Prescription opioid abuse is a national public health “epidemic.” As federal and state agencies fight a war against this health crisis by enforcing policies to curb how prescription narcotics are disbursed to people, opioid mismanagement in workers’ compensation claims in the construction industry is increasing and hurting the bottom line.

Many businesses are being hit with legacy workers’ compensation claims. This means that a workers’ compensation claim can be open for years, even throughout the lifetimes of an injured worker. And when an injured worker becomes addicted or dependent on prescription painkillers, the medical benefits portion of the claims increases. This results in higher expenses for the business.

Medical guidelines recommend opioids should be used only in the short term. 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. However, many injured workers continue to take the narcotic drugs for a longer duration. This then results in loss of productivity to the business because the worker hasn’t returned to work. There is also an increase in disability claims, adding more expenses to the business.
To prevent workers from abusing opioids, employers should address the issue by instituting stricter drug management protocols. This can include: educating the worker about the dangers of opioid abuse, as well as selecting a workers’ compensation panel who is experienced with proper drug monitoring protocols.

**Cost to business**

The costs for prescription narcotics per claim are rising in the U.S. In fact, medical costs are now approximately 59 to 60 percent of workers' compensation claims costs, according to the National Council on Compensation Insurance (NCCI). Of those medical costs, narcotic drugs account for approximately 25 percent. And the construction industry has seen the greatest increase in workers’ compensation claims resulting from narcotic painkiller addiction.

**Controlling costs of workers’ comp claims**

An employer’s workers’ compensation panel can improve the accountability for opioid usage in cases where physicians have prescribed opioids for more than 60 days by taking the following steps:

**Select a physician panel.**

Prescreening medical providers allows employers to identify physicians who take a more conservative approach to prescribing high-risk opioids and will offer other pain treatment therapies. Not all employers will be allowed to choose a physician panel as this only applies to certain states.

**Take advantage of your pharmacy benefits management program (PBM).**

Pharmacy benefits managers can identify injured workers who are getting drugs from more than one prescriber, ensuring the early identification of opioid prescriptions and history. Industry research has shown that PBMs are effective in decreasing opioid usage.
Educate your employees on the dangers of opioid abuse.

Employers should provide injured workers with information about the dangers of opioid usage. Employees should understand that opioids do not eliminate the source of the pain or the underlying medical condition and, over time, the use of these drugs can result in dependence if not properly prescribed.

Employers should also identify workers who have been on the medication long term (more than 60 days) and intervene to prevent a serious addiction problem. Employers can help these employees by partnering with their employee assistance program (EAP). An EAP can provide counseling and offer information on drug rehabilitation programs if necessary.

Call on your claims consultant.

A claims consultant teams up with the workers’ compensation carrier to target long-term opioid usage, including what the opioid was prescribed for, dosage duration and whether other pain management treatments are being administered. If an injured worker is on the opioid for an extended period of time, the claims team can work with the physician to explore other alternative treatments for the worker.

Taking action

Employers can reduce the costs of workers’ compensation claims if they incorporate proper protocols, including selecting physicians who follow conservative medical guidelines for treating pain, providing proper education about opioids to employees and working closely with a claims team to identify “at risk” workers.

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