



Injured Workers Are People Too

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- 35+ years in P&C, 20+ years in Work Comp
- Created PRIUM's Medical Intervention Program in 2003, Intervention Triage in 2010, Texas Closed Formulary turnkey in 2011, Centers with Standards in 2012, TaperRx in 2014
- From March 2012 thru September 2015, Mark has presented educational content 280 times to 16,975 people in 39 states, including 9 national webinars
- Published and quoted in CLM Magazine, Risk & Insurance, Business Insurance, workcompcentral, WorkCompWire, Insurance Thought Leadership and others
- Member of the IAIABC Medical Issues Committee, SHIA Work Comp Committee, SAWCA Medical / Rehab Committee, CompSense pharmacy group

Some quick questions

1. Who has chronic pain?
2. Who knows / been an injured worker?
3. Can what you do at work change lives?
4. Is your job your passion?



Which one ...

- Is a malingerer?
- Is a catastrophizer?
- Is a fraudster?
- Is having issues at home?
- Was abused as a child?
- Really wants to get back to work?

A paradigm shift

If the injured worker wins, everybody wins

It's Not *Them* vs. *You*

It's *Us*



The Injured Worker

A definition

- *Accident*
- “An undesirable or unfortunate happening that occurs unintentionally and usually results in harm, injury, damage, or loss; casualty; mishap” (dictionary.com)
- In a perfect world, an *accident* never happens
 - Risk management
 - Workplace safety programs
 - Employee wellness programs
 - Drugfree workplace policies
- We don't live in a perfect world



The Prime Directive

Work Comp should minimize the impact of an accident,
in health and cost,
by managing the people and claim involved

**** Patient Centered ****

What the work-injury did

- Physical pain, now and maybe into the future
- Change in employability
- Depression, anxiety, reduced self esteem, inadequacy
- Relationship / marital distress
- Financial strain
- Intimidated, frustrated, lost in the “system”
- Rhythm of life has been interrupted
- **It's possible that everything has changed**



Disability <> Impairment

- **Impairment**
 - "Any loss of function or abnormal function that affects the mind or body"
- **Functional limitation**
 - "Problems doing a physical action, task, or activity"
- **Disability**
 - "Inability to carry out an action or activity that is needed or expected for the person to function in society"
- Impairment and functional limitation can be quantified
- Disability can be subjective

http://www.spineuniversity.com/whats_the_difference_between_disability_and_impairment_in_on_worker_s_comp

Pain (and Suffering?)

Pain: A physical sensation, a warning signal telling you that something is going on in your body

vs.

- Suffering:** The meaning your brain assigns to the pain signal
- Merriam-Webster: "to become worse because of being badly affected by something"
 - Suffering, in some cases, is a choice, but can prompt these Q's:
 - Shouldn't I be pain free?
 - Will it ever go away?
 - Do I deserve pain?

Bio Psycho Social

- What happens
 - ... between the ears
 - ... and at home
- is as important as what is physically wrong with the body

T-F-U-A-R

- **Thoughts:** thoughts cause feelings
- **Feelings:** thoughts + feelings = urges
- **Urges:** urges + decisions (choices) = actions
- **Actions:** actions cause reactions
- **Reactions:** could help or hurt management of pain

<http://www.freedomfromsufferingnow.com/utility/showArticle/?eid=72015&objectID=63105&pr oAppName=SteveGrinstead>

The 5mg Curl – The Easy Way Out

More than 175,000 dead
from prescription drug overdoses
1999 - 2013



http://www.washingtonpost.com/opinions/the-legal-drug-epidemic/2015/03/11/0448b6be-c826-11e4-b2a1-bed1a6a2816_story.html?wpik=MK0000200

U.S. Disability

- Social Security Disability Insurance (2013)
 - 10.2M people – Received disability payments
 - 3% of U.S. (320.09M)
 - 87.4% – Beneficiaries that were disabled workers
 - \$11.2B – Total payments
 - 53 – Average age
 - ~1/3 – Mental disorders diagnosis
 - \$1,146.42 – Average monthly benefit



U.S. Fraud

- Insurance fraud
 - \$80B – Cost of fraud each year, all lines of insurance
 - 48 – States + DC where insurance fraud is a specific crime
 - 5-10% – Claims costs associated with fraud
- Work Comp
 - 10% – Small business owners concerned an employee will fake an injury or illness
 - 25% – Surveillance cameras to monitor employees on the job
 - More than half agree on these fraud flags:
 - 58% – Employee has a history of claims
 - 52% – No witnesses to the incident
 - 52% – Employee didn't report the injury or illness in a timely manner
 - 51% – Injury coincides with a change in employment status

http://www.insurancefraud.org/statistics.html#_VhRrOPIViko

Return to Work

- We obsess about Return to **Work**
- Can prompt questions about motivations ...
 - Does the **injured worker** really want to get back to work?
 - Do **employers** just care about the \$'s?
 - Do **doctors** think RTW is the employer's problem?
 - Do **attorneys** only focus on settlement and their fees?
- Not enough workers (shrinking workforce) increases need for RTW
 - *Best person to do the job is the one who has done the job*
- Return to Work and Stay at Work

It should be Return to **Health**

Return to Health

- The injured worker **MUST** be engaged in the process
 - Therapy might require 3-6 hours per week
 - What about the other 98% of their week?
- The patient must make a life change ...
 - Proper sleep (7-8 hours each night)
 - Proper nutrition
 - Proper levels of activity
 - Proper attitudes about their pain
 - Coping skills

Return to Health

- Evaluate ...
 - Psychological and/or physical dependence
 - Anxiety and/or depression
 - Family and other interpersonal factors
- Increase psychological flexibility
 - Decrease avoidance
 - Disconnect thoughts from actions
 - Behave according to broader life values

You

Some Things We Need to Change

Don't hide behind technology



Some Things We Need to Change

Trust but Verify



Some Things We Need to Change

Collaborate with Specific Questions



Some Things We Need to Change

Active listening – By Everybody

“Most people do not
listen with the intent
to understand;
they listen with the
intent to reply.”

Stephen R. Covey
©1989-2012
stephenr@covey.com

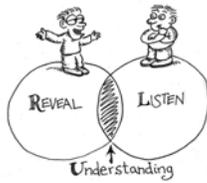
Some Things We Need to Change

Process Improvement



Some Things We Need to Change

Empathize



Some Things We Need to Change

Golden Rule



Some Things We Need to Change

Limit # of claims



Some Things We Need to Change

Focus on Outcomes



Some Things We Need to Change

Reinvigorate Passion and Purpose



Any other suggestions?



Want be a superstar?
What to make a difference?

Be humane

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