

CULTURAL CLAIMS CONCERNS

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TRACKING WORKER HEALTH

Comorbidities take a toll on injured workers' recovery times

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Managing claims with multiple conditions, or comorbidities, can be complex and is a growing problem in the workers compensation industry. The share of workers comp claims with comorbidities tripled in less than a decade, according to a 2012 study by Cambridge, Massachusetts-based Workers Compensation Research Institute. The percentage of workers comp claims with comorbidities, such as diabetes, increased to 6.6% from 2.4% between 2000 and 2009, according to a 2012 research study by the National Council on Compensation Insurance.

ance that looked at the effect of comorbidities on workers comp claims.

An aging workforce and a focus on worker outcomes and return to work have prompted the workers comp industry to pay attention to comorbidities more closely, experts say. "Comorbidities are becoming more impactful with our aging workforce," said Jean Feldman, Stevens Point, Wisconsin-based director of managed care at Sentry Insurance. "As you age, you tend to have other diseases ... they do make our workers comp claims more complex."

"The workers comp industry is getting more focused on outcomes and ultimately

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COMORBID CONDITION RATES — 2000-2009

RATE OF CASES	2000	2009
Hypertension	25.6%	28.7%
Diabetes	4.4%	6.7%
Obesity	20.1%	27.2%

Source: U.S. Centers for Disease Control and Prevention

trying to do right by the injured worker. There are more and more sophistications coming into the workers comp industry, and part of that is identifying these conditions that many times are outside the work comp injury, and identifying them early and then being proactive about them," said Bill Brandt, Stevens Point-based director of workers compensation

claims at Sentry.

Common comorbidities, such as hypertension, depression and diabetes, have an effect on workplace injuries, according to experts.

"Even before an injury happens, sometimes a comorbid condition can make it more likely for an injury to occur at work," said Dr. Robert Hall, Westerville, Ohio-based chief medical officer for Optum Workers Compensation and Auto No-fault Solutions. "An example of that could be obesity. If someone is obese and they have underlying arthritis of the knee or the hip, that could put them at a higher risk of having an injury. They might have less endurance, decreased mobility and so forth."

Comorbidities affect the trajectory of a claim by increasing the claims cost due to longer recovery for an injured worker.

"We found that the cost of a workers compensation claim doubles in the instances where an injured employee has one comorbidity, and the injury cost is five times more costly when they have two or more comorbidities," said Rich Ives, Hartford, Connecticut-based, vice president of claims at Travelers Co. Inc. "The increase in cost is due to longer recovery times, longer durations of medical treatment when a comorbidity is present, longer amounts of time when the person is out of work, all due to the complication of the other existing ailments that the person is dealing with."

DECLINING HEALTH RAISES COMORBIDITY RATES

Comorbid conditions are becoming increasingly prevalent in the United States. Roughly 50% of the general U.S. population has one or more comorbidities, and 25% of the U.S. population has two or more, said Rich Ives, Hartford, Connecticut-based, vice president of claims at Travelers Cos. Inc., citing statistics from the U.S. Centers for Disease Control and Prevention, an increase of more than 10% over the past 15 years.

"We are not getting healthier in the U.S., and the American worker is experiencing a decline in overall health condition," he said. "We believe that is due to a couple of factors: The age of the general population is getting older, there is less physical activity, and an increase in drug use which treats the symptom but not the underlying factor."



HYPERTENSION

In the United States, close to one in three adults have hypertension and only about half have their blood pressure under control, according to the CDC. Up to 75% of adults with diabetes have hypertension.

DIABETES

According to the American Diabetes Association, 29.1 million people have diabetes mellitus, which can place people at higher risk for health complications and lengthen recovery time.

OBESITY

Obesity affects 97 million people in the U.S., according to the American Medical Association. These claims are close to three times more expensive than claims involving injured workers who are not affected by obesity, according to the National Council on Compensation Insurance.

Comorbidities such as insomnia, depression, arthritis and drug use have an effect on the workers compensation claims process, according to experts.

"In general, comorbidities tend to extend the duration of a claim. And we know that we are dealing with an aging population, and in the United States we are seeing that chronic diseases like diabetes, obesity, hypertension are having an impact on our workforces," said Dr. Teresa Bartlett, Detroit-based senior vice president for medical quality at Sedgwick Claims Management Services Inc.

Joyce Famakinwa

Claims professionals keep on top of and intervene in claims with comorbidities by tracking comorbidities in the workers comp treatment process, experts say.

"What happens is we have our initial contact with an injured worker, we talk about their medical history, we identify whether or not they have any comorbid conditions that could have an impact, which is entered into our data," said Susan Melody, Boston-based vice president and commercial insurance manager for workers compensation complex claims at Liberty Mutual Insurance Co. "As treatment progresses, we continually look at medical reports and will capture any information in the medical reports. That allows our data analytics to run in the background, and we have predictive modeling through our data analytics that would tell a case handler that this is a claim that they need to be conscious of, aware of comorbidities and how that might impact the handling of the claim."

"Because they have such a big impact, we track them," said Mr. Ives. "We find out about them through conversations with the injured employee. No, they are not going to come right out and tell you that they have a chronic condition, but you talk to them about what issues they were dealing with before the injury."

When handling claims with comorbidities, experts advise taking a holistic approach.

"In nursing school, we all learn to look at someone holistically, and then when you get into workers comp it's a little different," said Pam Anthony, an Owings Mills, Maryland-based nurse case manager and president and CEO of Restore Rehabilitation L.L.C. "The carrier is like, 'My issue is the left knee and that's all we care about.' Over the years, the nurses are bringing to the attention of the carriers that these things can interrupt treatment."

For example, if a person is a heavy smoker, a doctor is not going to perform a lumbar dissection on them because it can lengthen the recovery time, "which is a problem because everyone's goal is to get them what they need and get them back to work," she said.

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