

THE GRAY AREA

Why an Aging Workforce Is Your Next
Workers' Comp Challenge (*and Opportunity*)



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America's workforce is getting older — fast. Workers 65+ are staying on the job in record numbers, and by the 2030s they'll make up a major share of the labor force. For claims teams and employers, this "Gray Area" is more than a demographic shift — it's a wake-up call for how we manage injuries, claims, and return-to-work strategies.

What's Really Happening

Lost-time claim frequency keeps falling (down 18% in 2023), but medical and indemnity costs keep creeping up — putting pressure on the higher-severity segments of the workforce (Bureau of Labor Statistics). Older workers may get hurt less often, but when they do, their injuries are usually more severe and take longer to resolve.



AIMEE BOGGS

RN, MSHI, CCM

*Assistant Vice President,
Case Management*

Why Older-Worker Claims Hit Harder



Falls are the game-changer

Workers 65+ have the lowest overall injury rates but the highest rates of falls, slips, and trips — which are expensive, complex, and often disabling (NCCI).



Costs climb with age

Medical and indemnity payments per claim rise steadily with age, and recovery times stretch out even when the injury type is the same.



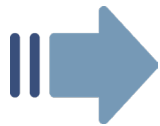
Comorbidities complicate care

Chronic conditions and polypharmacy can double medical costs and lengthen disability duration.

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What Employers and Claims Teams Can Do Now



Get Ahead of the Claim

- Build age-aware triage rules (ex: flag fractures, falls, polypharmacy).
- Use early nurse triage + case management to speed decisions and cut cycle time.
- Screen medications early — pharmacist review can prevent complications and shorten recovery.



Redesign Work for Prevention

- Design out falls: Better lighting, non-slip flooring, handrails, lift-assist devices.
- Adapt job tasks: Use lift aids, rotate tasks, add micro-breaks, simplify SOPs with larger fonts and higher contrast.
- Target wellness: Balance training, diabetes/hypertension programs, and medication reviews for high-risk roles.



Make Return-to-Work Smarter

- Create “graduated duty plans” that focus on expertise, not exertion.
- Train supervisors to have stigma-free RTW conversations with late-career workers.
- Choose providers with geriatric expertise who avoid early high-dose opioids.

The Big Picture

The “Gray Area” isn’t a risk to manage away — it’s a chance to rethink how work is designed and how claims are handled. With proactive prevention, better triage, and thoughtful return-to-work programs, older workers are a powerful, knowledgeable asset — without driving inadvertent costs.

ABOUT EK HEALTH SERVICES

EK Health Services Inc. is a leading national workers’ compensation managed care organization. EK Health restores quality of life for injured workers through innovative, cost-effective solutions, while providing client services with high-touch experiences, customizable solutions, lower costs, and proven results. Our holistic approach integrates the best people, processes, and technology to facilitate the best medical treatment available for return-to-work possibilities.

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