



Managing long-term claims

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Learning objectives

- Define long-term claims
- Review challenges of long-term claims
- Review the impact of the aging workforce on health care and productivity
- Mental health issues on long-term claims
- What you can do to better manage long-term claims

Defining long-term claims

Short-term disability

3-6 months

Long-term disability

extend past

6-12 months

10+ year old
claims make up
18.9% of claims
but
47.9%
of prescriptions

Optum 2021 Pharmacy Trend report

Tips for managing claims



Watch for certain
medications
(polypharmacy)



Escalating
home health
care



Behavioral
health issues



Social
determinants
of health



Delayed Recovery
/resolution of injury

What is your approach to chronic claims?

- Multiple studies with multidisciplinary care outcomes
- Important to get the best diagnosis and evaluate the barriers
- Setting expectation for realistic outcomes
- Coordination of care with team approach
- Getting patient “buy in” is critical
- Psychological factors in chronic claims

Study shows that
**multidisciplinary
rehabilitation decreased
pain and disability**
compared with usual care.

Tips for managing claims

- Do you have the plan of care documented?
- Do you have yourself scheduled to review it?
- Is care following the plan?

[Multidisciplinary biopsychosocial rehabilitation for chronic low back pain: Cochrane systematic review and meta-analysis - PubMed \(nih.gov\)](#) 2015

What is your approach to treating a younger patient vs. an older patient?

- Return to work goals and functional goals may differ
- Physical demand of the job may limit success
- Pre injury fitness status plays a role
- Comorbidities increase with age
- Side effects and interaction with medications
- Higher incidence of depression and anxiety in young and old

Chronic conditions for adults 65 and older

80%
have at
least one

68%
have two
or more

<https://www.ncoa.org/article/the-top-10-most-common-chronic-conditions-in-older-adults>

Tips for managing claims

- Do you know the injured person's goal for returning to work?
- What is their expectation of time to recover? Is it realistic for their age and health status?
- Is their goal congruent with their physicians expectations?

Explain the importance of the Beers list?

- The Beers Criteria for Potentially Inappropriate Medication Use in Older Adults
- Guidelines for healthcare professionals to help improve the safety of prescribing medications for older adults 65 years and older in all except palliative setting
- Drugs listed on the Beers List are categorized according to risks for negative outcomes.

In 2018

7.3 Billion doses

of potentially inappropriate medications were dispensed.

<https://pubmed.ncbi.nlm.nih.gov/32841366/>

Tips for managing claims:

- Know the injured person's age.
- If the claim turns chronic, remember the injured person is also aging
- If you are closing / settling the claim, are there medications that may be weaned in the future due to the normal aging process

What do you see is the biggest impact of the aging workforce?

- Older individuals are at increased risk of diseases and other ailments, including obesity, diabetes, heart disease and cancer
- An older work force may impact cost and productivity
- Statistically, workforce aging is found to significantly reduce productivity per worker.
- A five percentage point increase in the share of workers between 55 and 64 is associated with a decrease in labor productivity of about three percent

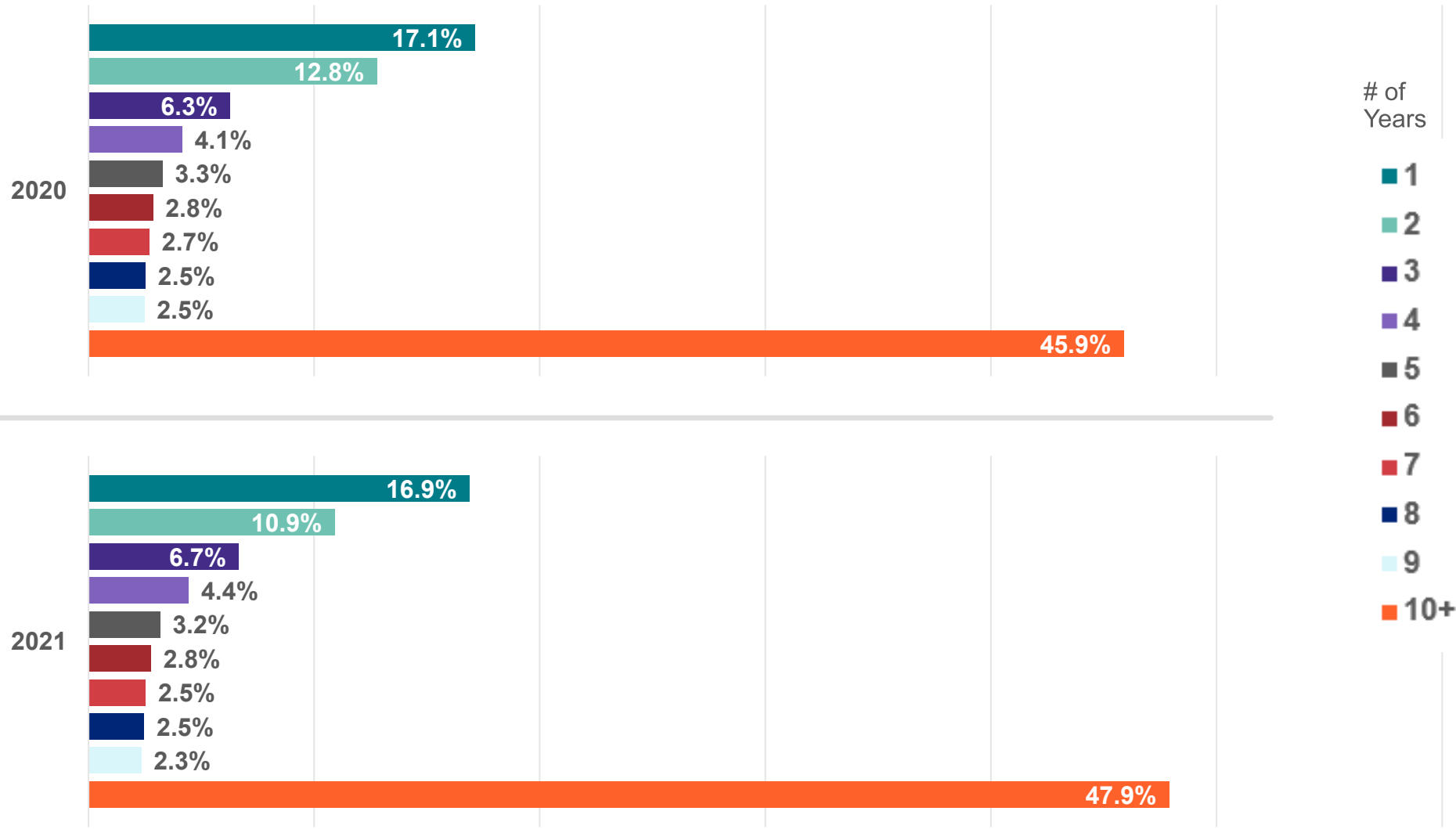
The labor force growth rates of those 65 and older are projected to **outpace all other age groups** over the 2014-24 decade.

Bureau of Labor Statistics

Tips for managing claims:

- Do you manage clients that have an older workforce?
- Do you know the comorbid conditions on claims with older injured persons and have you factored this into your claim management?
- Do you need to discuss treatments with a geriatrician?

Optum 2021 data: Claim age drives costs and utilization – % of scripts



New, one-year old claims make up 44.9% of claims, but only **16.9%** of prescriptions

10+ year old claims make up 18.9% of claims but **47.9%** of prescriptions

Optum 2021 pharmacy claim data

What clinical concerns do you focus on with long-term claims?

- Complexity of the team
- Additional diagnoses over time
- Risks with polypharmacy
- Using guidelines for care, such as ODG, allows for early detection and intervention
- Injury based formularies can help in getting the right medication for the right diagnosis

**Adults 65 and older
taking 5 or more medications**

44%
of men

57%
of women

Tips for managing claims

- Manage early and stay engaged
- Set expectations inline with the injured person and the physician
- Review pharmacy and treatments regularly
- Use digital tools to set reminders, send notifications to help manage interactions with injured persons

<https://blog.cureatr.com/polypharmacy-in-older-adults-statistics-that-help-tell-the-story#:~:text=44%25%20of%20men%20and%2057,polypharmacy%20is%20most%20frequently%20defined.>

What keeps you up at night when it comes to managing patients?

- Prolonged disability from a minor type injury due to misdiagnosis and poor management
- Multiple treating physicians, therapists, other practitioners with a lack of coordinated care
- Comorbidities that are not industrial but have an effect on care.
- Job loss with lack of private health coverage to allow for treatment of other comorbidities
- Lack of incentive (usually financial or psychosocial) to get well, to comply with medical treatment and return to work

The chance of RTW
after two years away
from work is

4.9%

Tips for managing claims


- If needed, be the hub to coordinate care
- Help empower the injured person to do the same for their non-comp healthcare

[Workers' Compensation: Keeping Injured and Ill Workers in the Workforce \(ncsl.org\)](https://www.ncsl.org/legislation/workers-compensation/keeping-injured-and-ill-workers-in-the-workforce)

Do you see/are you concerned about behavioral health/mental health?

- Behavioral health conditions affect an estimated one in five American adults each year.
- Of the individuals struggling with a mental health condition, 60% of them didn't receive mental health services in the previous year.
- Significant cost savings and improved health outcomes are possible if behavioral health services are integrated into medical treatment¹

Health insurance claims for behavioral health treatment

 more than **100%**

between 2007 and 2017

<https://www.benefitspro.com/2019/05/23/>

¹<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3717906/#CR30>

Tips for managing claims

Learn about resources to help the injured person on their road to recovery

- Both physical and mental
- IE support groups or community groups

What trends are you seeing when it comes to managing patients?

- More virtual visits versus in person management
- IT advances allowing for easier access and data management
- Awareness of “outliers” earlier in the life of the claim

Telehealth has the potential to **reduce healthcare costs, improve patient outreach and health outcomes, and change the way providers treat their patients.**

<https://intouchhealth.com/future-telehealth-us-across-globe/>

Tips for managing claims

- Look for the evidence and engage with trusted providers when new and innovative technologies are introduced
- Understand your injured person

What would you change in healthcare?

- Focus on patient-centered care
- Acknowledge health disparities and improve access issues
- Further integration with telehealth, virtual health, VR in healthcare
- Increase the use of portals and IT tech to help patients navigate their care more efficiently
- Improve data driven results and reimbursement

Wearable devices allow doctors to gather **real-time data on health measures** (activity levels, heart rates, blood pressure, sleep cycles, glucose levels)

<https://healthcaretransformers.com/digital-health/future-of-telehealth/>

Tips for managing claims

What would you change in healthcare to make the health system work better for everyone?

Thank you!

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