

# OPENING THE DOOR

## TO INNOVATION IN WORKERS' COMPENSATION

BY: LAURIE PARSONS & MICHAEL J. SHOR

**AT** A.I.M. Mutual Insurance Companies, our claim management team partners with Best Doctors Occupational Health Institute (BDOHI) and Express Scripts, both of whom share our commitment to providing a comprehensive, effective workers' compensation insurance program. Our efforts on behalf of injured workers at-risk for opioid dependency were recognized by the National Association of Mutual Insurance Companies (NAMIC), who honored us in June with an Innovation Award for Impact. Laurie Parsons, Director of Claims, A.I.M. Mutual Insurance Companies, and Michael J. Shor, Managing Director, BDOHI, recently discussed our proactive approach.

### **We hear a lot about opioids being prescribed post-surgery and for chronic pain. Is this always a bad thing?**

No and yes. Most patients have no problem with a short course of opiates for immediate post-surgical pain. However, issues can arise when physicians are not attentive to preinjury risk factors for dependency or when physicians

overprescribe. What's more, there is very limited medical evidence indicating that opiates are effective for chronic pain. This leads to a terrible cycle of increased dosages, the development of tolerance, and all the unpleasant, accompanying side effects. These powerful medications also affect cognitive function, which further complicates efforts to try other therapeutic approaches. It's devastating, and the Centers for Disease Control and Prevention (CDC) is calling it epidemic in the United States.

### **What has been the effect of long-term opioid use among workers injured on the job?**

There is a definite impact on the individual's quality of life. Opioids are often prescribed to help an individual improve function when, in fact, they have the opposite effect. The prescription and sale of opioids have quadrupled since 1999, according to the CDC, while the rate of overdose deaths involving opioids has increased by 200 percent.

### **What led A.I.M. Mutual to see the trend so early?**

Our focus on this issue started

approximately twelve years ago when we saw more and more injured workers being prescribed increasing dosages of Oxycontin accompanied by very long durations of disability and poor recoveries. What got our attention was that these were injured workers with fairly minor injuries at the outset.

### **What is a Predictive Index?**

The Predictive Index is a proprietary software tool developed by A.I.M. Mutual and BDOHI. It helps us identify, at the time of injury, the employees who have certain risk factors that put them at a much higher risk for delayed and compromised recovery. It's critical to help these injured workers right from the beginning.

### **Once you identify an injured worker at risk, what happens next?**

Typically, a patient advocate begins working with both the injured worker and the claims professional to facilitate appropriate care. It is up to the injured worker whether or not these services are used. As an organization, we do everything we can to help injured workers get access to the best care. We also work very closely with the employer

# “As an organization, we do everything we can to help injured workers get access to the best care.”

on these complex situations so we can foster a successful return to work for the employee whenever possible.

## What therapeutic alternatives are there? Do they really work?

There are a number of options available to treat chronic pain. Multi-disciplinary programs that include functional reconditioning, cognitive restructuring, and the prudent use of pharmaceuticals can be effective. In addition, we have found that innovative therapies such as acupuncture, Scrambler therapy, and some “wearable” devices have provided relief to patients. Most important is that patients need to play an active role in their recovery process because what works for one patient may not necessarily work for another. Treating-physicians have begun to think outside their specialty boxes and recommend clinical practices that provide a truly integrative clinical approach.

## What results have you seen?

Our findings have driven a fundamental change in the management and ongoing treatment of chronic pain cases. A.I.M. Mutual is now earning a reputation as

the carrier that does the right thing, evidenced by the correspondence we receive from injured workers expressing their appreciation for our help and guidance as they navigate through their injuries and subsequent recoveries. We are also receiving positive feedback from the employers we insure, acknowledging our role in assisting their workers during this difficult process.

Since 2005, we have seen a 63 percent reduction in the number of injured workers receiving extended-release opiates. Also, over a three-year period (2013-2015), we’ve seen a 24 percent reduction in the number of injured workers with a Morphine Equivalent Dose (MED) of 120 or greater. There is consensus agreement that a dosage over 120 puts patients at significantly higher risk for an adverse event.

The success of the program is further evidenced by these results:

1. Fewer injured workers receiving extended-release opiates
2. Significant decrease in the number of opiates being prescribed
3. Reductions in MEDs within our work-injured population

4. A decline in monthly and calendar year pharmaceutical costs

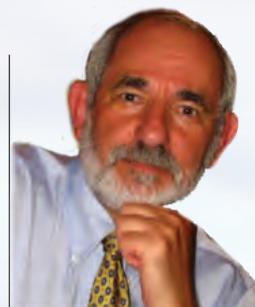
These results are significant because they indicate doctors and injured workers are now open to different treatment options. Our goal, ultimately, is to save the at-risk injured worker from a potentially life-threatening addiction. At the same time, everyone benefits by the simple fact that the injured worker is able to return to work and enjoy a healthy, productive life.

We are making real progress. Early intervention with injured workers and collaboration with their doctors have led us to achieve breakthrough results in our efforts to improve clinical outcomes and reduce opiate use. Opiates have increasingly been an area of concern, and with the rate of addiction and overdoses so prevalent in our region, we believe that we have positioned ourselves to be a leading voice in the solution to reduce dependency and death from opiate abuse. ■



## Laurie Parsons

Laurie Parsons, WCLA, FCLA, is Director of Claim for A.I.M. Mutual. She has specialized in workers compensation for 20 years and is licensed to handle claims in Massachusetts, New Hampshire, and Connecticut.



## Michael J. Shor

Michael J. Shor, M.P.H., is the Managing Director of Best Doctors Occupational Health Institute. He currently chairs the Massachusetts Bar Association Workplace Safety Taskforce Sub-committee on Opiate Use in Work-Related Injury.