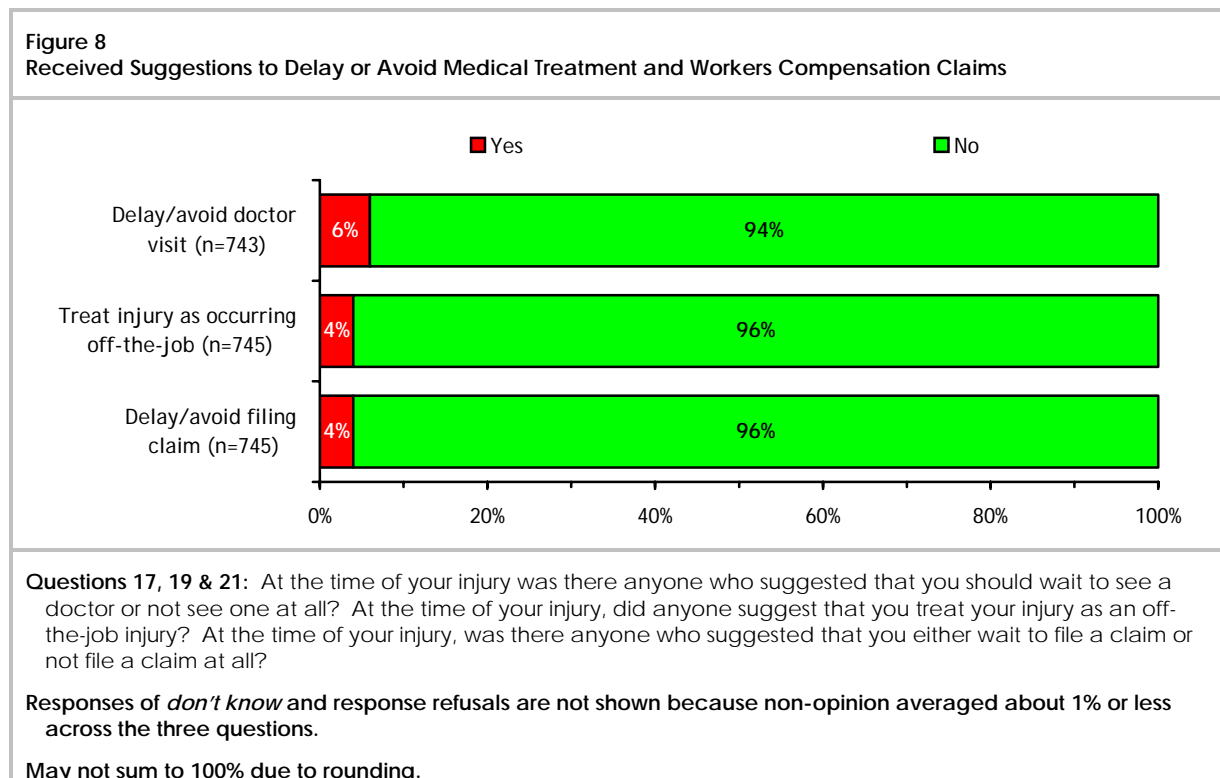
Question 15: Why did you wait so long to see the doctor?

Multiple response question

Coercion to Delay or Avoid Medical Treatment and/or Filing a Compensation Claim

All respondents were asked a series of key questions to determine whether they had been coerced into avoiding workers compensation claims or delaying their claims. Figure 8 displays responses to these three questions:

- *At the time of your injury was there anyone who suggested that you should wait to see a doctor or not see one at all?*
- *At the time of your injury, did anyone suggest that you treat your injury as an off-the-job injury?*
- *At the time of your injury, was there anyone who suggested that you either wait to file a claim or not file a claim at all?*



Results found no pattern of coercion among any specific respondent subgroups. However, significant differences in the percentage of *yes* responses emerged among some subgroups with respect to the following questions:

- ***Suggestions to wait to see a doctor or not see one at all***
 - Those employed 12 months or less compared to those employed longer (9% said *yes*, vs. 4%), those less than *very satisfied* with their employers compared to

those very satisfied (8% vs. 4%), those without insurance compared to those with (9% vs. 4%), respondents who earn less than \$50,000 per year compared to those who earn more (7% vs. 3%) and respondents who are 18 to 24 years old (12%) compared to those who are 45 and older (3%)

- ***Suggestions to treat the injury as occurring off the job***
 - Respondents who do not belong to labor unions compared to those who do (4% vs. 2%)
 - Respondents who are 25 to 44 years old (8%) compared to those who are 55 years old and older (1%)
- ***Suggestions to delay filing the claim or not file it at all***
 - Workers who are less than *very satisfied* with their employers compared to those who are *very satisfied* (6% vs. 3%)
 - Respondents who are 25 to 34 years old (6%) compared to those who are 45 years old and older (2%)

It is notable employees who work for participants in the Employer Reporting Pilot were twice as likely as those who work for non-participating companies to answer *yes* when asked if someone suggested they should wait to see a doctor or not see a doctor at all (8% and 4% respectively).

Table 5 summarizes the parties named for making coercive suggestions.

Though the sample sizes are **extremely** small, the table clearly indicates that *employers* were most often named as parties responsible for suggesting that treatment or claims be delayed or be avoided altogether.

(Bases)	Delay / Avoid Medical Treatment (41)*	Treat the Injury as Occurring Off-the-Job (28)	Delay / Avoid Filing A Claim (30)
Employer	76%	64%	83%
Co-worker	12	25	13
Relative, guardian, friend	7	4	0
Other	5	7	3

Questions 18, 20 & 22: Who was that person?
*Results are based on small samples; interpret with caution.

Of the 41 respondents that said they heard suggestions to delay or avoid medical treatment, 31 said they heard these from *employers*. Out of 28 workers who heard suggestions to treat the injury as occurring off the job, 18 named *employers*. And 25 of the 30 respondents who said they heard suggestions to delay or avoid filing attributed the suggestions to *employers*.

Employer Safety Incentive Programs

Safety incentive programs that penalize all employees for a single worker's injury can sometimes create undue pressure on injured workers to be silent about their on-the-job injuries. In order to determine the prevalence of this activity the survey asked respondents to describe safety incentive programs that they have in their workplaces and also, to tell whether or not the programs affect awards available to co-workers if an injury occurs.

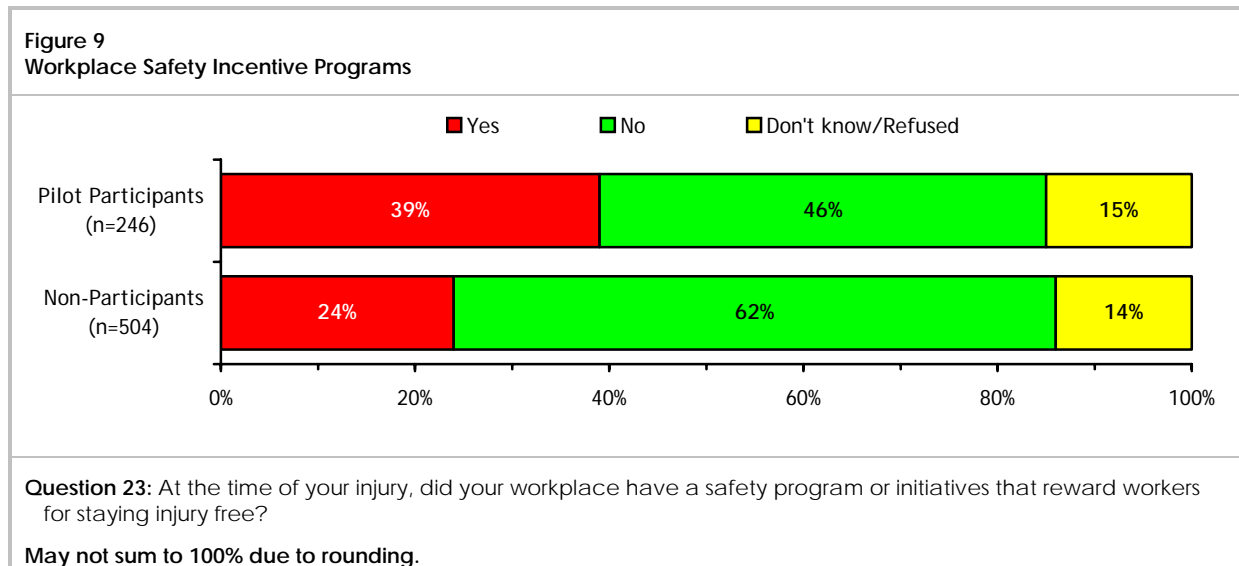


Figure 9 shows that about 3 out of 10 respondents reported working for companies that had safety programs or award incentives at the time of their injury.

- **Pilot Participation:** Respondents who work for companies that participate in the Employer Reporting Pilot were more likely than those who do not to say that they have safety incentive programs in their workplaces (39% compared to 24%).
- **Health insurance:** Workers who have health insurance were more likely than those who have no insurance to have safety incentive programs at work (31% compared to 24%).

More than half of respondents (57%) said they did not have a workplace safety program or initiatives program in place at the time of injury. Companies lacking safety programs were more often small organizations (fewer than 21 workers). These organizations were less likely than larger organizations to have a light duty work option available for returning workers. In companies without safety programs, injured workers were more likely to have no personal physician and to wait longer to see a doctor after their injury (2 days to 1 week). Workers in these organizations were more likely to personally notify the company about their injuries, rather than have their supervisors give notification. Most importantly, they were more likely

than workers in organizations having safety programs to report that their employers *became upset* or *told them not to file a claim* when they initially learned about the injury.

Asked to describe the program or rewards for staying injury free, respondents were equally as likely to say their companies *offer rewards for staying injury free*, as to say they *have a safety awareness program* (43%, each response). (Table 6)

Table 6
Type of Safety Programs in Place

	Total (217)
Rewards are given for staying injury-free	43%
Safety awareness or training program	43
Other	1
Don't know	11
Completed interview before question was added	3

Question 23: Describe the program or rewards for staying injury free.

May not sum to 100% due to rounding.

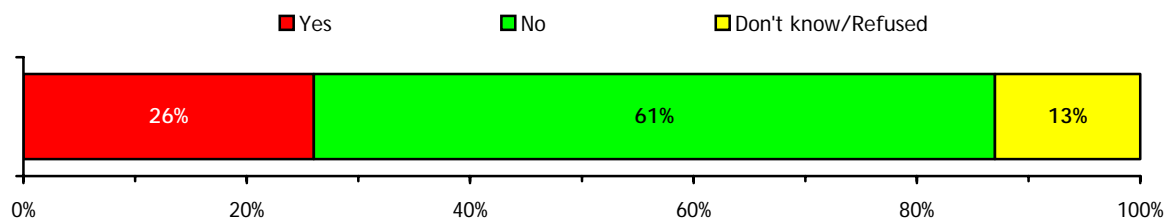
Respondents who are more likely to say they have *rewards for staying injury free* include those who belong to labor unions (55% compared to 39% of non-union employees) and males (48% compared to 29% of females). Respondents who are *very satisfied* with their jobs were more likely to say they have *safety awareness or safety training programs* (47% compared to 33% of those less than *very satisfied*).

Asked whether awards available to co-workers are affected if an injury occurs, most respondents (61%) said *no*. (Figure 10)

- Pilot Participation:** Respondents who work for companies that participate in the Employer Reporting Pilot were more likely than those who do not to say workplace injuries are considered when determining whether awards will be made to co-workers (38% compared to 17%).

Figure 10
If You Have An Injury, Does It Affect Any Award Available to Your Co-Workers?

(Base=217)



Question 24: If you have an injury, does it affect any award available to your co-workers?

May not sum to 100% due to rounding.

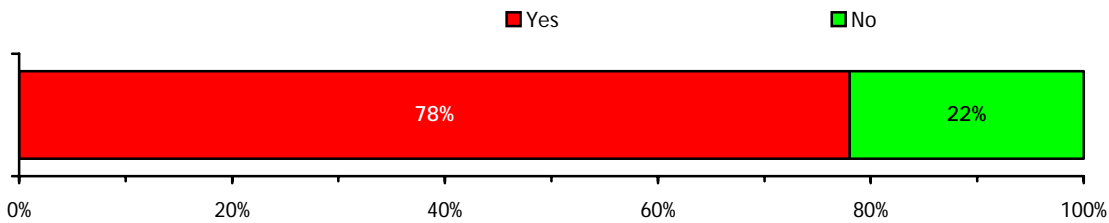
Return to Work

The survey asked respondents whether they returned to work for the same company as before their injury. If so, they were asked a series of additional questions about the return to work, including whether their medical providers recommended they return to light duty work and whether their employer offered light duty as an option. They were also asked about the type of work they performed after their return and the type of treatment they received after filing their workers' compensation claim.

Figure 11

Returned to Work for the Same Company After the Injury

(Base = 750)



Question 25: Did you return to work for the same company or organization you worked for at the time you were injured?

May not sum to 100% due to rounding.

More than three-quarters (78%) said they returned to work for the same company after their injury. (Figure 11) Subgroups more likely to return to work for the same company include:

- Respondents who were employed for more than a year (84%), compared to those who were employed for a year or less (66%)
- Those who belong to labor unions compared to those who do not (85% compared to 75%)
- Workers who have group health insurance through their employers compared to those who do not (83% compared to 73%)
- Those who earn more than \$50,000 in annual income (82%), compared to those who earn less (75%)
- Respondents who work in large-size companies (85%), compared to 74% of those who work in medium-size companies and 67% of those who work for small companies (fewer than 21 employees).

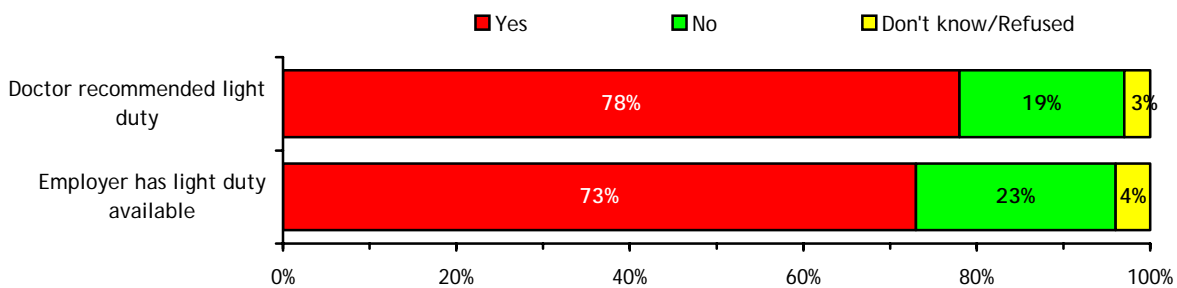
- Respondents who work for companies that participate in the Employer Reporting Pilot (83%), compared to those who do not (75%).

Recommendations for Light Duty Work and Employer Offers of Light Duty

A majority of all respondents said they received recommendations from their doctors to obtain light duty work assignments when they returned to work (78%). Most (73%) also said their employers offered light duty as a work option. (Figure 12)

Figure 12
Recommendations for Light Duty Work and Employer Offers of Light Duty
 Respondents Who Returned to Work for the Same Companies

(Base=581)



Questions 26 and 27: Did your doctor or medical provider recommend that you return to light duty at first? Does your employer offer light duty as an option?

May not sum to 100% due to rounding.

Respondents who were more likely to receive light duty recommendations from their doctor include:

- Those who are less than *very satisfied* with their employers (83%), compared to those who are *very satisfied* (76%)
- Workers who have no health insurance (86%), compared to those who are insured (76%)
- Those who earn less than \$50,000 in annual income (81%), compared to those who earn more (74%)
- Respondents who are 18 to 44 years old (84%), compared to those who are 55 years old and older (66%)
- Those who have safety programs at work (85%) compared to those who do not (76%)

- Respondents who work for companies that participate in the Employer Reporting Pilot (78%), compared to those who do not (71%).

Respondents who were more likely to say their employers offer light duty as a work option include those who have safety programs at work (84%), compared to those who do not (67%), and males (76%), compared to females (67%).

Type of Work Performed After the Return to Work

Most respondents who have light duty work available took advantage of the option when they returned to work (73%). (Table 7)

Table 7
Type of Work Performed When Returned to Work
Respondents Who Have Light Duty Work Option Available

	Total (425)
Started back on light duty	73%
Returned to regular work job immediately	25
Returned to regular job, but part-time	<1
Don't know/ Refused	2

Question 28: When you returned to work, did you start back on light duty or did you return to your regular job immediately?

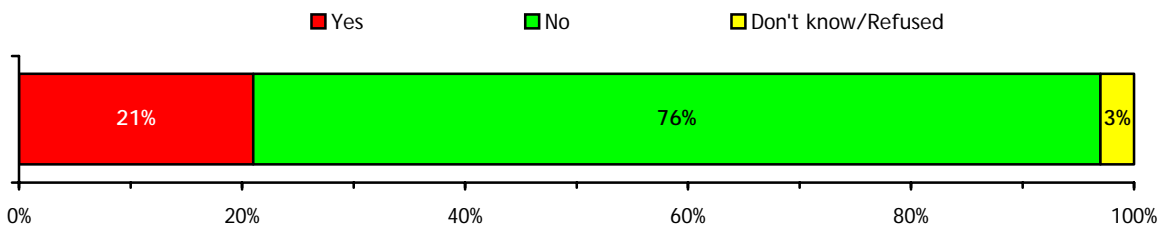
May not sum to 100% due to rounding.

Affect of Claim on Social Treatment by Employer

All respondents who returned to work for the same employer were asked whether they were treated differently by their organizations after filing their claims. Most said they were not. (Figure 13)

Figure 13
Experienced Different Treatment at Work After Filing a Claim

(Base =581)



Question 29: Did your company or organization treat you differently after you filed a workers' compensation claim?

May not sum to 100% due to rounding.

The following subgroups of respondents were more likely to say their employers treated them differently when they returned to work, than comparable subgroups:

- Workers employed for one year or less at the time of their injury (30% vs. 18%)
- Respondents who said they are less than *very satisfied* with their employers (34% vs. 13%)

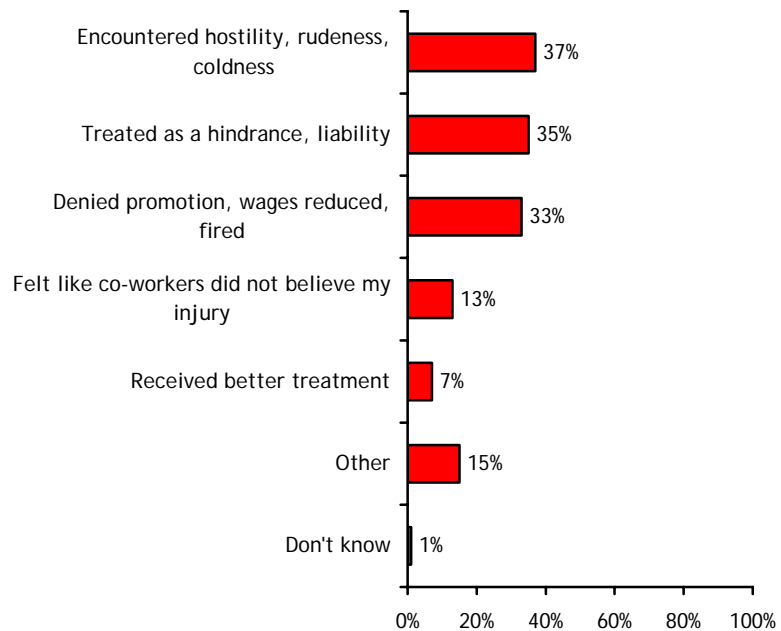
- Respondents who said they are less than *very satisfied* with their jobs (30% vs. 18%)
- Those who earn less than \$50,000 in annual income (25% vs. 15%)
- Females (27% vs. 19%)
- 25 to 34 year olds (28%) compared to those who are 45 to 54 years old (16%).

Respondents who said they received different treatment after their return to work were asked to describe what they meant. Figure 14 shows that 37% said they were *treated with hostility or rudeness*, and 35% said they were *treated as liabilities*. One-third (33%) said they were *denied promotions or had their wages reduced* (33%).

Just 7% of the workers who reported being treated differently when they returned to work said they received better treatment than before they were injured.

Figure 14
Employment Effects Experienced After Filing Claims
Respondents Who Said They Were Treated Differently by Employers

(Base = 123)*



Question 30: In what way were you treated differently?

Multiple response question

May not sum to 100% due to rounding.

APPENDIX

INTRO:***IF NOT AVAILABLE, ARRANGE CALL-BACK***

ASK TO SPEAK TO <cont> Hello, this is _____ calling on behalf of the Washington State Department of Labor and Industries. L&I has asked us to conduct a survey among workers who have been injured on the job to find out about your experience with filing a claim. Is now a good time? IF NOT A GOOD TIME ARRANGE A CALL-BACK

Continue 91 => /LASTQ

QA:

We understand some people are worried about privacy. While this interview may be monitored for quality control purposes, your answers will not be associated with your name and will not affect your job or claim in any way. We want to assure you that your name will not be shared with anyone-not any State or Federal agency nor your employer or co-workers; neither is this survey connected with Immigration and Naturalization Services. This interview is completely voluntary and will take less than 10 minutes. If I ask any question that you would prefer not to answer just let me know and I'll skip over it.

Continue 1 D

INT02:

First, I want to check with you about your claim. Did you file a workers' compensation claim with L&I or did someone else file a claim on your behalf? IF NEEDED: L&I is the Department of Labor and Industries

Yes, continue 91

No - THANK AND TERMINATE 60 => /ATMPT

Don't know/Refused - THANK AND TERMINATE..... 61 => /ATMPT

Q1:

Thinking back to when you first became aware that you were injured, were you employed full time or part-time? IF NEEDED: Full time is 35 hours or more per week

Full time 1

Part time..... 2

Don't know/Don't remember..... 3

Refused..... 4

Q2:***PROBE TO FIT***

At the time you were injured, how long had you worked for your company or organization? IF NEEDED: This means how much time passed between the time you were hired and the time you were injured.

Less than one month 1

1 to 3 months 2

3 to 9 months 3

9 to 12 months 4

More than a year 5

Don't know 6

Refused..... 7

Q3:

Were you a union member at the time of this injury?

Yes.....	1
No	2
Don't know	3
Refused.....	4

Q4:**READ 1-4**

Before you were injured, how satisfied were you with your job? Would you say you were...

Not at all satisfied	1
Not very satisfied.....	2
Somewhat satisfied.....	3
Or very satisfied.....	4
Don't know - DO NOT READ.....	5
Refused - DO NOT READ.....	6

Q5:**READ 1-4**

And how satisfied were you with your company or organization? Would you say you were...

Not at all satisfied	1
Not very satisfied.....	2
Somewhat satisfied.....	3
Or very satisfied.....	4
Don't know - DO NOT READ.....	5
Refused - DO NOT READ.....	6

Q6:**PROBE TO FIT**

These next questions concern what happened immediately after you were injured. To whom was the injury first reported? IF NEEDED: Either by you or by someone else? IF MORE THAN ONE, ASK: Who was the first one you reported the injury to?

Direct supervisor/employer	01
Coworker	02
Union representative.....	03
Health care professional	04
Other (SPECIFY:)	97 O
Don't know	98
Refused.....	99

Q7:**PROBE TO FIT**

Who reported your injury to your company or organization?	
Respondent	01
Coworker	02
Union representative.....	03
Health care professional	04
Employer saw it happen/didn't need to report it	05
Supervisor/employer.....	06
Other (SPECIFY:)	97 O
Don't know	98
Refused.....	99

Q8:**PROBE TO FIT**

When did <worda> tell your company or organization about your injury?

=> Skip to Q9 if Q7=05

Immediately/Same day	01
Next day.....	02
After seeing a doctor.....	03
2 days to 1 week	04
8 days to 1 month.....	05
More than 1 month to 1 year.....	06
More than 1 year.....	07
Other (SPECIFY:)	97 O
Don't know	98
Refused.....	99

Q9:**PROBE UP TO 3. CLARIFY**

What did your employer do or say when he or she learned of your injury?		
Gave me the paperwork to submit a claim.....	01	N
Filled out paperwork and submitted claim on my behalf.....	02	N
Told me to seek medical care	03	N
Sent me home/Gave me time off	04	N
Took me to a medical provider.....	05	N
Told me not to file a claim.....	06	N
Told me where to go for medical treatment.....	07	N
Expressed concern for my well being.....	08	N
Told me to take care of it myself.....	09	N
Wrote an injury report/ made a note (no mention of L&I claim being filed)	10	N
Told to keep working/finish shift	11	N
Told to keep employer updated	12	N
Didn't say or do anything.....	13	N
Upset/didn't believe me/suggested it was a false claim	14	N
Was reassigned to other duties/was fired.....	15	N
Treated on site (ice, bandage, etc.)	16	N
Had me take a drug test	17	N
RECORD COMMENTS	97	O
Don't know	98	X
Refused.....	99	X

Q10:

At the time of your injury, did you have your own doctor or medical provider?

Yes.....	1
No	2
Don't know	3
Refused.....	4

Q11:

Did your company have an arrangement with a doctor or other medical provider to care for injured workers?

Yes.....	1
No	2
Don't know	3
Refused.....	4

Q12:

Did you go see your own doctor or did you see instead an employer-arranged medical provider? INTERVIEWER: IF THEY WENT TO THE EMERGENCY ROOM, CODE AS 1.

=> Skip to Q14 if Q11=2,4

Own doctor or medical provider.....	1
Company doctor or medical provider	2
Both the company doctor and my doctor.....	3
Don't know	4
Refused.....	5

Q13:**PROBE TO FIT**

Was the decision to see the company doctor a result of pressure from your employer or was it by your own choice?

=> Skip to Q14 if Q12≠2,3

Pressure from my employer.....	01
My choice	02
Other (SPECIFY:)	97 O
Don't know	98
Refused.....	99

Q14:**PROBE TO FIT**

How long after your injury was it before you saw a doctor?

Immediately/Same day	01
Next day.....	02
2 days to 1 week	03
8 days to 1 month.....	04
More than 1 month to 1 year.....	05
More than a year.....	06
Other (SPECIFY:)	97 O
Don't know	98
Refused.....	99

Q15:**PROBE UP TO 3. CLARIFY**

Why did you wait so long to see the doctor?

=> Skip to Q17 if Q14≠04-06

Pressure from employer/fear of losing job	01	N
Didn't have time/wasn't near a doctor	02	N
Couldn't afford to see a doctor/didn't have insurance	03	N
Didn't think it was serious or thought it would heal on its own.....	04	N
Had to wait until an appointment was available	05	N
Was a gradual or progressive injury (eg, carpal tunnel)	06	N
RECORD COMMENTS	97	O
Don't know	98	X
Refused.....	99	X

Q15A:

DID THE RESPONDENT MENTION: COULD NOT AFFORD TO GO TO DOCTOR?

ANSWER: <q15>

=> Skip to Q17if Q15=98,99

Yes.....	1
No	2

Q16:

Was your ability to pay for the doctor a barrier to seeking medical care?

=> Skip to Q17 if Q15A=1

- Yes..... 1
- No 2
- Don't know 3
- Refused..... 4

Q17:

At the time of your injury, was there anyone who suggested that you should wait to see a doctor or not see one at all?

- Yes..... 1
- No 2
- Don't know 3
- Refused..... 4

Q18:

PROBE TO FIT

Who was that person?

=> Skip to Q19 if Q17≠1

- Employer/Supervisor 01
- Co-worker..... 02
- Union representative..... 03
- Relative, guardian or friend 04
- Other (SPECIFY:) 97 O
- Don't know 98
- Refused..... 99

Q19:

At the time of your injury, did anyone suggest that you treat your injury as an off-the-job injury?

- Yes..... 1
- No 2
- Don't know 3
- Refused..... 4

Q20:

PROBE TO FIT

Who was that person?

=> Skip to Q21 if NOT Q19≠1

- Employer/Supervisor 01
- Co-worker..... 02
- Union representative..... 03
- Relative, guardian or friend 04
- Other (SPECIFY:) 97 O
- Don't know 98
- Refused..... 99

Q21:

At the time of your injury, was there anyone who suggested that you either wait to file a claim or not file a claim at all?

- Yes..... 1
 No 2
 Don't know 3
 Refused..... 4

Q22:**PROBE TO FIT**

Who was that person?

=> Skip to Q23 if Q21≠1

- Doctor (or non-employer affiliated provider) 01
 Employer/supervisor..... 02
 Co-worker..... 03
 Union representative..... 04
 Relative, guardian or friend 05
 Other (SPECIFY:) 97 O
 Don't know 98
 Refused..... 99

Q23:

At the time of your injury, did your workplace have a safety program or initiatives which rewards workers for staying injury-free?

- Yes..... 1
 No 2
 Don't know 3
 Refused..... 4

Q23A:**CLARIFY**

Describe the program or rewards for staying injury free.

=> Skip to Q24 if Q23≠1

- Rewards for staying injury-free 01 N
 Safety awareness or training program 02 N
 RECORD COMMENTS 97 O
 Don't know 98 X
 Refused..... 99 X
 Completed questionnaire before this question was added 96 N

Q24:

If you have an injury, does it affect any award available to your co-workers?

=> Skip to Q25 if Q23≠1

- Yes..... 1
 No 2
 Don't know 3
 Refused..... 4

Q25:

Did you return to work for the same company or organization you worked for at the time you were injured?

- Yes..... 1
 No 2
 Don't know 3
 Refused..... 4

Q26:

Did your doctor or medical provider recommend that you return to light duty at first?

=> Skip to Q31 if Q25≠1

- Yes..... 1
 No 2
 Don't know 3
 Refused..... 4

Q27:

Does your employer offer light duty as an option?

- Yes..... 1
 No 2
 Don't know 3
 Refused..... 4

Q28:***PROBE TO FIT***

When you returned to work, did you start back on light duty or did you return to your regular job immediately?

- Yes, started back on light duty 1
 No, returned to regular job immediately..... 2
 No, returned to regular job, but only part-time..... 3
 Don't know 4
 Refused..... 5

Q29:

Did your company or organization treat you differently after you filed a workers' compensation claim? IF NEEDED: Differently than he or she did before you were injured?

- Yes..... 1
 No 2
 Don't know 3
 Refused..... 4

Q30:**PROBE AND CLARIFY**

In what way were you treated differently?

=> Skip to Q31 if Q29≠1

Felt like others did not believe I was really injured.....	01	N
Encountered hostility, rudeness, coldness, etc.....	02	N
Was denied promotion/had wages reduced/was fired/made to do work they weren't supposed to do.....	03	N
Was treated as a hindrance, liability, damaged goods, costing money (including limiting activities, changing schedules, etc).....	04	N
Was treated better	05	N
RECORD COMMENTS	97	O
Don't know	98	X
Refused	99	X

Q31:

I just have a few more questions to help us group your responses with those of others. Did you have health insurance at the time of your injury? This could include Medicaid, Basic Health, VA, or Medicare.

Yes.....	1
No	2
Don't know	3
Refused.....	4

Q32:**PROBE TO FIT**

Who provides your health insurance? IF MORE THAN ONE, ASK: Who is your primary insurance provider?

=> Skip to Q33 if Q31≠1

Employer	01	
Union	02	
Spouse or partner's employer.....	03	
Purchase own insurance.....	04	
Parents	05	N
Military/Government (for example Tri-care).....	06	N
Other (SPECIFY:)	97	O
Don't know	98	
Refused.....	99	

Q33:**PROBE TO FIT**

What is the highest grade of school you completed?

Less than high school	1
High school graduate/GED.....	2
Some college/AA degree/Technical or vocational school	3
College graduate (4 year degree).....	4
Graduate work	5
Refused.....	6

Q34:**READ 1-97 UP TO 6 RESPONSES**

Which of the following best describes your ethnic background...

White or Caucasian.....	01
African American or Black.....	02
Asian or Pacific Islander (INCLUDES EAST INDIAN)	03
Hispanic origin (any race)	04
Native American or American Indian.....	05
Or something else (SPECIFY:)	97 O
Refused - DO NOT READ	99 X

Q35:**READ 1-5**

We would like to classify the people we talk with into various broad income groups. Was your total family income from all sources, before taxes last year...

Less than \$25,000	1
\$25,000 up to \$50,000	2
\$50,000 up to \$75,000	3
\$75,000 up to \$100,000	4
Or more than \$100,000.....	5
Don't know/Not sure - DO NOT READ.....	6
Refused - DO NOT READ	7

GENDR:**DO NOT ASK!**

RECORD GENDER

Male.....	1
Female	2