

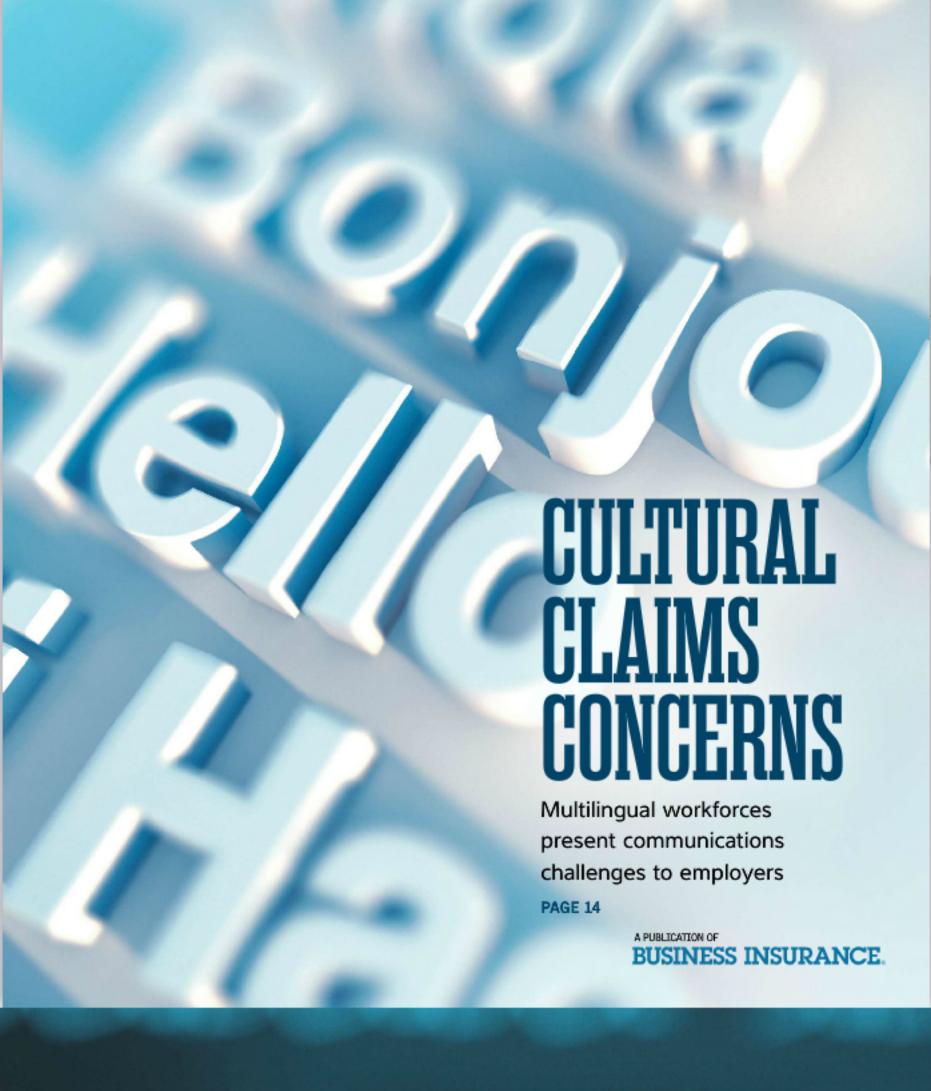
Curbing opioids, drug test rules plus more state news PAGE 6

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Comp sector addresses comorbidity claims PAGE 20

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## TRACKING WORKER Comorbidities take a toll on injured workers' recovery times

can be complex and is a grow-An aging workforce and a focus on worker ing problem in the workers outcomes and return to work have prompted compensation industry. the workers comp industry to pay attention

BY JOYCE FAMAKINWA jfamakinwa@businessinsurance.com

pled 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 Insur-

anaging claims with multiple

conditions, or comorbidities,

The share of workers comp

claims with comorbidities tri-

to comorbidities more closely, experts say. "Comorbidities are becoming more

ance that looked at the effect of comorbidi-

ties on workers comp claims.

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 WC FALL 2017 21

## trying to do right by the injured worker. There are more and more sophistications тy,

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

COMORBID CONDITION RATES

2000

25.6%

4.4%

20.1%

2009

28.7%

6.7%

27.2%

- 2000-2009

RATE OF CASES

Hypertension

Diabetes

Obesity

cm ntit more likely for an injury to occur at work," said Dr. Robert Hall, Westerville, Ohio-based chief medical officer

to experts.

claims at Sentry.

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."

Common comorbidities, such as hyper-

tension, depression and diabetes, have an

effect on workplace injuries, according

"Even before an injury happens, some-

times a comorbid condition can make

for Optum Workers Compensation and

Auto No-fault Solutions. "An example of

DECLINING HEALTH RAISES COMORBIDITY RATES nomorbid conditions are becoming increasingly prevalent in HYPERTENSION U 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 diabetes have hypertension. from the U.S. Centers for Disease Control and Prevention, an increase of more than 10% over the past 15 years. DIABETES "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 risk for health complications and lengthen recovery time.

instances where an injured employee has one comorbidity, and the injury cost is five times more costly when they have two

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 work-

ers compensation claim doubles in the

or more comorbidities," said Rich Ives,

Hartford, Connecticut-based, vice presi-

dent of claims at Travelers Co. Inc. "The

increase in cost is due to longer recovery

times, longer durations of medical treat-

ment when a comorbidity is present, lon-

ger 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." In the United States, close to one in three adults have hypertension and only about half have their blood pressure under control, according the CDC. Up to 75% of adults with According to the American Diabetes Association, 29.1 million people have diabetes mellitus, which can place people at higher

## OBESITY Obesity effects 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.

Claims Management Services Inc.

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, Detroitbased senior vice president for medical quality at Sedgwick

Joyce Famakinwa

tact 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 Mellody, 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

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

you talk to them about what issues they were dealing with before the injury."

"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 someone is a heavy smoker, a doctor is not going to perform a lumbar fusion on them because it can

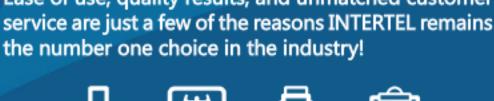
lengthen the recovery time, "which is a

problem because everyone's goal is to get them what they need and get them back

to work," she said.



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