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NEWS

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ALERT

Growing Risk

Cal/OSHA: Protect Workers Against Heat Illness

AS ANOTHER scorching summer is upon us, Cal/OSHA is reminding employers with outdoor workers to take precautions to protect them against the heat.

California employers need to be especially mindful as Cal/OSHA has workplace safety regulations governing the prevention of heat illness, and the agency actively enforces its heat illness prevention standard.

Employers should also comply for the safety and well-being of their workers, as heat illness can be deadly.

Cal/OSHA is urging employers to take the following steps to prevent heat-related illness among their employees who work outdoors:

Plan – Develop and implement an effective written heat illness prevention plan (HIPP) that customized to your specific operations.

The plan must include the following heat illness prevention and response procedures:

Training – Train all employees and supervisors on heat illness prevention. Nobody should be working outside in heat if they have not been trained in heat illness prevention and emergency procedures.

Water – Provide drinking water that is fresh, pure, suitably cool and free of charge so each worker can drink at least one quart per hour, and encourage workers to do so. Water should be located as close as practicable to where employees are working.

Access to shade – When temperatures reach 80 degrees, you must have and maintain one or more areas of shade at all times, when employees are present.

Locate the shade as close as practicable to where employees are working and provide enough to accommodate the number of employees on meal, recovery or rest periods at any time.

Even if temperatures are less than 80 degrees, you must permit access to shade for workers to rest.

The importance of rest – Encourage workers to take a cool-down rest in the shade for at least five minutes when they feel the need to do so to protect themselves from overheating. Workers should not wait until they feel sick to cool down.

If an employee starts feeling unwell, they must be monitored for symptoms of heat illness and emergency procedures should be initiated if they don't improve.

High-heat procedures

When the mercury reaches 95 degrees, employers must institute high-heat procedures that include monitoring of employees, regular communication, more frequent reminders to drink water and rest, and additional cool-down rest periods.

Emergency response procedures should be site-specific and include who/how to call emergency services and steps to respond to signs and symptoms of heat illness.

Observe all employees and any newly assigned to a high-heat area. You should consider giving employees who have not been working in high temperatures time to adapt to the new conditions.

You can do this by initially providing them with lighter work, frequent breaks or shorter hours.

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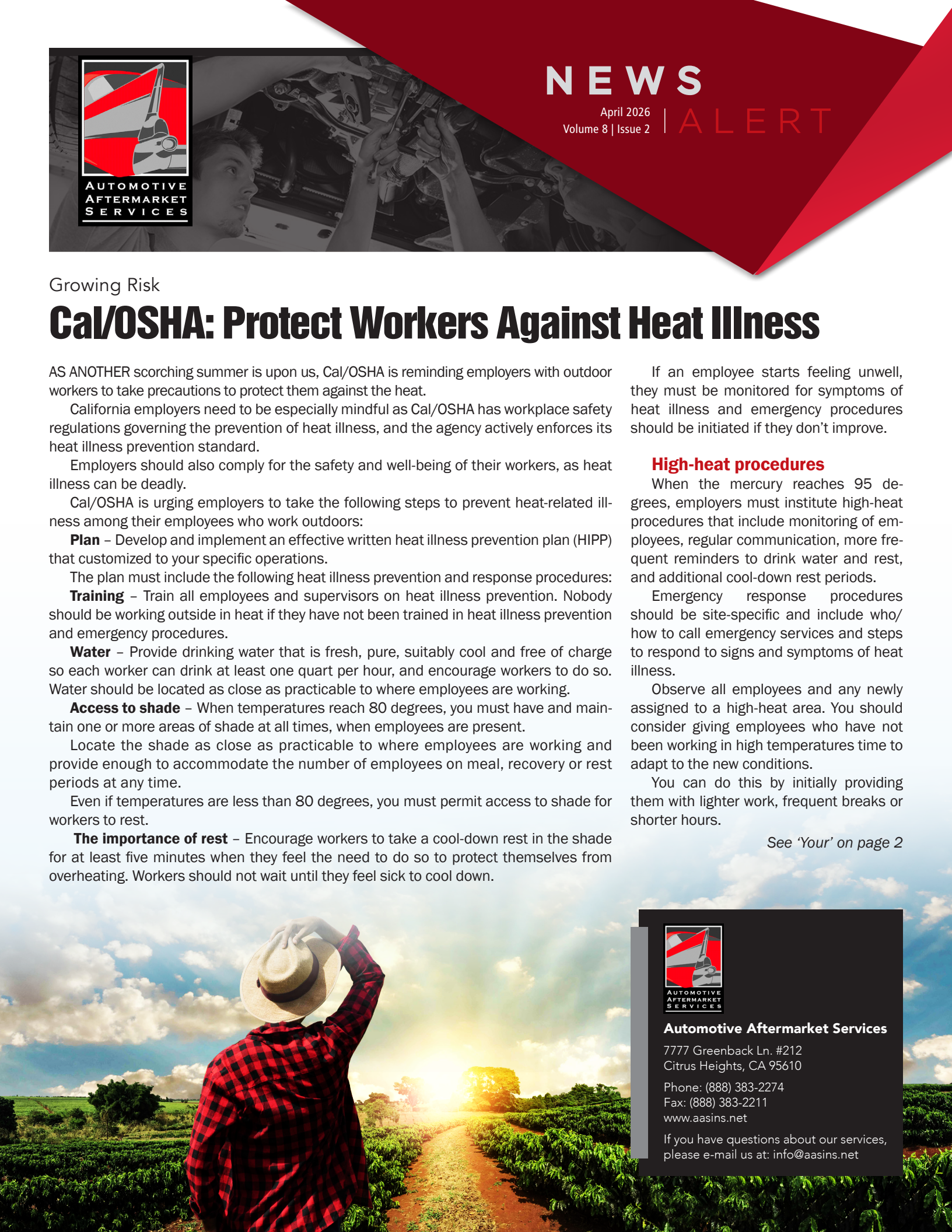
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Delayed Care Fuels Chronic Conditions, Higher Costs

DURING THE last three years, a new driver of health plan costs has emerged: a growing share of employees are postponing doctor visits, screenings and even medications until conditions worsen.

Instead of early, lower-cost intervention, employees are entering the system later and sicker. This is fueling more catastrophic claims, higher utilization of emergency services and ultimately higher costs for employer-sponsored plans.

Across the country, providers report more late-stage diagnoses and unmanaged chronic conditions. When symptoms become severe, they often require more intensive treatments that drive up costs, including:

- Hospitalization,
- Specialist care,
- Advanced imaging, and
- Expensive drug regimens.

Delayed care domino effect

The reasons for this trend are well documented. Polling by KFF found that 36% of adults say they have skipped or postponed needed care due to cost, and about one in five have not filled a prescription for the same reason.

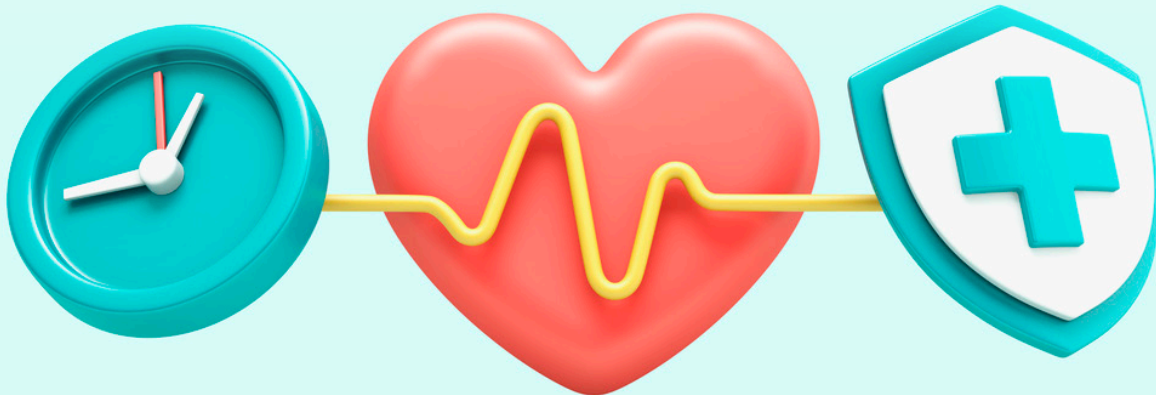
High-deductible health plans are a major factor. While they have lower premiums, they also require employees to pay sometimes thousands of dollars out of pocket before coverage begins. That can lead workers to put off care, particularly if they are unsure whether a visit is necessary.

Also, about one-third of adults report skipping doses or delaying prescriptions due to costs, according to KFF. This can worsen chronic conditions and lead to hospitalizations that could have been avoided with consistent treatment.

What employers can do

- **Lower financial barriers to preventive care** – Waive or reduce cost-sharing for primary care visits, screenings and chronic condition management.
- **Promote and simplify primary care access** – Offer telehealth, onsite or near-site clinics and easy scheduling to reduce friction.
- **Educate employees on how their plans work** – Many workers do not understand deductibles, health savings accounts or covered services, which can hit them with unexpected bills.
- **Encourage medication adherence** – Consider programs that reduce or eliminate costs for essential medications tied to chronic conditions.
- **Use data to identify gaps in care** – Analyze claims to find employees who are missing preventive services or managing chronic conditions poorly.
- **Steer employees to high-value providers** – Offer insurance from carriers that offer networks or incentives that guide workers to high-quality, lower-cost settings for procedures and treatments.
- **Leverage wellness and condition management programs** – Programs that help employees manage diabetes, musculoskeletal issues or cardiovascular health can improve outcomes and reduce long-term costs.

Employers have more influence than they may realize in addressing delayed care. The goal is to reduce barriers and make it easier for employees to access care early.



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Your Heat Illness Prevention Plan Must Be in Writing

Get the plan right

Your heat illness prevention plan must be written both in English and in the language understood by the majority of employees. It must also be available to employees at the work site.

Additional information about heat illness prevention, including details on upcoming training sessions throughout the state,

are posted on [Cal/OSHA's Heat Illness Prevention web page](#).

The agency also has handy materials for your workers in English and Spanish on how to protect themselves against heat illness that you can print out and disseminate.

Stealth Trends Slowly Driving Premiums

WHILE EMPLOYERS' main priority for containing workers' comp costs should be workplace safety, they also need to keep an eye out for three stealth factors that can nudge their premiums higher.

Where employees work, what they do from day to day and how production technology affects workplace behavior are all often flying below the radar for many employers, who may be hit with higher premiums after an insurer audit or worker reclassification. In addition, technology designed to increase productivity — like wearables — may actually raise the potential for workplace injuries.

These issues often surface only after a claim occurs or when the insurer conducts a premium audit. The end result can be a costly surprise when the employer receives a bill for additional premiums.

Remote work creates jurisdiction issues

Recent workforce surveys show that a large share of employees whose jobs allow it now work remotely either full time or part time, a sharp increase from pre-pandemic years.

When an employee works from another state, injuries may fall under that state's workers' compensation laws. If that state exposure is not disclosed on the workers' compensation application, coverage gaps or disputes may arise.

Job creep

Another growing issue is job creep — employees gradually taking on responsibilities outside their original job descriptions. This happens frequently during staffing shortages, growth periods, tight deadlines or in smaller operations.

Office staff may help with shipping. Supervisors may step into hands-on roles. Employees often wear multiple hats to keep operations humming.

From an insurer's perspective, what matters is the work performed, not just the job title listed on payroll. When a claim occurs, carriers examine real-world duties closely.

If, for example, a supervisor is injured while helping on the line, the insurer may reclassify payroll, split classifications or apply greater scrutiny for staff in similar roles.

However, without updated job descriptions and internal documentation, workers with multiple responsibilities can translate into higher premiums and audit-related adjustments.

Productivity technology challenges

Employers are increasingly using time-tracking software, performance dashboards, automated scheduling systems and wearable devices to monitor productivity, track output and manage work.

While these tools can improve efficiency, they can also subtly alter behavior. Employees may work faster when metrics show they are falling behind.

Breaks may be delayed or skipped. Safety may be compromised when an employee is rushed. Workers may not report early signs of strain or discomfort to avoid appearing less productive.

Over time, this increased intensity can raise injury risk, particularly for repetitive motion and ergonomic injuries. In addition, productivity systems may change the nature of the job itself — by increasing lifting frequency, reducing recovery time between tasks or assigning more physically demanding work than originally intended.

What employers should review before renewal

To address these exposures and reduce the risk of being hit with a premium increase after an audit, take a closer look at:

- Where employees are actually working, including out-of-state remote arrangements.
- Whether job descriptions reflect real, day-to-day duties.
- How often employees perform tasks outside their formal roles.
- Whether productivity tools are increasing physical or ergonomic demands.

None of these issues are dramatic on their own. But together, they can quietly drive premium increases, coverage disputes and audit surprises.

Employers that proactively address these trends are better positioned to align coverage with reality — and avoid paying for risks they never intended to assume.



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How Movement Can Help You Cope With Hardship

EXERCISE CAN do more than improve your physical health. Research increasingly suggests that regular movement can also reduce symptoms of depression, improve emotional well-being and help build a positive attitude as you tackle the day.

While exercise is not a replacement for therapy and other treatments for depression, it can help some people better cope. The key is to set a schedule and stick to it to reap the benefits.

Research published in the Cochrane Database of Systematic Reviews found that exercise reduced depressive symptoms in adults to a degree similar to established psychological therapies and, in some cases, antidepressant medications.

Compared with no treatment or usual care, exercise produced a moderate reduction in depressive symptoms. When exercise was compared with psychotherapy or antidepressants, researchers found little to no difference in effectiveness, though certainty varied by study.

The review also noted that light- to moderate-intensity exercise often produced greater benefits than very vigorous workouts. Mixed routines that combined aerobic activity with strength training showed somewhat stronger effects than aerobic exercise alone.

How it helps

- Physical activity triggers the release of endorphins – natural brain chemicals that promote a sense of well-being and can temporarily relieve pain and stress.
- Exercise can serve as a healthy distraction, helping people break cycles of negative thoughts that often fuel depression and anxiety.
- Over time, exercise can improve sleep and increase energy, both of which are linked to better mental health.
- Meeting exercise goals or challenges, even small ones, can boost self-confidence.
- Getting in shape can make you feel better about how you look.

Source: Mayo Clinic

Exercise and physical activity may also give you the chance to meet or socialize with others. Even sharing a friendly smile or greeting as you walk around your neighborhood can help your mood.

If you get involved in a group that hikes, bikes, plays pickleball or does another activity, you may socialize more, which can also boost your mood.

Getting started and sticking with it

Exercise does not have to mean intense workouts or structured fitness programs.

The Mayo Clinic emphasizes that daily physical activity – such as walking, gardening or doing household chores – can also improve one's mood.

The key is getting off the couch and moving in ways that feel manageable and sustainable.

Federal guidelines generally recommend at least 150 minutes of moderate aerobic activity per week, but even short bouts of 10 to 15 minutes can provide benefits. Consistency matters more than intensity, especially for people struggling with low motivation.

Starting an exercise routine while dealing with depression can feel daunting. Health experts suggest beginning slowly, choosing activities you enjoy and setting realistic goals. Talking with a health care professional can also help ensure that an exercise plan fits safely into a broader treatment approach.

It is also important to expect setbacks. Missing a day does not mean failure. Small steps still count, and, over time, regular physical activity can become a stabilizing part of daily life.

Not a replacement for professional care

While exercise can reduce depression symptoms for some people, experts caution that it is not a substitute for professional care. If depression continues to interfere with daily life, therapy, medication or a combination of treatments may still be necessary.

For many people, however, exercise offers a practical and empowering way to support mental health. The benefits of exercise – boosting mood, easing stress and building resilience – can improve your overall quality of life.

