

# MITIGATING DISABILITY

The workplace as a wellness factor, the disability evaluation and steps employers can take

Breakout #2  
11:00 - Noon

## PRESENTED BY:

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UNUM

*Innovation insights*

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# Mitigating Disability

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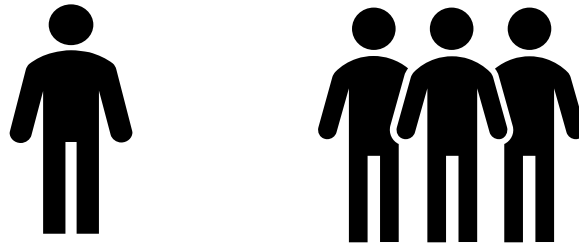
The workplace as a wellness factor, the disability evaluation and steps employers can take.

Todd J. Lyon, M.D., ABFM Medical Consultant  
May 2019

## Surprising statistics

One out of four people currently entering the workforce can expect to have a disabling condition that puts them out of work for at least 12 months before they reach normal retirement age.

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# Surprising statistics

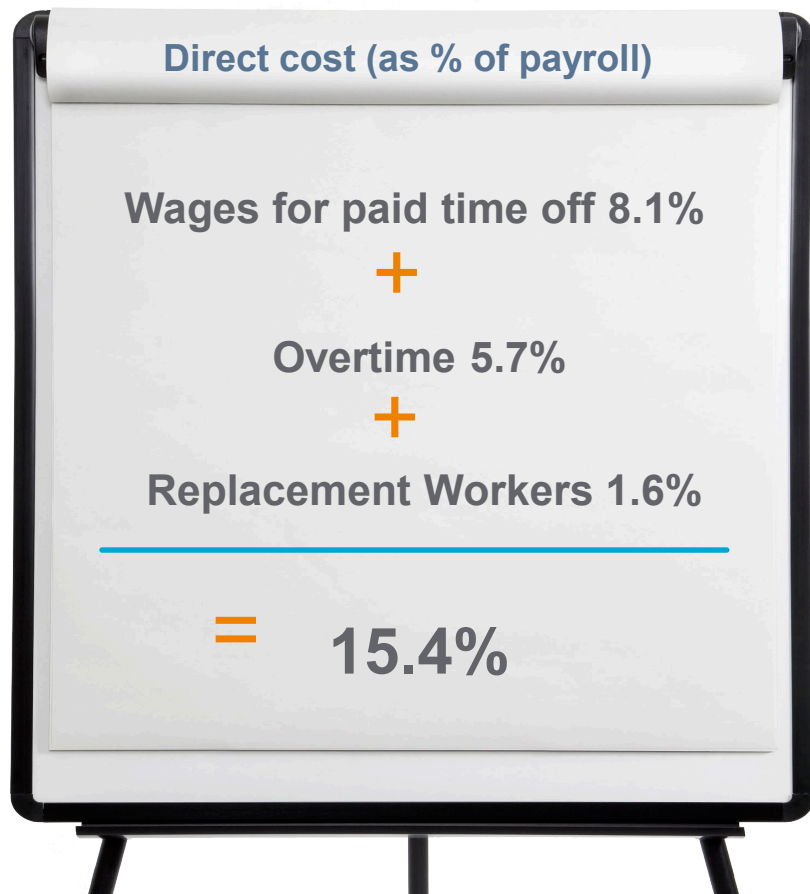
As absence duration increases, the likelihood of returning to work decreases.

By the 12<sup>th</sup> week off of work, there is a 50% probability that the individual will still be off at 1 year.



# Being out of work is costly for the employer

Cost of absence in teamwork environments averaged 1.3 times the wages/salary of the absent employee.



# Not working is associated with

## Cardiovascular Disease Risk

Unemployment status, multiple job losses and short periods without work are all significant risk factors for acute cardiovascular events and increases risk for hypertension, smoking, and high cholesterol<sup>2</sup>

## Family disruption and divorce

Unemployed men have higher risk of marital breakup<sup>4</sup>

## Healthcare utilization

## Depression and anxiety

## Mortality Risk

Risk for death in men as triple that of the employed<sup>1</sup>

## Cancer Risk

Unemployed men have an excess cancer mortality of close to 25%<sup>3</sup>

## Suicides



1 – Nylen L, Voss M, Foderus B. Mortality among women and men relative to unemployment, part time work, overtime work and extra work: a study based on data from the Swedish twin registry. *Occup Environ Med.* 2001; 58:52-57

2 – Cumulative Effect of Unemployment on Risks for AMI – *Arch IM* 2012

3 – Unemployment and cancer: a literature review *IARC Sci Publ* 1997; (138):343-51

4 – She Left, He Left: How Employment and Satisfaction Affect Men's and Women's Decisions to Leave Marriages – Sayer, England, Allison and Kangas – *AJS* 2011 May;116(6): 1982-2018

5 – Modelling suicide and unemployment: a longitudinal analysis covering 63 countries, 2000-11 *The Lancet*, Vol 2, No 3, p239-245, March 2015

6 – Socioeconomic Status and Health Care Utilization: A Study of the Effects of Low Income, Unemployment and Hours of Work on the Demand for Health Care in the E.U. – Aberdeen University Research Archive, March 2007

# Not working is associated with



Decreased school performance of children in families with parental job loss<sup>1</sup>



Increased risk of children not completing high school<sup>3</sup>

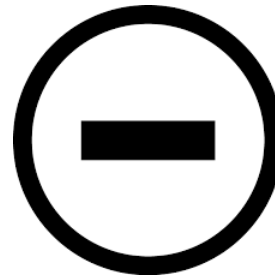


Reduced re-employment income

Re-employed workers earned 5 to 15% less than similar workers not experiencing unemployment<sup>4</sup>



Increased risk of crime and potential for negative impact on communities<sup>5</sup>



Negative impact on children's later earning potential as adults<sup>2</sup>

1 – Parental Job Loss and Children's School Performance – Rege, Telle and Votruba, Rev. of Econ. Studies, Vol 78, Issue 4, October 2011

2 – Intergenerational Effect of Worker Displacement - Oreopoulos, Page and Stevens - NBER Working Paper No. 11587, August 2005

3 – Parental Job Loss, Parental Ability and Children's Educational Attainment – Pop. Stud. Center, Research Report 12-761, June 2012

4 – Are Workers permanently Scarred by Job Displacements?, Ruhm, Amer Econ Rev, Vol 18, No 1 March 1991

5 – Wilson, The Truly Disadvantaged: The Inner City, the Underclass and Public Policy, 1987, University of Chicago Press

## Work as an Undervalued Wellness Factor

“The extensive evidence on far-reaching **negative consequences of job loss** is clear: Loss of a job can lead to losses of income in the short run, permanently lower wages, and result in worse mental and physical health and higher mortality rates. Further, parental job loss hampers children’s educational progress and lowers their future earnings.”





# Healthcare provider role in stay at work/return to work



- Accurate diagnoses and timely provision of appropriate medical treatment
- Education on making accurate functional assessments and the consequences of inappropriate absences and/or absence durations
- Communication on expectations with employee and employer
- Clinical management to include functional restoration and activity goals

# Disability Evaluation

## Functional capacity:

What a person is able to safely perform.

## Impairment:

Specific loss of function

## Disability:

Generally, when an impairment precludes one or more of the occupational demands.

# Disability Evaluation

## Restrictions:

Activities a person might be able to perform but is medically ill advised to engage in

## Limitations:

Activities a person is unable to perform

## Sustainability:

The ability to perform activity within appropriate R&Ls for the required workday/workweek schedule

# Behavioral Health Factors:

Rising incidence as cause for leave and disability - Over the last two decades, only musculoskeletal disorders have outpaced mental health disorders<sup>(1)</sup>

Often co-morbid with physical conditions affecting perceptions/beliefs about a person's functional capacity

Require increased empathy/sensitivity for greater therapeutic alliance

1. Source- Annual Statistical Support on the Social Security Insurance Program, Social Security Administration, December 2014

# Keys to Behavioral Health Recovery:

Understanding behavioral health conditions and experience

Sensitivity/empathy

Communication/setting expectations

Social support

# Benefits of Comprehensive Approach:

Reduction in STD behavioral health claims transitioning to LTD

Reduction in STD claim duration

Improvement in LTD return to work success

# What can employers do? Where can you get involved?



Prevention

Transitioning from work to absence



Period of absence

Transitioning back to work





**Thank you!**

