Managing the Pandora’s Box of Comorbid Conditions

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Learning Objectives

In this session, we will…

• Examine comorbid conditions that impact an injured worker’s recovery
• Discuss how a lack of proper comorbidity management can lead to complications and worst-case scenarios
• Learn about risk management strategies that have worked successfully for other organizations
Clinical Overview of Comorbid Conditions
• 10,000 Americans a day turn 65 increasing possibility of comorbid conditions on claims
• The older the employee the more likely they are to have at least one comorbidity
• While the presence of comorbid conditions influences the treatment of workers’ comp injuries, the comorbidity itself may or may not be compensable
• Claims with comorbidities are more apt to be a lost time claim
What types of comorbidities are you seeing?

Raise your hand and keep them raised if you are seeing these comorbidities creep into your claims…

A. Obesity
B. Diabetes
C. Hypertension
D. Mental Health Issues (Depression, Anxiety, etc.)
E. Tobacco Use
F. Substance Abuse
G. Other
Workers’ Compensation Claims with a Comorbidity Diagnosis are Increasing

From Study:

- WC claims with comorbidity increased nearly 3x from 2000 to 2009
- Claims with a comorbid diagnosis have about 2x the medical costs of otherwise comparable claims

"Comorbidities in Workers' Compensation," NCCI Research Brief, October 2012
• In June of 2013, the American Medical Association declared obesity a disease
• Excess body fat accumulates, adverse effect on health leads to reduced life expectancy and/or increased health problems
• BMI is 30 or more
• Related to health risks: coronary heart disease, hypertension, stroke, type 2 diabetes, cancer, liver and gall bladder disease
• By 2030, 51% of total population

Duke University Medical Center Study

Obese Workers
• Filed 2X as many work injury claims
• 7X higher medical costs for claims
• Missed 13X more days of work from work injury or work illness

Obesity
**Type 1 Diabetes:** The pancreas does not make enough insulin and completely shuts down, thus glucose levels rise

**Type 2 Diabetes:** The body’s inability to effectively use the insulin that it produces causing increased glucose levels

**Symptoms**
- Excessive Thirst
- Frequent Urination
- Weight Loss
- Lethargic

**Impact on WC**
- Delayed Healing
- Infections
- Increased Recovery Time
- Other Complications
- Increased Reserves and Longer Length of Disability
Other Comorbid Conditions
Hypertension (high blood pressure) is the condition where the arteries are under constant high stress to pump blood through the body. Left untreated, can affect multiple organs throughout the body and can result in serious health problems including stroke, heart attack and kidney failure. Minimal to no symptoms.

Scope of Challenges

• In the US, nearly 1 in 3 adults suffer from hypertension
• Only about ½ have their blood pressure under control

According to CDC

• 7 of every 10 people who have a heart attack have high blood pressure
• 8 out of every 10 who have a stroke have high blood pressure
Mental Health Issues

How injured workers can experience depression:

- Cumulative effects of stress
- Decrease in daily activities
- Concerns over money
- Feelings of worthlessness or hopelessness
- Side effects from certain medications

This can lead to prolonged and increased effects of pain, which can cause increased narcotic use and extended claims duration.

Scope of Challenges

- Nearly 1 in 5 adults age 18 and over suffer from a diagnosable mental disorder in a given year
- Approximately 50% of patients with chronic pain have some degree of depression
- Those with chronic pain are 4X more likely to experience anxiety or depression than those not affected by chronic pain
- Harbor Health Systems study: 248% increase in litigation rates for claims

Examples of mental health issues include:

- Major depressive disorder
- Chronic mild depression
- Anxiety disorders
**Tobacco use** is considered a comorbid condition, even though it’s a choice. It can result in conditions that impair respiratory function and physical activity, including Chronic Obstructive Pulmonary Disease (COPD), and is found to prolong recovery from low back injuries, carpal tunnel among many other injuries. Smoking cessation may be an essential component to recovery from an injury.

### Scope of Challenges

- Use declined substantially in U.S.
- Stabilized to around 21% of adult population
- Remains second leading cause of death and disability
  - Businesses pay an average of $2,189 in WC costs for smokers, compared to $176 for nonsmokers
Alcohol abuse and/or addiction to opioid painkillers also considered comorbid conditions.

**Alcohol**

- Numerous studies suggest relationship between work-related stress and development of drinking problems
- Alcohol consumption can cause complications with meds, bring on depression and impair one’s ability to perform physical activities

**Opioid Addiction**

- 2007 National Survey on Drug Use and Health (NSDUH) reported 12.5 million Americans had used prescription pain relievers for nonmedical purposes
- Of 12.5 million, approximately 1.7 million either abused or were dependent on these drugs
- A new study by the WCRI* found “noticeable decreases” in the amount of opioids prescribed per workers’ compensation claim in a majority of 25 states studied

General Impact of Workers’ Compensation Claims
Based on Harbor Health Systems* research analyzing more than 7,000 WC claims, injury dates between Jan. 1, 2011 and Dec. 31, 2013.

**Seven comorbidities observed:** obesity, diabetes, hypertension, addiction, mental health, tobacco use and multiple comorbidities

**Claims associated with comorbid conditions experienced:**

- Longer claims duration
- Higher medical costs
- More temporary disability (TTD) days
- Increased litigation rates
- Increased surgery rates
- Except tobacco use – did not have a significant impact on outcomes compared to control group

Example: Diabesity (combination of obesity and diabetes)

The age of the injured worker is another factor that is associated with comorbidities. Multiple comorbidities complicates the management of a claim.

Per Harbor Health Systems study, claims involving multiple comorbidities experienced:

- 76% increase in claims duration (when compared to the control group)
- 341% increase in total incurred costs
- 285% increase in TTD days
- 147% increase in litigation rates
- 123% increase in surgery rates

Comorbidities are becoming more common.

Pharmacy benefit managers review medications, identifying potential interactions and work with employers to address health and wellness plans.

Identify potential comorbidities early:

- Complete patient intake – physicians and nurse case managers help collect and record comorbid conditions
- Comprehensive, system-wide approach to address the risks associated with comorbidities
- Advance knowledge of comorbidities helps set realistic expectations for treatment, recovery and return to work
- Providers can take comorbidities into account when developing treatment and rehabilitation plan
Loss Control Perspective on Comorbid Conditions
Interactive Poll

How are you minimizing the impact of comorbid conditions on claims?

Raise your hand and keep them raised if you’re currently using the following strategies or thinking about implementing them?

A. Wellness Initiatives
B. Weight Management
C. Nutritional Counseling
D. Telephonic or Field Nurse Case Management
E. Discounts / Incentives for Gym Memberships
F. Targeted Safety Programs
How Much are Unhealthy Employees Costing You?

80% of Americans work in jobs that require little or no physical activity.

Each year, poor health costs the US economy $576 Billion.

51% of participants say they work harder and perform better when offered a wellness program.

80% of workers say their job is stressful.

Workplaces with wellness programs see
- 25% reduction in absenteeism and sick leave
- 25% reduction in health costs
- 32% reduction in compensation and disability costs
Wellness Programs

More than two-thirds of all U.S.-based employers offer some type of wellness program.

- **International Foundation of Employee Benefits Plans (IFEBP)**\(^1\) reports for every $1 spent on wellness, employers save up to $3 in healthcare costs.
- Similarly, Harvard\(^2\) concluded for every $1 invested in wellness, employers can expect to save approximately $3 in absenteeism costs.

Must keep in mind that there are federal laws addressing workplace wellness programs within the context of other broad rules that prohibit discrimination based on health status including:

- Employee Retirement Income Security Act (ERISA), Americans with Disabilities Act (ADA), Genetic Information Nondiscrimination Act (GINA), and HIPAA to protect the privacy of personal health information.

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Wellness Programs

There is no “one way” to design and implement a wellness program:

- Programs look different at different companies
- Should be relevant to the needs of a specific workforce
- Shouldn’t only reward people who are already healthy; aim be “inclusive” of all employees
- View as a long-term retention strategy, helps to improve comradery and morale

Disease-management programs are particularly effective in terms of providing cost savings, e.g. for diabetes and other chronic conditions.
Potential Components

8 DIMENSIONS OF WELLNESS

- **EMOTIONAL**
  Coping effectively with life and creating satisfying relationships.

- **ENVIRONMENTAL**
  Good health by occupying pleasant, stimulating environments that support well-being.

- **INTELLECTUAL**
  Recognizing creative abilities and finding ways to expand knowledge and skills.

- **FINANCIAL**
  Satisfaction with current and future financial situations.

- **SOCIAL**
  Developing a sense of connection, belonging, and a well-developed support system.

- **PHYSICAL**
  Recognizing the need for physical activity, diet, sleep, and nutrition.

- **SPIRITUAL**
  Expanding our sense of purpose and meaning in life.

- **OCCUPATIONAL**
  Personal satisfaction and enrichment derived from one's work.
Potential Components

workplace wellness

biometric financial

healthy snacks occupational health

work ideas worksite

exercise savings employees

programs corporate program
Figure 3. Employer toolkit for health management programs

Wellness, engagement, and organizational environment

- General health education
- Preventive screenings
- Health risk appraisals
- Immunizations
- Participation incentives
- Team games and challenges
- Health fairs
- Value-based benefit design
- Firm environment, e.g., healthy eating choices, walking paths, company gym
- Workplace policies

Risk reduction

- Targeted education and communications
- Biometric screenings
- Disease-specific risk assessments
- Health coaching, risk avoidance
- Self-care tools and education
- Telephonic and online information and care coordination
- Lifestyle management
- Participation incentives

Health condition management

- Disease management programs
- Lifestyle management
- Evidence-based treatment and supports
- Case management/coordinated medical decision making
- Outcomes-based incentives for adherence and achievement
- Employee assistance programs
- Worksite changes, e.g., ergonomic evaluations

No risk to low-risk

At-risk to medium-risk

High-risk

Graphic: Deloitte University Press | DUPress.com
Wellness Program Incentives

In 2014, two-thirds of companies used financial incentives to get employees to participate in wellness activities (Reuters, Jan. 1, 2015).

• Incentives are typically provided in the form of employee discounts on health insurance premiums
• Incentives worth at least $100 are needed to get about 75% of employees to participate, says Lockton Benefit Group. Smaller rewards than that tend to motivate in the range of only 30% to 50%, experts say. (WSJ, April 8, 2013)
Post-Loss Strategies

Injured Worker

Telephonic nurse case management

Collaboration with third-party administration

Physician panel

Field case management
Wellness programs including: nutritional counseling, weight management programs, reimbursement for gym membership

Targeted safety management initiatives
Summary & Wrap-up of Key Points
Clinical Management Takeaways

WC case severity can be tackled by recognizing comorbidities early, and taking them into consideration in the treatment and recovery process.

- Identify early in claim if comorbidities exist
- Consider nutritional counseling – it might benefit claimant’s recovery
- Determine if experiencing other complications, which could impact recovery and take this into consideration when developing or adjusting the treatment plan
- Establish working relationship with employer, claimant and healthcare team to maximize recovery while decreasing medical costs and length of disability
Interactive Discussion

What’s Working? What’s not? What still needs to be addressed?

• Raise your hand to bring up an initiative that has been met with some success at your organization.

• Raise your hand to bring up an initiative you’ve just implemented and discuss results?

• Raise your hand if there’s an initiative you’re thinking about implementing… but you’re worried about complications or risk factors...

• Raise your hand to discuss comorbid conditions that are still slipping through the cracks despite risk management strategies you’ve employed.
THANK YOU

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