# Occupational accidents and diseases – 10 Questions





### Introduction

A healthy and suitable body ensures a dancer's professionalism. Any physical restrictions, e.g. even minor injuries, cannot be concealed and may threaten a dancer's career at any time. Not only injury prevention but also optimal therapy and rehabilitation are important after sustaining an occupational accident. The flyer contains explanations of essential terminology and structures, as well as procedures in case of occupational accidents and diseases

# **Statutory Accident Insurance and Occupational Accidents**

# What is a statutory accident insurance?

#### 1. What is a statutory accident insurance?

The statutory accident insurance - not to be mistaken with statutory or private health insurances or private accident insurances –is part of the German social security system. Providers are the BG's (institutions for statutory accident insurance and prevention) and public sector accident insurances.

#### Which benefits and services are provided?

Statutory accident insurance supports dancers in numerous ways. These include:

- injury prevention measures;
- rehabilitation after occupational accidents;
- compensation (in form of cash benefits or a pension) if necessary.

Statutory accident insurance offers coverage in case of occupational accidents, accidents to and from the workplace and occupational diseases.

Optimal medical care as well as professional and social reintegration of the insured individual are always given top priority. Any appropriate supportive measures are applied as the best solution is to regain working capability as dancers. After an occupational accident is recognized, the statutory accident insurance provides **non-cash benefits** (e. g. coverage of medical care costs and of rehabilitation costs up to regaining working capability as a dancer. At that, **cash benefits** (e. g. injury compensation, sick pay, temporary allowance) are granted.

A pension is generally only paid by the statutory accident insurance when all medically sensible and reasonable rehabilitation measures have been exploited.

#### Who is insured?

Employed dancers and musical performers are automatically insured with the relevant BG by their employer. As a rule, the **public sector accident insurers (Unfallkassen)** are the providers for public institutions (e. g. state theaters). For private providers of larger institutions, the **Social Accident Insurance Institutions for the administrative sector (Verwaltungs-Berufsgenossenschaften)** are often the providers of the statutory accident insurances. The same applies to dance teachers, trainers and choreographers employed at statutory institutions. Premiums are covered by the employers.

**Freelance** dancers, choreographers and dance teachers can insure themselves on a voluntary basis with the BG. This is recommended, because a private accident insurance does not necessarily offer benefits comparable to those from the statutory accident insurance. In this case, the **German Social Accident Insurance Institution for the administrative sector (Verwaltungs-Berufsgenossenschaft)** would assist dance teachers and dancers, touring theater perfomers as well as dance teachers who work on a fee basis



# What is an occupational accident?

 According to the statutory accident insurance – Gesetzliche Unfallversicherung, GUV), an occupational accident is an involuntary time-limited (e. g. being hit, falling, slipping) incident extrinsically affecting the body and resulting in a traumatic injury or even death.

#### Prerequisites for an occupational accident include:

- the injured person is a member with the statutory accident insurance (GUV);
- it has been an activity covered by the insurance. Accidents outside the workplace may be recognized as occupational accidents provided they are directly related to the professional activities. These include ways to and from the workplace (e. g. theater, ballet school) as well as ways between theaters in case of different rehearsal and performance locations.

The accident recognition system is complex. On principle, not all acute complaints occurring during work are recognized as occupational accidents. In particular, this applies to two cases:

- The complaints/injury has occurred incidentally during work routine ("caused by chance");
- There are former, non accident-related complaints (e.g., degenerative meniscus damage, arthrosis) not resulting from an occupational accident.

Additional aspects should be considered regarding the recognition of occupational accidents in professional dance:

**Multi-factorial (intrinsic) incidents.** Depending on the dance style, it is often difficult to determine which of the factors within a combination actually resulted in the occupational accident. This does not rule out the final analysis that incidents are initiated by extrinsic factors at last (e. g. dance partner, dance floor, costume etc.).

There are occasional problems with the recognition of reported occupational accidents due to the lack of clearly definable extrinsic factors. In more than one third of the cases, the spine region, followed by the lower leg and knee joint region are affected. The most common are restrictions/limitations of joint functions (e. g. blockages) or muscle tensions caused by dance-specific movements.

**Range of movement patterns in dance**. Dance movements exceed the ordinary movement patterns of daily life. Without being able to name them precisely, the smallest external factors within a multi-factorial incident may result in traumatic injuries and thus occupational accidents.

Typical circumstances of the accident raising issues in terms of recognition are, for example, ...sudden pain after a dance step combination, or a lifting in pain ... in the spine or lower leg ... during training or rehearsal ... without a clearly definable external affect.

## What is to be done after sustaining an occupational accident?

#### **Dancers**

- **Stop your present activity** and seek a diagnostic clarification (if possible).
- Report each accident. In principle, each accident even a minor one – should be reported because damages/complaints appearing years later could be results of a former accident. Only reported accidents can be included in an evaluation of the complaints.
- Write an accident report. Official forms provided by the employers are used for this purpose.
- Make an appointment with a councelling physician (a medical doctor who is authorized by the insurance to deal with occupational accidents, D-Arzt or H-Arzt) to complete an accident insurance report (F 1000).

**General principle:** The earlier an occupational accident is reported and a diagnostic clarification made, the faster rehabilitative measures can be initiated to keep performance deficits low and to regain the working capability as soon as possible.

#### **Employees and medical doctor:**

 Immediate reporting and detailed documentation of accidents. The more precise, detailed, understandable and the closest to the occurrence an accident is reported, the easier it is to address dance-specific issues connected with the accident and arising in the subsequent process – even years later. Knowledge of dance medicine is of great benefit.

Employers are to report all accidents occurring in their premises. Reporting is to be done within three days after being informed about an accident. The accident report is to be cosigned by the personnel council or works committee.

# Rehabilitation after (occupational) accidents in dance

Simply pausing after sustaining an injury is often insufficient. There is a need for special rehabilitation measures.

After an injury occurred, necessary rehabilitation measures are determined by the physician in charge. Forms are completed, therapies prescribed and rehab applications (e.g. stationary rehabilitation) are submitted by him/her.

However, often an intense but not dance-specific rehabilitation is insufficient.

The significance of a professionally orientated – in this case dance-specific – rehabilitation increases with the injury severity score and the time-loss due to the accident. Just a few days without class/training result in a reduction of performance. In a dance-specific rehabilitation, not just the injured region but the entire body is treated. The rehab consists of general and dance-specific measures (e.g. Pilates, transition class/training, Gyrotonic expansion system<sup>®</sup>, etc.).

### Contacts

At present, a dance-specific rehabilitation after sustaining an occupational accidents can be realized for out-patients only in Berlin (Unfallkasse Berlin, (contact: Frau N. Bauer, Unfallkasse Berlin) and for out- and in-patients at the Kompetenzzentrum Tanzmedizin in Gelsenkirchen (medicos.AufSchalke, contact: Frau Dr. med. Elisabeth Exner-Grave)



# What if I cannot dance anymore because of an occupational accident?

A career assistant/rehab manager is deployed for each **recognized** occupational accident requiring intensive care/supervision. Thereby, the link between dancer, doctors, employers, public and local authorities and social insurance providers is ensured. This career assistant/rehab manager accompanies the entire period of rehabilitation.

If despite all measures, professionalism as dancer is not possible any longer, alternative reintegration potentials, such as other jobs in the theater, are considered,

The necessary training or advanced training measures up to a needed/required retraining are financed by the statutory accident insurance. At that, assistance to find a new job is offered to dancers.

# Work-related illnesses and occupational disease

# • What are work-related illnesses?

These are illnesses and functional disorders whose origins, progression and prognosis are influenced by work activities. Work involves a risk factor. Initially, work-related illnesses **are to be clearly differentiated from occupational diseases.** 

Employers are responsible to prevent work-related health risks at the workplace.

Most work-related illnesses in dancers affect the musculoskeletal system. These are common and typical chronic diseases/ overuse damages in dance developed from long-term complaints on the basis of local tissue damages. These illnesses and damages may affect a dancer's professionalism.

# What is an occupational disease?

Unlike occupational accidents, occupational diseases are understood as a chronic, long-term process. An occupational disease is a disease that:

- 1. is listed as an occupational disease (OD) in the Ordinance on Occupational Diseases (Berufskrankheiten-Verordnung, BKV).
- 2. an insured person sustains due to an activity covered by the insurance.

These are diseases where dancing is the causative factor with the admost probability.

Dance- related occupational diseases are as follows:

- intervertebral disks-related diseases of the lumbar spine (BK-No. 2108);
- diseases of the soft tissue (e. g. bursae, synovial tendon sheaths and/or paratenon) (BK-No. 2105)
- diseases of tendon- and muscle insertions (BK-No. 2101);
- meniscus damages (BK-No. 2102);
- gonarthrosis (BK-No. 2112).

If doctors have a good reason to suspect an occupational disease in an insured person, they are to report that at once to the accident insurance provider. In that case, a so-called **medical indication for an occupational disease** form is completed.

# In which case and how is an occupational disease recognized in dancers?

The decision whether or not an occupational disease (OD) is recognized is made by the statutory accident insurance. **Recognized** occupational diseases are **compensated**. At present, the recognition of submitted applications is far less than 10% (Wanke 2005).

Diseases not listed in the Ordinance on Occupational Diseases or not meeting the requirements specified therein could nevertheless be recognized as 'like an occupational disease' similar to work-related illnesses by the statutory accident insurance. Prerequisite is new scientific evidence showing that dancers are exposed to significantly higher work-specific loads compared to the ordinary population. In that respect, there is still a great need for dance medicine research in the future.

# What if you cannot dance anymore because of an occupational disease?

In case an occupational disease is recognized, a pension is paid. In addition, the statutory accident insurance takes care of alternative employment (e. g. another position with the theater). Expenditures regarding necessary training or further educational measures up to an educational retraining are then covered by the statutory accident insurance. At that, support in job-seeking is offered.

# **Additional information**

tamed - Tanzmedizin Deutschland e. V. tamed keeps a list of medical doctors and therapists in Germany, Austria and Switzerland who are experienced in treating dancers and understanding their special requirements and problems. Website: www.tamed.de and www.tamed.de/netzwerk/aerzte-undtherapeuten.html

Statutory accident insurances provide informative websites as follows:

Deutsche gesetzliche Unfallversicherung: www.dguv.de/ Unfallkasse des Bundes: www.uk-bund.de



## Unfallkasse Berlin: www.unfallkasse-berlin.de/ Verwaltungs-Berufsgenossenschaft: www.vbg.de/ Kompetenzzentrum Tanzmedizin medicos.AufSchalke: www.medicosaufschalke.de/

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