

## **Work Comp Insights: The Impact of Comorbidities on Workers' Compensation Programs**

There are numerous factors that can contribute to higher workers' compensation expenses for an organization. Specifically, one emerging cost driver is the concern of comorbidities.

A comorbidity occurs when an individual experiences multiple health conditions at the same time. The presence of comorbidities within your workforce can carry significant consequences—namely, elevating the severity of workplace injuries and lengthening employees' recovery time following an injury. These ramifications can, in turn, lead to an increase in both the overall cost and complexity of workers' compensation claims.

Review the following guidance to learn more about how comorbidities can impact your workers' compensation program, as well as what you can do to mitigate this concern.

### **Comorbidities Explained**

Put simply, comorbidities are health conditions that an individual experiences simultaneously. Comorbid conditions are typically long-term, underlying health complications that have the potential to increase the severity of other injuries or illnesses that the affected individual may experience. These conditions can also make it more difficult to diagnose workplace injuries and place additional roadblocks in an injured employee's recovery process.

Common comorbid conditions include:

- Obesity
- Diabetes
- Hypertension
- Depression and anxiety
- Alcohol and drug abuse

According to a study conducted by the National Council on Compensation Insurance, workers' compensation claims involving comorbidities have nearly tripled since 2000. Further, the average cost of workers' compensation claims connected to a comorbid condition totals almost twice as much as that of comparable claims that don't involve comorbidities.

This increase in workers' compensation costs is likely tied to the often complex, long-term nature of claims that involve comorbidities. Individuals who have comorbid conditions typically take longer to heal from an injury, are more prone to develop additional complications due to an injury and are even at an increased risk of being left permanently disabled by an injury.

For example, an employee who already has diabetes would be more likely to suffer an infection or even require an amputation procedure following an injury to one of their legs on the job. While diabetes wouldn't be listed as the cause of the employee's injury, the presence of this comorbid condition could certainly worsen its impact.

It's also important to note that an employee's workplace injury can lead to the development of a comorbid condition during their recovery process—increasing their risk of experiencing more severe, long-lasting (and costly) complications in the future.

For instance, if an otherwise healthy employee were to experience that same leg injury, they might become addicted to the pain medication they are prescribed during the recovery process—instigating a substance abuse problem. If that employee were to then become injured once again at work and require medication to heal, their history of addiction could make it more difficult for them to properly recover without experiencing further substance abuse issues.

### **How to Mitigate Comorbidities**

In order to help minimize the concern of comorbidities within your workforce and keep workers' compensation costs under control, consider implementing:

- **Wellness initiatives**—These initiatives can encourage your staff to prioritize their health and reduce their likelihood of developing comorbid conditions. Potential initiatives might include:
  - o Having an on-site fitness center or providing discounted memberships for off-site fitness centers
  - o Offering healthy snacks and lunches in the break room or cafeteria
  - o Administering on-site wellness activities, such as health education courses or yoga classes
  - o Using an employee assistance program
  - o Conducting annual, on-site health assessments or screenings
- **An effective return-to-work program**—In addition to developing various wellness initiatives, it's also important to ensure your organization utilizes an effective return-to-work program for injured employees. Such a program can help support injured staff throughout their recovery, reducing their risk of developing comorbid conditions during the healing process. Specifically, be sure to collaborate with returning employees to create a personalized plan that prioritizes their safety and establishes transition tasks that support their specific needs. After all, even employers with solid return-to-work programs can be tested by cases involving comorbidities. In these situations, it's especially critical for your organization to be flexible and creative in finding ways to properly accommodate returning employees—whether that entails changes to the work environment or modified job tasks.

### **We're Here to Help**

Overall, the issue of comorbidities in your workforce is a growing concern, with the potential to have a costly impact on your workers' compensation program. That's why it's crucial to take comorbidities seriously and do what you can to prioritize your employees' health, thus minimizing your organizational risks.

Fortunately, you don't have to navigate this issue alone—we're here to help. Contact a member of your AmeriTrust team today at 800.825.9489 for additional workers' compensation guidance and resources.