

Navigating the acute to chronic claim pathway December 8, 2021 | 2:00-3:00 p.m. ET

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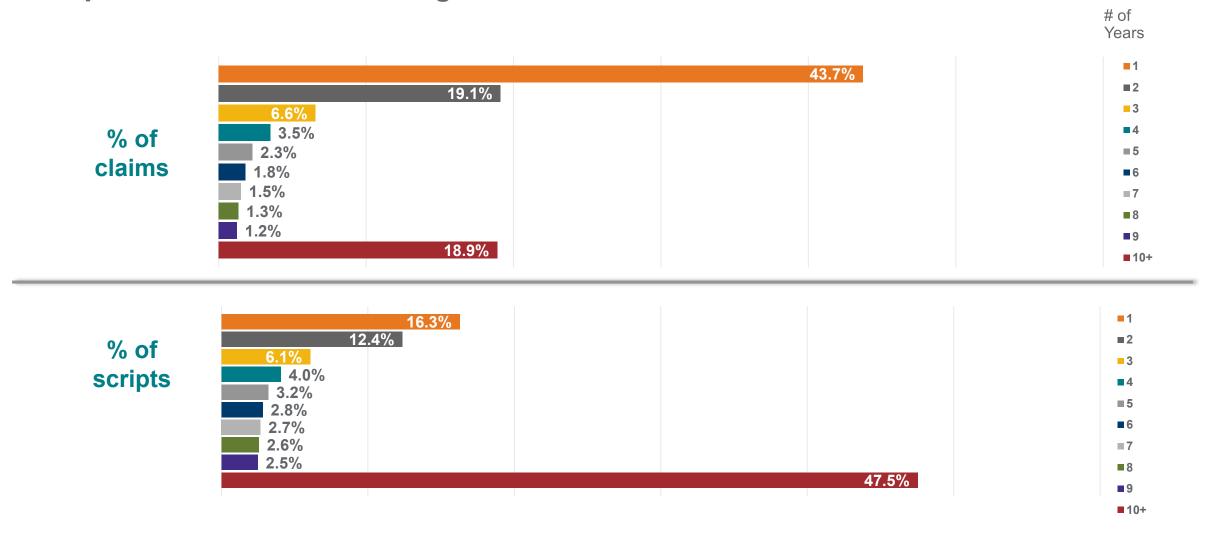


Learning objectives

- Understand the difference between acute and chronic claims
- Understand bio-psycho-social determinants of health and their impact on acute vs. chronic claims
- Yellow flags to look for in early claims
- Outline alternative treatment options



Optum 2020 data: Claim age drives costs and utilization





Indicators that impact return to work





POSITIVE	NEGATIVE	
Higher education and socioeconomic status	• Older age	
Higher self-efficacy and optimistic expectations	• Female gender	
for recovery and return-to-work	 Higher pain or disability 	
 Lower severity of the injury/illness 	• Depression	
 Return-to-work coordination 	Higher physical work demands	
 Multidisciplinary interventions that include the workplace and stakeholders 	 Previous sick leave and unemployment 	
Workplace and Stakeholders	Activity limitations	

Cancelliere C, Donovan J, Stochkendahl MJ, et al. Factors affecting return to work after injury or illness: best evidence synthesis of systematic reviews. Chiropr Man Therap. 2016;24(1):32. Published 2016 Sep 8. doi:10.1186/s12998-016-0113-z



Defining Acute and Chronic Claims

Acute vs. Chronic Injuries

ACUTE INJURY

Pain typically lasts

< 3 - 6 months

Pain is:

- Directly related to soft tissue damage
- More sharp and severe.

Average spend per claim	\$149.59	
Average transactions per claim	2.3	
Average transactions per GPI 12	327.5	

CHRONIC INJURY

Pain persists beyond expected healing period

> 6 months

Pain can continue even after the injury or illness that caused it has healed or gone away.

Average spend per claim	\$1,913.81	
Average transactions per claim	11.0	
Average transactions per GPI 12	1,103.2	



The biopsychosocial model looks at the interconnection between biology, psychology, and socio-environmental factors

An inter-disciplinary model that is important in treating pain.

BIOLOGICAL

- Gender
- Physical illness/family history
- Mental or physical abilities or disabilities



PSYCHOLOGICAL

- Emotions
- Behaviors

SOCIAL

- Social support
- Family background
- Cultural background
- Social status
- Economic status
- Education level



A comorbid condition could escalate a minor injury to a chronic condition

Medical disorders and diseases that can either accompany or affect the primary condition or injury.

EXAMPLES



















The risks of comorbid conditions

- Use of additional medications
- Drug-drug interactions
- Medications appropriate for an injury but not recommended for that patient due to cormorbid condition



Behavioral health issues in healthcare/workers' comp



\$193B per year

Lost earnings due to mental illness



People with depression have a

40% higher risk

of developing cardiovascular and metabolic diseases than the general population.

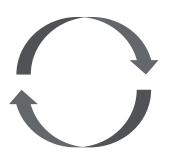
- Elevated concern for workers' compensation and auto no-fault claimants, as injuries can increase the risk or symptoms of certain mental health conditions, such as depression, anxiety, and post-traumatic stress disorder (PTSD).
- Injury-related symptoms, such as chronic pain and insomnia, can further precipitate and prolong symptoms of mental or behavioral health.

https://www.nami.org/mhstats Accessed 9/2021



Physical and mental health = a bidirectional relationship





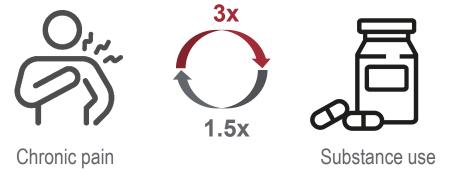


Content from David Vittoria, LCSW, MCAP, ICADC | Senior Vice President, Clinical Business & Product Development Carisk Partners



Physical and mental health a vicious cycle





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Mental health impact on acute and chronic claims



Stress + Decrease in daily activities + Concerns over money + Medication side effects

= Feelings of Depression

Depression can lead to:

- Prolonged and increased effects of pain
- Increased medication use
- Extended claim duration

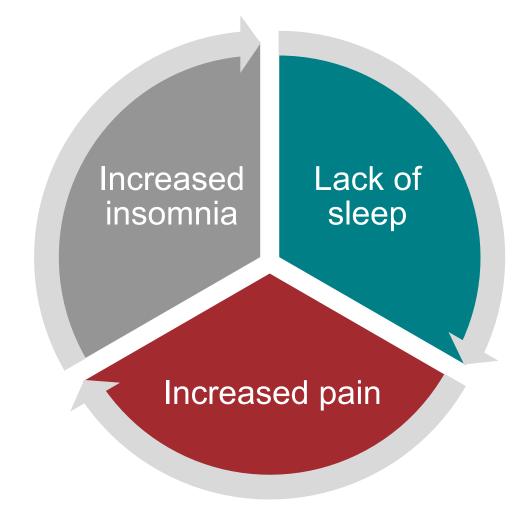
~50% of patients with chronic pain have some degree of depression Chronic pain patients are





Mental health impact on acute and chronic claims







The impact of social determinants of health on acute and chronic claims

- Financial concerns mortgage/rent, credit card bills, utilities, car payment, tuition, etc.
- Employee assistance program referral
- Access to affordable and nutritious food
- Difficulties getting medical care (appointments with specialists), physical treatments (OT/PT), medication refills
- Safety concerns such as abuse
- Transportation
- Work situation (unemployed, able to continue working, need to change employment)

ADDITIONAL CONSIDERATIONS

- Clear understanding between clinician and claimant regarding the outcome of treatment
- Concerns/fears about medications, tests, and treatments



Medications used in Acute Phase vs. Chronic Phase

ACUTE	CHRONIC
ACUTE • Antibiotics • Corticosteroids (Medrol) • Laxatives (docusate, senna) • Analgesics (aspirin, acetaminophen) • Short-acting combination opioids (oxycodone/APAP, hydrocodone/APAP) • NSAIDs (ibuprofen) • Muscle relaxants (cyclobenzaprine) • Ophthalmic agents	 Same as ACUTE medications + NSAIDs Muscle relaxants Anti-anxiety agents (diazepam, lorazepam) Antidepressants (several different classes) Short-acting opioids (hydromorphone, oxycodone) Long-acting opioids (OxyContin, fentanyl patch) Anticonvulsants (gabapentin, pregabalin) Hypnotics (Ambien)
	•OIC medications (Relistor)
	Stimulants (Provigil)Private label topical medications
	• Ulcer drugs

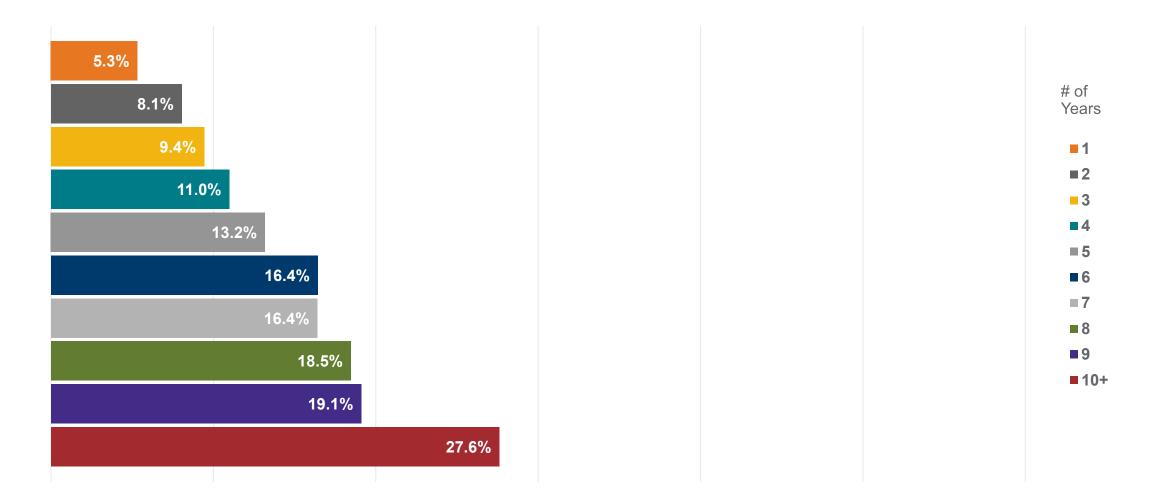


As claims age, pharmacy spend increases if the injury goes unresolved

- Medications are added to combat side effects of other medications
- More brand name medications
- More high-cost medications that have a lower cost alternative



Optum 2020 data: % of opioid spend by claim age







Acute Claim factors















John's initial injury and diagnosis

49-year-old male construction worker – lost his footing and fell off a 6-ft scaffold and landed on his feet

- No loss of consciousness.
- CT scan brain was unremarkable.
- CT scan of the cervical spine showed no abnormality.
- CT LS spine with no acute osseous abnormality.
- CT scan of the chest and abdomen showed no evidence of acute injury.
- X-rays of the lower extremities revealed comminuted fracture of the right proximal tibia involving the lateral tibial plateau with mild to moderate displacement.
- The left knee had a fibular neck fracture, which was mildly displaced.



*Not an all-inclusive list



John's initial treatment

49-year-old male construction worker – lost his footing and fell off a 6-ft scaffold and landed on his feet

- Initial surgery with an external fixator placed on 4/12/21
- Open reduction and internal fixation (ORIF) of both lower extremities on 4/21/21





John's post-op course

49-year-old male construction worker – lost his footing and fell off a 6-ft scaffold and landed on his feet

- Post operatively was diagnosed with MRSA
- PICC line placed and was treated with antibiotics
- He is receiving care with home nursing, physical therapy and home health aid



John's medications

49-year-old male construction worker – lost his footing and fell off a 6-ft scaffold and landed on his feet

Initial Medications

- Oxycodone ER 20 mg BID
- Oxycodone 10/325 mg 2x daily PRN
- Gabapentin 200 mg TID

MED	90	COST	\$ 904.20
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MED = Morphine Equivalent Dose

Medications 4 months later

- Xtampza ER 18 mg twice daily
- Hydromorphone 4 mg four daily
- Gabapentin 400 mg three daily
- Duloxetine 30 mg two daily
- Amitiza 8 mcg twice daily
- Eliquis 2.5 mg twice daily

MED 124 COST \$2,464.50)
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Consequences of opioid use

OPIOID USE	LEADS TO INCREASES IN
In the first 15-days of injury	 Disability duration Medical costs Risk of surgery (3 times) Late opioid use (6 times)
When two or more prescriptions for opioids are present	 Costs Lost time from work Duration of paid temporary disability Indemnity Attorney involvement Open claim
With over 90 morphine equivalents per day	Accidental overdoseMorbidity and mortality (8.9 fold)

Source: Swedlow A, Gardner LB, Ireland J, Genovese, E. Pain Management and the Use of Opioids in the Treatment of Back Conditions in the California Workers' Compensation System. CWCl June 2008
Webster BS, Verma SK, Gatchel RJ. Relationship Between Early Opioid Prescribing for Acute Occupational Low Back Pain and Disability Duration, Medical costs, Subsequent Surgery and Late Opioid Use. Spine. 2007. 32 (19) 2127-2132.
Bohnert AS, Valenstein M, Blair M, et al. Association Between Opioid Prescribing Patterns and Opioid Overdose-Related Deaths. *JAMA*. 2011 305:1315-1321



Opioid use trends



In 2020

34%

of workers' comp claims
with prescriptions
had at least one prescription
for opioids

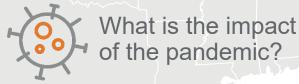
Based on data from 40 states.

Down from 55% since 2012.1



in a majority of 27 study states from 2012 to 2016

Varies by state DE and LA are 5x higher than MO²



^{1 –} Colón D., Chadarevian R. (2020). COVID-19's Impact on Medical Treatment in Workers Compensation—A First Look at 2020. National Council on Compensation Insurance. https://www.ncci.com/Articles/Documents/Insights_COVID-19sImpact-Medical-TreatmentWC-AFirstLook2020.pdfpdf iconexternal icon

^{2 –} Wang, D., Thumula, V., Liu, T-C. (2019). Interstate Variations in Dispensing of Opioids. National Council on Compensation Insurance, 5th Edition. Cambridge, Massachusetts: Workers' Compensation Research Institute, Update, July 31, 2019, WC-19-26. https://www.wcrinet.org/reports/interstate-variations-in-dispensing-of-opioids-5th-editionexternal icon



John since the injury

- John is not sleeping well and is concerned that he may lose his job.
- He lives alone and has to provide for himself.
- Physically, his post op course has been complicated by an infection.

Let's take a look at two ways this case could proceed, depending on the actions of John and those helping to manage his claim.



John's claim option #1

John is not sleeping well and is concerned that he may lose his job. He lives alone and has to provide for himself. Physically, his post op course has been complicated by an infection.

- John looked up MRSA infections on Google and is worried regarding all the information that he has read.
- He is concerned that every pain he feels indicates that the infection is getting worse, so now he is afraid to move.
- He is having trouble getting home care set up and has had to make several calls to confirm equipment delivery.
- His employer has not contacted him since the injury which has added to the concerns.



John's claim option #2

John is not sleeping well and is concerned that he may lose his job. He lives alone and has to provide for himself. Physically, his post op course has been complicated by an infection.

- John's DME equipment and medical supplies were delivered within hours of him being home.
- The home health services were coordinated to provide assistance on his return home with the nurse arriving in the am to deliver his next IV antibiotic infusion.
- The treatment of the infection has helped the pain subside and he is sleeping better.
- He has been reassured by the home health staff that has been visiting and checking on him.
- His pain management physician has titrated the dose of gabapentin and added duloxetine which seems to have helped his pain and mood.
- His supervisor and coworkers sent a Get Well card.





Chronic Claim factors













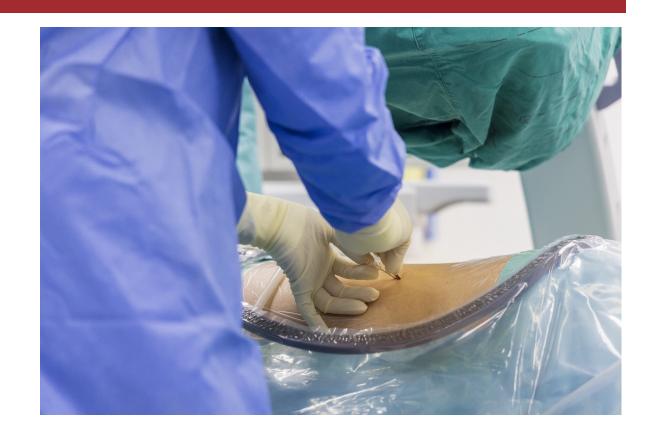




Sarah's initial injury, diagnosis and treatments

In 2016, Sarah, a 46-year-old female was working for an eye doctor. She fell on black ice in the parking lot and injured her back and shoulder.

- Back surgeries:
 - Sacroilitis post fusion R ISJ 2017
 - Post-laminectomy syndrome post fusion
 I 4-S1 2018
- Back and left extremity pain remains
- Diagnosed with Complex Regional Pain Syndrome (CPRS)
- Epidural Steroid Injections (ESIs)
- Spinal Cord Stimulator
- Seeing pain management specialist and psychologist





Sarah's medications

In 2016, Sarah, a 46-year-old female was working for an eye doctor. She fell on black ice in the parking lot and injured her back and shoulder.

Initial Medications

- Cyclobenzaprine tab 7.5 mg
- Hydrocodone/APAP tab 5/325 mg
- Morphine Sulfate ER tab 20 mg
- Alprazolam tab 0.5 mg
- Ibuprofen tab 600 mg

MED 70 COST \$573.96	MED	70	COST	\$573.96
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Current Medications

- Aripiprazole tab 20 mg
- Tizanidine tab 4 mg
- Nucynta tab 50 mg
- Nucynta ER tab 100 mg
- Alprazolam tab 0.5 mg
- Bupropn XL HCL tab 300 mg
- Viibryd tab 40 mg

MED	120	COST	\$4,974.08
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MED = Morphine Equivalent Dose



Sarah's bio-psycho-social determinants

- Married with three children
- High-school grad
- Helps to take care of her mother who lives with her
- Preexisting anxiety depression/panic attacks with treatment dating back to 1999; worsened with injury
- Agoraphobia
- History of Graves disease
- Had gastric bypass surgery in 2000
- Thyroid issues



Factors possibly impacting Sarah's recovery







anger toward injury, history of

depression/anxiety, agoraphobia



MULTIPLE CONDITIONS

vicious cycle of depression obesity, thyroid dysfunction, depression, pain



MISSED THERAPY OPTIONS

Physical Therapy



MEDICATIONS

Mental health regimen

Viibryd + bupropion + aripiprazole

Opioids + benzo

Signed contract

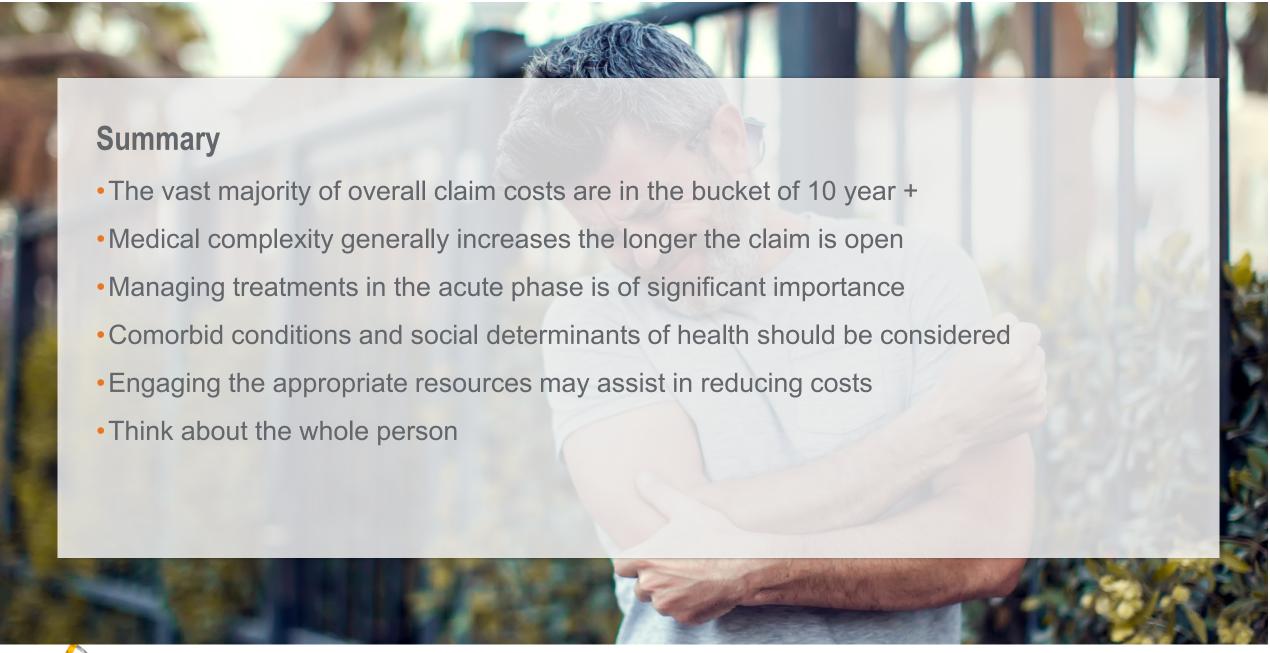
Opioid dose up Oct 2020 from 80 to 120



Actions that might have improved recovery and shortened claim duration

- Provide stress management tools
- Educate Sarah on managing her pain
- Physical therapy in a manner she is comfortable with
- Intervention early in claim on mental health given previous history and comorbidities
- Coordinate care and treatments appropriately
- Wean opioids with adjuvant analgesic







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