Return to work barriers: Identifying, mitigating and removing the hidden obstacles

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Context for Washington’s system

- Exclusive State Fund, and self-insurance
- State Fund is among the top 10 workers’ comp insurers in the nation based on premium- about $2 billion annually
- State Fund covers 2.3 million workers; 170,000 employers
- Claim manager caseloads of roughly 250 are extraordinarily high
Washington vs. other US systems

- Settlements allowed only in limited cases - no compromise and release
- High pension rate
  - Total permanent disability pensions are provided if the worker’s condition prohibits return to employment consistent with pre-injury pattern (often full-time) and they are unable to participate in or benefit from retraining.
Why does this matter?

- Washington’s long-term disability/pension rate and high caseloads are driving a relentless focus on return-to-work.
- Return-to-work outcomes early in the claim process can avoid long-term disability before settlement or pension are considered.
Takeaways from today’s program

- How to use data and predictive analytics to identify workers with the greatest risk of long-term disability
- Why return to work matters to all stakeholders in a workers’ compensation system
- Approaches to incentivize employers to develop RTW programs and support injured workers while they heal
- How to identify and address workers’ invisible (psychosocial) barriers to return to work
RTW partnerships approach

- Changing the culture of return to work
- Requires engagement of all parties: claim managers, employers, medical providers, vocational providers, and workers
Engaging employers on value of RTW

- What’s in it for them?
  - Incentive programs (get their attention through financial/cash flow support)
    - Stay at Work reimbursements
    - New Preferred Worker incentives
  - Educate employers about long-term indirect costs when injured workers are off the job
    - Indirect costs are 2-4 times greater than workers’ comp claim costs
    - Overtime, lost production, recruitment and training
Stay at work benefits

- What’s available?
  - 50% wage reimbursement for up to 66 work days, or $10,000 dollars
  - Reimbursement for clothing, equipment, tools needed to perform the job
  - Reimbursement for short-term retraining
  - Costs of job modifications
  - Benefits are limited to the employer of injury
Preferred Worker Program

- Similar reimbursements available to *any* employer
  - For hiring a worker with a “permanent disability that which may be a substantial obstacle to employment”

- Includes ‘durable employment’ bonus for maintaining employer/employee relationship
Engaging medical providers in RTW

- What’s in it for them?
  - Incentives for early claim reporting
  - Pay for time talking with employers, vocational counselors, and claims staff about RTW for their patients
  - Pay for reviewing job descriptions, job analyses
  - Washington’s development of a provider network ‘Top Tier’
Engaging claims staff in RTW

- What’s in it for them?
  - Meaningful work with apparent results, RTW outcomes
  - Having relationships with employers and workers means less contention through the claim process
  - Claims are more easily resolved
## Outcomes for Early AWA Experiment

<table>
<thead>
<tr>
<th></th>
<th>Standard AWA</th>
<th>Early AWA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Able to Work</td>
<td>33%</td>
<td>40%</td>
</tr>
<tr>
<td>Return to Work</td>
<td>12%</td>
<td>29%</td>
</tr>
<tr>
<td>Eligible for Training</td>
<td>18%</td>
<td>8%</td>
</tr>
<tr>
<td>Median Voc Services Duration</td>
<td>128 days</td>
<td>117 days</td>
</tr>
<tr>
<td>Average Voc Services Duration</td>
<td>151 days</td>
<td>143 days</td>
</tr>
</tbody>
</table>

EAWA outcomes through 8/2015 based on 499 closures
Outcomes for early vocational services
Engaging injured workers in RTW culture – identifying the invisible barriers

How do we, as the insurer, engage and motivate injured workers to play an active role in the workers’ compensation system and RTW?

- Claim managers and TPAs are viewed as the gateway to services, resources, and compensation.
- When injured individuals feel they do not have adequate access, data shows they blame the insurance company for their suffering.

*Pain & Disability Prevention, Volume 12, Issue 1, Summer 2012*
Engaging injured workers in RTW culture – identifying the invisible barriers

So what?

- Individuals who have high perceptions of injustice experience more pain, more emotional distress, and more disability.
- They are more invested in proving their disability than in focusing on recovery goals.
- They are less likely to participate in rehabilitation interventions and are less likely to return to work.
Engaging injured workers in RTW culture – identifying the invisible barriers

- Make a proactive first call
  - Use and answer ‘engineered’ questions
  - Explain the claim process
  - Discuss the importance of returning to work as soon as medically possible
  - Identify potential risk factors and collaborate on next steps
  - Demonstrate care and compassion
Identifying psychosocial issues through conversations with the worker

Common psychosocial variables connected to workplace disability

- Catastrophic thinking
- Fear (and avoidance) of activity
- Disability beliefs
- Perceived injustice
- Inability to engage in work/life activities inconsistent with the injury

*The trick: deciphering between symptoms related to injury/illness and manifestations of disability*
Activity Coaching: Progressive Goal Attainment Program (PGAP)

- Time-limited, structured, evidence-based program with empirical screening and reporting
- Targets most common psychosocial risk factors (*the invisible barriers!!!*)
- Increases function – lessens catastrophic thinking
- Is not a physical conditioning program
- Addresses behaviors – does not treat symptoms
What are characteristics of a possible PGAP candidate?

Workers who:

- Have not RTW by about 4 weeks, and have not improved with interventions such as active PT
- Are on prolonged light-duty/part-time work
- Are beyond the expected recovery time
- Make comments of distress, anger, and/or hopelessness (signs of fear, avoidance, catastrophizing, injustice)
How is PGAP structured?

- Participation by the worker is voluntary
- Begins with an evaluation (includes psychosocial screening tools)
- Client and activity coach meet weekly, for a maximum of 10 sessions
  - In Washington, coaches can be occupational or physical therapists, or vocational rehabilitation counselors
- Initially, PGAP assists to provide structure and direction to activity involvement
- Final stages focus on activities to facilitate re-integration into the workplace
Using predictive analytics

- “Return to Work” score based on data
  - Identified those injured workers off work at 40 days who are at greatest risk for not returning to work
    - Certain characteristics of day 40 injured workers associated with still being off work 6-12 months from claim receipt
  - Used these characteristics, or predictors, to calculate a ‘risk to successful RTW Score’ – how likely it is that the worker will still be on time-loss between 6 and 12 months
Return to Work Score analytics: risk of becoming long-term disabled

<table>
<thead>
<tr>
<th>Risk Factor</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Opioid use &gt;=14 days</td>
<td>11%</td>
</tr>
<tr>
<td>Pre-existing condition</td>
<td>10%</td>
</tr>
<tr>
<td>Back or neck Injury</td>
<td>9%</td>
</tr>
<tr>
<td>Construction industry</td>
<td>9%</td>
</tr>
<tr>
<td>Small firm</td>
<td>7%</td>
</tr>
<tr>
<td>Non-English speaking</td>
<td>5%</td>
</tr>
<tr>
<td>Hospitalized by day 40</td>
<td>5%</td>
</tr>
<tr>
<td>Overweight</td>
<td>4%</td>
</tr>
<tr>
<td>Injury age 50 relative to 40</td>
<td>3%</td>
</tr>
<tr>
<td>Retro vs non-Retro</td>
<td>3%</td>
</tr>
<tr>
<td>Male workers</td>
<td>5%</td>
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Lower risk for Retro vs non-Retro and male workers.
Enhancing vocational services: “vocational recovery plan”

- Timely intervention (60-90 days of time-loss)
- Engaging the injured worker to identify interests, motivational issues
- Identify and provide short-term skill enhancements
- Claim customer coordination – regular communication with worker, on-site at employer
- Address claim or progress barriers
In summary . . . What to remember:

- All parties – employers, providers, claims staff, workers – must understand their role and participate in the system to achieve the best outcomes.
- Early and effective engagement of workers is critical to identifying psychosocial issues (invisible barriers) and other RTW barriers.
- Progressive Goal Attainment Program – an intervention to address the invisible RTW barriers.
- Using data can ensure limited resources are focused on workers at greatest risk of long-term disability, improving results.
- Using positive measures to encourage RTW, such as employer financial incentives, are effective.
Questions?

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