



Aging in the Workforce

New Frontier for the Workers' Compensation Industry

BY

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Objectives of This Presentation

- ▶ Exploration of the changing demographics of U.S. population
- ▶ Analysis of why there is an increase in the aging U.S. population
- ▶ Explanation of physical changes associated with aging
- ▶ Discussion of factors that should be considered from human resource perspective
- ▶ Discussion of factors that should be considered from human resource (CDMS) perspective



Marisa Tomei
Age 53



Pierce Brosnan
Age 64



Harrison Ford
Age 72



Cicely Tyson
Age 93



Golden Girls

A show that was well before its time helped to shatter a number of myths regarding aging and introduced viewers to issues that are today very prevalent with the aging community – menopause, age discrimination, Alzheimer's disease, LGBTQ, and homelessness.



Silver Tsunami

The population of individuals aged 65 and over in the US has passed 50 million for the first time in history and is projected to reach over 70 million in the next 25 years



Aging in the U.S. Population

- ▶ Average life expectancy has risen
 - ▶ According to the World Bank, life expectancy in 1960 was 70
 - ▶ Life expectancy in 2015, 79 years
 - ▶ Life expectancy is projected to rise to 82 years in 2050
- ▶ In the year 2000, people aged 65 and older represented 12.4% of the population
- ▶ Between 2000 and 2010, the 45 to 64 population grew 31.5 % to 81.5 million
- ▶ According to U.S. Census, residents aged 65 and over grew to 49.2 million in 2016



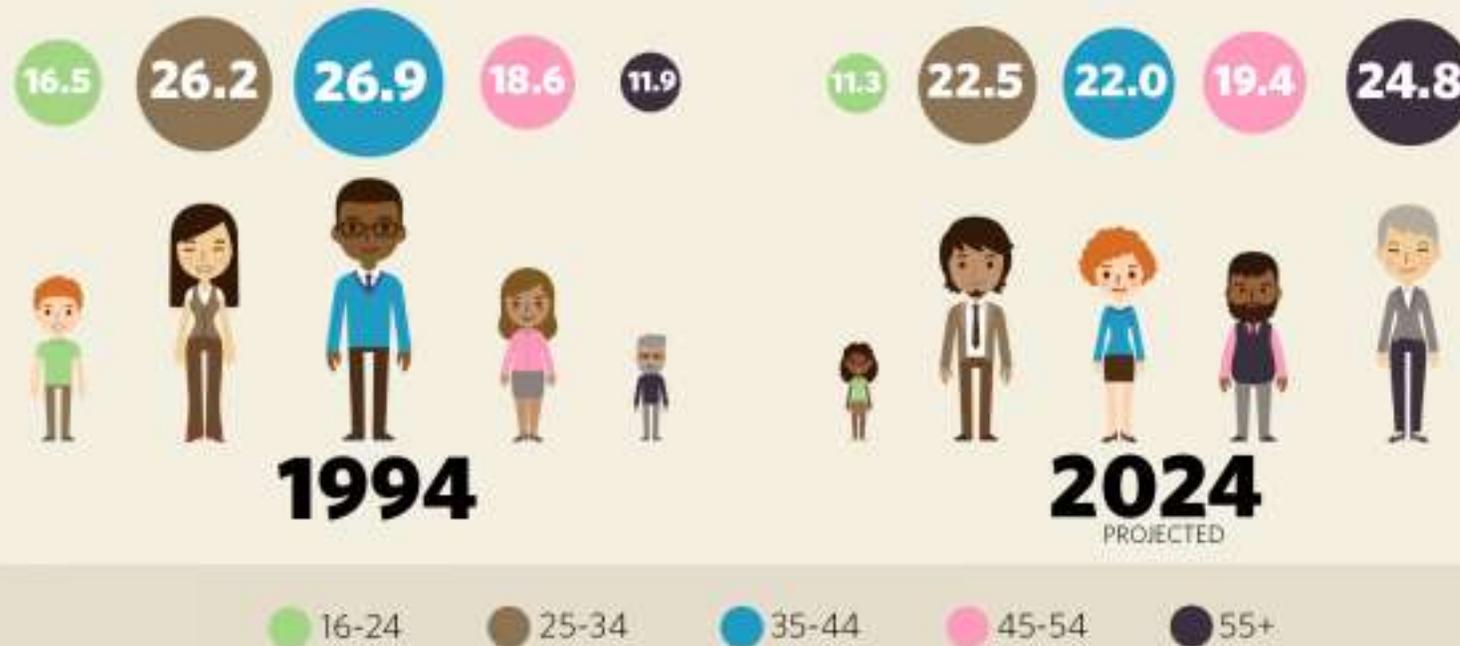
Snapshot of Future Labor Force

U.S. Dept of Labor

The Labor Force is Aging

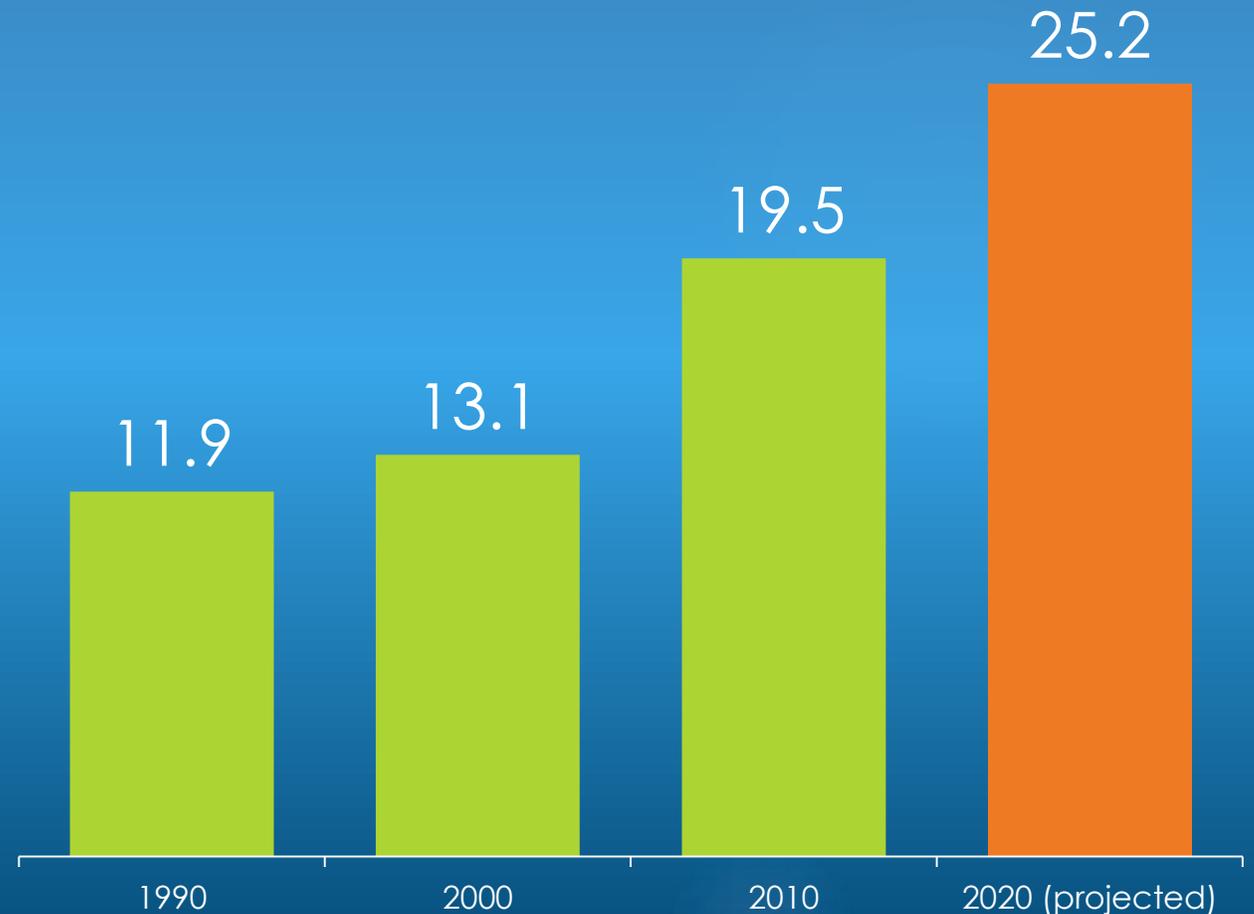
PERCENT DISTRIBUTION OF THE LABOR FORCE BY AGE GROUP

Source: bls.gov



Demographics of Aging in the Workforce

Percent of the labor force 55 years & older



“Issue, Impacts, and Implications of an Aging Workforce”

Source: Toossi, M. 2012. “Labor Force Projections to 2020: A More Slowly Growing Workforce.” *Monthly Labor Review* (January, 2010–2020)

Additional Statistics

- ▶ In 2015, 33 million Americans aged 55 and older were employed
- ▶ According to AARP, in February 2017, 34.9 million people aged 55 and up were employed
- ▶ According to National Council of Aging by 2019 more than 40 percent of Americans over 55 will be employed
- ▶ By 2024, the U.S. Bureau of Labor Statistics projects that labor force will comprise of 41 million people aged 55 and older

Why are the Aging Staying in the Workforce?

▶ Financial Reasons

- ▶ The qualifying age to receive full Social Security retirement benefits has been increasing
- ▶ Need for health insurance
- ▶ Stock market collapse in 2007 and 2008 caused decrease in retirement funds
- ▶ Some are having to assume responsibility for grandchildren
- ▶ Loss of additional income due to divorce or death of spouse
- ▶ Medicaid work requirement



Why are the Aging Staying in the Workforce?

- ▶ Talent shortage – lack of qualified individuals to replace baby boomers
 - ▶ Technology/IT
 - ▶ Education
 - ▶ Trade careers (plumbers, construction, electricians)
- ▶ Americans are more educated – middle aged individuals and older are continuing to acquire education
- ▶ Enjoyment of work and productivity
- ▶ Increased longevity and unction

How Do We Manage These Cases?

- ▶ Being prepared for the effective care coordination of the aging population involves being knowledgeable of the physical changes noted with aging
- ▶ These changes can affect the injured worker's ability to complete their job duties, the length of time the injured worker is out of work and compensability decisions

Challenges Associated with Aging

Aging causes changes in the following body systems:



Musculoskeletal – decreased muscle fiber and flexibility leads to loss of muscle strength and prolonged muscle recovery

- Arthritis – common comorbidity linked to aging
- Osteoporosis



Digestive – decreased elasticity in stomach's lining may affect the ability to take meds commonly taken for work injuries – NSAIDs and opioids



Cardiovascular – reduction in maximum cardiac output which could affect ability to perform medium to heavy physical exertion range; increased risk of developing blood clots

Challenges Associated with Aging

- ▶ Chronic conditions/comorbidities
 - ▶ Hypertension
 - ▶ Diabetes
 - ▶ Heart disease
 - ▶ Obesity
 - ▶ Polypharmacy
 - ▶ Hearing loss
 - ▶ Vision changes

Cultural Competence

- ▶ The aging population are a subculture of our society
- ▶ Ageism – discrimination against individuals or groups based on their age
- ▶ Deal with the misconceptions associated with the aging
 - ▶ Older people contribute little to society
 - ▶ Mental and physical deterioration is inevitable
 - ▶ Older individuals lack a desire to live
 - ▶ Older individuals lack the ability to make quality decisions

CDMS Approach

- ▶ Age Discrimination in Employment Act (ADEA) of 1967 – law forbids age discrimination against people who are age 40 or older in a number of key areas of employment
- ▶ Do an analysis of your workforce and determine where the majority of individuals 55 and older are
- ▶ Review job descriptions to determine if there need to be revisions in order to prevent injuries – reasonable accommodation
- ▶ Remind them of career development opportunities
- ▶ Consider job sharing – some may not want to work full time in order to keep Medicaid or Social Security benefits
- ▶ Consider using them as mentors for newer employees
 - ▶ Preserve that knowledge and experience

Care Coordination Approach

Careful medical records review for co-morbidities and pre-existing conditions – compensability

Perform medication reconciliation – polypharmacy very common with aging population

Make sure the treating MD and physical therapist have a copy of the job description

Work with the employer to create temporary or modified job duties to accommodate restrictions

Analgesics are used by greater than 30% of people aged 65 – 89

One half of all non-steroidal anti-inflammatory drugs (NSAID) are for people greater than 60

Can assist in preventing aggravation of co-morbidities

Ethical Dilemmas

- ▶ Advocacy
 - ▶ Resource Management
 - ▶ Medicaid – joint effort between state and federal government which provides health coverage to eligible low-income adults, children, pregnant women, elderly adults and people with disabilities
 - ▶ Medicare – federal health insurance for individuals who are 65 and older, under 65 with certain disabilities or of any age with ESRD or ALS
- ▶ Veracity – full disclosure information obtained could be shared with third parties
- ▶ Informing of dual relationship with third party administrators and insurers
- ▶ Conflict of Interest
- ▶ Setting professional boundaries
- ▶ Confidentiality

Food For Thought

One of the top rated shows on Netflix is a show called "Frankie and Grace". The two stars are Jane Fonda (81) and Lily Tomlin (79).



References

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