Workers' Comp

The Aging Workforce and What It Means for Claim Adjusters

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The workforce is getting older. Employees are staying on the job longer, and as a result, adjusters are seeing more claims involving workers in their 50s, 60s, and even 70s. These claims can look different from those involving younger employees, and understanding the trends can help adjusters set expectations and manage them effectively.

Industry research shows that older workers experience more severe injuries and longer recovery times. According to a recent study, injured workers aged 60 and older were out of work an average of 97 days, nearly three weeks longer than the overall average. Another report showed that claims from employees over 60 cost about 35 percent more and take longer to close. Much of this is tied to comorbidities such as diabetes, arthritis, or cardiovascular issues, which are more common in this age group and can complicate healing. When even one comorbidity is present, claim costs can double. When there are multiple comorbidities, costs may increase fivefold.

For adjusters, this means that reserves may need to be set higher and timelines extended. It also means paying attention to how recovery can vary from the norm. A back strain for a 28-year-old employee may resolve in weeks, but for a 62-year-old with other health conditions, the same injury could require months of care and lead to additional complications.

This is where case management becomes an important partner. Case managers can help identify and address comorbidities early, ensure appropriate care is being delivered, and coordinate across providers to reduce delays. For complex claims, field case management offers a closer level of oversight, helping to keep recovery on track and improving communication between all parties involved.

The aging workforce is not a temporary trend. As it continues to reshape claim profiles, adjusters who anticipate the impact on severity and duration and leverage resources like case management will be better positioned to manage outcomes and support both injured employees and employers.

Learn More About the Impacts of an Aging Workforce ?

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