

Back to Basics:

The Human Element

11th Annual Nevada Workers' Compensation Educational Conference

09/07/2023

Tuscany Suites & Casino

DISCLAIMER

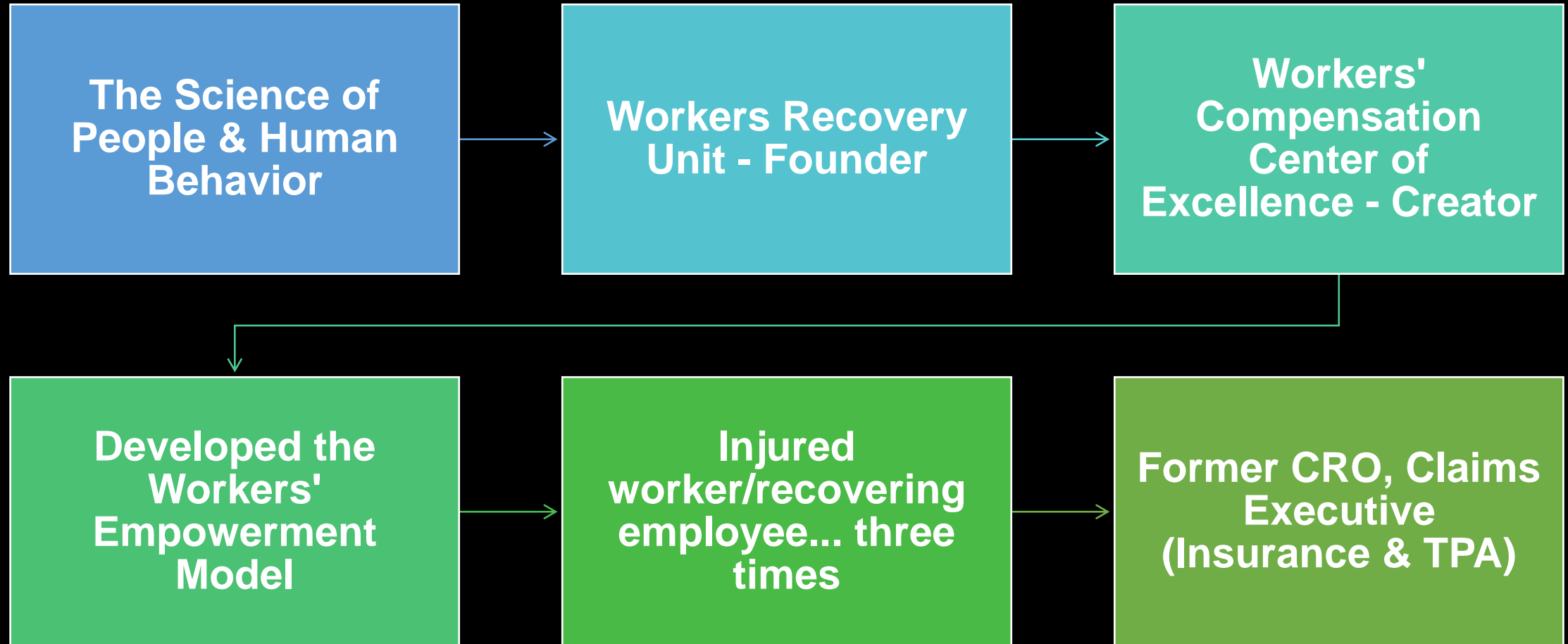
The views and opinions expressed in the written materials and in any of the presentations at this conference are those of the presenter and do not necessarily reflect the official policy or position of the State of Nevada or the Department of Business and Industry, Division of Industrial Relations. The Division does not warranty the materials' completeness or accuracy. Further, the content should not be taken as medical or legal advice and is for informational purposes only.



My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style.

– Maya Angelou

Dr. Claire Muselman



Everything I learned...



Life lessons from a kindergartener.

! Boring is easy...



If life is a game... aren't we all on the same team?



I'm on YOUR team. Be on MY team!



Create something that will make the world awesome!



... I took the road less traveled.



“Don't stop believing” unless your dream is stupid. - Journey



We can make every day better for each other.

...I learned in kindergarten.

! Back to the Basic... Being HUMAN.



Ethical Practices & Fair Play



Restorative Efforts



Balance & Respect



Personal Leadership & Collaboration



Looking, Listening, & Team Unity



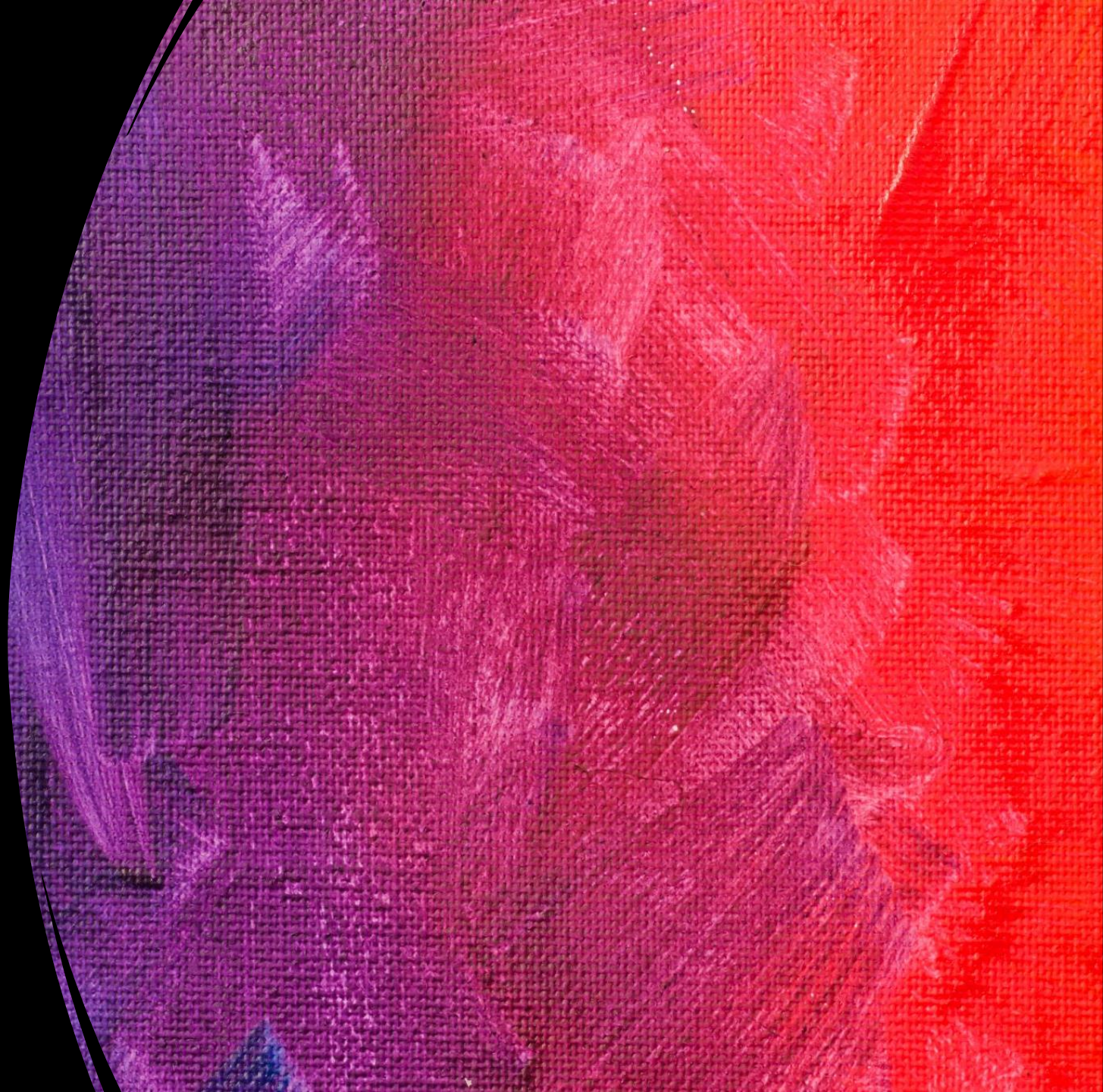
Why are you here?

How Our
Brain
Works...



The WHY:

Ethical
Practices &
Fair Play



Hmm...

Preconceived Notions

- Workers' Compensation - Thoughts?
- Flip the Script

Societal Messaging

- Media
- Word of Mouth

Negativity Bias

- 80/20 rule – 80/15/5
- Fraud

BUT CLAIRE, THERE'S SO MUCH FRAUD!

- 1.) Rohrlich, Ted and Evelyn Larrubia, "Anti-Fraud Drive Proves Costly for Employees." Los Angeles Times. Aug. 7, 2000.
- 2.) Leigh, J. Paul et al. Costs of Occupational Injuries and Illnesses. Ann Arbor: University of Michigan Press, 2000. pg. 195-197.
- 3.) David F. Utterback and Teresa M. Schnorr, "Use of Workers' Compensation Data for Occupational Injury & Illness Prevention," Department of Labor, 2010, www.cdc.gov/niosh/docs/2010-152/pdfs/2010-152.pdf.
- 4.) "Workplace Injury and Illness Summary," Bureau of Labor Statistics, October 25, 2012, www.bls.gov/news.release/osh.nr0.htm.
- 5.) Quoted in Greg Hunter, "Workers' Comp Scams that Push the Limits," ABC News, March 3, 2013, <http://abcnews.go.com/GMA/story?id=127996>.
- 6.) Quoted in Selena Maranjian, "The Real Cost of Workers' Comp Fraud," Daily Finance, June 21, 2011, www.dailyfinance.com/2011/07/21/the-real-cost-of-workers-comp-fraud.
- 7.) Quoted in Nina Luckman, "New Tactics to Watch in Workers' Comp Fraud Investigations," September 8, 2022, <https://riskandinsurance.com/new-tactics-to-watch-in-workers-comp-fraud-investigations/>.
- 8.) Quoted in Abi Potter Cough, "Health Care Fraud Mitigation Offers Lessons for Workers' Comp," October 24, 2022, <https://riskandinsurance.com/health-care-fraud-mitigation-offers-lessons-for-workers-comp/>.



HARD – 1 to 2%

Where does it come from?



Leadership 101

Change is made by your example.

No excuses.

You can control:

- **Attitude**
- **Effort**
- **Focus**

INJURED: THE WHO





**Who is affected
by workers'
compensation?**

The Ripple Effect

Employees

Families

Friends

Circles

Teams

Philanthropy

Neighbors

Organizations

Mainly...

- Seen
 - Heard
 - Acknowledged
 - Valued
 - Validated
-

~ Injured humans





More on WHY:

Restorative
Efforts



Science:

Biology

The sheer nature of how we are
built.

Psychology

The study of human behavior.



Humans are complicated!

Remember: Behavior is:

- Multi-faceted
- Multi-functional
- Multi-dimensional
- Multi-emotional

The Life Force Pyramid:

Self

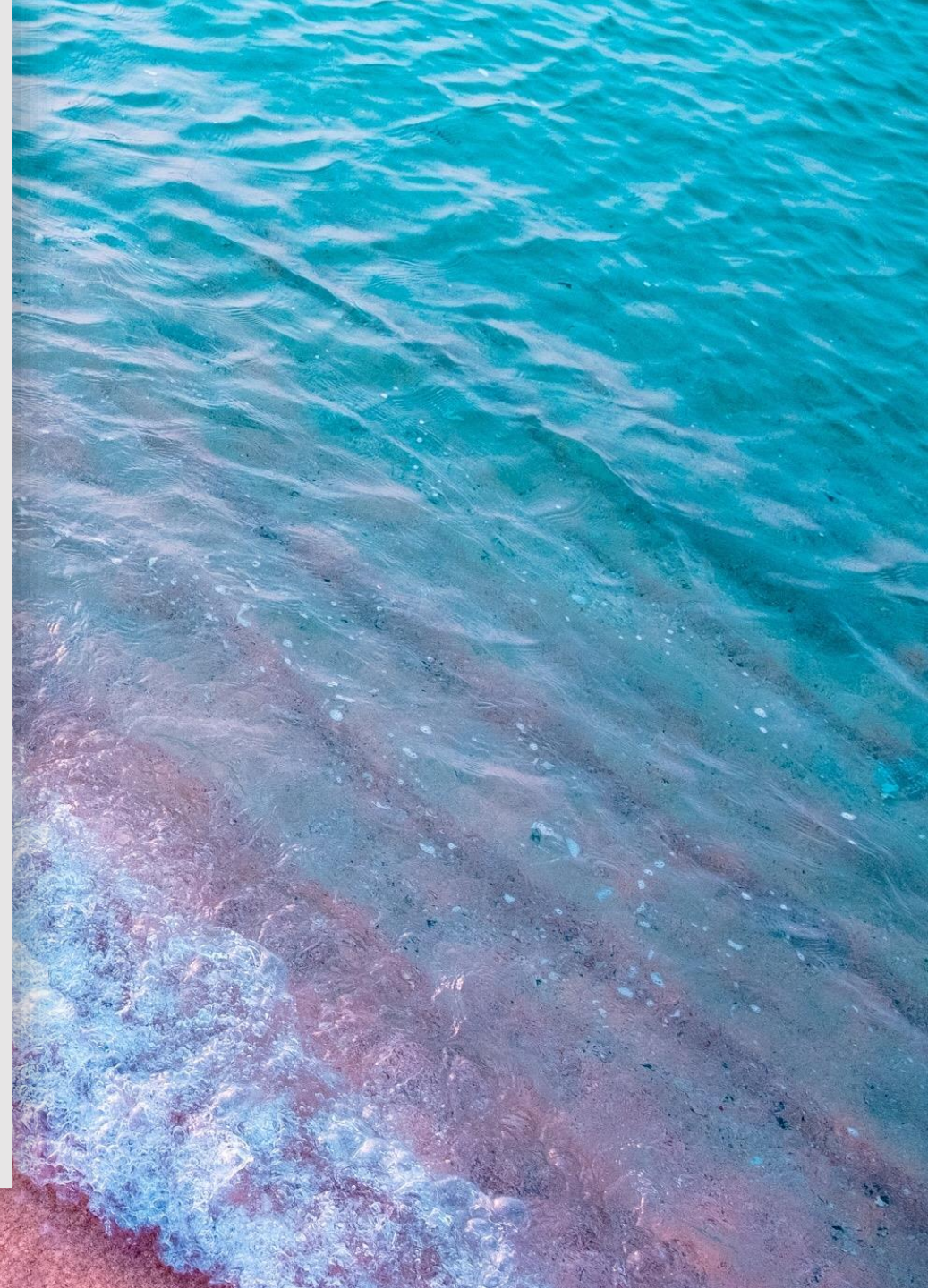
(write) ~ 5%

Relationships

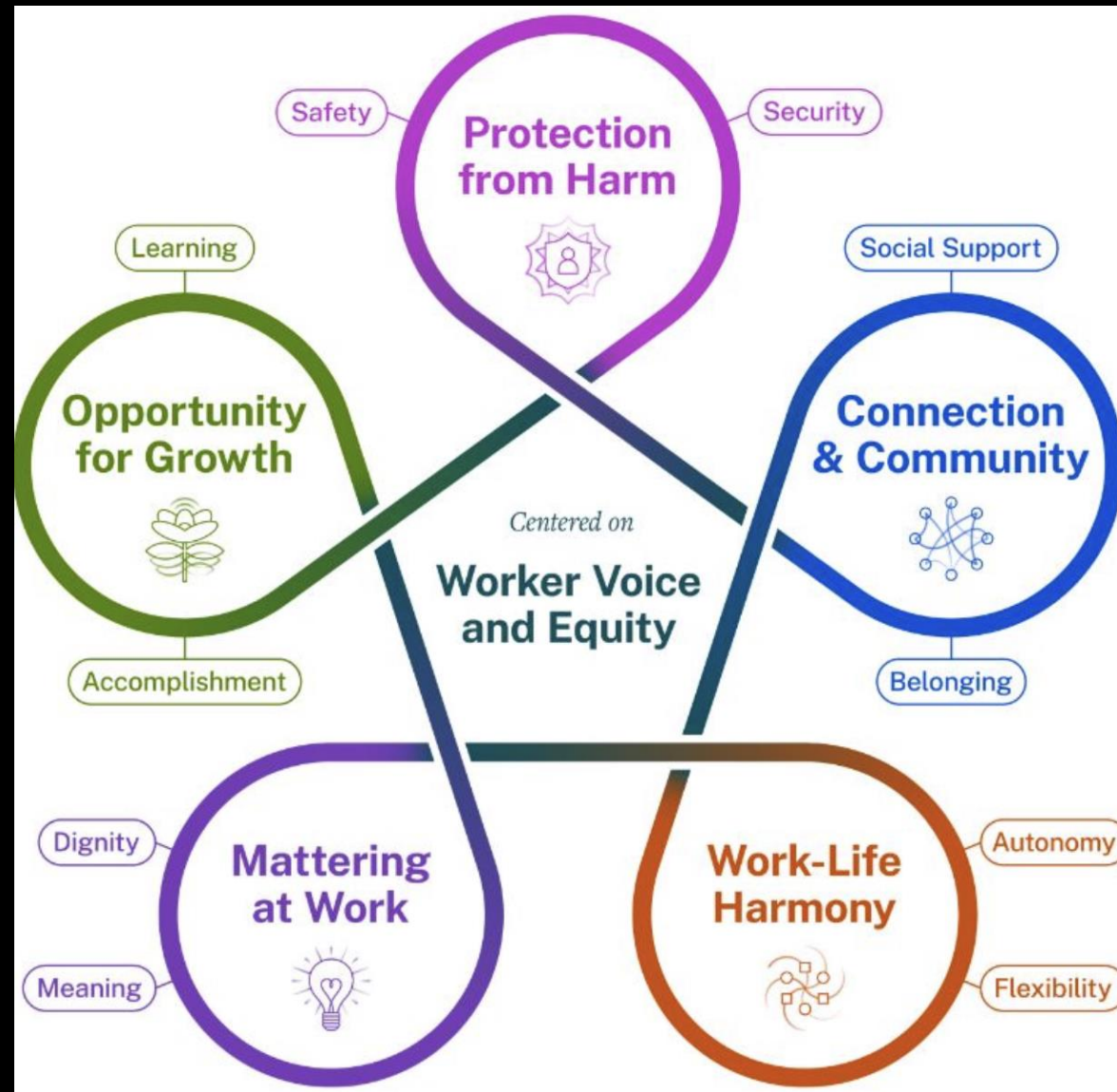
(Connection) ~ 10%

Physical Body

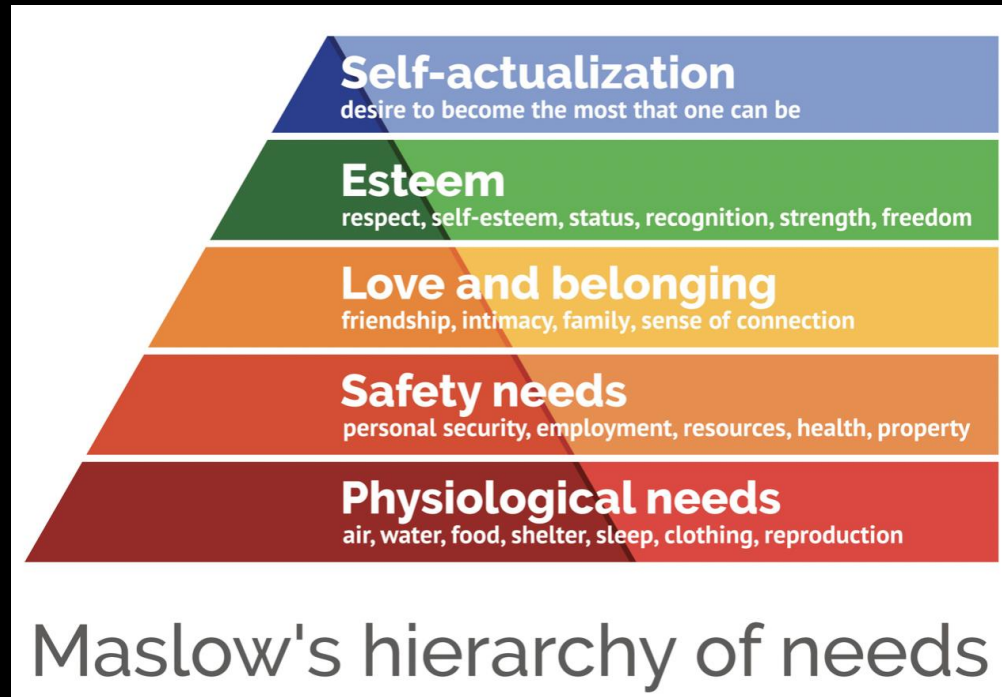
(Movement, nutrition, sleep) ~ 85%

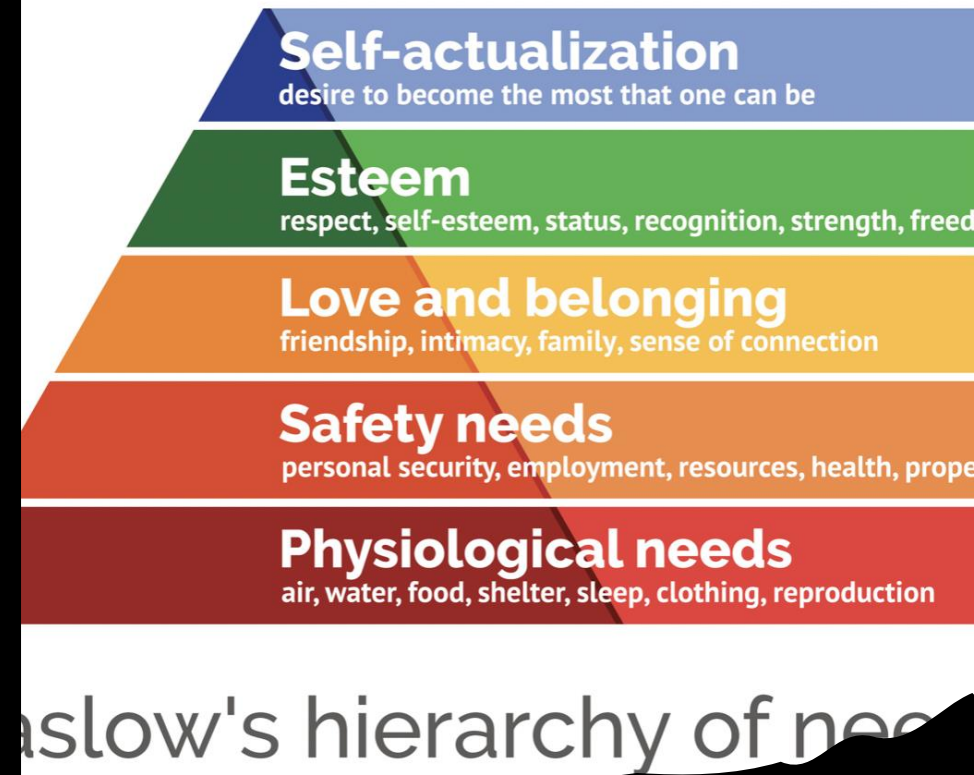


The Importance of Human Connection



The Importance of Human Connection





The Importance of Human Connection

Neurotransmitters

- **Serotonin**
 - *The Mood Stabilizer*
- **Dopamine**
 - *The Reward Chemical*
- **Endorphins**
 - *The Painkiller*
- **Oxytocin**
 - *The Love Hormone*



Boosting Serotonin

SLEEP

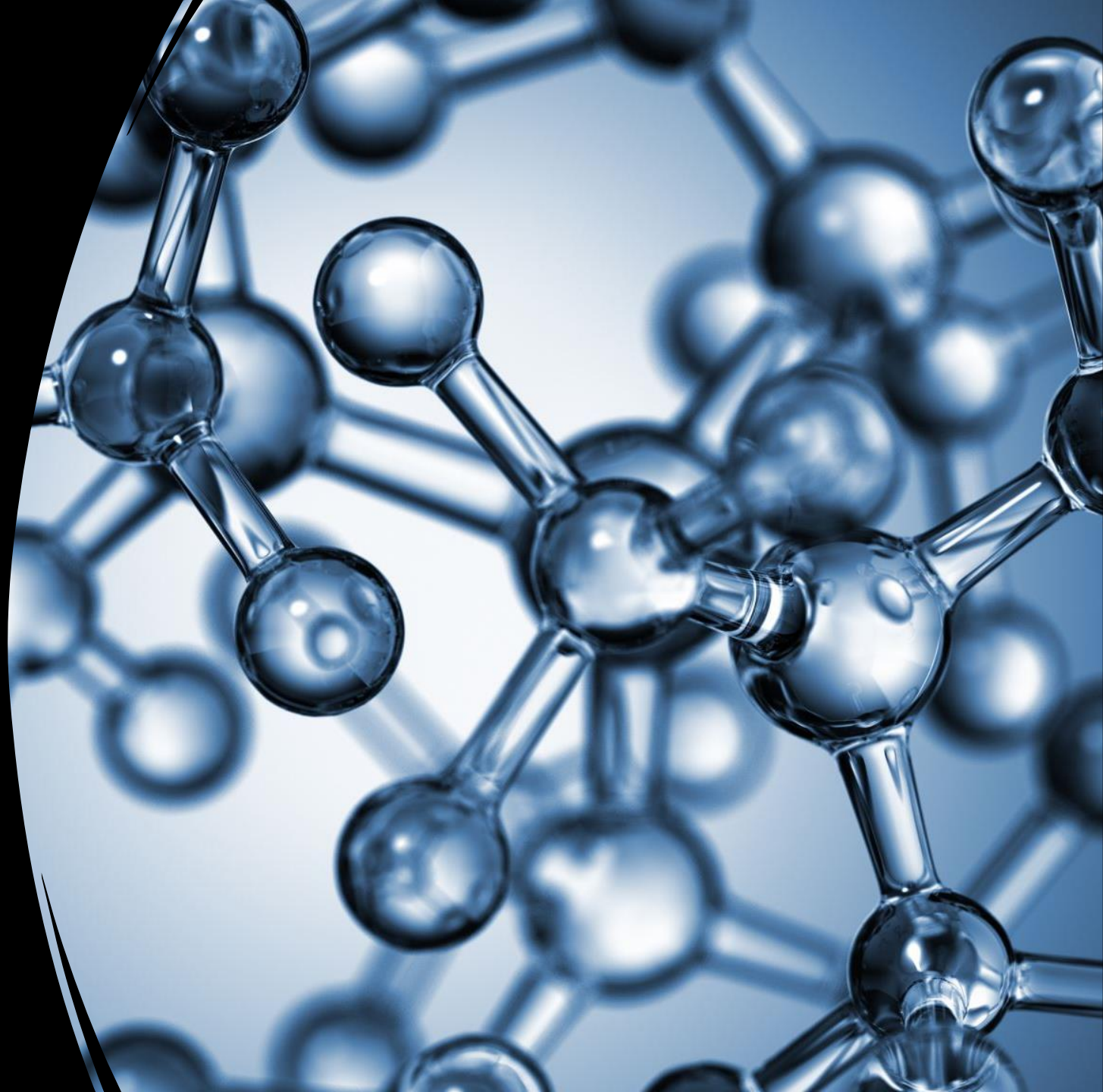
Sun Exposure

Be with Nature

Mindfulness

Meditation

**GET OUT OF
YOUR
COMFORT
ZONE!**



Boosting Dopamine

- Eating Food
- Achieving a Goal
- Complete a Task
- Self-Care Activities



Boosting Endorphins



MOVE



Exercise



**Listen to
Music**



**Watch a
Movie**



LAUGH

Boosting Oxytocin



We are hardwired!



**Trust is the cornerstone
of connection**



**Boost belonging; it's
everyone's fundamental
need to belong**

Emotional Hijacking

Emotional hijacking occurs when strong feelings overwhelm reason, judgment, and perspective.

Thinking Brain (Neocortex)

+

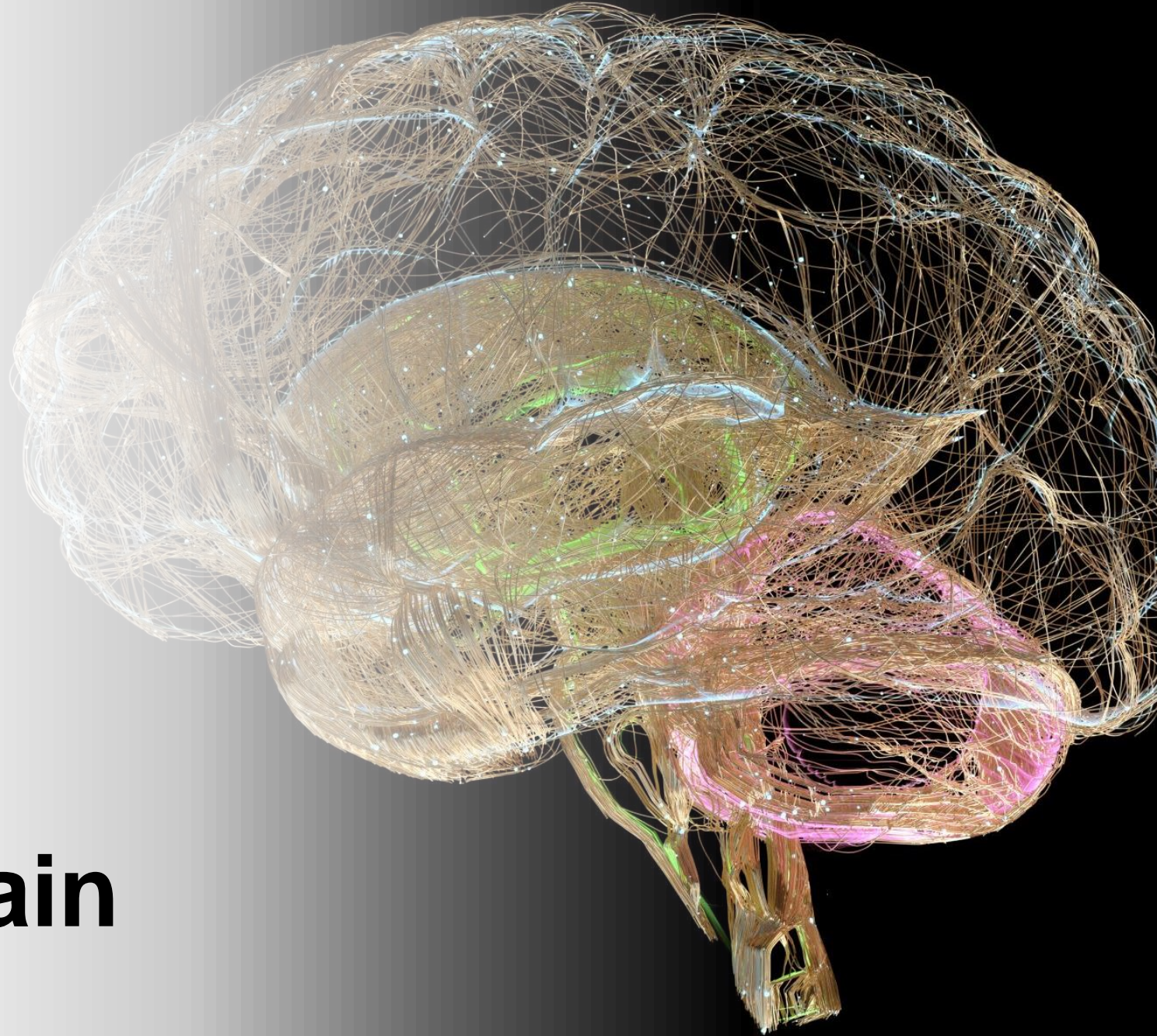
Feeling Brain (Limbic Brain)

= Behavior/Action or Inaction



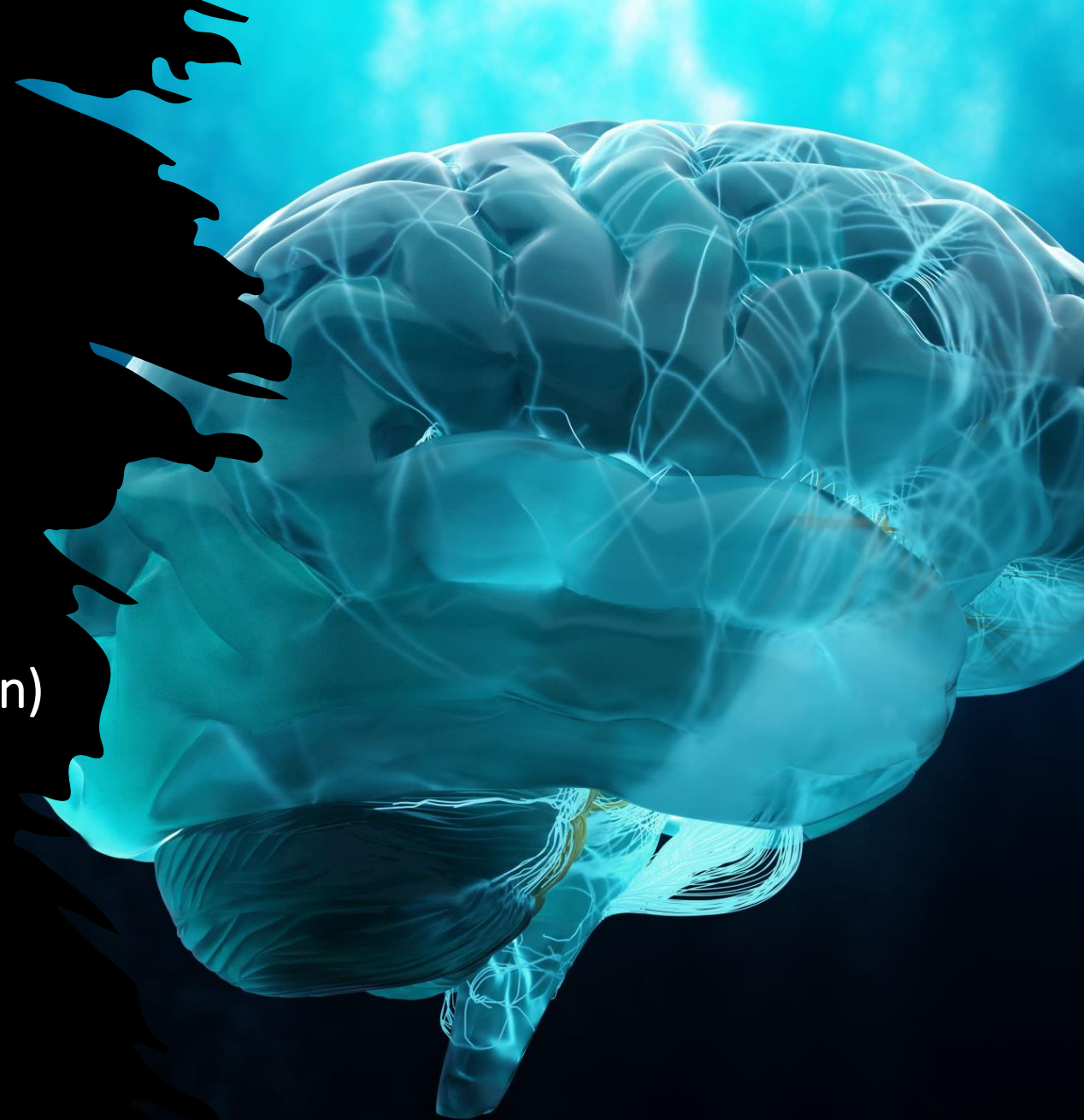


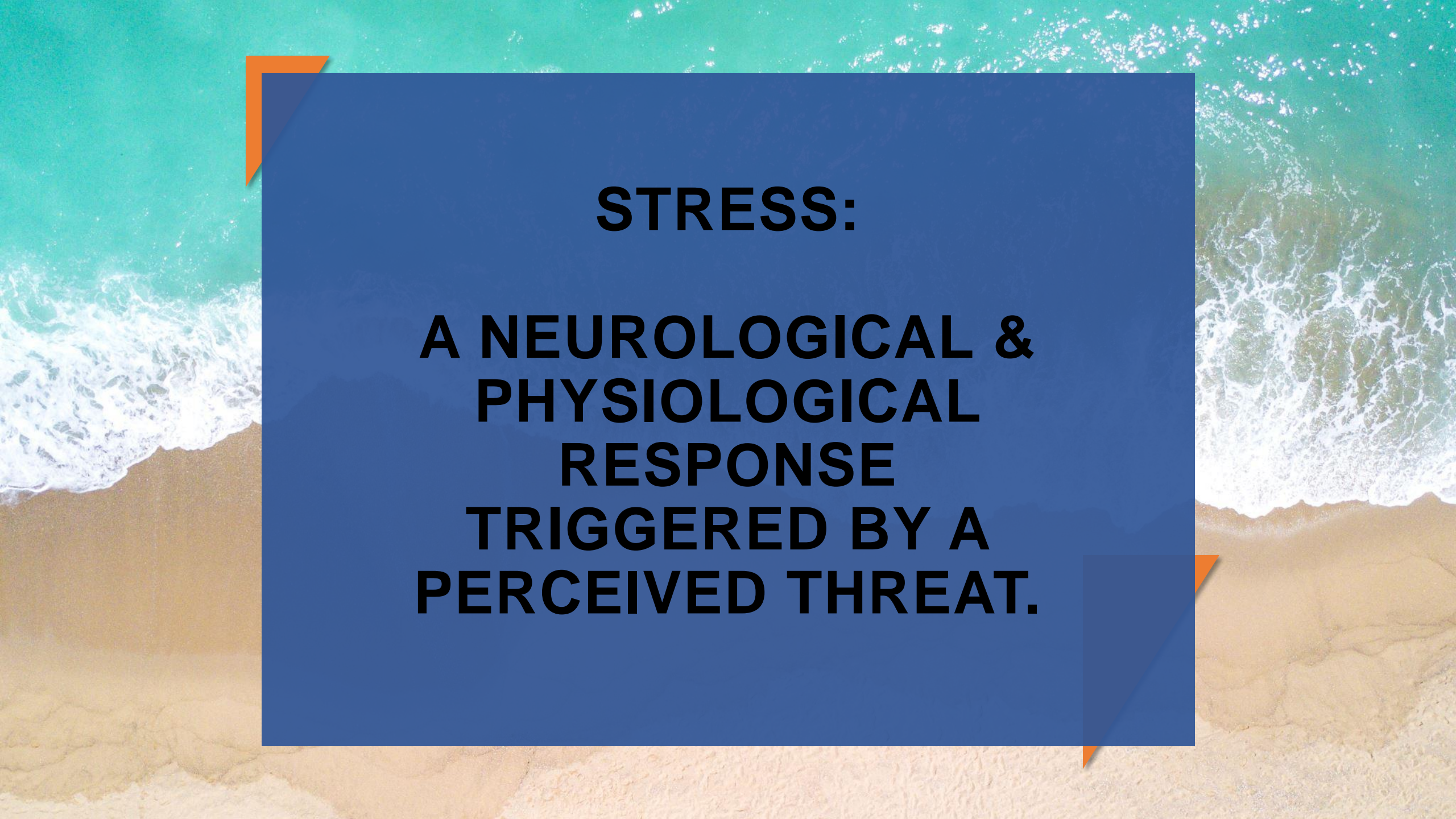
Our Design: The Human Brain



Three Parts:

- **The Survival Brain** (reptilian)
Think 'freeze'
- **The Limbic-Emotional Brain** (mammalian)
Emotion to response
Think 'flight'
- **The Neocortex** (human, cognitive)
Rational, thinking
Survival instinct – *Think 'fight'*





STRESS:

**A NEUROLOGICAL &
PHYSIOLOGICAL
RESPONSE
TRIGGERED BY A
PERCEIVED THREAT.**

Stress:

**Causes us to
run –
neurological &
hormonal
responses**





The stress cycle

What happens to our bodies?

Epinephrine – pushes
blood into the
muscles when we
begin to feel stress.
(Thanks, hormones!)

Blood pressure &
heart rate go up.

Muscles tense...
breathing quickens.

Immunity
decreases...

Growth, digestion &
reproduction is
slowed.

The stress cycle

~DANGER~

Chronic High Blood Pressure

Risk of Heart Disease

Compromised Immune System

Compromised Digestive System

Body WILL NOT Heal



The HOW: Balance & Respect



Success in Workers' Compensation

80% EQ; 20% TECHNICAL

SELF-AWARENESS

SELF-REGULATION

SELF-ACCOUNTABILITY

SELF-REFLECTION

SELF-LEADERSHIP



Talking with Injured Humans

- Be. A. Human.
- How are you?
- Checking in!
- Three pieces of information.
- Empathy
- Expectations
- Accountability
- Responsibility

Ask Questions!

Demonstrates interest and caring.

Shifts the attention away from you.

Spurs learning and the exchange of ideas/information.

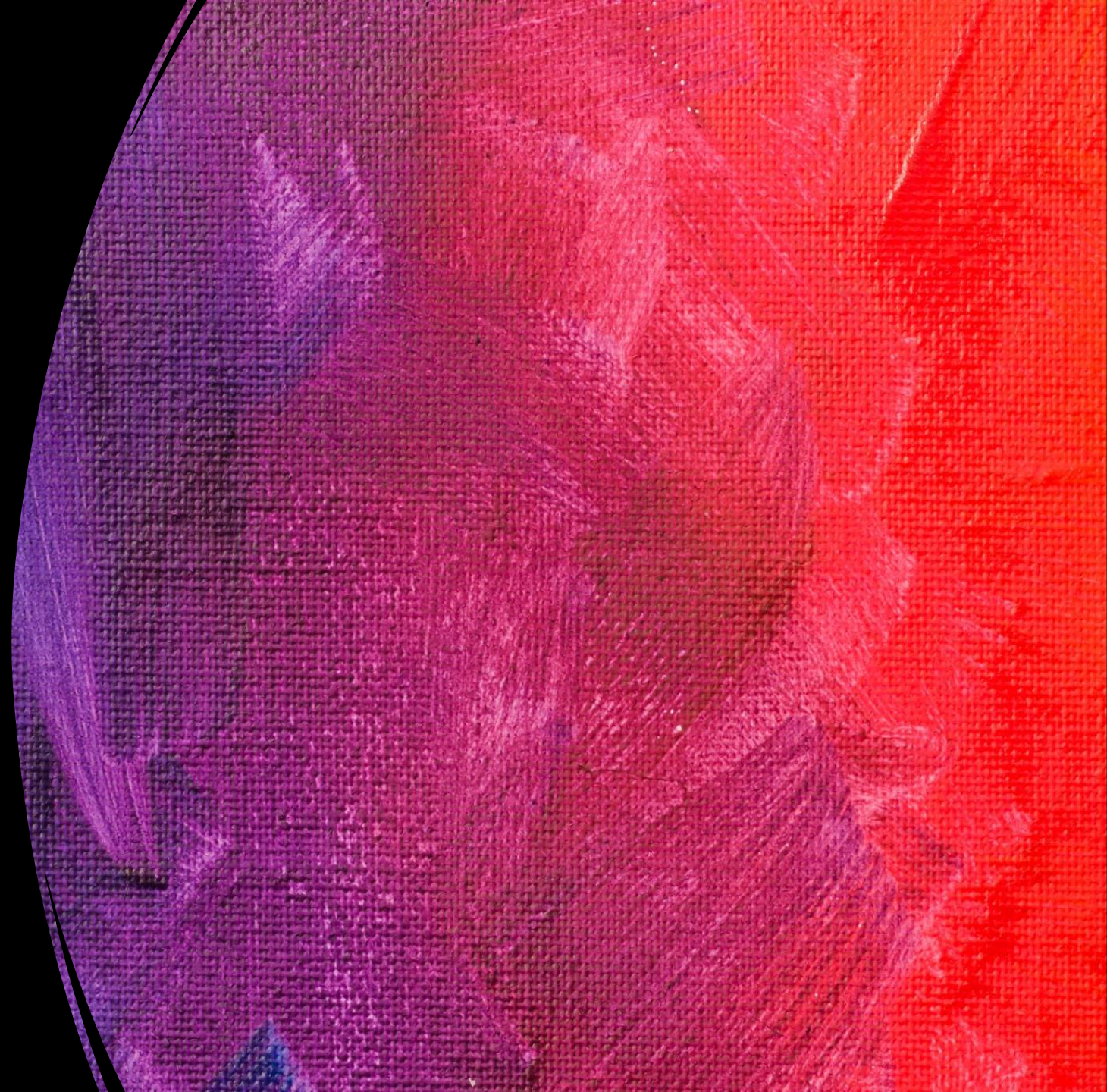
Provides the foundation for building trust.

Creates opportunity for self-reflection.

Uncovers desire and willingness to change.

The WHAT:

**Personal
Leadership &
Collaboration**





**Leadership – Who is the most
important?**



Getting Leadership Involved

- **Establish Accountability**
 - **Expectations**
 - **Post-Appointment Check Ins**
- **Communication**
 - **Send cards**
 - **Text after injury**
- **Care**
 - **Authenticity**
 - **Who**
- **Follow Up to Follow Though**

Build trust, transparency, rapport.

Ask

- Ask noticing, connecting questions for people to open up!

Relate

- Relate. Explain. Feel.

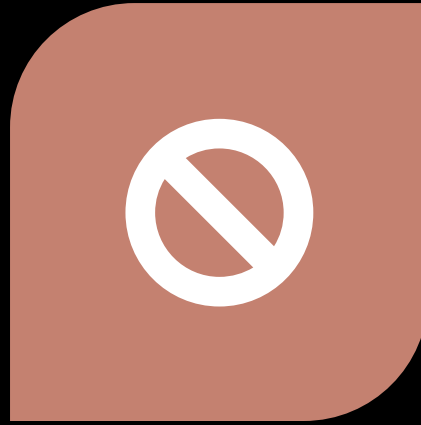
Make

- Make people feel comfortable.

Why? The Gap.



GO TALK TO HR



RESTRICTIONS



**HUMAN
CONNECTION**

Human Connection

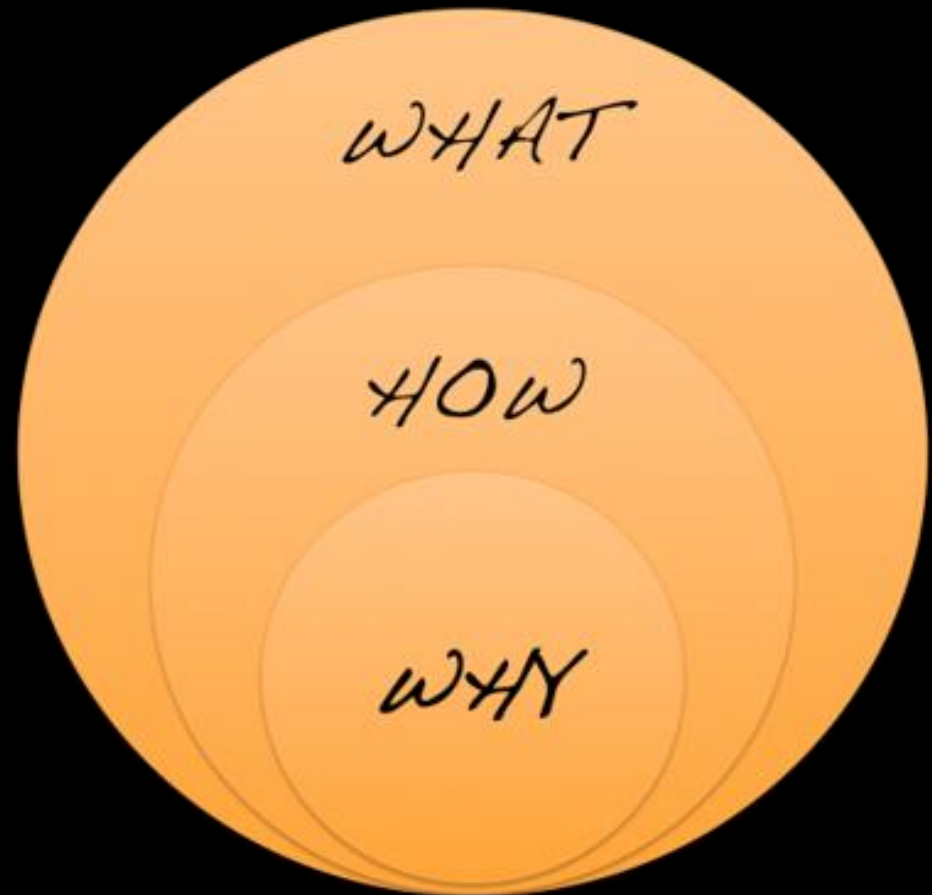
Who matters most?

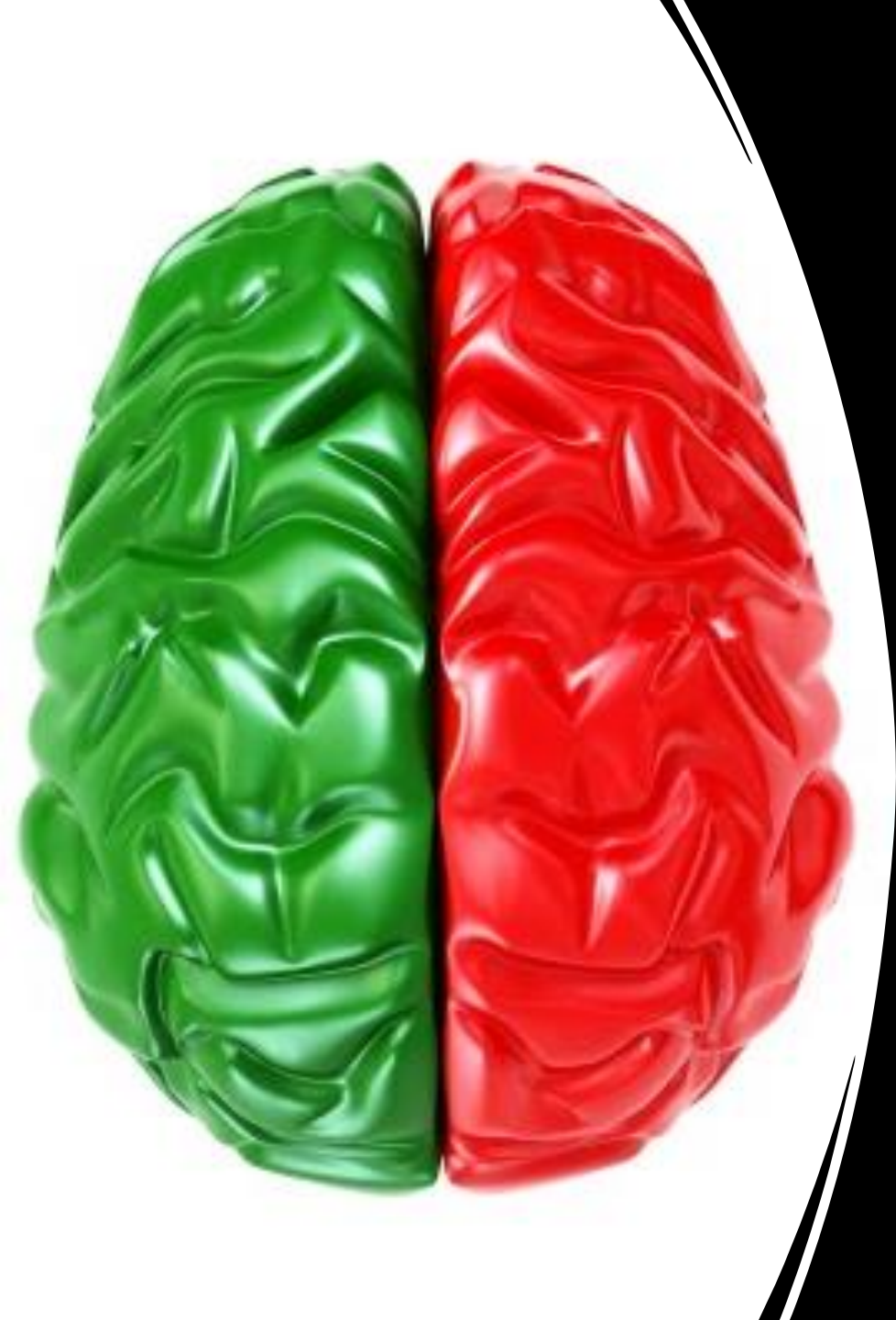
- Direct Leader
- Team
- CEO
- Sorry, not HR.



The Golden Circle Application

- Why → • Identity
- How → • Habits
- What → • Outcomes





Emotional Hijacking

Emotional hijacking occurs when strong feelings overwhelm reason, judgment, and perspective.

Thinking Brain

+

Feeling Brain

=

Actionable Behavior

Two of the most important leadership attributes:

Understanding Human Behavior

- **Your own & teams/people – injured humans**

Communication

- **Clarity, Alignment, & Purpose – Your values!**



Reminder...

- **Seen**
- **Heard**
- **Acknowledged**
- **Valued**
- **VALIDATED**

Validation

Active Listening

- Body Language
- Unspoken Cues
- Tense of Verbiage

Reflective Listening

- Repeat
- Echo





The WHAT:

**Looking, Listening, &
Team Unity**

A green pedestrian crossing sign with two stylized figures holding hands. The sign is mounted on a metal pole. In the background, a multi-story building with many windows is visible under a clear sky.

DWYSYWD

Do What You Say You Will Do.



Immediate Starts

Send Cards to Injured Worker & Family

Establish Weekly Check-ins

Increase Communication & Transparency

Focus on Psychosocial Issues

Provide Consumable Education

Phrasing Recovery - Proactive, Caring Language

Provide a Vision

Return-to-Work



Drafting a card

- Wishing you a speedy recovery.
- Hope you are feeling better.
- We miss you! Get well soon.
- Thinking of you!
- Get well soon!

START THIS NOW!

Dear <Employee Name>,

Employer considers our employees to be our most valuable asset. We realize that being injured or ill is never a pleasurable experience, and we intend to do everything we can to work with you during this difficult time. Employer has partnered with our insurance company, Company X, for the handling of your claim for workers' compensation benefits. Should you have any questions regarding your claim, you can reach out to Company X as follows:

Company X
P.O. Box 1234
Some City, MI 12345
Phone: (888) 867-5309
Fax: (800) 123-4567

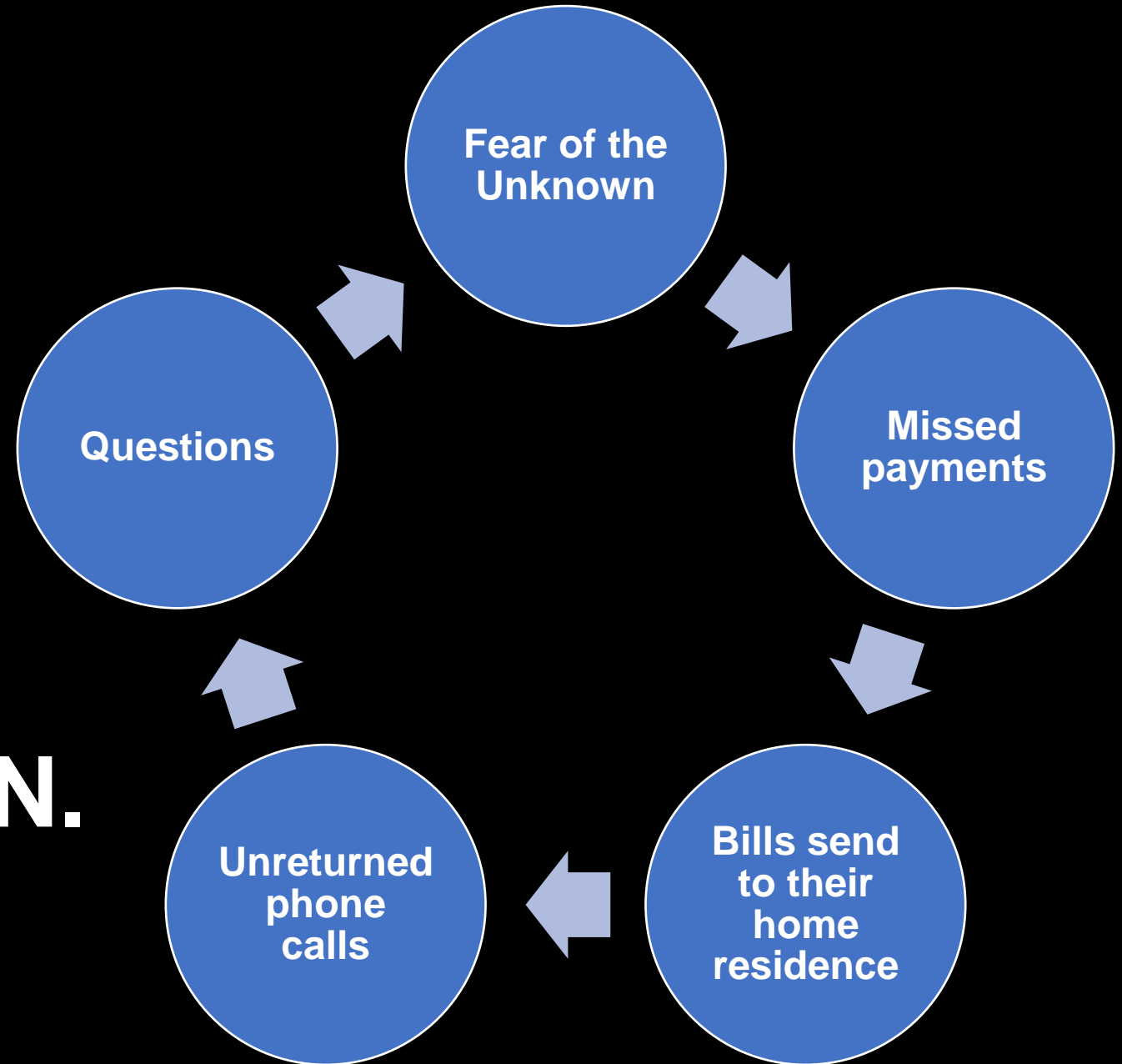
We want our employees to be educated about what to expect during the workers' compensation process, so we have attached some frequently asked questions about how the process works in the State of Michigan.

Our promise to you is to be caring, courteous, prompt, available, and understanding. If at any time during the claims process you should experience dissatisfaction with Company X, you may contact me at the below number to discuss your concerns. We will work with you and your adjuster to attempt to resolve your issue, if it is possible to do so.

Wishing you a speedy recovery,

What are you looking for?

**OPEN
ONGOING
COMMUNICATION.**





Return-to-Work

Time to rethink the program!!

Priority.

Start with one hour, two to three times per week.

Gradually increase.

Focus on CAN DO.

WHY?



**SPEAKING
HUMAN**

A reminder... WHY?

- **Business Ethics**
- **Corporate Social Responsibility**
- **Human Capital Development**
- **Financially Sound Objective Strategy**
- **Employee Engagement**

It's the right thing to do.

YOU can make the world better than it is today.



Thank you!

Dr. Claire Muselman

- claire@drclairemuselman.com
- www.drclairemuselman.com
- [@glitterandsparkles](#)

