Workers' Comp

Winter's Impact on Work Comp Claims

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Tom Kerr (TK): Over the past few years, weather has become a bigger factor in workers' comp claims. While much focus has been directed toward employee health and the increasing days of excessive heat our country is experiencing, the polar opposite is also true during the winter months. In fact, this season's weather patterns have brought freezing and snowy conditions to areas not accustomed to winter's wrath. In today's podcast we've asked Enlyte's Melissa Martinez, RN, BSN, clinical operations manager, ClinicalCare24, to discuss how cold weather affects employees and offers helpful insight on how to prevent these types of weather-related injuries. Melissa, thanks for joining us.

Melissa Martinez (MM): Thanks for having me back, Tom.

TK: Great. When we talk about cold weather injuries, are you seeing an increase in these types of injuries? And if so, what are some possible reasons behind it?

MM: Based on our recent data and observations within the call center, there has been an increase in cold weather injuries and the severe weather conditions that we have experienced. Arctic blasts and winter storms have been contributing factors.

To give you a sense of this, from November to December 2024, injuries reported into our Clinical Care 24 program due to slips on ice and snow have quadrupled. And then from December 2024 to January 2025, those injuries have doubled.

TK: And what specific industries are more likely to see these cold-weather-related workers' comp claims? And why are these industries more at risk?

MM: So, the industries most likely to see cold-weather-related injuries are primarily those with outdoor workers such as in construction, transportation and logistics, utilities, emergency services like firefighters, police, EMS, and waste management. They have physical labor in the cold conditions operating vehicles or heavy machinery in winter weather, working at higher heights and slipping and falling.

Others at-risk, who are not necessarily outdoor workers, are those in retail, because they commute to work and they are at risk of slipping and falling once they come out of their vehicle and step onto the icy ground.

TK: So, really, anyone who is in a colder climate where there might be ice or snow, could be at risk for this type of injury. Is that correct?

MM: That is correct. We see these injuries more in the areas that have colder climate environments, absolutely.

TK: So, what type of medical conditions or injuries are caused by prolonged exposure to cold weather for employees?

MM: So prolonged exposure to cold weather can lead to various medical conditions for employees, ranging from minor discomfort to severe, life-threatening situations. The ones we primarily see are musculoskeletal injuries, so the muscle strains from working with cold or stiff muscles, the increased risks of tendon or ligament injuries, contusions from slip-and-falls as well.

The next type of injury we often see is hypothermia, the body temperature dropping. Frostbite is another one we see, though not as often as the other two. Also, respiratory issues — the cold can exacerbate conditions for someone who has asthma. You also have an increased risk of cardiovascular problems. Outdoor workers in cold weather environments are more at risk for heart attacks due to blood vessel constrictions. And then, in general, exacerbation of chronic conditions. For example, diabetes. Workers may have difficulty regulating blood sugar in extreme cold weather and it can also affect blood circulation as well.

TK: And when more serious symptoms occur due to cold weather, does the employee typically realize what's happening as it develops, or can these symptoms come on suddenly before it becomes a more critical situation?

MM: This is a great question and it does depend on the specific condition. Many serious cold weather injuries can develop gradually with the employee often not fully realizing the severity of the condition until it becomes critical.

This is particularly dangerous and is one of the reasons that cold weather injuries can be serious. Typically, as I mentioned, gradual onset with diminished awareness is what occurs, for example, with hypothermia. The body temperature drops, the mental function becomes impaired, and the person may not realize they're in a dangerous situation. They become confused and maybe drowsy and can mistake it for fatigue.

And then the sudden onset, rapid progression, would primarily impact those who have preexisting conditions. It can exacerbate an asthma attack, for example. And then, of course, the slip-and-falls, they pretty much know after the slip-and-fall, how their body is going to react.

TK: Can we talk about this a little more? How are some employees more at risk for developing these cold weather-related conditions?

MM: Yes, for sure. Certain employees are indeed more susceptible to developing cold weather-related conditions. These increased risks can be due to various factors, including personal health conditions, age, and even job-specific exposures.

So, again, the preexisting health conditions can put an employee at more risk. The cardiovascular disease, which has an increased risk of heart attack in the cold weather. The respiratory conditions, again, asthma or COPD, the cold air can trigger or worsen their symptoms. Someone with diabetes may have reduced ability to sense the cold, especially in their extremities.

And then, those at an increased age, they're less efficient in thermoregulation. Those with reduced physical fitness and circulation have a higher likelihood of preexisting health conditions that could impact their health in the cold. Those, I would say, are primarily the highest risk factors we would see.

TK: I guess the best way to manage these types of injuries is trying to prevent them in the first place. And so, what are employers able to do in terms of taking specific actions to help stave off these claims before they begin?

MM: Absolutely. Employers can take numerous proactive measures to help prevent cold-weather-related workers' compensation claims before they occur. And, of course, this is something that we strongly encourage employers to do.

Education and training are key. That is the biggest thing here, providing thorough training on recognizing cold stress symptoms, educating on proper clothing and hydration and nutrition for cold weather, offering refresher courses. You know, as the cold weather turns, some employees start to not fully remember what to expect. Having that refresher course would be beneficial.

For those who do work outside and have a higher risk for severe-type injuries, having clothing guidelines set up, offering the correct personal protective equipment (PPE) for the employees would be very important for them. Also, offering environmental controls such as shelters with radiant heaters for their work areas would be something that would be important for these types of employees.

TK: So, prevention is key, but accidents or injuries do happen on the job. So how does CC24 help employees quickly address these types of cold weather injuries or illnesses on the job?

MM: So, ClinicalCare24 can help employees quickly by determining the severity of the injury and initiating that first aid. When our nurses receive a call following an injury, we can further triage the injury and are able to provide a recommendation of care.

We offer continuous care. We offer advice to ensure proper injury management, whether through self-care or while awaiting further medical attention. And this systematic approach enables the employees to receive prompt professional guidance, potentially mitigating the severity of the injury and facilitating a quicker recovery.

TK: Thanks, Melissa. And we'll be back with another podcast soon. Until then, bundle up, watch your step, and thanks for listening.



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