

Obesity in the workplace

Controlling the **LARGE** costs Obesity in the workplace is costing businesses money

Data from the National Council on Compensation Insurance (NCCI) show obesity is a major driver of higher medical care costs for workers' compensation claims. According to the research, medical costs per 100 full-time equivalent employees are nearly seven times higher for the morbidly obese than they are for employees of recommended weight.

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Workers' compensation insurance claims covering obese workers exceed \$73 billion annually, and morbidly obese workers file 45 percent more claims than regular workers.

- Morbidly obese is considered if the individual:
- is more than 100 pounds over ideal body weight,
- has a Body Mass Index (BMI) of more than 40
- has a BMI of more than 35 and is experiencing severe negative health effects, such as high blood pressure or diabetes, related to being severely overweight
- is unable to achieve a healthy body weight for a sustained period of time, even through medically supervised dieting



NCCI's report shows that obese workers account for 61 percent of all employer workers' compensation costs, even though they represent only 37 percent of the overall obese population.

Workers' compensation claims filed by obese workers take longer to resolve because the type and nature of injuries sustained by obese workers are more likely to result in permanent disabilities or the injuries take longer to heal. These factors drive workers' compensation insurance costs higher.

Obesity can lead to lower self-esteem, depression and discomfort in social situations. Obesity also increases a person's risk for diabetes, heart disease, hypertension, metabolic syndrome and polycystic ovary syndrome.

The Centers for Disease Control and Prevention (CDC) reports the percentage of the population considered obese increased from 12 percent in 1990 to more than 26 percent in 2007. By the year 2020, should the trend continue, 40 percent of men and 43 percent of women are predicted to be obese.

SCF Arizona is concerned about the trend and its impact on employers' workers' compensation costs. That is why we support business owners who promote healthy behaviors in their workplaces, and we encourage businesses to consider launching a workplace wellness program.

Workplace wellness programs can promote behavioral changes from simple daily exercise to more nutritious eating.

Ideal Body Weight Chart*

Male Height	Ideal Weight	Female Height	Ideal Weight
4' 10"	85 – 103 lbs.	4' 10"	81 – 99 lbs.
4' 11"	90 – 110 lbs.	4' 11"	86 – 105 lbs.
5' 0"	95 – 117 lbs.	5' 0"	90 – 110 lbs.
5' 1"	101 – 123 lbs.	5' 1"	95 – 116 lbs.
5' 2"	106 – 130 lbs.	5' 2"	99 – 121 lbs.
5' 3"	112 – 136 lbs.	5' 3"	104 – 127 lbs.
5' 4"	117 – 143 lbs.	5' 4"	108 – 132 lbs.
5' 5"	122 – 150 lbs.	5' 5"	113 – 138 lbs.
5' 6"	128 – 156 lbs.	5' 6"	117 – 143 lbs.
5' 7"	133 – 163 lbs.	5' 7"	122 – 149 lbs.
5' 8"	139 – 169 lbs.	5' 8"	126 – 154 lbs.
5' 9"	144 – 176 lbs.	5' 9"	131 – 160 lbs.
5' 10"	149 – 183 lbs.	5' 10"	135 – 165 lbs.
5' 11"	155 – 189 lbs.	5' 11"	140 – 171 lbs.
6' 0"	160 – 196 lbs.	6' 0"	144 – 176 lbs.
6' 1"	166 – 202 lbs.	6' 1"	149 – 182 lbs.
6' 2"	171 – 209 lbs.	6' 2"	153 – 187 lbs.
6' 3"	176 – 216 lbs.	6' 3"	158 – 193 lbs.
6' 4"	182 – 222 lbs.	6' 4"	162 – 198 lbs.
6' 5"	187 – 229 lbs.	6' 5"	167 – 204 lbs.
6' 6"	193 – 235 lbs.	6' 6"	171 – 209 lbs.
6' 7"	198 – 242 lbs.	6' 7"	176 – 215 lbs.
6' 8"	203 – 249 lbs.	6' 8"	180 – 220 lbs.

Here are some simple tips to help employers get a wellness program started:

- **Clean out the vending machines.** Get rid of the candy bars and replace them with healthier snacks.
- **Invest in pedometers.** For a small price, you can offer these to your employees. Encourage workers to keep track of the number of steps they take daily. (Your company's health insurance provider may actually offer pedometers free.)
- **Communicate food facts.** Create a pocket guide that shows the number of calories certain foods have to help employees make informed decisions; there also are a number of Websites that provide similar nutritional information.
- **Offer health-risk assessments.** Employees may find they are at risk and can take steps to head off health threats. Your company's insurance company or a third-party vendor may be able to provide personal online assessments based on a user's family health history, eating habits and physical activity. (Be sure to consult your legal advisor to ensure you stay out of hot water when seeking any type of medical information, including family history.)
- **Review claims.** When it's time to renew your company's health insurance, review your claims data for trends plaguing your employees, such as high blood pressure. Then consider bringing in speakers to talk about blood pressure management or screeners from a local hospital or clinic.
- **Healthy challenge.** Consider companywide healthy challenges with incentives for employees.
- **Make it fun.** A company-implemented wellness program should encourage employees to take care of their health; they should not feel threatened by it.

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