



Finnish Institute of
Occupational Health

ENTREPRENEURS' OCCUPATIONAL HEALTH CARE AND OCCUPATIONAL SAFETY



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Background and purpose of this guidebook

What are occupational health care services? Why and how to provide them? Why and how to promote occupational safety? This guidebook will give you answers to these questions. We have written the guidebook with both Finnish and foreign-born entrepreneurs in mind.

This guidebook was produced in the European Social Fund project Promoting the well-being of micro entrepreneurs through networking (2015–2017), a joint project of the Finnish Institute of Occupational Health, the Federation of Helsinki Parishes, and NewCo Helsinki. The aim is to promote the networking and well-being of entrepreneurs. Other guidebooks produced as part of the project are "Networking - providing support for micro entrepreneurs" and "Work, private life and time management. Entrepreneurs' Guide".

We would like to thank all the entrepreneurs that we have had the pleasure to meet in our workshops and at other events during the project. You have given us great ideas and insights for writing this guidebook! We would like to extend special thanks to three entrepreneurs: Ali Giray, Sela Giray, and Seija Lindholm. Ali Giray is an entrepreneur with considerable experience of occupational health services as an entrepreneur. He has also advised many entrepreneurs with an immigrant background on issues related to entrepreneurship and occupational health services. Sela Giray is a new entrepreneur and is thinking about occupational health services: how to arrange them and what the benefits are for an entrepreneur. Seija Lindholm has vast experience in her field and as an entrepreneur. In this guidebook, she talks about the benefits of occupational health services and occupational safety for an entrepreneur in hairdressing. We would also like to thank our colleague, Mika Nyberg, for his comments on our manuscript regarding occupational safety.

Auli Airila, Barbara Bergbom, Helena Palmgren and Kristina Rajala

Helsinki, 11th December 2017

Occupational health care supporting entrepreneurs

The purpose of occupational health care services is to promote

- the prevention of work-related illnesses and accidents
- the health and safety of work and the working environment
- the health, working capacity, and functional capacity of employees at different stages of their working career
- the functioning of the workplace community.

Occupational health care is a part of the Finnish health care system. The aim of occupational health care is to prevent work-related problems and to promote the well-being, work capacity, and occupational safety of entrepreneurs and employees. **According to law, you must arrange occupational health care services if you employ at least one person in your company.**

Occupational Health Care Act 1383/2001: www.finlex.fi/fi/laki/ajantasa/2001/20011383. The legislation is updated from time to time. This link will take you to the latest information on legislation (in Finnish).

If you are a sole trader or you run a company with another entrepreneur but you have no employees, you are not obliged to arrange occupational health care services. New entrepreneurs are often so focused on

running their business that they do not think about their health and well-being until they are too tired or ill to work efficiently. However, you should take care of your well-being, and, in fact, many sole traders arrange occupational health care services for themselves. Work-related accidents and taking time off when you are ill make it expensive and difficult to run your business. That is why it is worth preventing these issues.

METHODS for achieving these goals include assessing needs, planning efficiently, and establishing cooperation between the entrepreneur, employees, and the occupational health services.

Occupational health care services for sole traders are designed together with entrepreneurs to suit their needs.



FOOD FOR THOUGHT:

- *Do you know which elements in your work have an impact on your and/or your employees' health and work capacity?*
- *Have you paid attention to your occupational safety? What about the occupational safety of your employees?*

Benefits of occupational health care

- Well-being helps entrepreneurs and employees perform well and be happy at work.
- Good work capacity and job satisfaction are also reflected in the quality and efficiency of work.
- There are fewer disruptions to business operations when the number of sick-leave days is down or, in fact, zero, and when employees receive active support when returning to work.
- Give your company a good reputation for well-being, and you will attract good employees and customers.

What is included in occupational health care services?

The entrepreneur/workplace and the provider of the services agree on the content of occupational health care services to best prevent problems and support the work capacity of the entrepreneur and employees. Based on a workplace survey, an action plan will be drawn up for occupational health care services and relevant measures, including the responsibilities of the company and the occupational health services.



Preventive services within occupational health care:

- **A workplace survey** that investigates and assesses the health impacts of the work and working conditions
- **Health examinations**, as required, to monitor and promote work capacity. In certain jobs and working conditions, such as night work or work that causes exposure to chemicals, regular health examinations are required. For example, an employee working in noisy conditions must have a pre-employment examination followed by four annual examinations, and then an examination every three years.
- **Provision of information, advice, and guidance** to employees, working communities, and entrepreneurs on factors affecting working capacity and health, and on methods that promote working capacity
- Participation in organising **first aid**
- **Monitoring of working capacity and referral to rehabilitation as required**
- **Promotion of well-being at work and of smooth operations, such as cooperation among employees**

The statutory requirement is to provide preventive occupational health care only, but it is also possible to provide more extensive services that may include medical care.

The occupational health care action plan is prepared for a set period, normally 3-5 years. The occupational health care provider will contact the company or entrepreneur at least once a year. This is also an opportunity to check whether the company has undergone any changes that would need to be addressed in the occupational health care action plan.

Organising occupational health care

Units specialising in occupational health care can be found in the public and private sectors. As an entrepreneur, you can obtain occupational health care services from

- an occupational health care unit at a health centre
- occupational health care services provided by public utilities or a corporation
- an occupational health care centre
- occupational health care services at a private medical centre

Occupational health care services employ a range of specially trained professionals, such as occupational health physicians, occupational health nurses, occupational physiotherapists, and occupational psychologists. They have expert knowledge of factors that may cause health hazards in different professions and working conditions, and they know how to reduce health and safety risks at work. They are also experts in promoting the working capacity and functional capacity of employees and working communities.

You can find your local providers of occupational health care services online at www.tyoterveydeksi.fi



When you look for providers of occupational health care:

- Start by looking at information on providers of occupational health care services in your area (www.tyoterveydeksi.fi).
- Contact the service providers of your choice. Tell them whether you are looking for statutory, preventive occupational health care services or voluntary medical services.
- Ask for quotes from the service providers of your choice. You can normally request a quote on the service providers' websites.
- Compare the quotes you receive.
- Choose the most suitable service provider and sign a written contract with them.

How much does occupational health care cost?

The cost of occupational health care depends on the extent and use of the agreed services. The size of your company also affects the cost.

The Finnish Social Insurance Institution (Kela) reimburses around 50% of the annual costs of occupational health care up to a certain limit.

For the latest information on reimbursements, please see the Kela website at www.kela.fi. Providers of occupational health care will help you with reimbursements.

Thoughts of a new entrepreneur on organising occupational health care

Sela Giray has been an entrepreneur since summer 2017. He is a micro entrepreneur, carrying on the operations of a company he purchased. The company, Kulloon Kotitupa Oy, offers good traditional Finnish lunches in an enticing setting. The company also offer catering services. At the moment, Sela Giray has four permanent employees.



”I’d like to know how my employees are doing and how their well-being is reflected on my business operations.

”I am aware of the Finnish system of occupational health care because I used to work for another company, and my employer had organised occupational health care for the employees. However, I have never been an entrepreneur before and, thus, have no experience of organising occupational health care services”, Sela Giray says.

”I need information on how much occupational health care costs and what the benefits are for me. I would also like advice on how to find occupational health care services and what to consider when selecting a service provider”, Sela continues.

”In addition, I’d like to know how my employees are doing and how their well-being is reflected on my business operations. Because I only have a few employees, my wish is, of course, that my employees remain as healthy as possible. Absences due to illness are costly for an entrepreneur and make it more difficult to run the business”.

Sela Giray has already had some advice from his brother, Ali Giray, on what to consider when arranging occupational health care services. Next, Sela plans to visit the Finnish Institute of Occupational Health website at www.tyoterveydeksi.fi to find providers of occupational health care in his area.



An experienced entrepreneur's thoughts and advice regarding occupational health care



Ali Giray has been an entrepreneur for a long time. His first enterprise was a restaurant that he set up in Joensuu. Today, he runs Joensuun tulkkikeskus, a company he set up. He is also a partner in Youpret Oy, a startup company engaged in developing a mobile interpreting application. Mr. Giray was awarded the prize Refugee Man of the Year in 2016. He is a member of the board of the Finnish Entrepreneurs, North Karelia and a member of the Provincial Government of North Karelia. In addition, he is the vice chairperson of the Association of Entrepreneurs in Joensuu. He

has vast experience in advising and consulting new entrepreneurs with an immigrant background.

Organising occupational health care

"For a number of years now, I have organised occupational health care services for myself and my employees.

I have always obtained occupational health care services by shopping around and negotiating. I choose my occupational health care provider carefully. My priority, when making the choice, is that the occupational health care staff understand the special nature and characteristics of the work carried out in my company. This is why it is good to meet the service providers and discuss the matters before signing a contract. I emphasise the role of prevention in occupational health care. When I choose a service provider, I

also like to know what kind of benefits I can expect from the service. To me, it is important that the occupational health care provider is unbiased. This means that they look after the needs of both the entrepreneur and the employees. They also need to provide good customer service and operate in a fair manner in all aspects”.

How have you benefited from occupational health care services?

”The occupational health care provider that I chose has carried out thorough workplace surveys. The surveys enabled us to identify potential burdens and resources, and matters related to occupational safety. They also helped us to identify potential problems and to find solutions. Supporting the employees’ working capacity and health benefits both the employees and the company, and it boosts work motivation. It is also important to have correct working positions and good ergonomics – this is a way to prevent many problems related to working capacity and health. For interpreters, who work at customer premises in varying conditions, it is important to consider occupational safety. Employees need to have effective and clear instructions for different locations and situations. Occupational health care services can also refer patients to treatment, for example if an employee develops a drinking problem.

It is important that the occupational health care provider knows the company and the employees. This way, it will be able to support the company and the well-being of the employees. It also gives the entrepreneur peace of mind”.



What advice do you have for an entrepreneur thinking about purchasing occupational health care services?

- Make sure that the occupational health care provider understands entrepreneurs, your business operations, and the work you do. Good occupational health care providers understand that companies and customers vary. They must be able to tailor their services to meet the needs of the customer companies. For example, if the entrepreneur or the employees cannot speak very good Finnish, sending instructions in complicated Finnish is no good!
- You are a paying customer; expect good customer service. Test the services, make an appointment to see the occupational health physician. This will give you insight into the service your employees are likely to receive
- If you are not happy with the occupational health care services, you should find a new service provider.

Entrepreneur's occupational safety

Your working environment must be healthy and safe. The best way to promote occupational safety is to prevent accidents and any hazards and threats to health and well-being. Factors that impact occupational safety include the safety of the working environment, ensuring that machines and tools are in working order, and that people behave correctly.

In Finland, employers have a statutory obligation to take care of the health and safety of their employees (Occupational Safety and Health Act 738/2002, www.finlex.fi/fi/laki/ajantasa/2002/20020738).

Identifying and minimising hazards and risks

Employers must have an **occupational safety and health policy**. In it, the employer must describe the measures in place for occupational safety and the measures for developing it. According to the law, the employer must analyse and identify hazards and risk factors caused by the work, working premises, other aspects of the working environment, and the working conditions (risk assessment). If it is impossible to eliminate the hazards and risk factors, the employer must assess their consequences to the employees' safety and health. In legislation, health refers to both physical and mental health. The occupational safety and health policy must be based on the assessment of the hazards caused by the work.

Different risks related to occupational safety may be present in the working environment (accidents at work, occupational diseases, etc.). The type of potential occupational hazards and risk factors depends on the nature of the business operations. Often, we do not think about risks until something unfortunate happens, such as an accident at work.

The operation and profitability of your company depends on the working capacity of your employees and yourself. Accidents and work-related illnesses are expensive for an entrepreneur, and they cause human suffering. It pays to prevent risks in advance!

For sole traders, managing occupational safety is very important, although not required by law. It is worth managing occupational safety for entrepreneurs in terms of personal well-being and economic success.

Hazards and risk factors vary greatly from one working environment to the next:

- **Physical factors** – such as temperature, draft, noise, vibration, and radiation
- **Causes of physical strain** – such as unsuitable tools, incorrect working positions and movements
- **Chemical factors** – such as carcinogenic and allergenic chemicals
- **Biological factors** – such as bacteria, viruses, and fungi that may be hazardous to human health
- **Psychosocial factors** – such as factors related to workloads, preconditions for work or a threat of violence
- **Factors that increase the risk of accidents at work** – slippery walkways, disorder, faults in alarm systems, and carelessness

If the employer does not have adequate expertise for identifying hazards and risk factors, they are required by law to use external experts. An occupational health care provider is a good expert and partner for risk assessment. Occupational health care providers are also able to give advice on measures to reduce safety and health risks at work. Particularly for those with limited resources, it is more cost-efficient to conduct the workplace survey and risk assessment at the same time.

There are various ways to address different hazards and risk factors. For example, it is possible to reduce noise by using suitable materials. If it is impossible to reduce hazardous noise in a working environment, adequate hearing protectors will protect the employee's hearing and reduce the stress caused by noise. However, hearing protection is only effective if it is used! In addition to developing the working environment, the solution to developing occupational safety lies in people's behaviour and attitudes, and in the way work is carried out in the working community.

For more information on occupational safety, please go to the websites of the Finnish Institute of Occupational Health www.ttl.fi and the Centre for Occupational Safety www.ttk.fi.

This is how I manage my occupational safety

Seija Lindholm is a sole trader at Seijan hiuspalvelu hair-dressing company. She runs her business on premises (Hair & Ink Corner) she shares with several hairdressers and barbers who also work as sole traders. Ms. Lindholm has been an entrepreneur for 20 years.



Have you thought about the factors in your work that have an impact on your health and occupational safety?

"I have, because I work with various chemicals all the time. Every day, I handle hair dyes and other substances, such as hairspray and styling products. This means that I am exposed to a number of chemicals and perfumes.

I have made conscious decisions to try and reduce the hazardous load. I have found the products that suit me through trial and error. Another strain in my work is noise that is not only created by hairdryers but also by customers and other hairdressers talking, and the noise from traffic on the street. I recently bought a new, very quiet, and efficient hair-dryer. Its design is also different from my older hairdryers, and I have noticed that the new dryer has improved my working position".

You have been an entrepreneur for a long time. Have you always been aware of the health risks related to your work?

"I have worked in this business for 30 years and been an entrepreneur for 20 of them. When I was studying, no attention was paid to these issues. Occupational safety was not discussed the way it is today. When I developed asthma in 1996, as I was training hairdressers, nothing was mentioned about it being work-related, although exposure to chemicals was significant.

I have only gained an understanding later, with more experience, about the risks involved in my work. Today, if I find that a hairspray irritates my breathing, throat, or skin, I will swap it for another product. I have also searched for information about risk factors related to my work. In 2016, I attended a ‘cosmetics driving licence’ course and learnt a lot about chemicals and how to replace them.

Of course, I also use appropriate protective equipment. For example, I always wear gloves when working with hair dye. It would be ideal, of course, to have a fume cupboard for mixing dyes, but it’s not possible at our premises. It is important to ensure good ventilation. We should also wear protective masks when using certain substances. Proper work shoes are a must, they also increase occupational safety – you should not wear heels. Of course, it is also important to keep the working environment clean and tidy; always dry wet floors, for example, to prevent anyone from slipping on the wet surface.

There are many basic things that can promote your health and occupational safety”.

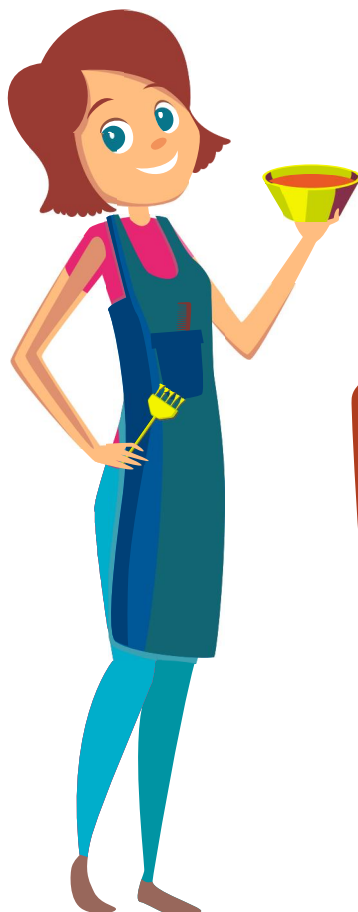
What is your advice for a new entrepreneur in your business regarding occupational health and safety?

”As you start your business, it is important to take care of your physical and mental health – remember to exercise, rest, and look after yourself. You should wear shoes that are suitable for standing. Pay attention to ergonomics and correct working positions from the start. If you have worked in a wrong position for 23 years, it may be difficult to start using a more ergonomic one, although your neck and shoulders would benefit from it. Pay attention to protective equipment, such as gloves, and the substances you use in your work. If you notice irritation that is not related to an illness, for example, if your throat feels itchy or you feel unusually tired at night, you need to find out straight away whether the problem could be work-related. Often it helps to start using a different chemical. Various professional forums are a great source of information related to occupational health and safety. There are professional sites and groups on Facebook, for example, where you can ask for advice”.



Advice for hairdressing entrepreneurs in a nutshell:

- Invest in occupational ergonomics, i.e. working positions and how to improve them with furniture and equipment.
- You should learn about chemicals and perfumes and read the product information provided with them. Certain substances may cause allergies when used for a long time. You should use protective equipment, such as gloves and masks, if necessary. It is important to have good air conditioning and ventilation. If possible, use a fume cupboard. Personally, I find trying to reduce exposure to chemicals the most important issue in occupational safety.
- Wear good working shoes. Even if, at the start of your career, you have no problems wearing sneakers, good working shoes will be worth it in the long run and will promote your health. They are also important in terms of occupational safety.
- Pay attention to reducing noise.
- Ask experts and other entrepreneurs in your field for information on factors impacting occupational health and safety.
- You can have a working community even if you are a sole trader. Invest in making the community functional and make decisions together.



Remember to look after your health and occupational safety. It will give your business a better chance to be successful. Good luck to you and making your business a success!

Sources and additional information

On occupational health care (in Finnish and English):

www.ttl.fi/tyontekija/tyoterveyshuolto/

www.ttl.fi/hyvinvoiva-pienyritys

www.ttl.fi/hyvinvoiva-pienyritys/pienyrytyksen-tyoterveyshuolto/

On occupational safety and industrial safety (in Finnish and English):

www.ttl.fi/tyoymparisto/tyoturvallisuus/

www.tyosuojelu.fi/tyosuojelu-tyopaikalla

www.tyosuojelu.fi

www.tyosuojelu.fi/tyosuojelu-tyopaikalla/tyosuojelun-toimintaohjelma

Pienyrittäjien tietopaketti 2017. (Information package for small enterprises, in Finnish) Employment matters and working environment. Guides and Instructions 5. Occupational Safety and Health Administration. Regional State Administrative Agency. Tampere 2017. Available at: www.tyosuojelu.fi/documents/14660/2426906/Pienyrittajien_tietopaketti_2017_2/b8bd4beb-9280-4af8-8e5b-b64030eebd29

Information on the responsibilities of employers (available in Finnish, English and Swedish): www.suomi.fi/yritykselle/tyonantajuus/tyonantajan-velvollisuudet

What are the benefits of occupational health care for entrepreneurs and employees? How can you promote occupational safety? What does the law say about occupational health care and occupational safety?

It is good for entrepreneurs to look after their own and their employees' health and occupational safety. Employers are required, by law, to see to their employees' occupational safety and to arrange for occupational health care services. Investments in occupational health care and occupational safety have a positive impact on the employees' working capacity and motivation, helping to make the business successful.

This guidebook offers entrepreneurs basic information on occupational health care and how to arrange it, and on issues related to occupational safety.

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