

# *BEWARE:*

## *Falling Workers' Compensation Claims Could Mean Rough Start When Economy Turns*

Have you noticed that your number of worker's compensation claims has decreased during the economic recession? Shouldn't this be good news?

It should be, but it is more likely *really bad news*. If you have a significant downward trend in the number of workers' compensation claims, and people don't seem to be going to the doctor as often (especially significant if you are self-insured), don't be complacent and assume that this is good news. Ask yourself a very important question:

### WHY have claims gone down?

### WHY a downward trend in health and workers' compensation costs is **NOT** good news!

#### **THE HARD FACTS:**

- ▶ People are not reporting out of fear
- ▶ There are a significant number of unreported injuries going on right now
- ▶ When those injuries do get reported, they will be severe
- ▶ It will be too late for conservative treatments
- ▶ Recordables will set new record highs when the economy turns
- ▶ Healthcare costs will also escalate exponentially