

# *Steady in the Current*

**Empathy, Generations, &  
Leadership in  
Workers' Compensation**

With Dr. Claire Muselman  
Thursday, August 27, 2026



A close-up portrait of a woman with long, straight blonde hair, smiling warmly at the camera. She is wearing a light-colored blazer. The background is a soft-focus indoor setting with large windows.

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**



# Enter the current: *Injury changes the trajectory.*

For the worker .

For the family .

For the employer .

For everyone involved .



# We Know the River

We understand workers' compensation.

They usually don't.

- Forms.
- Compensability.
- Restrictions.
- Medical authorization.
- Indemnity.
- Return to work.

**To an injured person:**

An entire unfamiliar system appears — *suddenly* — in the middle of an already overwhelming event.

**The distinction matters.**



# What does it *feel*/like to enter our system?

Before we talk about generations & work  
comp, refocus to people.



# 80,000





**Your energy  
speaks  
before  
you do...**



# Who Am I?





# Introductions

Who are you?

Round #1





As you **speak** —  
pay attention to your  
**posture** , your **handshake** or  
**wave**, your **voice**, your  
**presence**.

And as you **listen** ,  
notice how their energy  
lands.

First impressions always say more than we think.



# Let's make a **NEW** friend!



Quick introduction & a little about yourself



**MEET SOMEONE  
YOU DO NOT KNOW!**









# Take 15 seconds

## What did you notice?

### About yourself? About them?

**What did you  
hear?**



# Round 1:

## The Basics

**Name, role,  
what you do**

**The surface-  
level story**

**Neuropathway ease**

**What we tend to know about  
the injured worker**





# Introductions

## Who are you?

### Round #2





# Who are you?

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

What **lights** you up?





**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 behavior







# Introductions

## Who are you?

### Round #3



# Who are you?

## How do you describe yourself?







**What did you  
hear?**



# Round 3:

## Intrinsic Motivation



How do you describe yourself?



What gives you meaning or energy?



Motivation is the fuel behind **behavior**





# Introductions

## Who are you?

### Round #4



**What is your  
biggest fear?**







# Round 4: Fear of the Unknown

Fear *impacts* behavior.

Fear often looks like  
*resistance.*

This is where we  
**MISINTERPRET.**







Easy? Hard?

# The Four Rounds of Connection

1

What we *see* on paper

2

What's *under the surface*

3

What *drives* someone

4

What *scare* them





PATRICIA FRIPP

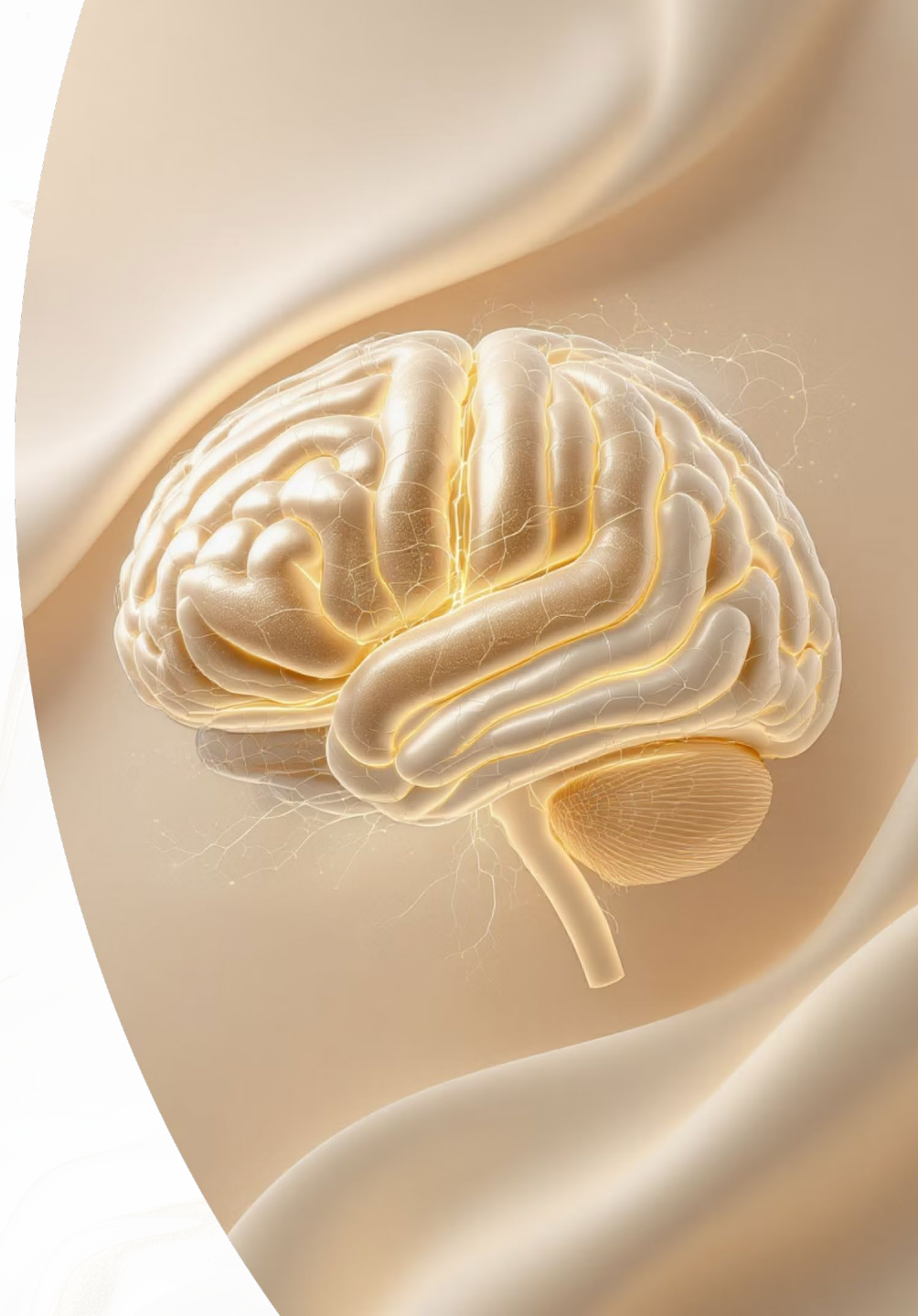
**It is not people's job to remember you.  
It is your obligation and responsibility  
to make sure they do not have  
the chance to forget you!**



# HOW YOU LEAVE PEOPLE + or -



# 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





# HOW YOU LEAVE PEOPLE

+ or -

Now **add** an  
injury to the  
story.





# The Claim File

The claim file is Round One.

Important information. Incomplete human story.

**Name · Age · Occupation**

**Date of Injury · Diagnosis**

**Restrictions · Wage**

Above the waterline.

Below it — open depth.





# Below the Surface

What *doesn't* the file tell us?

| What matters to me?

| What am I afraid of losing?

| What am I trying to  
get back to?

| Do I understand what happens next?

| Do I believe you believe me?

This is where the Four Rounds *become* workers'  
compensation.



**We meet people in**  
**Round 1.**

**Then, we manage**  
**behavior**  
**happening in**  
**Round 4.**

# Misinterpretation

What we see in the claim:

Angry

Avoidant

Demanding

Unresponsive

"Noncompliant"

Ask a different question.

*What if some of it is fear?*

Fear looks like resistance. Round 4 looks like Round 1 problems.





# *The Generations.*

Same Injury,  
Different Expectations.

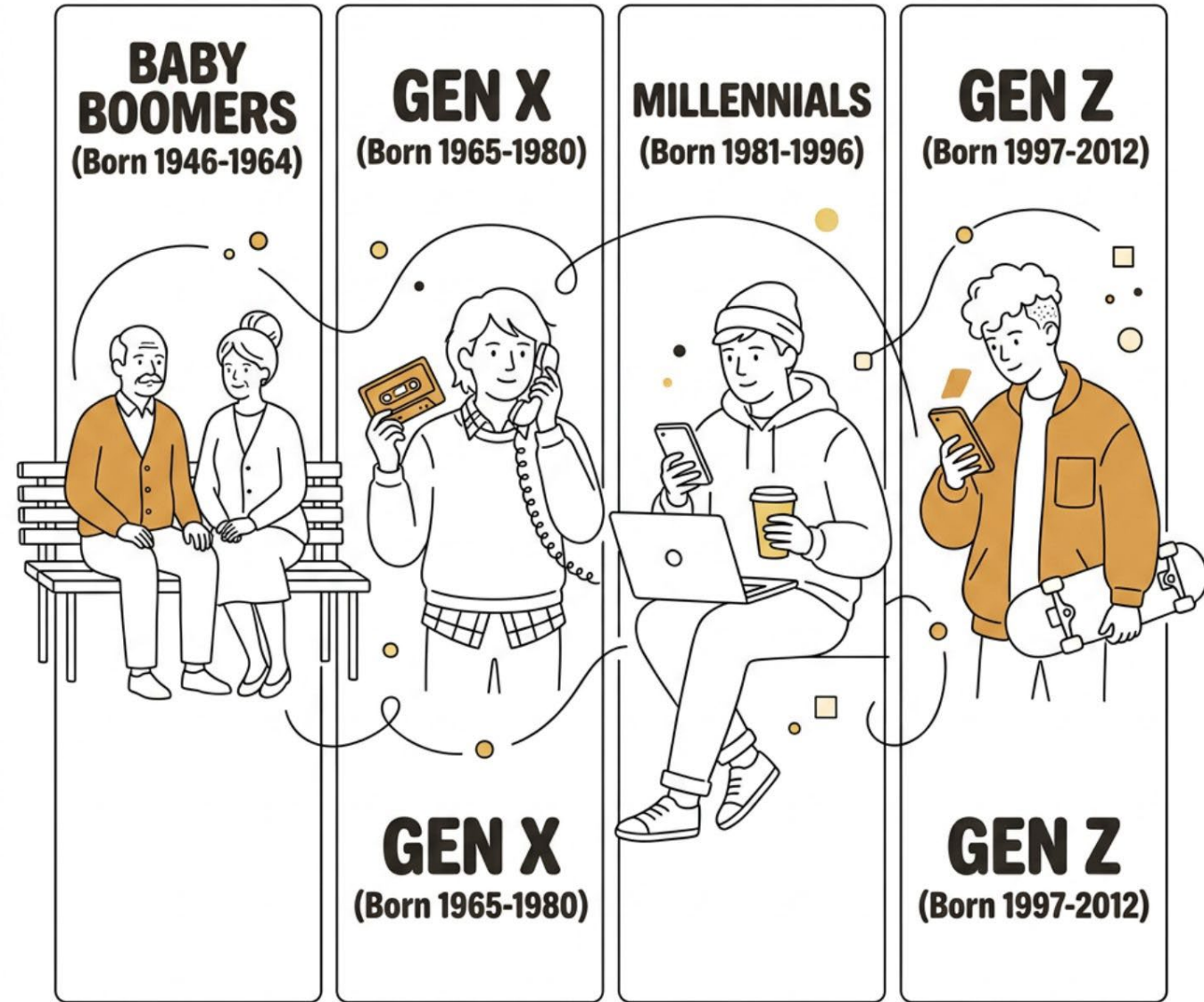


# Generations

Generation  $\neq$  personality.

Generational context can  
shape expectations:

- work
- authority
- communication
- technology
- trust



# Baby Boomers

*Proven  
Pioneering  
Persistent*

- **Value:**

Loyalty, legacy, proven resilience

- **Need:**

Respect for contributions,  
acknowledgment of impact





# Baby Boomers

When injury interrupts

Identity

· Loyalty · Legacy · Resilience ·

Work may carry  
deep personal  
meaning

Loss of capability  
can feel like loss of  
self

Experience deserves acknowledgment



# Gen X

## *Strategic Grounded Underestimated*

- Value:

Autonomy, efficiency,  
work - life integration

- Need:

Visibility in succession  
planning, trusted competence





# Gen X

When injury interrupts  
*Independence*

- Autonomy · Efficiency ·
- Resourcefulness ·

Give clear, direct  
information

Offer appropriate  
choices

Set expectations and step back

*Could I be interpreting independence  
as disengagement?*



# Millennials

*Purpose-Driven*

*Feedback-Focused*

*Adaptive*

- **Value:**

Growth, collaboration,  
meaningful impact

- **Need:**

Clarity on expectations,  
ongoing mentorship





# Millennials

When injury interrupts  
Progress

- Growth • Collaboration •
- Meaning •

Explain the why  
behind each step

Show progress —  
make it visible

Invite questions and connect to recovery



*Could I be interpreting questions as challenge?*

# Gen Z

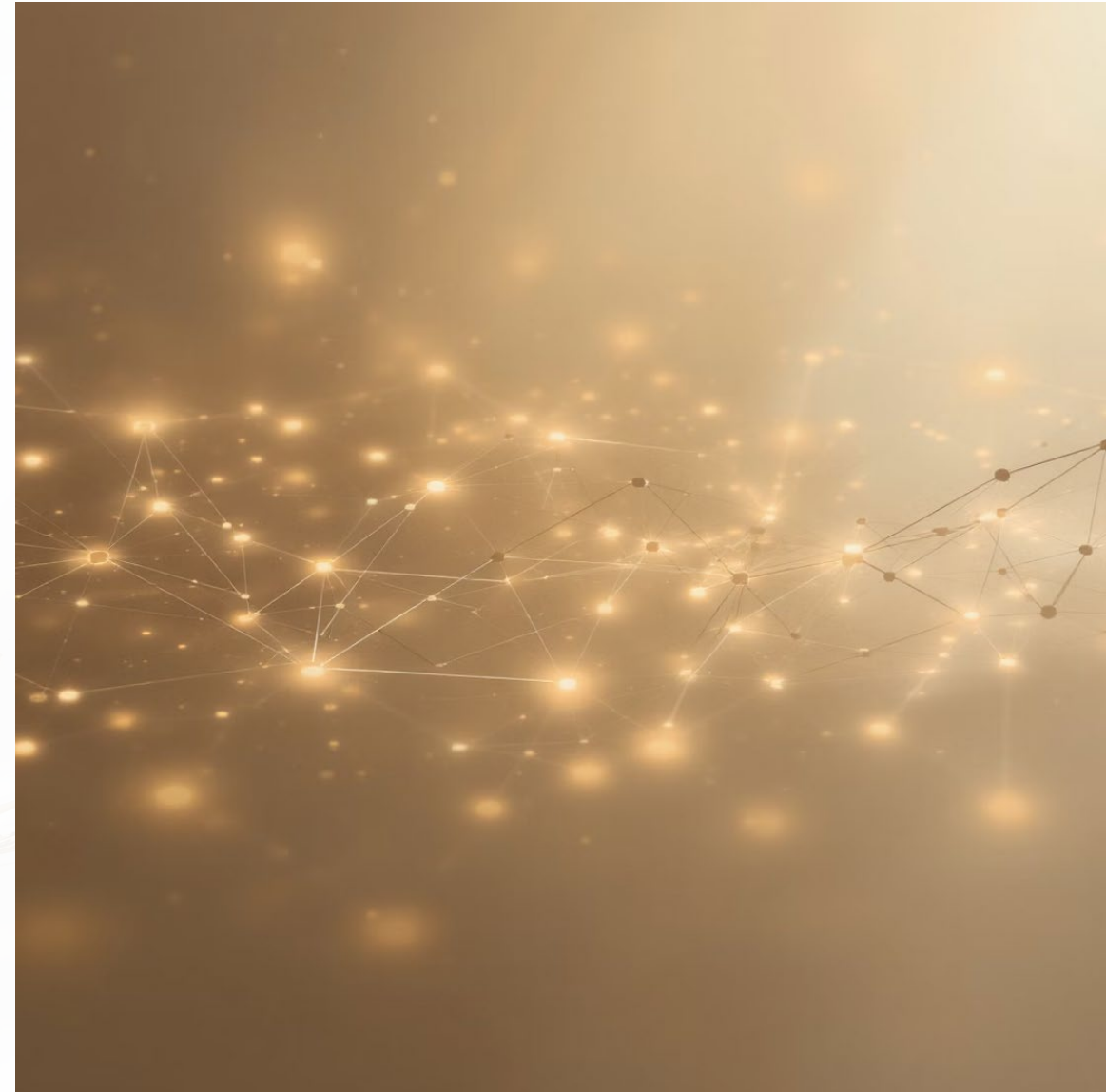
*Values-First*  
*Tech-Fluent*  
*Bold*

- Value:

Authenticity, inclusion,  
real-time relevance

- Need:

Transparency, social impact  
alignment, fast feedback





When injury creates uncertainty...

· Authenticity · Inclusion · Fast Feedback ·

Make the process visible  
and transparent

Set clear communication  
expectations

"No update" can still be  
an update



*Could I be interpreting a need for information as neediness?*



**Different  
expectations **do**  
**not** mean  
difficult people.**







# You have a Generation too.

---

Your expectations  
about  
responsiveness came  
from somewhere.

---

Your definition of  
professionalism  
came from  
somewhere.

---

Your comfort with authority came  
from somewhere.



What happens  
when *my* preferred  
communication  
style becomes my  
definition of "good  
communication"?





# One Claim. Multiple Generations.

- 1 Injured Worker —24
- 2 Supervisor —61
- 3 Adjuster —43
- 4 Nurse Case Manager—35
- 5 HR —52

*Everyone is interpreting everyone.  
Generational dynamics exist across the entire claims ecosystem.*

# *Collision* Point

*Communication*

*friction*

can look like

*claim friction* .

Different  
expectations

Different  
channels

Different  
response  
times

Different  
definitions of  
support

This is very workers' compensation.



# *Different* Generations. Same human needs.

Help me  
understand.

See me.

Tell me what  
comes next.

Give me appropriate  
control.

Show me that I matter.

# The STEADY Framework

**S — See the person**

Before the file. Before the restriction. Before the diagnosis.

**T — Tell them what happens next**

Uncertainty is its own injury. Remove it where you can.

**E — Explain the why**

Process without context creates distrust.

**A — Ask instead of assume**

One question changes everything you think you know.

**D — Design for the person**

Communication style is not one - size - fits - all.

**Y — Your style matters too**

Self-awareness is a professional skill.



# The Outcome Chain

## Connection

Initiate human - centered contact



## Communication

Clear, two - way information flow



## Trust

Build reliable, consistent rapport



## Engagement

Active participation and buy - in

# Return to the River

*We cannot* control every  
current. ***We can*** control  
how people experience  
the journey.





# Thank You!



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