

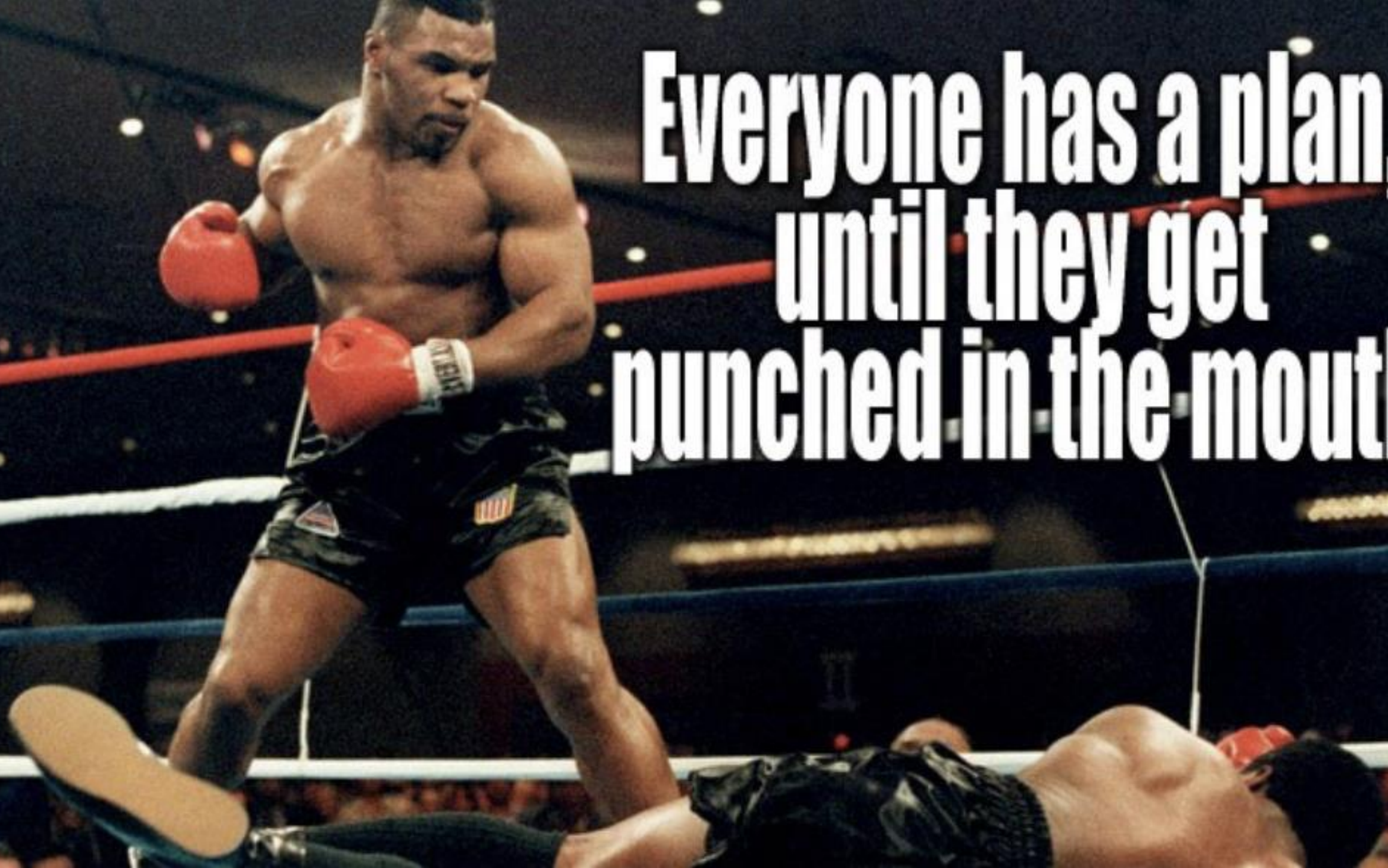
# Beyond the Punch in the Face:

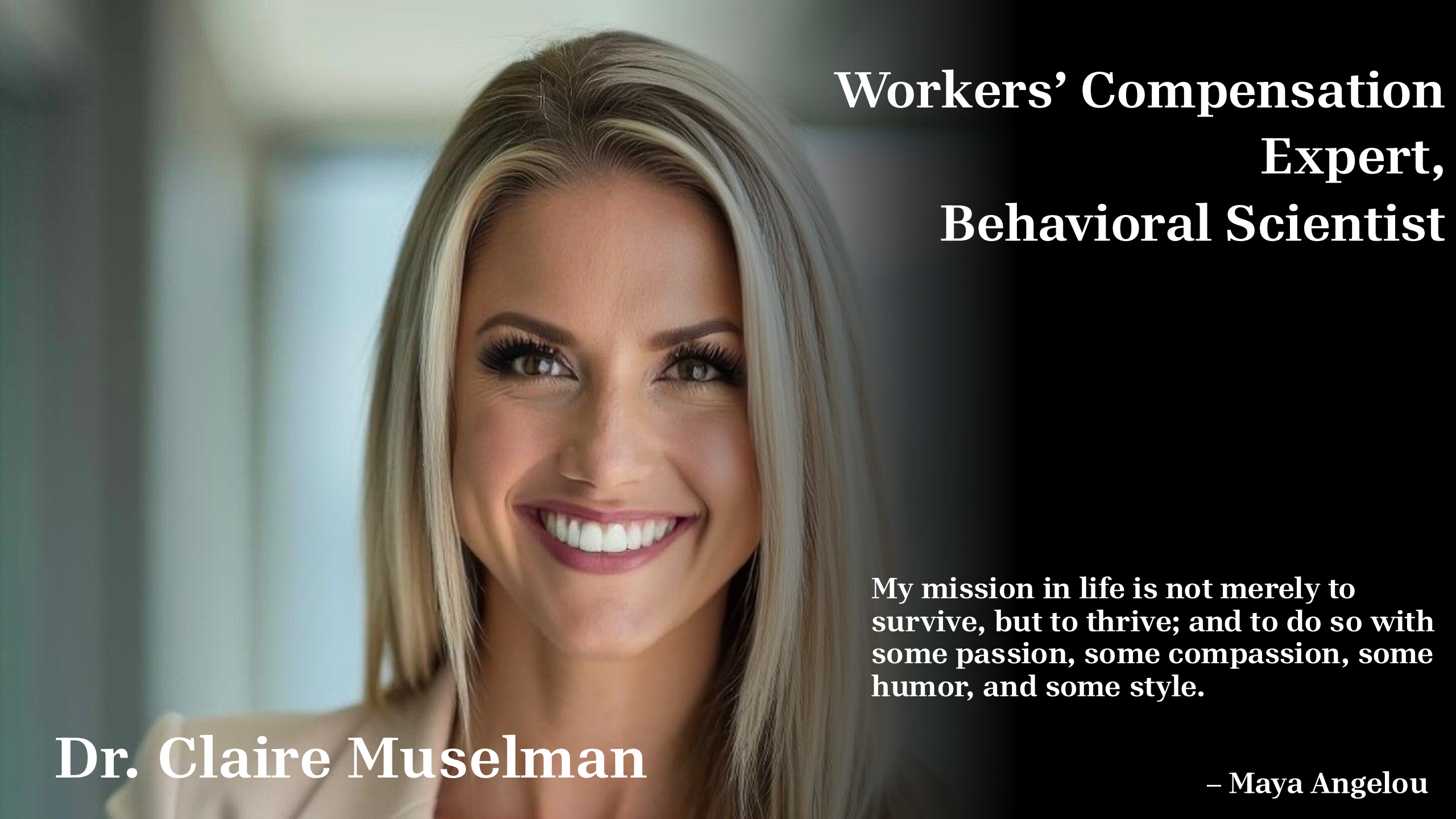
*A Human-Centered Roadmap for Making  
Workers' Compensation Work*

Presented by Dr. Claire Muselman  
The Montana Self-Insurers Association  
09/03/2025 – Billings, MT



**Everyone has a plan,  
until they get  
punched in the mouth**



A close-up portrait of Dr. Claire Muselman, a woman with long, straight blonde hair, smiling warmly at the camera. She is wearing a light-colored blazer. The background is softly blurred, showing an indoor setting with light coming from a window.

# **Workers' Compensation Expert, Behavioral Scientist**

**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.**

**Dr. Claire Muselman**

**– Maya Angelou**

# Agenda

**01** Punch in the Face → *Why plans fail*

---

**02** Fraud Reality Check

---

**03** The Depth of Human Connection  
& Behavior

---

**04** Employer Roadmap

---

**05** Action Steps + 30 Day Challenge



# Ground Rules

- Take what you want,  
leave what you don't
- Stay open minded
- 20,000-foot view
- We can agree to disagree
- Bathrooms
- Drinks
- Photos/Slides





**Establishing  
a Baseline:**  
*How did we get  
here?*



The background image shows a large industrial facility, likely a steel mill or heavy manufacturing plant. In the center, a massive cylindrical object is being hoisted by a large overhead crane. Several workers in dark uniforms and hard hats are positioned around the base of the object, appearing to be coordinating the lift. The floor is covered with large, flat metal plates and various industrial equipment. The lighting is warm and industrial, with bright spots from overhead lights. The overall atmosphere is one of heavy industry and manual labor.

# Workers' Compensation + / -



# Hmm...

**Preconceived  
Notions**

**Workers' Compensation - Thoughts?  
Flip the Script**



**Societal  
Messaging**

**Media  
Word of Mouth**



**Negativity  
Bias**

**80/20 rule – 80/15/5  
Fraud**



# Humor me.

Change the way you look at things... And the things you look at will change!







# Leadership 101

Change is made  
by *your*  
example.



# Example

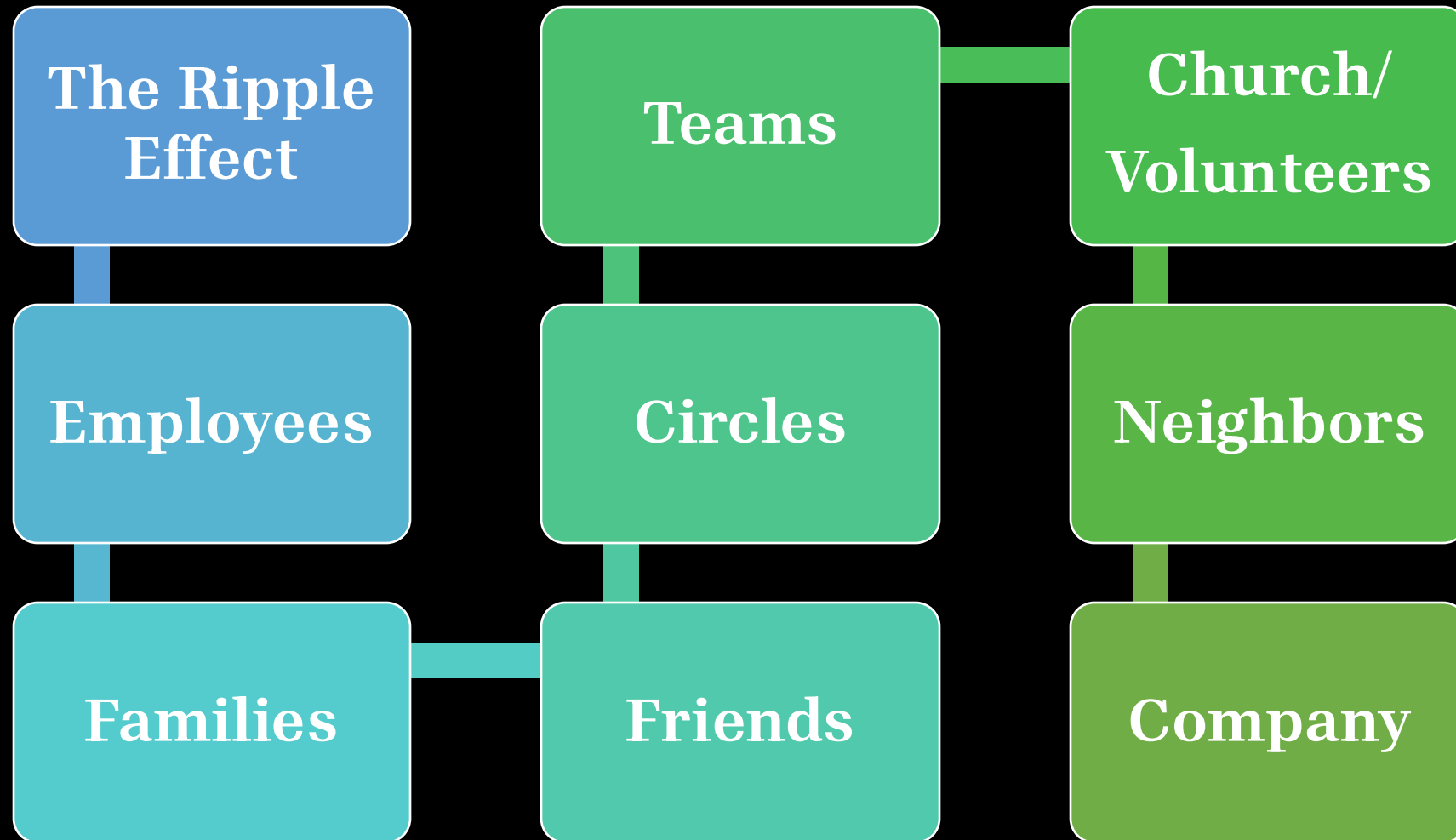
## Words Matter

- *When you see something...*
- *Hear something...*
- *Notice something...*

Do you do anything about it?



# WHO is affected by workers' compensation?







# Quick Reminder...



---

**Workers' Compensation  
is not a remedy for poor  
hiring decisions.**





Change starts with YOU!!

You hold the power.

THESE ARE YOUR PEOPLE.







# Biology, Psychology, Physiology, & Biopsychosocial The WHY





# Humans are complicated!

Behavior is:

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



# The Life Force Pyramid

**Self**

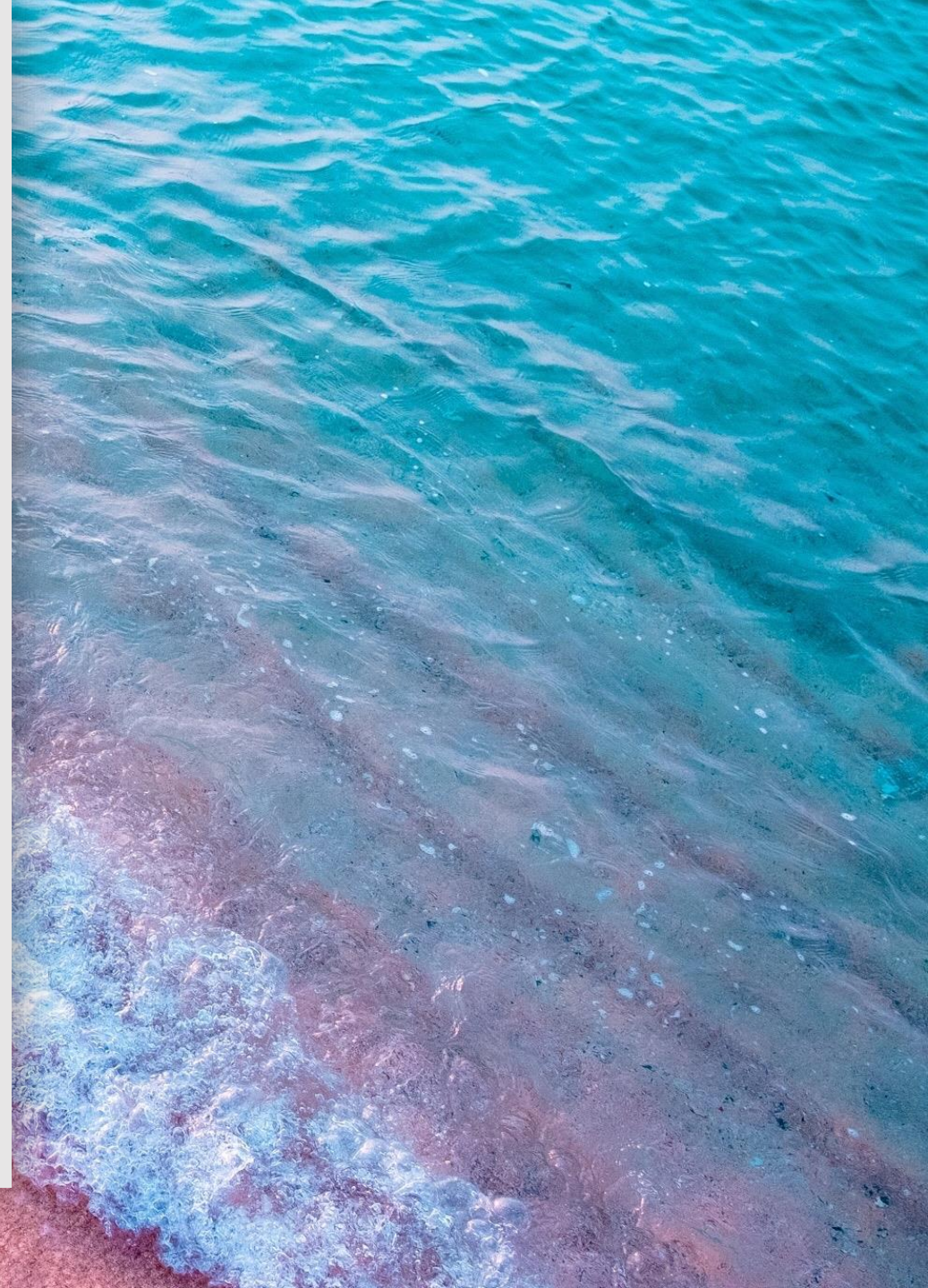
(write) ~ 5%

**Relationships**

(Connection) ~ 10%

**Physical Body**

(Movement, nutrition, sleep) ~ 85%







80,000





EXIT

UNITY  
through  
DIVERSITY

CORONADO COMMUNITY HIGH SCHOOL  
You Miss School  
You Miss Out

Who am I?



h.koppdelaney





INTRODUCTIONS

WHO ARE

YOU?

ROUND #1



# Let's Make a NEW Friend!

\*Quick introduction &  
a little about yourself.\*

MEET SOMEONE  
YOU DO NOT KNOW!!



2:00

# What did you hear?



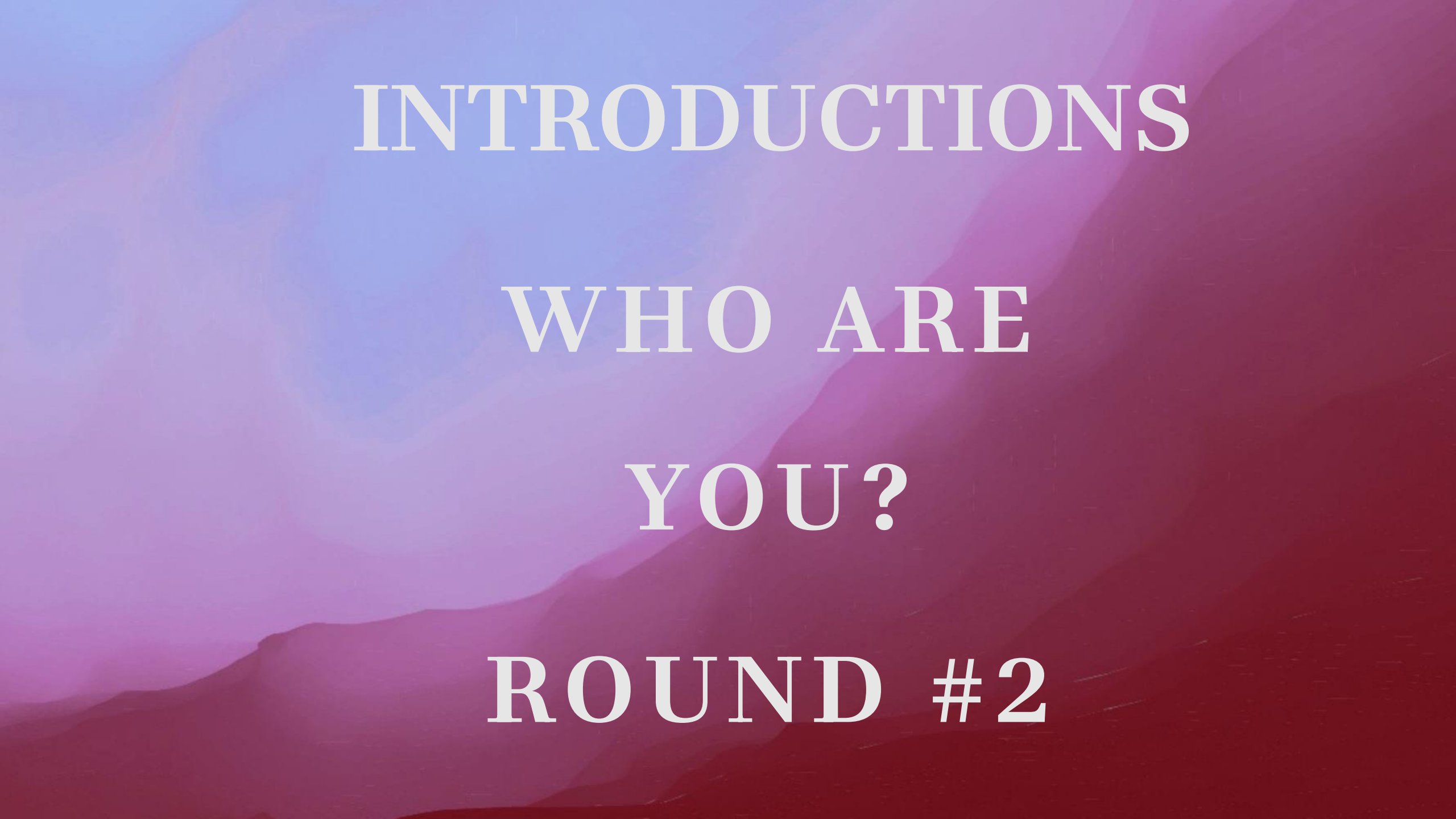


# Round 1: The Basics

---

- Name, role, what you do
- The surface-level story
- What we usually know when a worker is injured





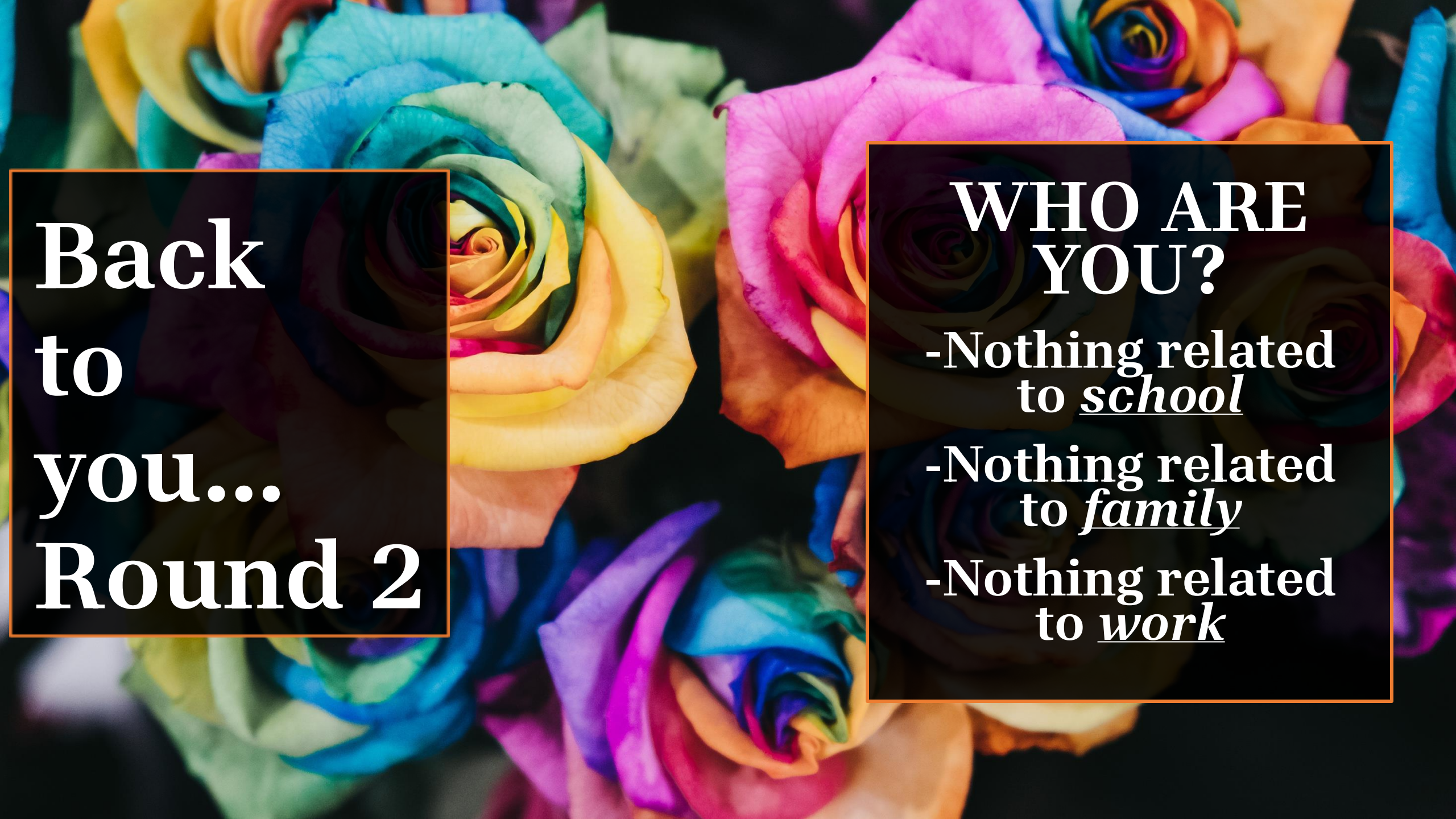
INTRODUCTIONS

WHO ARE

YOU?

ROUND #2





Back  
to  
you...  
Round 2

WHO ARE  
YOU?

- Nothing related  
to *school*
- Nothing related  
to *family*
- Nothing related  
to *work*



2:00



# What did you hear?



# Round 2: The Psychosocial Layer

---

- Share something about yourself *not* related to work, family, or school
- Stressors, identity, community, values
- The hidden drivers that influence recovery







INTRODUCTIONS

WHO ARE

YOU?

ROUND #3

# Who are you?

## How do you describe yourself?

What sets your soul on fire?

What motivates you to get out of bed in the morning?

What gets you excited about life?

Where do you like to spend your time, energy, resources when you aren't here right now?

Where do you focus your time, talents, treasures?

What brings you joy?

Where are you from? What truths do you own?

How do you want to leave people?





2:00

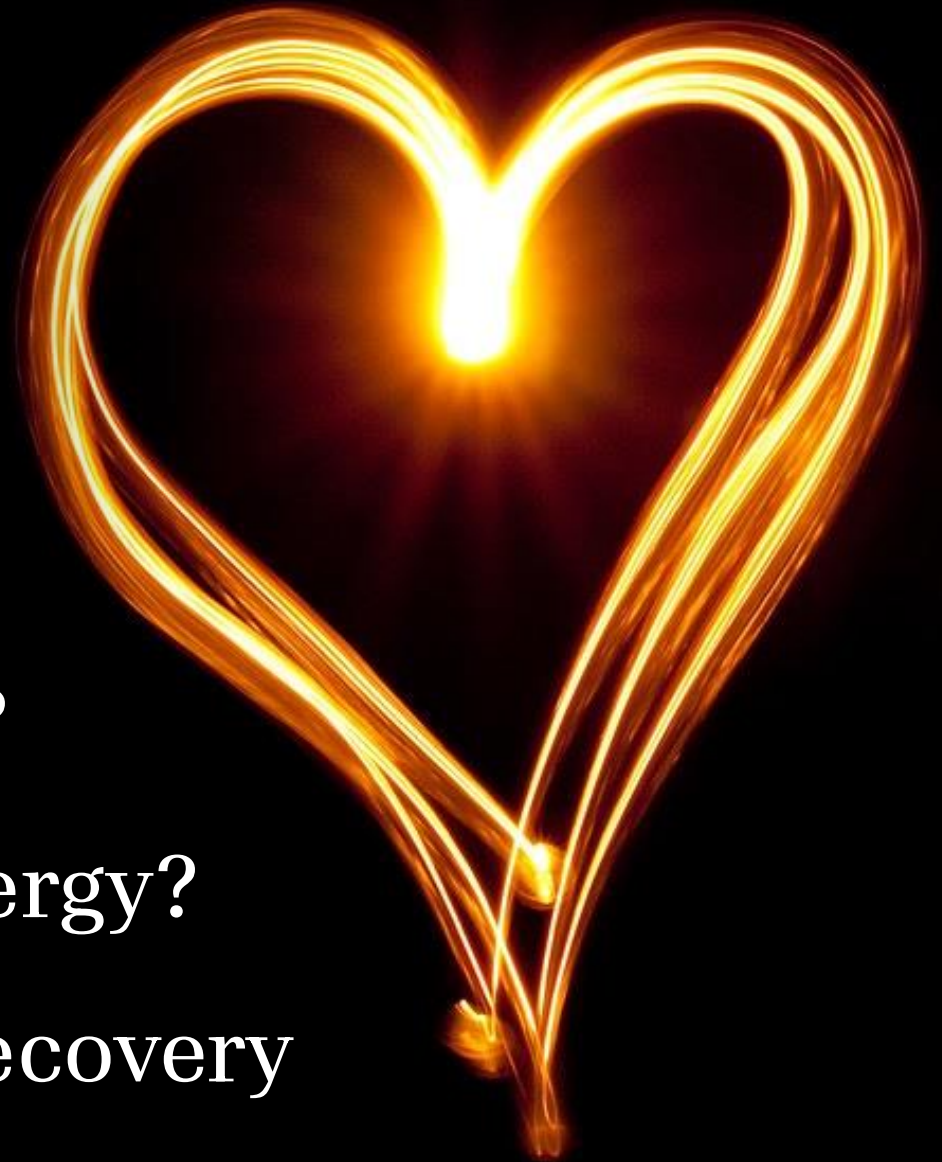
# What did you hear?





# Round 3: Intrinsic Motivation

- How do you describe yourself?
- What gives you meaning or energy?
- Motivation is the fuel behind recovery





INTRODUCTIONS

WHO ARE

YOU?

ROUND #4



**What is  
your  
biggest  
fear?**



2:00



# Round 4: Fear of the Unknown

- Fear drives behavior
- Injured workers often fear:
  - Losing their job
  - Not getting better
  - Financial strain
- Fear often looks like *resistance*
- This is where we MISINTERPRET.



Easy?

Hard?





# The Four Rounds of Connection

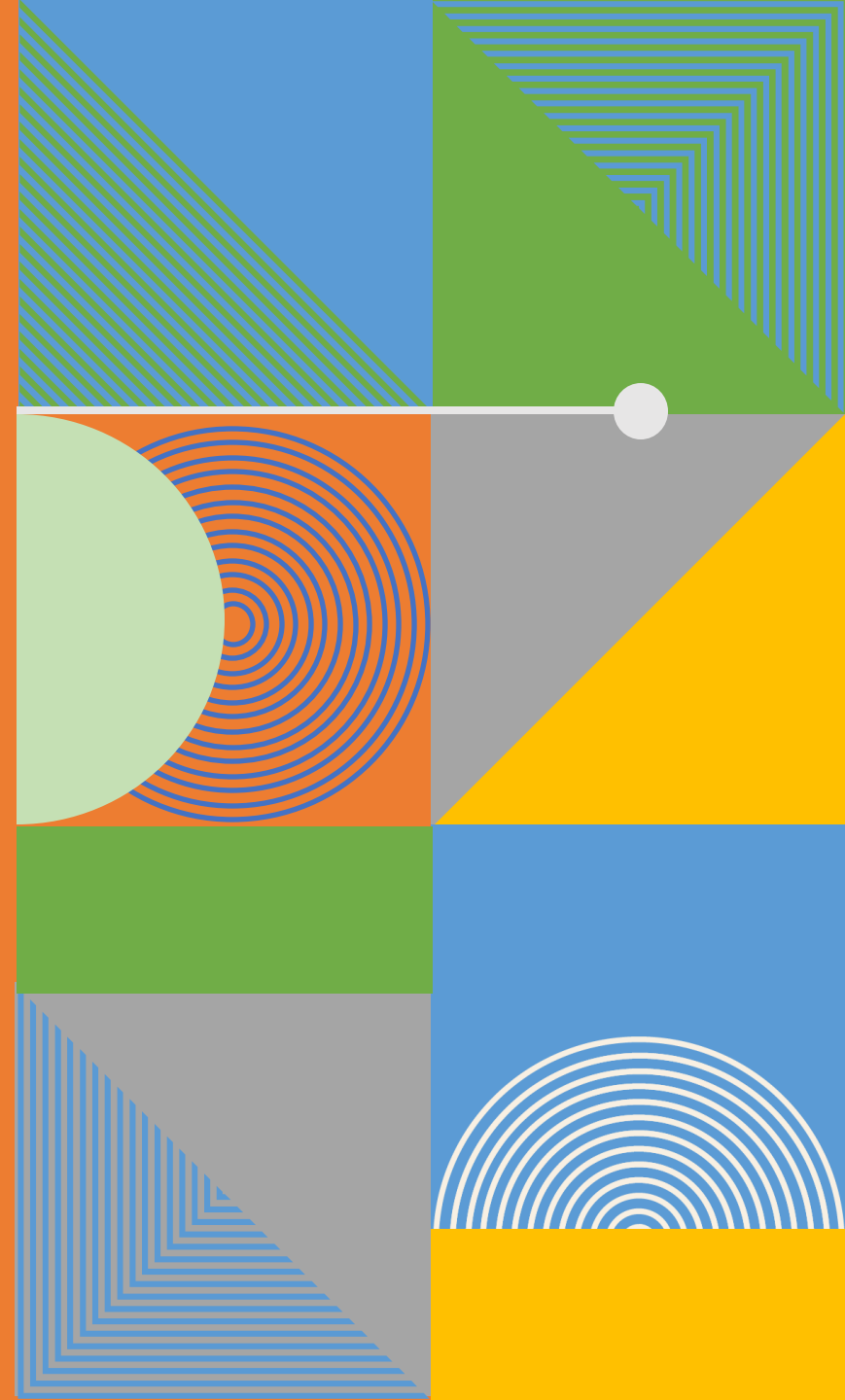
- Round 1:  
What we see on paper
- Round 2:  
What's *under the surface*
- Round 3:  
What *drives* someone
- Round 4:  
What *scares* them



# PATRICIA FRIPP

It is not people's job  
to remember you.

It is your obligation  
and responsibility  
to make sure  
they do not have  
the chance to  
forget you!

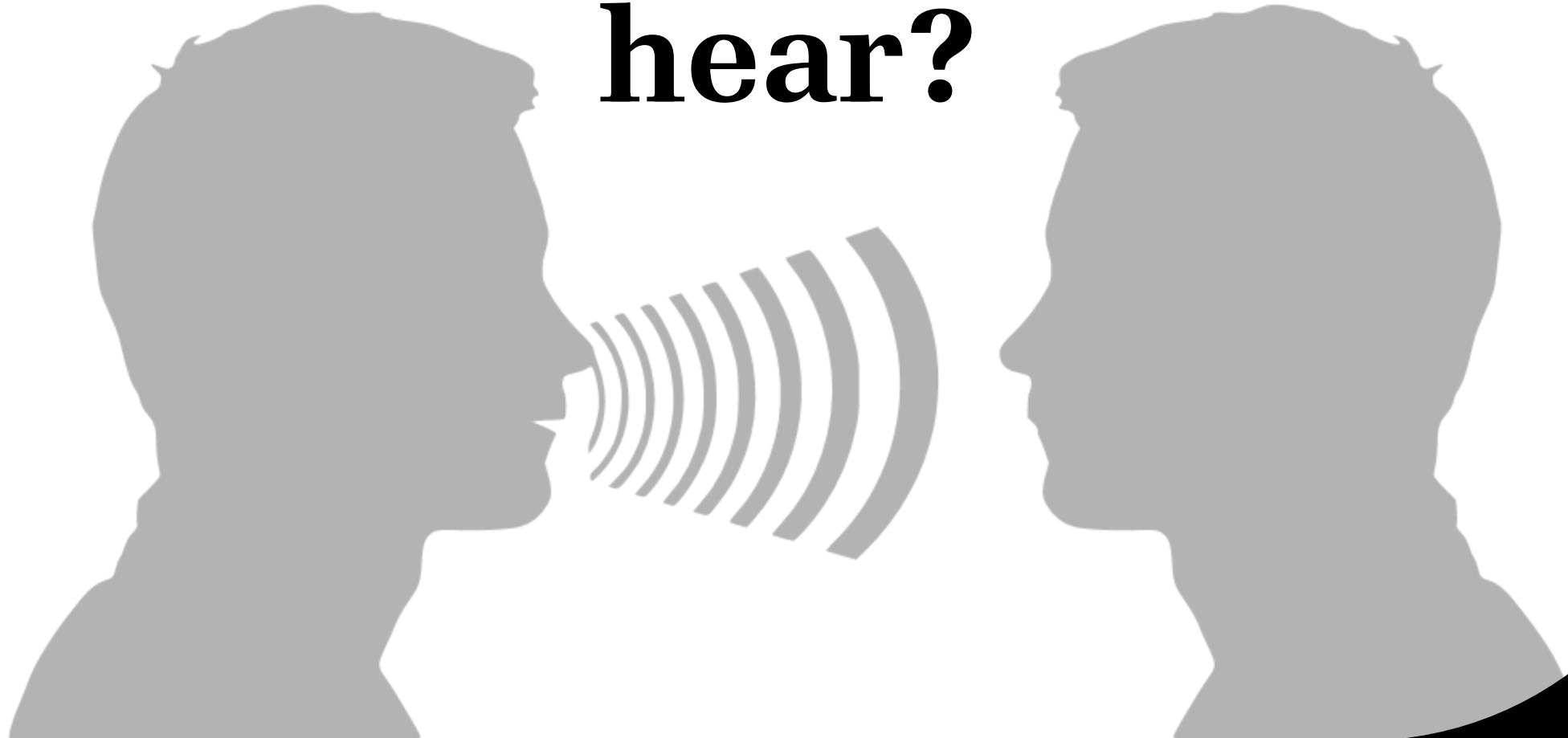






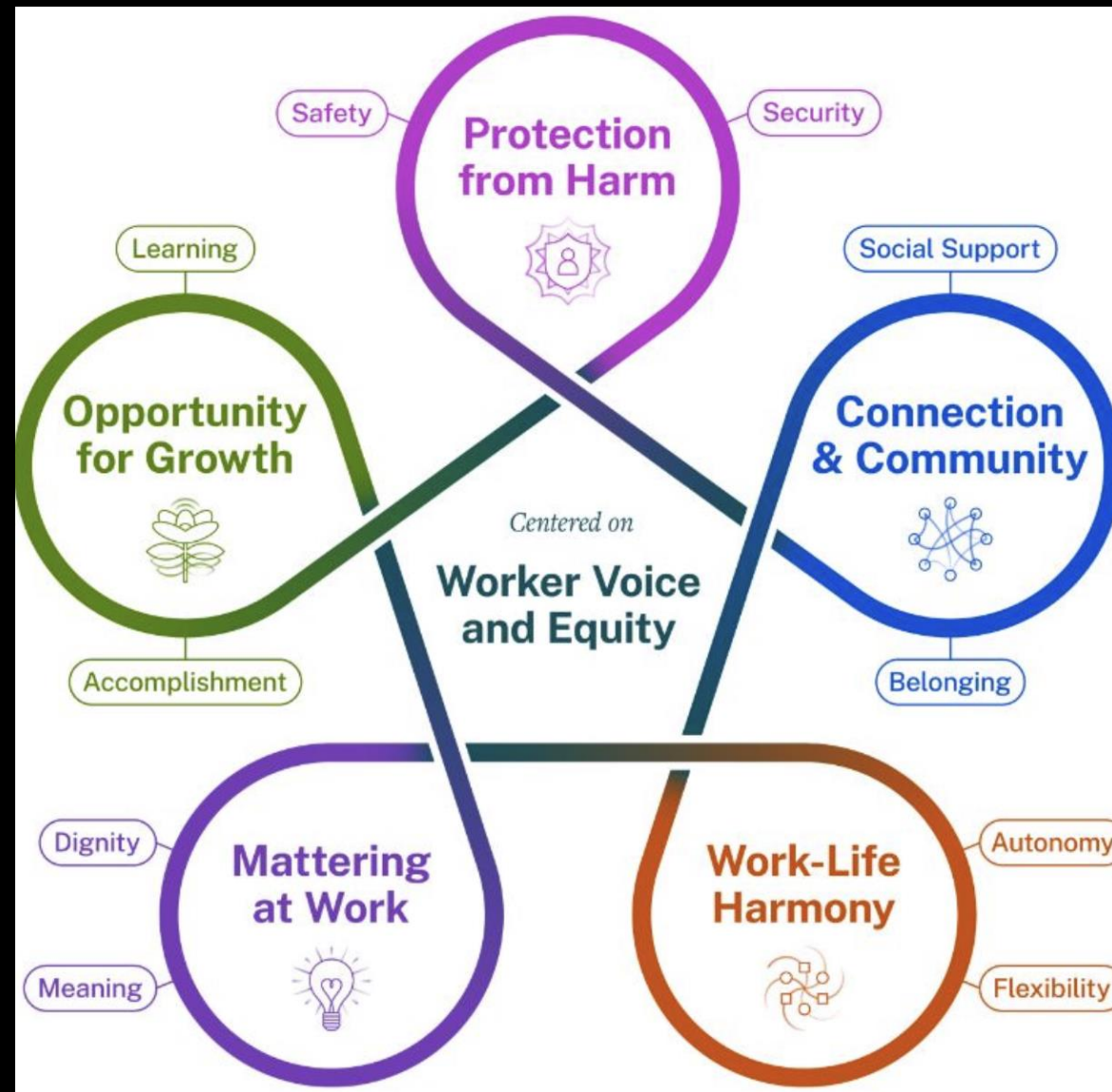
**HOW YOU  
LEAVE PEOPLE  
+ or -**

**Why - what did you  
hear?**

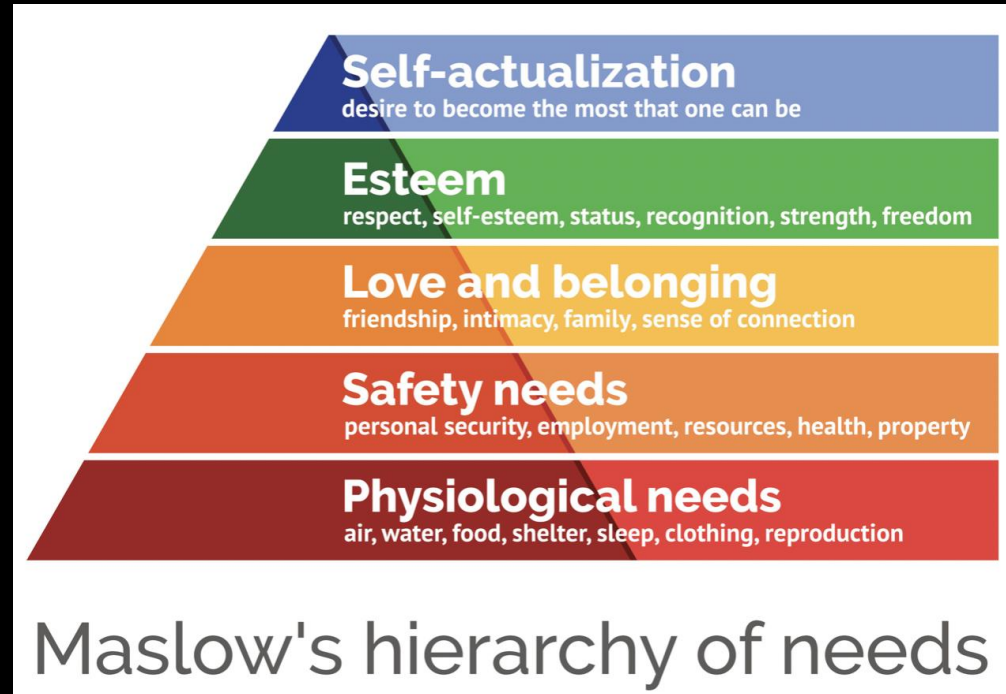




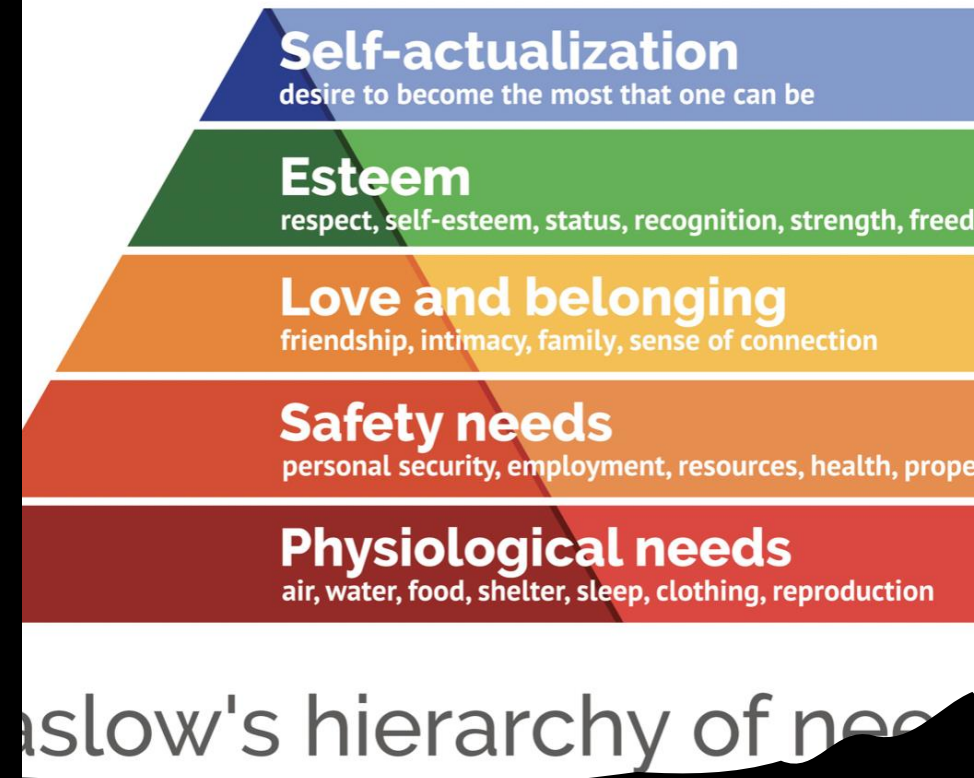
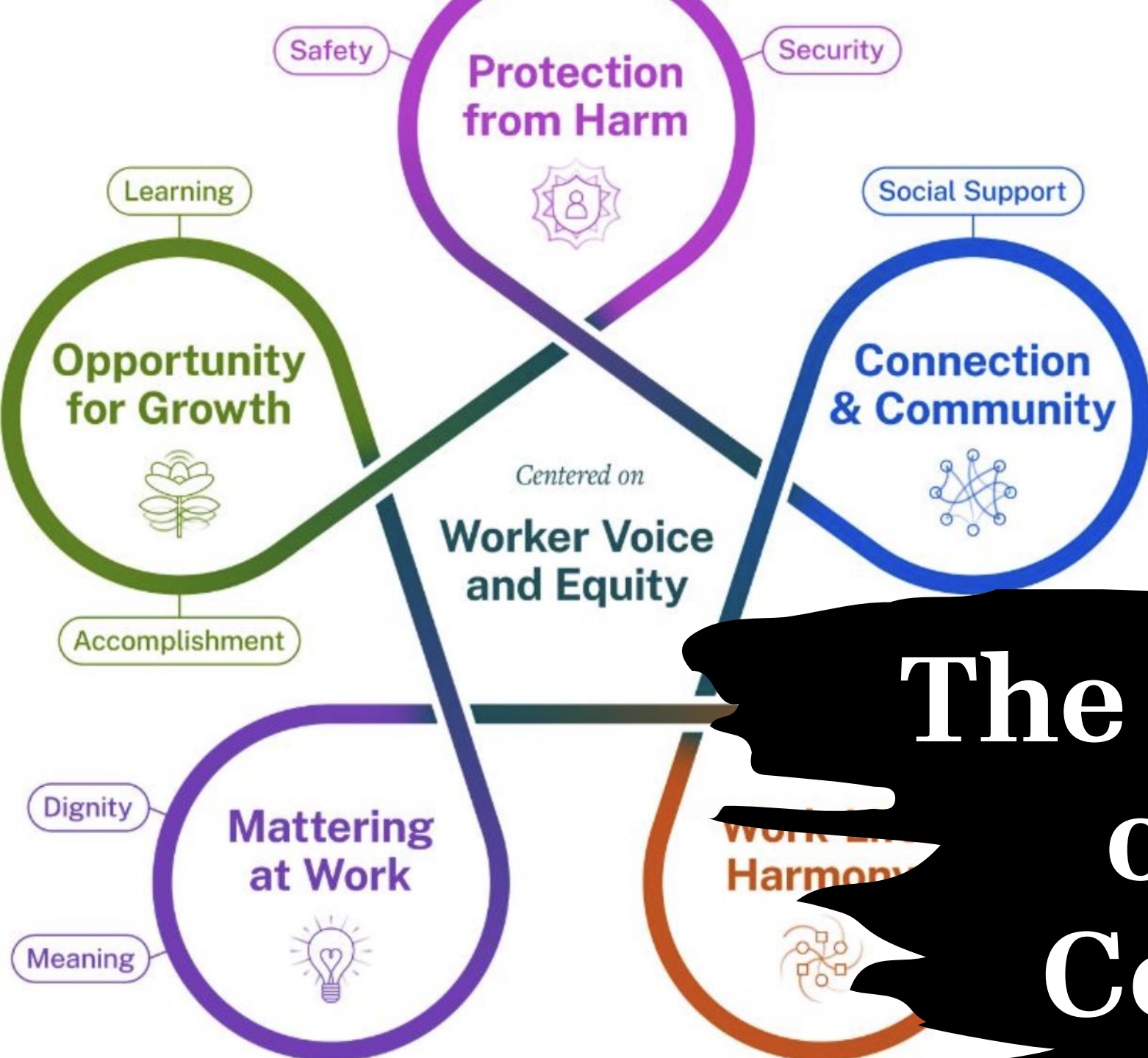
# The Importance of Human Connection



# The Importance of Human Connection







# The Importance of Human Connection

# Emotional Hijacking

---

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

Thinking Brain (Neocortex)

+

Feeling Brain (Limbic Brain)

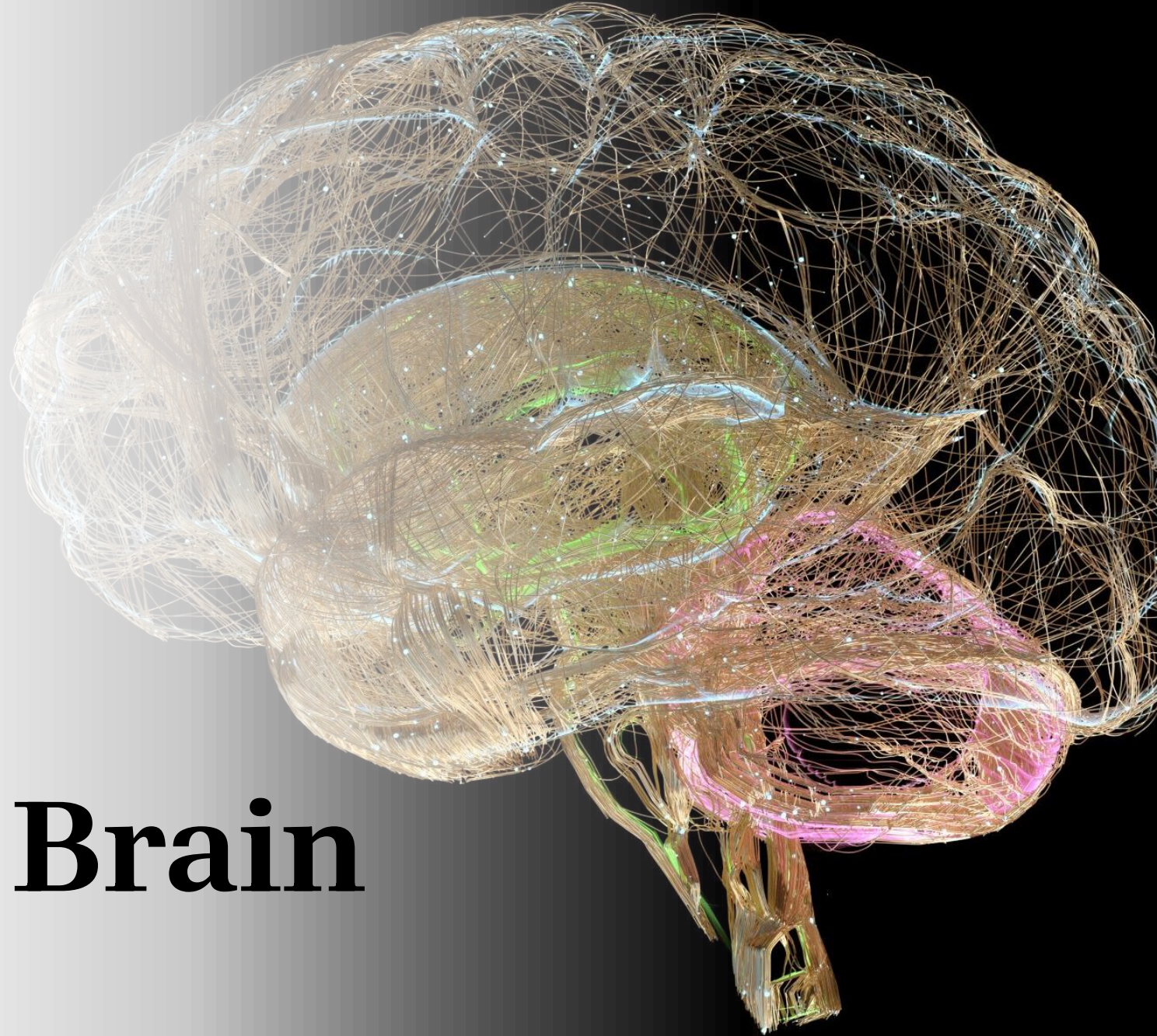
= Behavior/Action or Inaction







# **Our Design:** **The Human Brain**



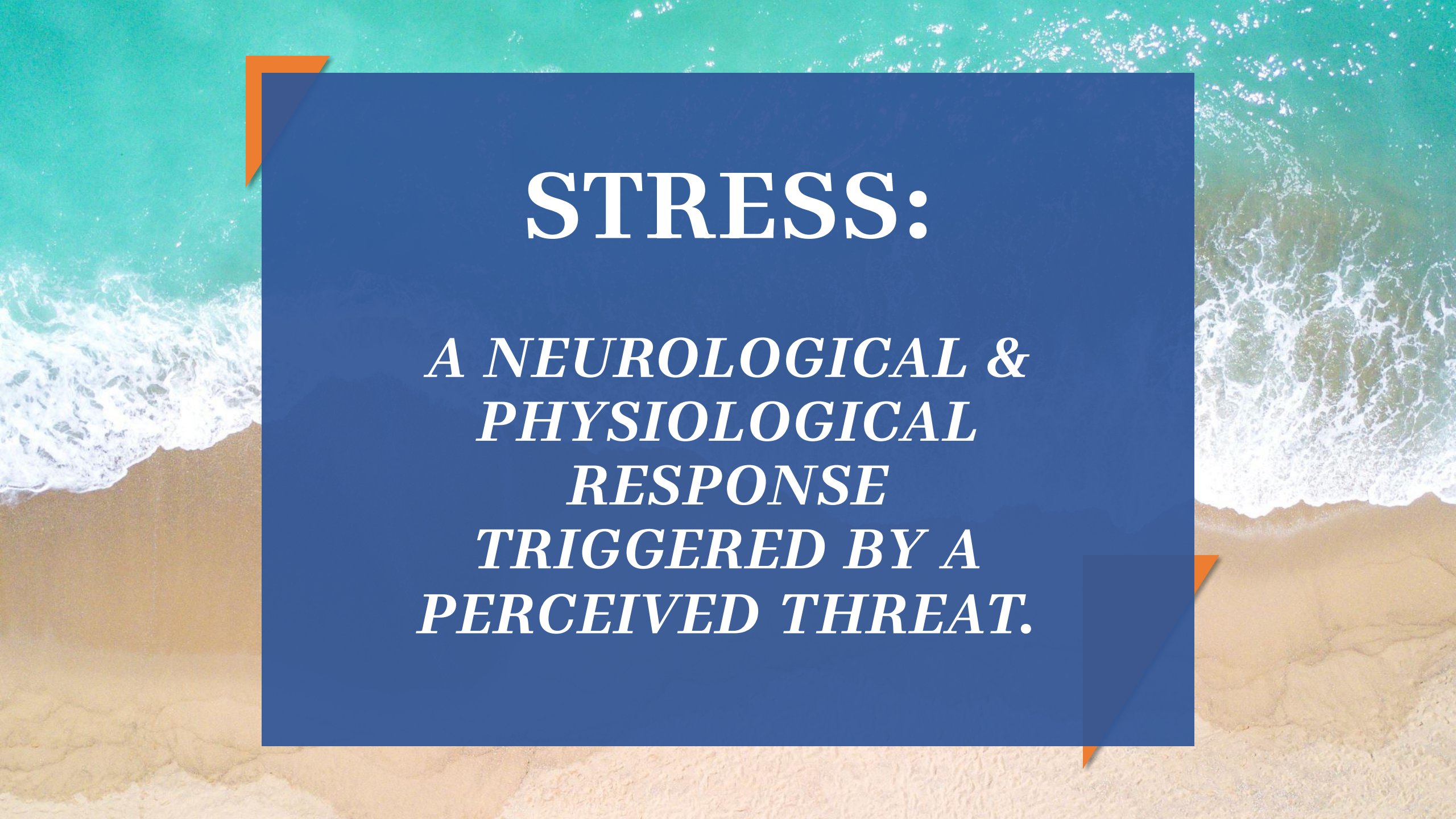




# Point A to Point B







# STRESS:

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



# Stress:

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

*Oh, you do not get to  
control this. 😊*





# 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





—

# Soft Fraud

OR

# Malingering?

You're not wrong...

AND

Two Truths





# Our Design: The Human Brain



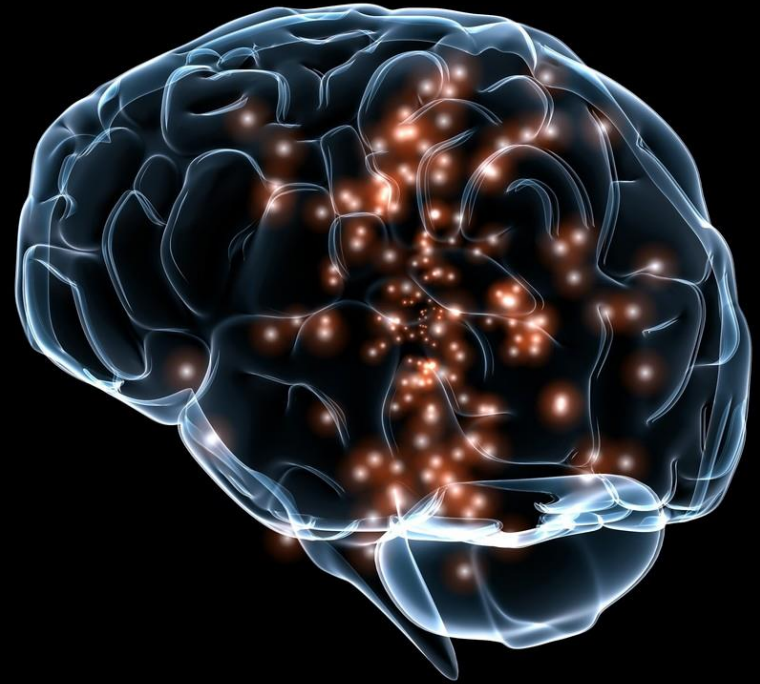
# The “Decision-Making” Centers

## Neocortex

- Newer developed
- Logic
- Data
- Figures
- Objective information
- Language
- Analytical
- Rational Thought

## Limbic Brain

- Emotion
- Feelings
- Gut instinct
- Trust
- Loyalty
- *Human Behavior*
- *Decision Making*
- *No capacity for language*





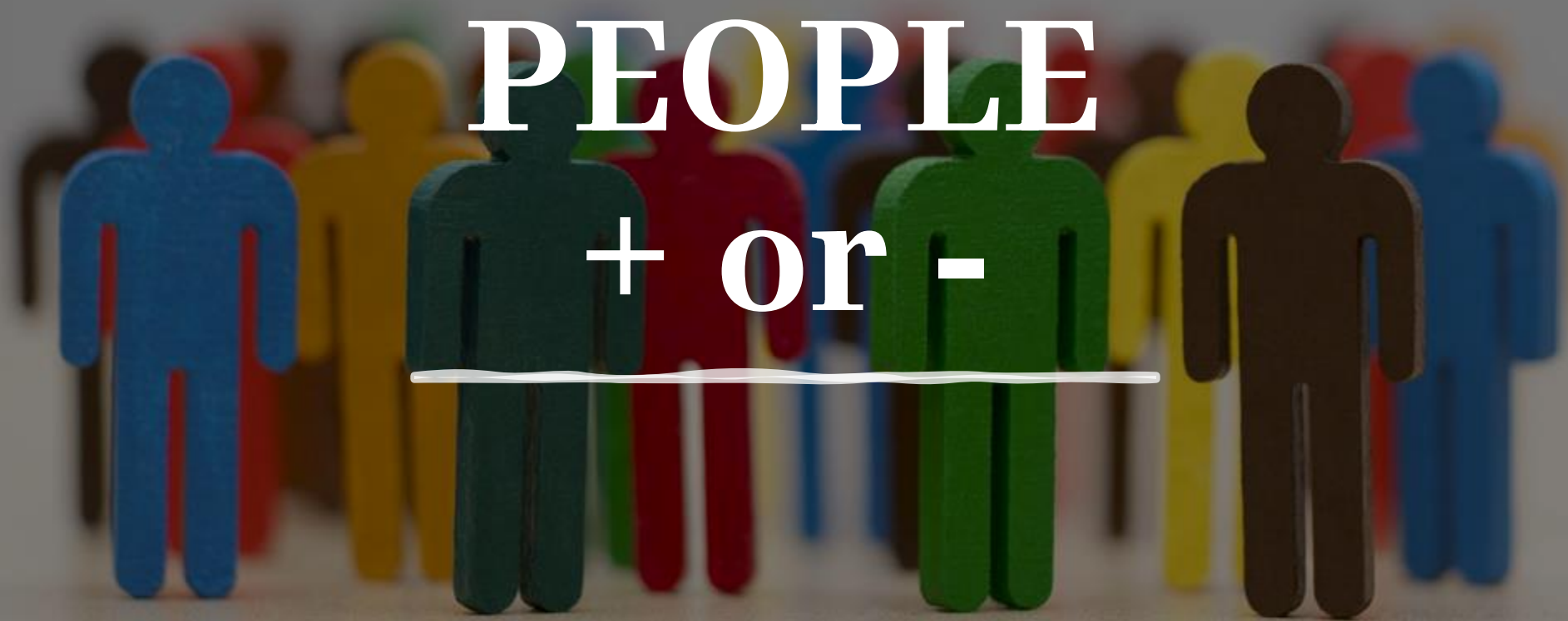


Wait... WHAT?

# HOW YOU LEAVE PEOPLE

+ or -

---







# Malingering & Root Cause



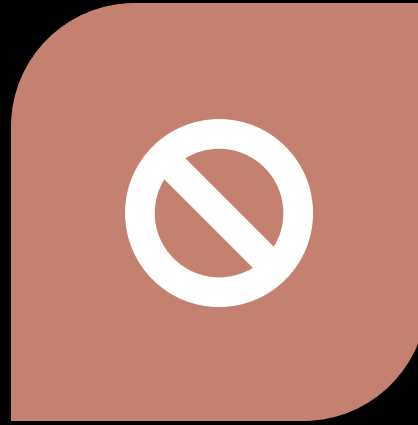
– Leadership –  
Who is the most important?



# Why? The Gap.



**GO TALK TO HR**



**RESTRICTIONS**



**HUMAN CONNECTION**



# Emotional Hijacking

---

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

Thinking Brain

+

Feeling Brain

=

Actionable Behavior



# Immediate Action Steps



Annual  
Awareness



Open  
Enrollment



Leadership  
Training



Program  
Overhaul



DWYSYWD

Do What You Say You Will Do.





# WHY?

The ripple effect you make extends well beyond this one human being and can be felt for years, decades, and throughout generations.

*How do you want to leave people feeling?*



# WHY?

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

**It's the right thing to do.**





# Thank You!



You can do it. I can help! 😊



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[www.drclairemuselman.com](http://www.drclairemuselman.com) | [@drclairemuselman](https://www.instagram.com/drclairemuselman)

