

Farm Employee Management: Health, Stress, and Well-Being

File C1-82

Health, stress and well-being encompasses many areas of the farm business operation when working with family or non-family employees. This includes keeping employees healthy and safe both on and off the farm. When this is done, employees feel good about coming to work every day in a safe environment, knowing they can work efficiently while feeling like their work-life balance is aligned. There are four areas in which this can be done.

1. Understand Strategies for Choosing Health Insurance

For the farm community and the public at large, a great deal of confusion has surrounded the rollout of the Affordable Care Act (ACA). Uncertainties remain in terms of the costs and benefits associated with its implementation. However, many of the new provisions of the ACA may address some of the issues faced by farm families when it comes to health coverage. Research by the United States Department of Agriculture (USDA) about the sources, type and characteristics of health insurance among Iowa farmers and ranchers, and conducted prior to the enactment of the ACA, found that their health insurance consumption patterns differ from the population at large. Considering the high cost of health insurance, it will benefit farm families to become familiar with changes brought about by the ACA.

Resources for small businesses and farmers

- **Health Care - Small Businesses - Small Business Health Options Program (SHOP):** www.healthcare.gov/small-businesses/: comprehensive, easy-to-understand information on health insurance options for small businesses related to the implementation of the Affordable Care Act.

- **SHOP Marketplace:** www.healthcare.gov/small-businesses/employers/: portal to locate the “qualified health plans” available in your state for employers to offer to their employees. SHOP is available October 1, 2013 for Small Business owners with less than 50 fulltime employees. Small Business owners with fewer than 100 full time employees will be able to obtain coverage beginning during the enrollment period for 2016 coverage.
- **SHOP Call Center:** (For small employers and those assisting them) 1-800-706-7893 (TTY: 711). The call center operates Monday-Friday, 8 am-6 pm CT.
- **Affordable Care Act (ACA) Tax Provisions:** www.irs.gov/affordable-care-act/affordable-care-act-tax-provisions: tax resources related to health insurance for individuals, small businesses, non-profits, and large employers.
- **Small Business Health Care Tax Credit for Small Employers:** www.irs.gov/affordable-care-act/employers/small-business-health-care-tax-credit-and-the-shop-marketplace: guidance for qualification and application for the tax credit for employers of 25 or fewer employees who provide health coverage for their employees.
- **U.S. Small Business Administration - Health Care:** www.sba.gov/managing-business/small-business-health-care: includes information and resources to educate employers on what the Affordable Care Act means for small businesses. Key provisions of the Affordable Care Act for self-employed, employers with fewer than 25 employees, employers with up to 50 employees, and employers with 50 or more employees. Affordable Care Act training materials are available.

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- United States Department of Labor – Affordable Care Act: www.dol.gov/ebsa/healthreform/: legal and technical guidance for employers. A FAQ on key topics such as the notice to employees of coverage options, workplace wellness programs, summary of benefits and coverage requirements and uniform glossary.

2. Increase Farm Safety

Agriculture is one of the most dangerous industries in the U.S. Farmers and ranchers, both men and women, are exposed to many hazards in the agricultural workplace each day. In particular, individuals who have been farming less than 10 years are particularly susceptible to equipment, livestock, and environmental worksite hazards due to their limited experience.

You can start by increasing your awareness of farming hazards and making a conscious effort to prepare for emergency situations including fires, vehicle accidents, electrical shocks from equipment and wires, and chemical exposures. Be especially alert to hazards that may affect children and the elderly. Minimize hazards by carefully selecting the products you buy to ensure that you provide good tools and equipment. Always use seat belts when operating tractors and establish and maintain good housekeeping practices.

Better safety and health practices reduce worker fatalities, injuries, and illnesses as well as associated costs such as worker's compensation insurance premiums, lost production, and medical expenses. A safer and more healthful workplace improves morale and productivity. Resources for farm safety can be found at:

- eXtension Ag Safety and Health: www.extension.org/farm_safety_and_health
- Safety and Health Management Planning-Penn State Extension: pubs.cas.psu.edu/freepubs/pdfs/agrs123.pdf
- Iowa's Center for Agricultural Safety and Health (I-CASH): www.public-health.uiowa.edu/icash/resources/farm-safety-fact-sheets/
- National Education Center for Agricultural Safety (NECAS): www.necasag.org/
- OSHA-Agricultural Operations: www.osha.gov/dsg/topics/agriculturaloperations/hazards_controls.html
- The Dairy Partner-newsletter for dairy farm employees/training modules, English/Spanish: fyi.uwex.edu/dairypartnerelcompanero/
fyi.uwex.edu/dairypartnerelcompanero/trainingmodules/
- American Red Cross: www.redcross.org

3. Encourage Physical and Nutritional Health

One of our body's main stressors is related to the choices we make related to food and wellness. The choices made regarding diet, exercise, care of injuries and regular doctor visits can impact overall well-being.

Nutritious foods, reduced sugar consumption, daily physical activity, social engagement, joy and laughter, hydration and adequate sleep are just a few strategies for improving physical health. Make changes by using MyPlate, reading food labels and rethinking your drink. Small changes can have a big impact.

- Words on Wellness (information about nutrition, exercise and food safety): www.extension.iastate.edu/humansciences/words-wellness
- Iowa Food and Fitness: www.iowafoodandfitness.org
- What's on your plate?: www.extension.iastate.edu/humansciences/my-plate

4. Support Mental Health

Stress is the body's reaction to a change that requires a physical, mental or emotional adjustment or response. External sources of stress can include the farm, work, family, life changes, and unpredictable events. Internal sources of stress include expectations, worry, attitudes, health choices. Stress affects the immune system and increases our vulnerability to illness. It can worsen

existing medical problems or create new ones. Symptoms of stress may include insomnia, change in appetite, sexual disorders, aches and pains, frequent colds, prone to illness, intense feelings and long-term tiredness. Stress can also cause a breakdown in communication with others. Stress-related emotions, such as irritability and anger, often adversely affect our relationships. Burnout is total physical and emotional exhaustion—a feeling of being totally overwhelmed and not being able to cope. Depression can range from feeling “down” to feeling “hopeless”.

Four A's of stress relief:

Avoid:

- Take control of your surroundings
- Avoid people who bother you
- Learn to say no
- Ditch part of your list

Alter:

- Respectfully ask others to change their behavior
- Communicate your feelings openly
- Manage your time better
- State limits in advance

Accept:

- Talk with someone
- Forgive
- Practice positive self-talk
- Learn from your mistakes

Adapt:

- Adjust your standards
- Practice thought-stopping

- Reframe the issue
- Adopt a mantra
- Look at the big picture

Resources to help:

- Answer Line: for questions and resources related to home and family. (800) 262-3804; www.extension.iastate.edu/answerline
- Iowa Concern Hotline: confidential assistance and referral for stress, legal questions and financial concerns. (800) 447-1985; www.extension.iastate.edu/iowaconcern
- Iowa State University Extension and Outreach - Stress Management Techniques videos: www.extension.iastate.edu/linn/page/stress-management-techniques
- What Do We Tell the Kids in Tough Times? Adobe presentation on tips to work with children on the farm during stressful times: connect.extension.iastate.edu/kids
- Work-Life Balances: Tips to reclaim control: www.mayoclinic.org/healthy-living/adult-health/in-depth/work-life-balance/art-20048134
- Agri-View news article: Farm women tackle balancing farm, family, personal time: www.agriview.com/feature/farmlife/farm-women-tackle-balancing-farm-family-personal-time/article_f245c9b2-e81f-5c2a-8459-54894cf9b4db.html
- Northeast Iowa Behavioral Health Resources: neibh.org/links

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