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## A Prescription for Reducing Workers' Comp Costs

BY SHANE RICCIO AND KARA WHITE

**T**he abuse of prescription opioids has gained national attention as a public health epidemic. While state and federal health agencies are waging a war aimed at reversing this national crisis by enforcing stricter policies on prescription painkillers, the mismanagement of opioids in workers' compensation claims in the construction industry is increasing and putting businesses at risk.

The most significant challenge for construction businesses is the higher costs related to open and legacy claims. A workers' compensation claim can be open for years, even throughout the lifetime of an injured worker. If the worker becomes dependent on prescription painkillers to control his or her pain, the medical benefits portion of the claim becomes the largest expense as the years progress.

To prevent injured workers' abuse of opioids and reduce the costs resulting from claims, employers should address this issue by incorporating more stringent drug management protocols.

### The Opioid Epidemic

Opioids are strong controlled substances prescribed by physicians to treat and alleviate pain. The most common prescription opioids are hydrocodone, oxycodone, morphine and codeine. Opioids do not eliminate the source of the pain or the underlying medical condition. Over time, the use of these drugs can result in dependence, addiction



and sometimes death if not properly prescribed.

The latest statistics from the Centers for Disease Control and Prevention show 40,000 drug overdose deaths take place each year in the United States, and more than half of these are related to prescription drugs.

The epidemic of prescription painkiller addiction is correlated to the uptick in workers' compensation claims, with the greatest amount coming from the construction industry. In the United States, medical costs are approximately 60 percent of workers' compensation claims costs, according to the National Council on Compensation Insurance. Of those medical costs, narcotic drugs account for approximately 25 percent.

The Workers Compensation Research Institute also revealed the average lost time for workers using opioids can total as much as \$117,000—that's 900 percent higher than the cost for workers who do not take opioids.

The very nature of construction work exposes workers to

many hazards that can result in on-the-job injuries. Many of these work-related injuries are treated by physicians who prescribe the opioids to address both short-term and long-term pain.

While medical guidelines recommend opioids should be used only in the short term, such as during the acute phase of an injury, more workers are taking the drugs for longer periods of time. Administering opioids to treat chronic pain does not yield good results. According to the American College of Occupational and Environmental Medicine, also known as the Official Disability Guidelines, opioid effectiveness plateaus after 60 days of use, by which time other pain management therapies should be introduced, such as physical therapy, acupuncture and psychological intervention.

However, if these pain management alternatives are not offered to workers, they may continue using the prescription painkillers for longer durations. The excessive administration of opioids further escalates costs incurred by the employer because the worker has an extended absence. Not only does this lead to additional claims, but the delay of the worker's return also negatively affects the company's productivity and hurts the bottom line. Ongoing disability continues to be an issue of opioid misuse, and injured workers taking the drugs are at double the risk of being disabled a year later.

Additionally, courts in several states have held employers and