

Comorbid Condition Management in Workers' Compensation

Continuing Education Webinar
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Today's presenters



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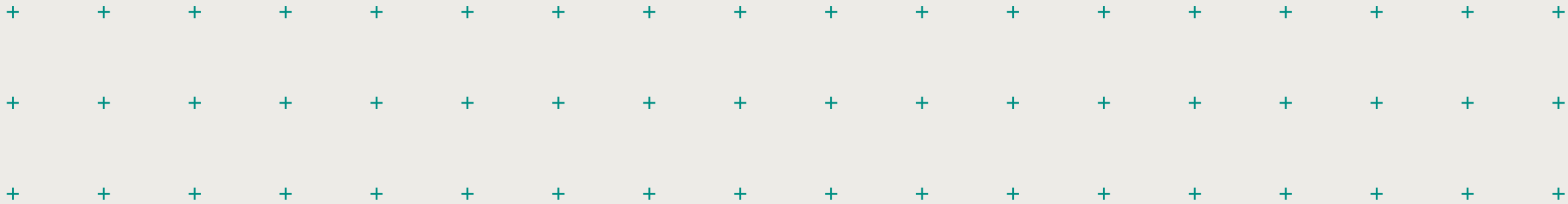
**A healthy 35-year-old-male
breaks his leg at work.**

**There is a standard
treatment protocol
for that injury.**



But what if he is already diagnosed with...





Agenda

Define comorbid conditions

Identify the impact of common comorbid conditions on workers' compensation claims

Special considerations when managing claims with comorbid conditions

Takeaways

Defining Comorbidities

Comorbidities are medical conditions that coexist alongside a primary diagnosis and affect a patient's health, treatment and outlook.



Comorbidities include chronic conditions such as:

- + Obesity
- + Arthritis/Degenerative conditions
- + Asthma
- + Chronic obstructive pulmonary disease (COPD)
- + Diabetes
- + Hypertension
- + Substance abuse
- + Depression/Anxiety

These conditions impact a patient's ability to heal, manage pain, adhere to a treatment plan, and return to work or capability.

<https://my.clevelandclinic.org/health/articles/comorbidities>

<https://jobsitecare.com/blog/understanding-the-challenges-of-comorbidities-on-work-injuries/#:~:text=According%20to%20this%20study%2C%20the,a%20workers'%20compensation%20claim%20case>

<https://www.cdc.gov/chronic-disease/data-research/facts-stats/index.html>

MyMatrixx

By EVERNORTH

A 2025 WCRI study of degenerative and comorbid conditions in workers' compensation

Data from more than 930,000 claims with more than seven days of lost time from 32 states

- + Degenerative conditions were found in 33% of claims
- + Frequency of comorbidities:
 - + 21.9% of claims had one comorbidity
 - + 9.7% of claims had two comorbidities
 - + 7.2% of claims had three or more comorbidities
- + Claims with comorbidities had higher costs and longer temporary disability duration

<https://www.wcrinet.org/files/documents/wcri9564.pdf>

**The cost of treating
chronic diseases
makes up **90%**
of the nation's annual
healthcare expenditures.**



<https://www.cdc.gov/chronic-disease/data-research/facts-stats/index.html>

Common Comorbid Conditions

Obesity

Worldwide adult obesity has more than doubled since 1990.



Impact to health of patient	Impact to claim
Increased risk of associated health problems: + Type 2 diabetes + Cardiovascular disease + Stroke + Metabolic syndrome + Respiratory issues + Osteoarthritis	+ Hinders recovery from injuries + Increases time to return to work or maximum medical improvement + Hinders ability to participate in various treatment modalities

[Obesity and overweight \(who.int\)](https://www.who.int)

Diabetes

An estimated 12% of the U.S. population has diabetes (Type 1 or Type 2).



Impact to health of patient	Impact to claim
+ Slows wound healing process due to: – Poor circulation – High blood sugar – Neuropathy – Decreased immune function + Long-term complications affect the heart, kidneys, eyes, and nerves	+ Claims with diabetes (and obesity) receive more medical services and are more costly + Negatively affects the trajectory of the claim + Diabetes management affects the rate of absenteeism from the workplace

<https://www.cdc.gov/diabetes/php/data-research/index.html>

Arthritis/Degenerative conditions

70 million people in the U.S. have arthritis or chronic joint disease.



Impact to health of patient	Impact to claims
+ Decreased mobility which may lead to difficulty maintaining a healthy weight + Increased incidence of overweight/obesity and associated chronic conditions + Chronic pain and potential for opioid use/misuse + Decreased independence and decreased ability to perform activities of daily living	+ Increased claim costs due to complexities of treatment and recovery + Extended duration of temporary disability with existing musculoskeletal conditions

<https://www.hopkinsarthritis.org/arthritis-research/>

Cardiovascular Disease (CVD)

In the U.S., one person dies from CVD every 34 seconds.



Impact to health of patient	Impact on claims
+ Fatty plaques (atherosclerosis) build up in the arteries and restrict blood flow and may cause blood clots + Over time CVD results in shortness of breath, fatigue, dizziness, and swelling in the extremities + Reduced physical capacity and/or disability and dependence on caregivers	+ Decreased ability to complete rehabilitation or physical therapy + Potential anxiety around returning to the job especially if the cardiac event was job related + Increased cost of claim due to longer return to work timeframes

<https://newsroom.heart.org/news/heart-disease-remains-leading-cause-of-death-as-key-health-risk-factors-continue-to-rise>

Respiratory Disease

Approximately 41 million people in the U.S. have asthma or chronic obstructive pulmonary disease.



Impact to health of patient	Impact on the claim
+ Significantly impacts health and quality of life + Chronic respiratory disease can lead to severe complications such as pneumonia and bronchitis + Airflow limitation, anxiety, and other psychological impacts occur	+ Decreased ability to perform the physical activities necessary to recover from the injury + Increased visits (provider, PT, etc.) necessary to support recovery which increases claim costs + Increased time to return to work and increased costs associated to temporary disability payment

<https://www.cdc.gov/cdi/indicator-definitions/chronic-obstructive-pulmonary-disease.html>

Mental health conditions

More than one in five U.S. adults live with a mental illness.



Impact to health of patient	Impact on claim
+ Higher prevalence of chronic disease such as cardiovascular, respiratory, and metabolic + People with mental health conditions are more likely to have insomnia + Serious medical conditions such as cancer or heart attacks often result in feelings of depression or anxiety	+ Longer claim duration + Comorbid conditions (chronic disease) affects claim cost and duration

<https://www.nimh.nih.gov/health/statistics/mental-illness>

Managing Claim Impact of Comorbid Conditions

Patients who have been injured at work, bring their comorbid conditions with them to the claim

Even if the comorbid conditions aren't accepted on the claim, they have a significant impact on the claim

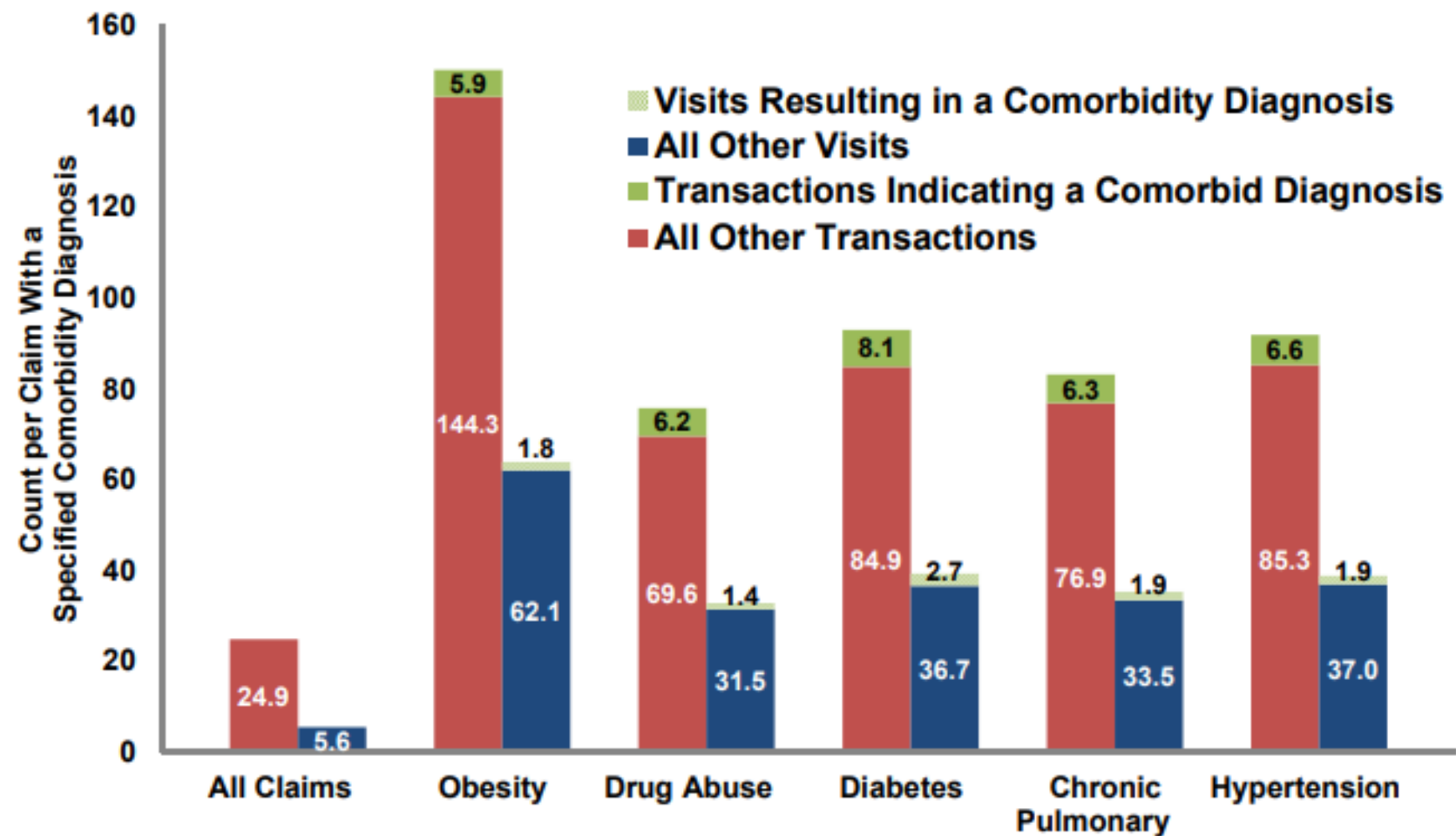
- Increased claim cost
- Increased claim duration

As access to care expands for injured workers, increasing claims and costs for employers must be effectively managed.



COPD=chronic obstructive pulmonary disorder; PTSD=post-traumatic stress disorder.

Claims with comorbid conditions generally receive more medical services



https://www.ncci.com/Articles/Pages/II_research-brief-comorbidities-in-workers-compensation-2012.pdf

NCCI sample data collected between 1996-2007

Managing injured patients with comorbid conditions represents **a shift in workers' compensation treatment** away from injury management and toward disease management

Offering disease management opportunities to injured workers can positively affect the trajectory of the claim and result in overall claim savings.



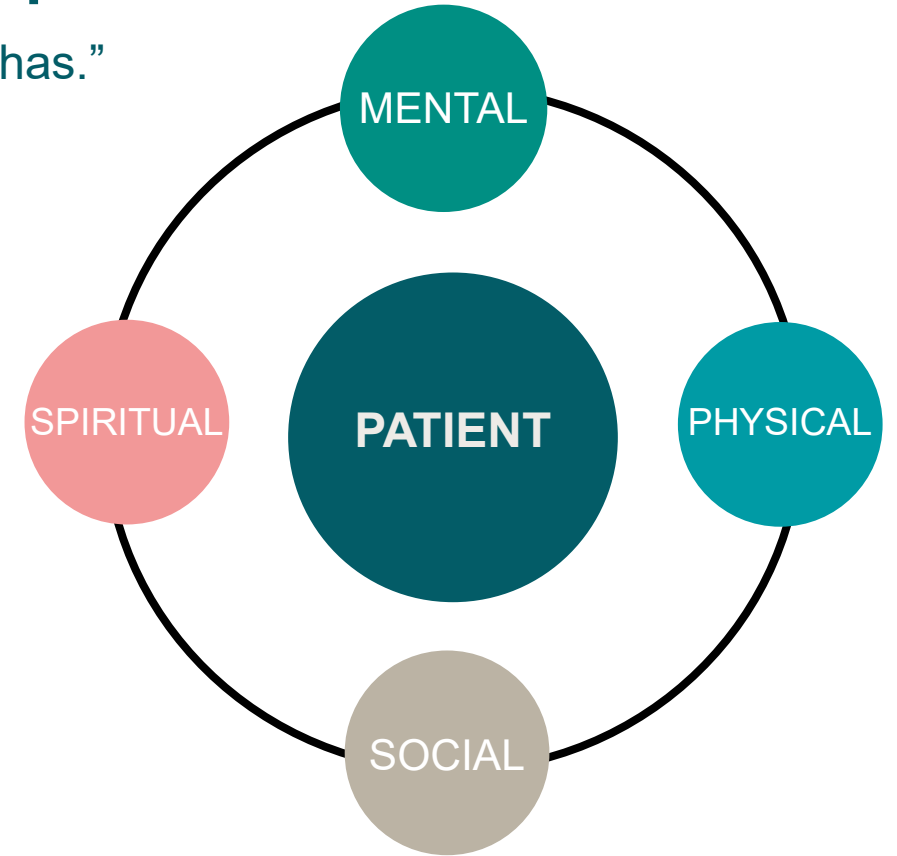
Treating chronic diseases with a patient-centric approach

“It is more important to treat the patient and not the disease the patient has.”

--Hippocrates

Health Is Multi-Dimensional. Treating the whole patient:

- + Prevents disease progression
- + Improves mental health and quality of life
- + Enhances patient outcomes
- + Promotes equity and engagement
- + Builds resilience and purpose



Supporting the physical, mental, spiritual, and social dimensions, helps the patient gain self-responsibility, optimism, and a sense of meaning, leading to a happier, healthier life.

Takeaways

“It is more important to treat the patient and not the disease the patient has.” --*Hippocrates*

Consider each patient and their need for support with:



Specialized
Pharmacists



Social
Determinants
of Health



Medication /
Condition
Education



Lifestyle
Modifications



Behavioral
Health



Health
Coaching

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