



The Benefits of On-site Chiropractic Care

How Small and Medium-sized Businesses Can
Maximize Employee Health and Productivity
with **Minimal** Investment



Executive Summary

Small and medium-sized businesses (SMBs) across all industries are facing numerous challenges. A fast changing and increasingly competitive business landscape, coupled with increasing healthcare premiums, means that SMBs must look for innovative new ways to keep overhead costs down while attracting and retaining top talent and providing for their employees' physical health. More and more SMBs are turning to complementary and integrative healthcare to improve the overall well-being of their employees and differentiate themselves from their competitors.

On-site chiropractic care has been shown to significantly reduce employers' healthcare costs by reducing injuries and workers' compensation claims. Proactive, preventive healthcare and early intervention through chiropractic services also reduces the need for outpatient and emergency medical services, absenteeism and drug dependency, while increasing employee morale and well-being. Though on-site clinics were once considered cost-prohibitive for SMBs, today they are increasingly proving to be affordable and effective solutions for improving workforce health while delivering a fast return on investment (ROI).

The Challenge: Rising Healthcare Costs and Injury Claims



According to the National Safety Council, work-related injuries cost employers more than \$170.8 billion per year. The average cost for a workers' compensation claim for physical strain injuries is more than \$33,000 per claim.¹ Overexertion causes more than one-third of all work-related injuries and is, by far, the largest contributor to workers' compensation claims.² It is also the leading cause of lost workdays.

Workers in construction, manufacturing, leisure and hospitality, transportation, retail, healthcare, and professional and business services are at the greatest risk of injuries related to overexertion, musculoskeletal conditions and lower back pain, due to repetitive motions in their jobs, the need to lift heavy objects or simply maintaining poor posture while seated at their desks.

For example, in manufacturing facilities and warehouses where employees are on their feet all day, lifting heavy objects, incorrect movements can cause severe injury and strain to backs, shoulders, necks, elbows, knees and other joints. Healthcare aides and caregivers in long-term care facilities must often lift and move the full weight of their patients, and this can lead to sprains, strains and spinal disc injuries. These types of injuries in U.S. workers are alarmingly common. Lower back pain is the second most common cause of disability in U.S. adults and causes an estimated 149 million lost workdays each year.³



The Solution: Comprehensive and Preventive On-site Health Services

Early intervention and prevention are key to cost containment in healthcare. Traditionally, on-site programs have been considered cost prohibitive to SMBs, but a growing body of evidence shows on-site chiropractic care is an effective and affordable entry point to healthcare services.

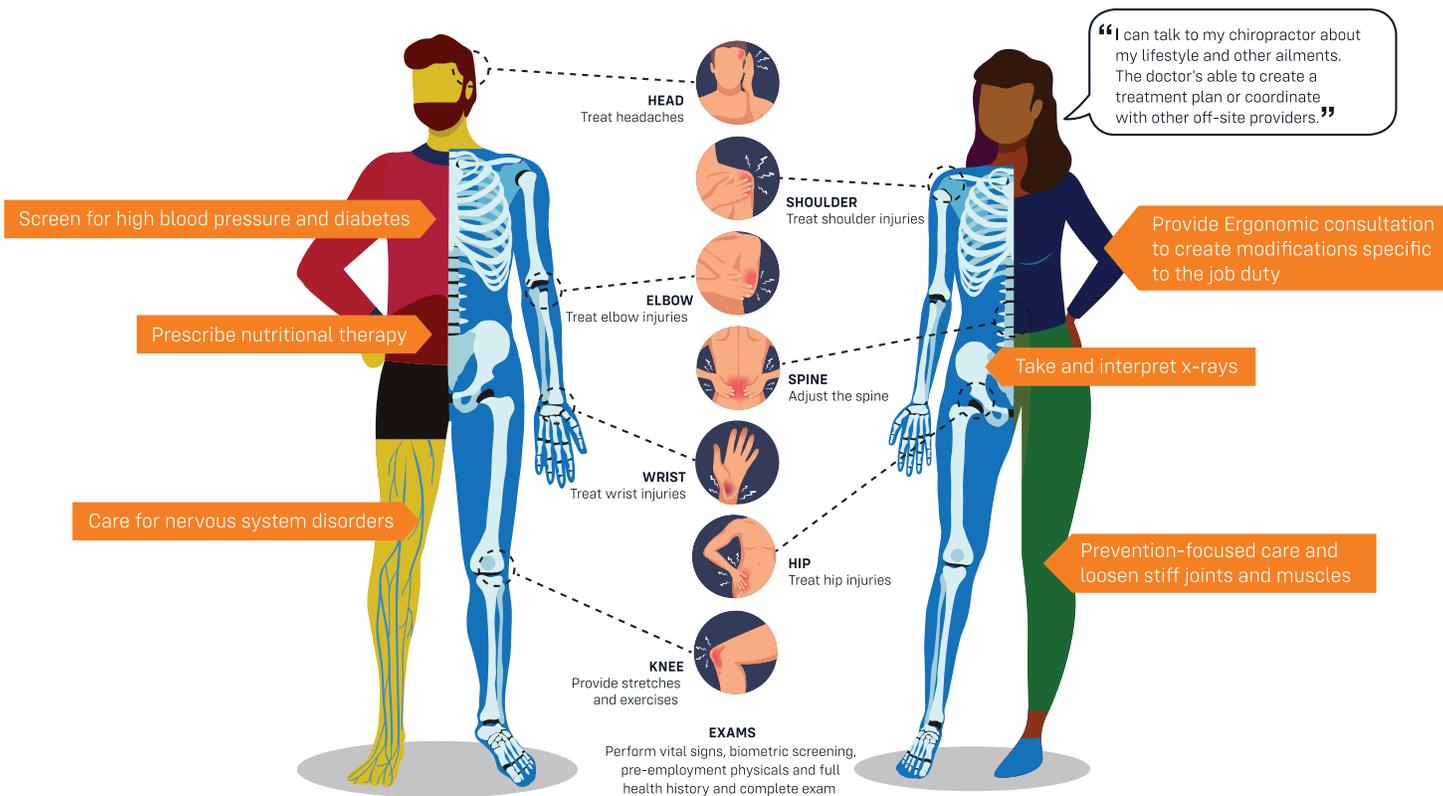
On-site clinics are growing in popularity as an affordable, vital component of corporate health and wellness strategies. Studies show that on-site chiropractic care delivers better outcomes than off-site care,⁴ and organizations that have doctors of chiropractic (DC) available on-site report that visits and costs are significantly lower than for outside healthcare providers.⁵ Consistent on-site care is especially helpful for employees with chronic conditions or who are returning to work after an injury.

With on-site care, practitioners help identify, educate and correct potential health risks or underlying symptoms before a problem occurs or an injury is exacerbated. A mild shoulder strain is easier and less expensive to treat, for example, than a rotator cuff tear. Chiropractic patients enjoy a less invasive treatment profile and have lower utilization of outpatient and emergency services.⁶

Proactive, preventive care through chiropractic services can reduce the need for surgeries, long hospital stays, specialist visits and emergency room visits. Some on-site clinics have returned a savings of \$4 for every \$1 invested. Others have experienced 63% reduction in workplace injuries following implementation.⁷

The High Cost of Workers' Compensation and General Healthcare

- In Minnesota alone, workers' compensation claims totaled \$1.78 billion in 2016.
- The average cost for a workers' compensation claim for physical strain injuries is more than \$33,000.
- In cases where patients seek spine care treatment, seeing a chiropractor first greatly reduces the cost per patient and the number of surgical episodes per 100 patients.⁸



Engaging Employees with Customized, Convenient On-site Care

Complementary and integrative healthcare services improve the health and safety of employees while helping increase productivity and profitability. On-site chiropractic care enhances workforce health by promoting prevention, early intervention and overall health and well-being.

To be effective, a preventive healthcare program should be customized to the individual work environment and employee demographics. A successful program should provide much more than on-site chiropractic care—it

should provide a truly comprehensive and holistic on-site healthcare program. Providers should deliver not only chiropractic care, but also thorough health consultations aimed at improving the overall well-being of employees.

On-site healthcare providers can serve as the entry-point and the pathway to additional healthcare services, providing important health screenings and directing employees to the correct resources in order to get the healthcare services they need.

Case Study: Finding the Right Provider with the Right Expertise



Solar Plastics, a subsidiary of Atek Companies, wanted to reduce repetitive motion injuries and OSHA injury rates. After reaching out to a local provider, the company realized it needed an on-site program that would offer the expertise and specialty care the local provider lacked. It turned to WorkSiteRight to develop and implement a program that would offer the services needed to attract top talent, including ergonomic and chiropractic care. Despite the impact of COVID-19 on businesses everywhere, Solar Plastics plans to expand on-site care to another location through WorkSiteRight.

On-site chiropractors can serve as point-of-entry doctors, trained to identify and address a variety of health conditions and drive engagement across an organization's health and wellness benefit programs. Providers can also act as a bridge for employees seeking specialty care, by connecting them to the right employee assistance program (EAP) or other services for further care.

Establishing an On-Site Clinic

Healthcare services don't just happen in the treatment room. On-site healthcare providers need to be on the factory floor, in the warehouse, and even at your desk or the hospital room, assessing your organization's specific needs, discussing your goals and making worksite enhancements that improve outcomes.

It all begins with a worksite assessment. Providers of complementary and integrative healthcare should meet with an organization's management team to discuss long and short-term goals, as well as any obstacles that might be in the way of achieving those

goals, budget and priorities. They should engage with employees, conducting health screenings and understanding their personal needs and concerns in order to establish a baseline for measurement. They should visit the worksite itself to conduct a thorough facility review, examining current working conditions, performing ergonomic assessments and identifying worksite enhancements that can be implemented to make the working environment as optimal as possible for employees.

Upon conducting a thorough assessment, an on-site healthcare provider should create a customized program, taking into account the unique needs and goals of the organization and its employees. High quality, on-site healthcare programs will work with the management team to deliver customized, ongoing reporting and data analysis of the program's effectiveness and success. They will continually evaluate and adapt their programs to meet the changing needs of employers and the health of their employees.

ESTABLISHING AN ON-SITE CLINIC



Benefits for Employees

1. Easy Access to Care—On-site clinics reduce the barriers that traditionally keep individuals from seeking early intervention and preventative healthcare. The convenience of an on-site clinic allows employees to get the care they need without having to leave for appointments, which increases productivity and reduces absenteeism. Employees miss less time from work and prevent injuries before they become serious.

2. Affordable Health Services—On-site clinics provide employees high-quality healthcare services with flexible payment options that may include employer-funded care and no need to worry about co-pays, deductibles or other financial obstacles. Patients report high satisfaction with on-site chiropractic care, and research shows that work environments that support healthy decisions and participation in wellness programs experience increased morale and loyalty among employees.

3. Enhanced Quality of Life—On-site chiropractic care helps relieve pain and restore health. Employees go home at the end of the day feeling better than when they arrived, enabling them to spend time with their families and engage in hobbies without suffering physical pain or discomfort.

Benefits for Employers

1. Reduced Injuries and Healthcare Costs—On-site chiropractic care reduces workplace injuries and the high costs associated with those conditions, including absenteeism and potential opioid dependency. Proactive, preventive care brings down hospital stays, specialist visits and emergency room visits.

2. Increased Participation in Wellness Programs—On-site clinics regularly report a 60% to 80% employee engagement rate—a rate much higher than other workplace wellness services. Participation in an on-site chiropractic care program increases employee engagement in other health initiatives that an organization may offer, leading to an overall healthier workforce, which further reduces an employer's healthcare costs.

3. Attract and Retain Top Talent—Offering enticing benefits and perks is key to attracting and retaining top talent. Wellness is no longer considered merely an add-on benefit. By providing on-site chiropractic care and other health services, SMBs can save money in care costs while offering a highly valued benefit employees love.



Case Study: Improving Health and Reducing Costs at Friendship Homes

In the early 2010s, it was not uncommon for Friendship Homes, a company that manufactures high-quality modular homes, to accrue between 18 to 20 recordable injuries and \$400,000 and \$500,000 in workers' compensation costs per fiscal year. Its hard manufacturing environment led to repetitive injuries to the joints, shoulders, knees, wrists and lower back, as well as aches and pains.

To bring down workers' compensation costs and improve the health and well-being of its employees, Friendship Homes turned to WorkSiteRight to implement an on-site program with a focus on ergonomic and chiropractic care. Since partnering with WorkSiteRight in 2014, Friendship Homes has enjoyed a steady decline in work-related injuries and associated costs. As of July 2020, the company had recorded just one workers' compensation claim, for a total cost of \$1,076 in 2020.

Results:

- 85% reduction in workers' compensation costs (2014 to 2019)
- 65% reduction in recordable injuries (2014 to 2019)
- TRIR (Total Recordable Incident Rate) Report: TRIR reduction from 16 to 1.6 over six-year period



Making the Case for On-Site Chiropractic Care



On-site chiropractic care has been shown to improve productivity, lower employers' healthcare and workers' compensation costs, reduce absenteeism and opioid dependency, and drive greater engagement in other health and wellness programs.

Establishing an on-site clinic requires minimal capital investment upfront and is, in fact, affordable for SMBs. Moreover, providing complementary and integrative healthcare services can deliver a fast return on investment (ROI), with many organizations experiencing measurable returns and positive outcomes within the first year.



When evaluating providers for establishing an on-site clinic, organizations should look for those with a fixed cost model that allows the employer to know what their costs will be upfront, with no surprises. A thorough worksite assessment at the start of the program ensures that an organization is only paying for the hours that they need a chiropractor on-site, while allowing for scalability if needs grow. Regular audits and performance management tracking enable executive teams to minimize liability while also seeing how their investments in employee health are paying off.

Choosing the Right On-Site Clinic Provider

It's important to work with an organization experienced in the management of on-site health services. An experienced provider of on-site chiropractic clinics will take the time to understand your organization's unique needs and goals for employee health. They should take the complication out of providing health services to your workforce by handling the on-site scheduling and management of the program. They can also ensure that your on-site healthcare provider is thoroughly trained in relevant OSHA and HIPAA regulations, workers' compensation rules and other best practices necessary for a thriving and successful relationship.

On-site clinics are both affordable and extremely effective for SMBs. On-site programs are scalable to meet any organization's unique needs, goals and desired level of capital investment. Establishing an on-site health clinic should not be viewed as an overhead expense but, rather, as a valuable investment in employee health that will reduce overall care costs and injuries, drug dependency and absenteeism. A tailored, proactive and prevention-focused program can support employees and enhance their quality of life.



12 Questions to Ask When Assessing On-Site Clinic Providers and Programs

- **Customized Program:** Does the program fit your size, employee demographics and health risk factors and address your specific needs?
- **Outcome-based:** Does the program provide data to help you measure success and return on investment (ROI)?
- **Employee Participation:** How will the provider help drive engagement in the program and other health and well-being goals?
- **Provider Vetting and Training:** How will the individual on-site healthcare providers be vetted and supported in their training?
- **Reimbursement Model:** Does the reimbursement model drive good care and accountability?
- **Scope of Care:** Are there well-defined care parameters?
- **Scope of Program:** Is the program strictly providing patient care or do they include additional services to meet your needs?
- **Flexibility:** Does the vendor have the ability to adapt to changing employer and employee needs?
- **Past Performance:** Do they have proven success at other worksites, and how does it translate to your environment?
- **National vs Local:** Can the on-site clinic provider service all of your facilities? Do they have additional motives to consider, such as referrals to offsite health clinics and systems?
- **Program Logistics:** Does the provider have an efficient scheduling, treating and reporting system?
- **Legal Liability:** Is the on-site clinic provider well-versed in state and federal workplace regulations? Do they carry adequate insurance coverage?



This whitepaper has been brought to you by WorkSiteRight, a division of Northwestern Health Sciences University. Northwestern Health Sciences University advances innovative models of integrative healthcare, providing education, research and public healthcare services to create a healthier world.

To learn more or begin your organization's assessment today, visit worksiteright.com or call (952) 807-9824.

Endnotes

- 1 <https://injuryfacts.nsc.org/work/costs/workers-compensation-costs/>
- 2 <https://www.nsc.org/work-safety/safety-topics/ergonomics-overexertion>
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