

The Road to Recovery

Mental Wellness and Successful Workers'
Compensation Claim Outcomes

Workers' Compensation Center of Excellence
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Moderator



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Strategies for promoting employee health, wellness, and resiliency



Legal changes to compensability



Post-injury management and behaviors that influence recovery

Agenda

Today's panelists



Dr. Adam Seidner
Chief Medical Officer
the Hartford



Rick Ives
VP Business Insurance Claims
The Travelers Companies



Faith Mason
Director, WC Claims
Global Risk Management
Comcast NBCUniversal Sky



Dennis Tierney
Senior Vice President
Director of WC Claims
Marsh

Mental health and workers' compensation



Prior to the pandemic, more adults were experiencing mental illnesses than ever before.

- **19%** of adults experienced a mental illness in 2017.
- In 2019, about **1.5 million people** more than in the previous year's dataset, according to Mental Health America.



COVID-19 has only accelerated this trend:

- **4 in 10 adults** reported symptoms of anxiety or depressive disorder, vs **1 in 10 adults** who reported the same in 2019.

Mental health issues are similarly widespread in the workplace where surveys have shown nearly **25%** of the workforce suffers from depression.



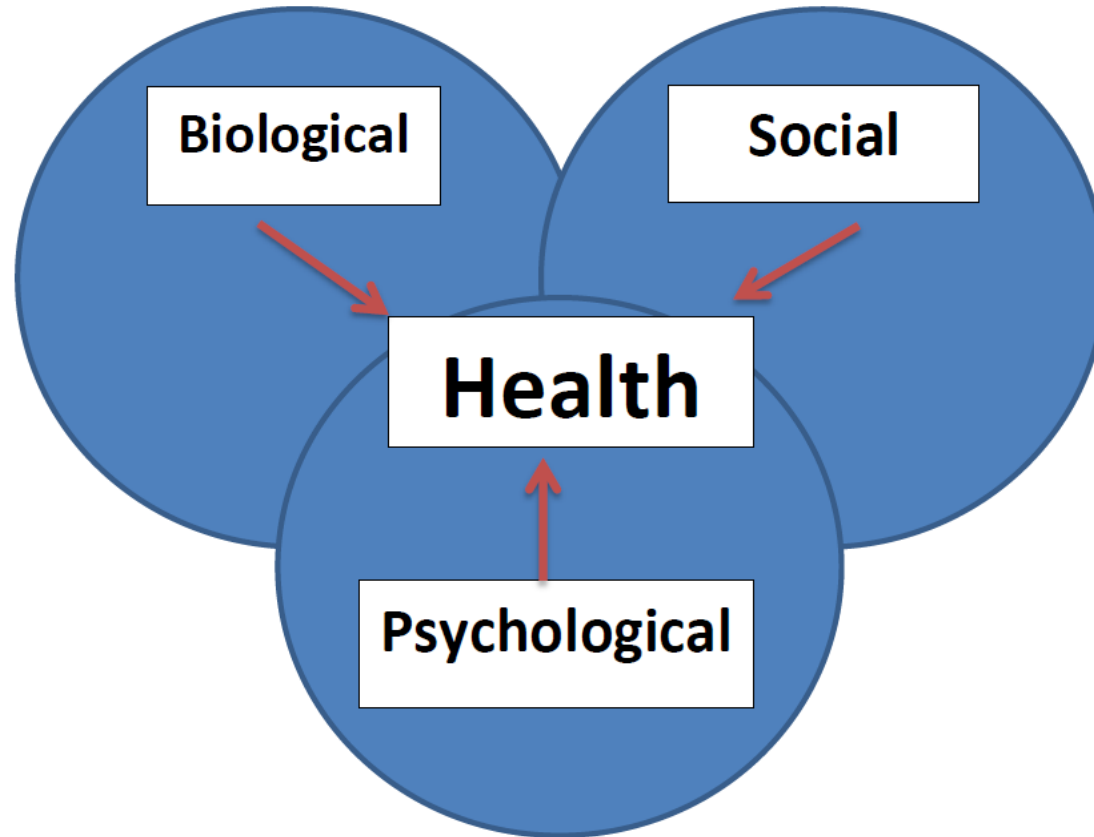
Employees with depression are absent from their jobs **2X** as often and have **5X** the “lost productive time” of their peers.

According to McKinsey, **23% of employees** with mental-health or substance-use disorders drive **60%** of overall workers' compensation medical spending.

People with mental health conditions suffer **2 to 6 times the frequency** of concurrent physical conditions of those who don't struggle with these challenges.

Mental health challenges can have a significant effect on an injured employee's recovery process, and as the pandemic continues, it's more important that the industry as a whole continues to put a focus on these issues and on providing injured employees with the mental health care and resources that they need.

Biopsychosocial model



Coping strategies - a resilient mindset



Characteristics of resilient individuals

- Positive, realistic outlook
- Moral compass
- Belief in a greater power
- Altruism
- Focus on what can be changed
- Courage and strength from a committed mission
- Support system

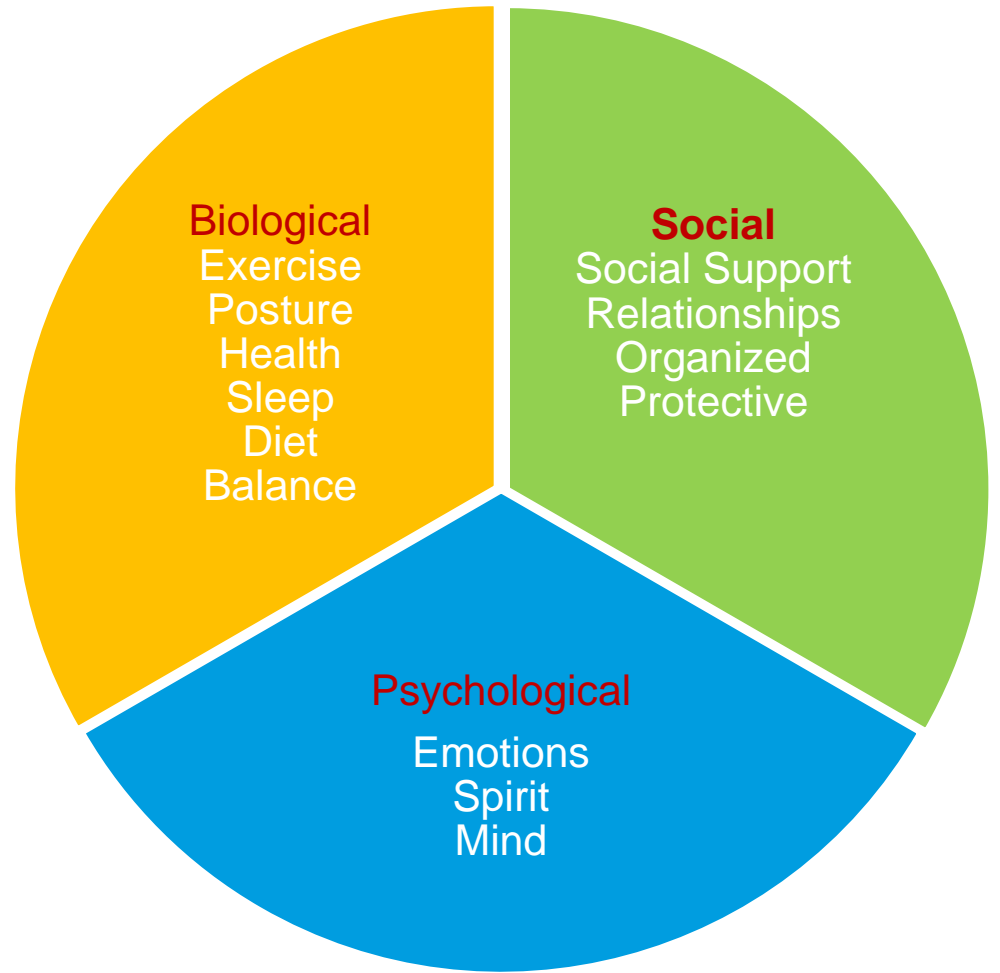
Take care of your body and mind



Find the right ingredients for balance

- Take a break from the news
- Make time to unwind
- Meditate, take deep breaths
- Try to eat healthy well-balanced meals
- Exercise regularly
- Get plenty of sleep
- Connect with your community and support system
- Volunteering helps take the focus off yourself

Biopsychosocial human systems reconciliation



COVID-19 “home” office and frontline workers



Potential physical effects

- Circadian rhythms and sleep cycles are important
- Unhealthy diet and lack of exercise
- Fatigue

Effects on mental health

- Depression
- Burnout
- Anxiety
- PTSD
- Moral injury, languishing, burnout

- **75 million**
estimated remote workers
- **124,000**
public & private school closures

Intervention and strategies for employers



Work stress is an important modifiable factor

- Prioritize safety and health
- Re-educate employees on available benefits
- Accessible resources: free online trainings, Tele-health, EAP services, etc.
- Communicate with empathy
- Flexible hours
- Remote options
- Compressed work weeks
- Structured breaks to avoid burnout

Mental health workers' compensation claims



WC for workplace-related mental injuries

NCCI monitored 68 bills addressing this topic including more than 47 bills related to post-traumatic stress disorder.

In 2021, 9 states enacted legislation addressing workers compensation coverage for mental injuries: CT, ID, ME MD, NE, NH, UT, WV, and WI.



Defining “mental injury”

States have unique definitions.

- Kansas considered legislation addressing coverage for mental injuries arising from **physical injury, emotional shock**, or **a series of work-related events**.
- Kentucky proposed legislation which defined “injury” to include **psychological injuries** for certain employees.

Combating psychosocial issues

Psychosocial issues continue to impact our ability to effectively resolve claims. Instead of the typical response of deny, deny, deny; Comcast NBCUniversal will arm our adjusters with the tools needed to help employees get back to work successfully through partnerships with EAP vendor and R3 Continuum.

Compensable claim

- Claim examiners will complete referral in iCaseManager to R3
- Identify which of the 5 available services best suits the current situation
- If the claim examiner is unsure which service is best, it can be sent for triage
- R3 will select the appropriate approach based on claim facts and begin managing the claim in partnership with the claim examiner and the NCM, if applicable



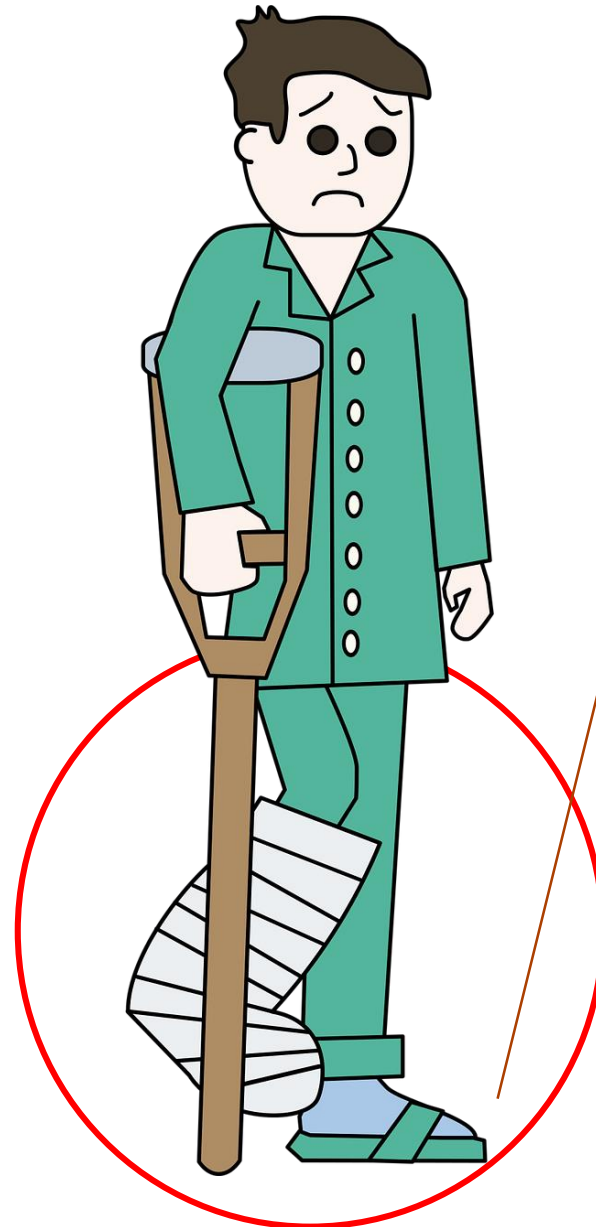
Denied claim

- Claim examiners will soft direct employees to EAP vendor
- EAP vendor is available to all employees enrolled in Comcast NBCUniversal benefits
- The EAP program offers up to 10 free of charge sessions for mental and/or behavioral health
- EAP vendor will take over management of the file and the WC claim will be denied and closed

Red flags

- Physical injury resulting from work place violence
- History of pre-existing mental health conditions
- RX for mental/behavioral health medication but not for pain
- History of a recent traumatic incident:
 - Death of loved one
 - Challenging divorce
 - Substance/narcotic abuse
 - Domestic violence

WC perspective



FPV1234
S82.401A
73590, E0112
99203, 99213

FNOL
AWW
ODG Disability Duration
RTW
Claim closure

IE perspective



I'm having a hard time sleeping

I forgot our anniversary

The car needs new brakes

Covid

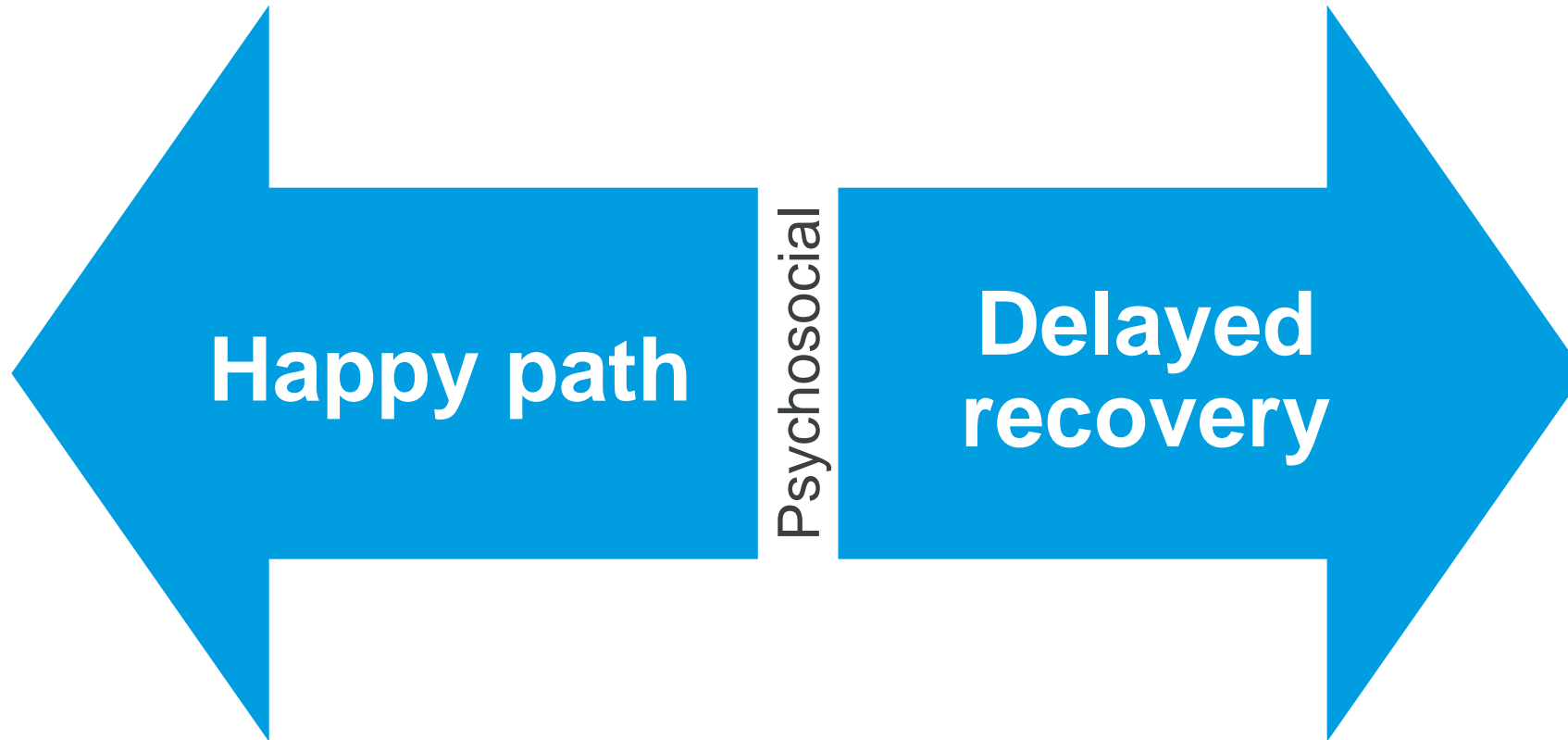
Bills are piling up

My diabetes is not controlled

Are there co-pays?

Will I lose my job?

The tale of two different outcomes



Mental health impact in workers' compensation



Most injured employees do not have psychiatric disorders (diagnoses such as anxiety or major depressive disorders). However, they may have psychosocial barriers to return to function and work. Psychosocial barriers increase the likelihood for delayed recovery after a work-related injury.

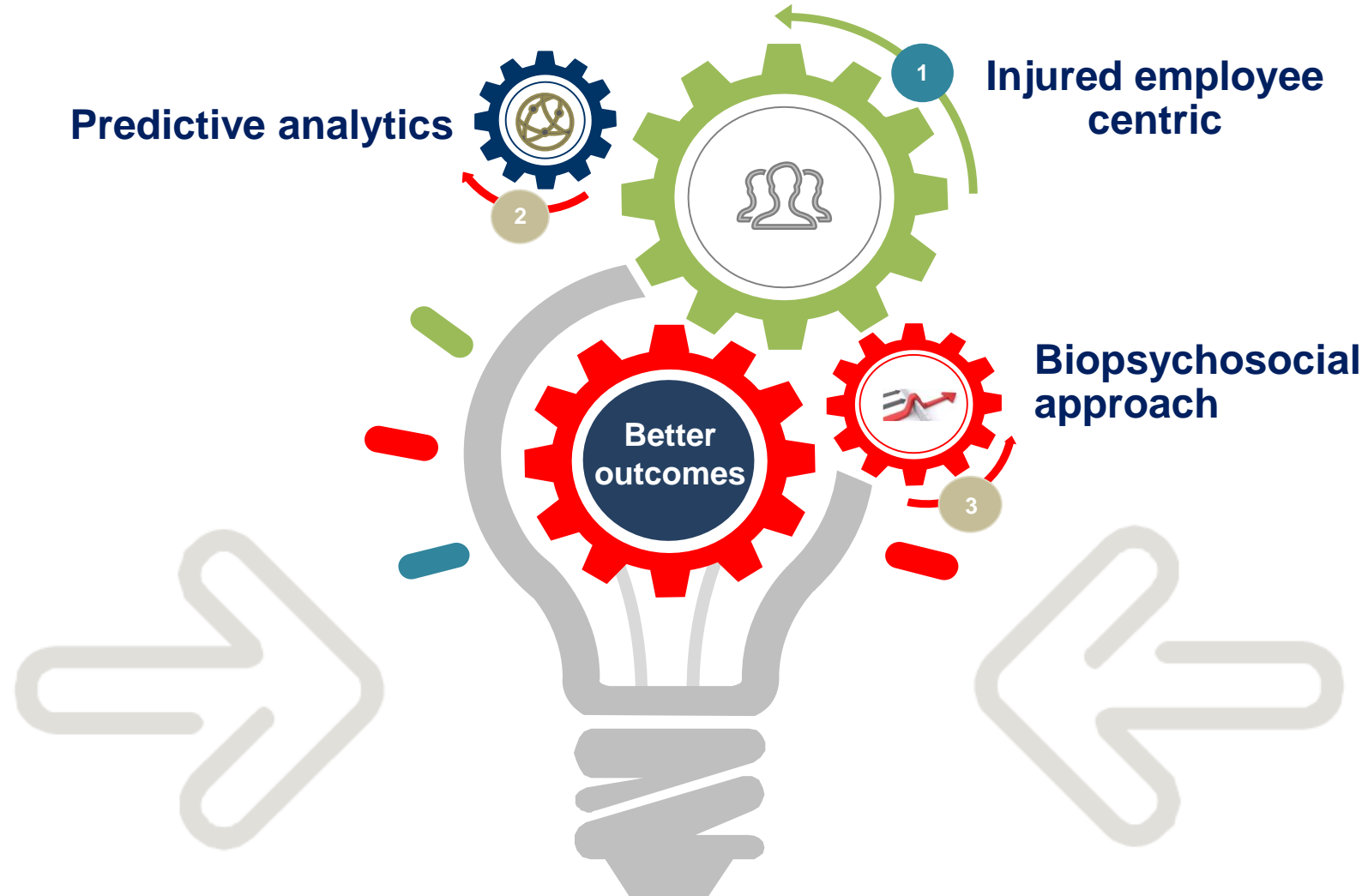
Psychosocial risk factor examples:

- **Perceived injustice** — blaming people or circumstances for their current condition
- **Fear avoidance** — belief that physical activity may be harmful to their recovery
- **Pain catastrophizing** — thoughts that recovery from their pain is not possible
- **Recovery expectations** — no plan for return to work
- **Coping** — absence of positive adaptive behaviors

Roughly **40%** of injured employees have one or more psychosocial risk factors

Injured employees with at least one risk factor have roughly **50%** higher indemnity claim costs

Addressing the issue



Claims advocacy

Focus on an employee-centric claims approach to help counter uneasiness around the work related injury



Communication



Education



Transparency

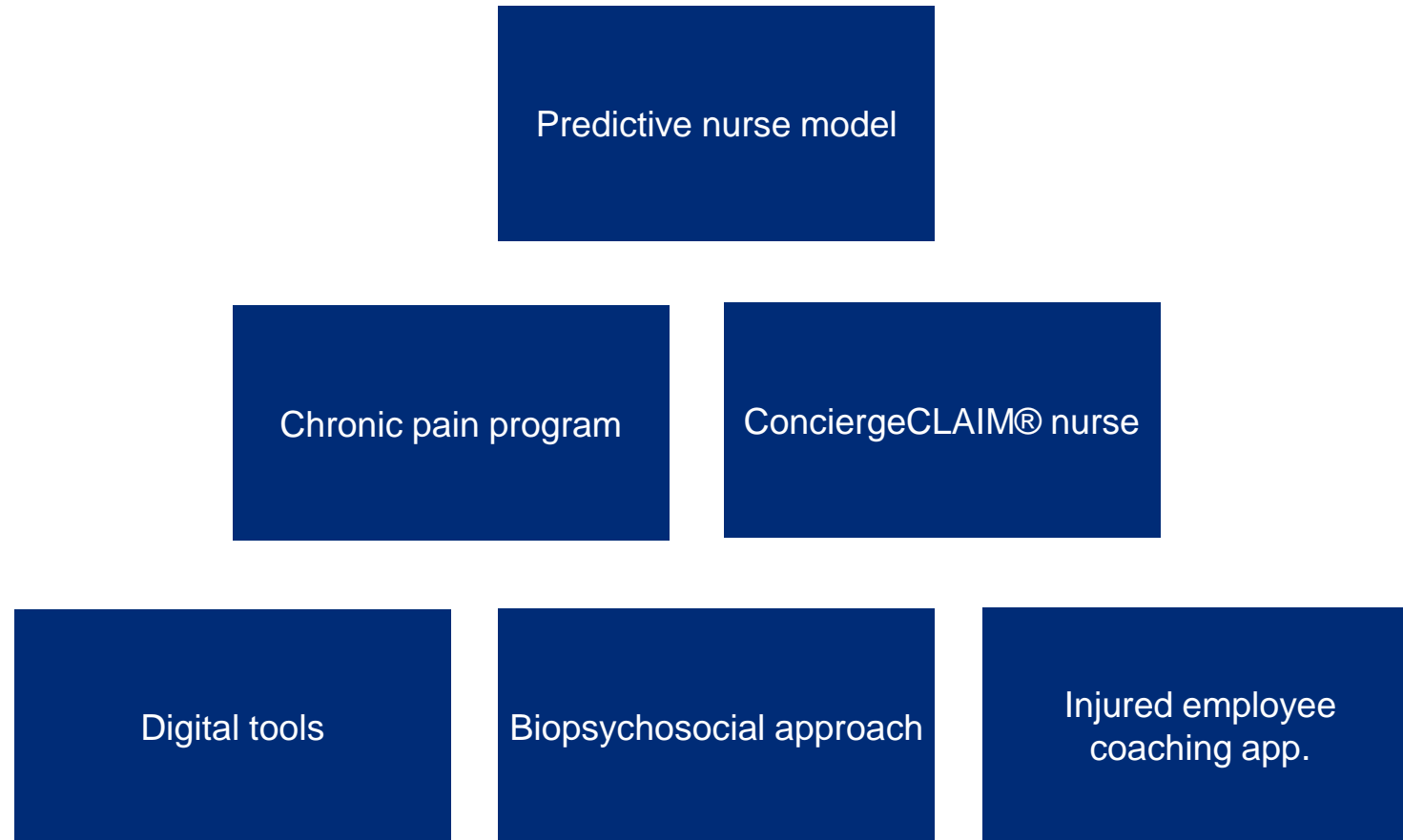
Establishing trust between employers and employees can:

- Alleviate stress for injured workers which is even more important now. Employees are stressed inside and outside of work due to the pandemic.
- Foster a sense of empathy.
- Lead to better outcomes for employee and improved claim outcomes for employer.

Holistic approach to improve recovery



Our strategy is to deliver a personalized care experience enabled by expertise, analytics, and technology to improve outcomes for customers and their injured employees.

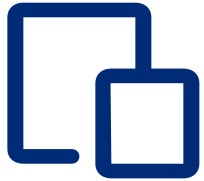


Comcast NBCU partnership with R3

Mental & behavioral health services

Clinical roundtable	<p>Provide case specific consultation in a collaborative model where an R3 clinician and client claims management team work together to improve management of behavioral health claims, develop early intervention strategies and improve cost utilization associated with potential external review</p> <ul style="list-style-type: none"> • Roundtable consultation • One-on-one coaching • Both services are delivered telephonically
Peer review	<p>Evaluation of scientific, academic, or professional work by others in the same field</p> <ul style="list-style-type: none"> • Behavioral health • Psychiatry • Psychology • Neuropsychology
Independent medical evaluation	<p>Face to face evaluation of an individual by a physician/clinician requested by an insurance company, attorney and occasionally an employer. The purpose of the examination is to determine diagnosis, level of functioning, restrictions and limitations, and appropriateness of treatment.</p>
Fitness for duty evaluation (FFD)	<p>A specialized medical-legal examination of an employee. The purpose of an FFD is to determine whether the employee can perform the essential job functions.</p>
Telegard	<p>A service in which a behavioral health case manager is assigned to the case</p> <ul style="list-style-type: none"> • The case manager will contact the referral source to identify goals for the case • Contact claimant to review their current status and discuss R3 Continuum's involvement • If requested, R3 will locate a treating provider within our network of providers • The initial report will be completed within the first 10 days of the referral being received; the report content will include the goals, background, and recommendations • Supplementary reports will be completed every 30 days to outline progress to date of their case

What's next?



Apps

There are several apps available for download that promote mindfulness and meditative practices. The presence and acknowledgement of these apps has enabled a level of connectivity between employer and employee that may not have been curated before.



Continued work flexibility and support

Providing the resources to allow employees to do their jobs and feel valued within the organization helps create a sense of control, empowerment, and belonging. Helping workers balance their workloads and lives also creates a more supportive environment, as does providing a safe and appealing work space. And being willing to openly discuss and provide support for those with mental health conditions can ensure workers get the treatment they need as soon as possible.



Jurisdictional changes

Medical provide networks in CA could soon include licensed clinical social workers that would provide services to injured workers around mental health. These types of services are currently provided by psychologists and psychiatrists. A bill addressing this is currently moving through the Senate, as more mental health services need to be made available to injured workers.

Resources



- [JAN - Job Accommodation Network \(askjan.org\)](https://www.askjan.org)
- Call 211 - <https://www.unitedway.org/>
- [Home | NAMI: National Alliance on Mental Illness](#)
- National Domestic Violence Hotline: 1-800-799-7233 or text LOVEIS to 22522
- Substance Abuse and Mental Health Services Administration (SAMSA): [1-800-662-HELP \(4357\)](https://www.samhsa.gov)
- Disaster Distress Helpline: [1-800-985-5990](https://www.dhhs.gov)



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