

Caregiver Trends in Absence Payments and Lost Time Due to Sick Leave, Long- and Short-Term Disability and Workers' Compensation for Employees Whose Spouses Have Back Pain in the United States

Richard A Brook, MS, MBA^{1, 2, 3}; Nathan L Kleinman, PhD⁴; Ian A Beren, BS⁴; Justin A Schaneman, MS⁴.

¹Better Health Worldwide, Newfoundland, NJ. ²The National Payor Roundtable, Glastonbury, CT. ³National Association of Specialty Pharmacy, Washington, DC. ⁴Workpartners, LLC, Loveland, CO.

Background

- United States (US) employee benefits include:
 - Sick Leave (SL) for paid time off, generally without a specific reason.
 - Short- and Long-term Disability (STD and LTD, respectively) for non-work-related injuries/illnesses.
 - Workers' Compensation (WC) for work-related injuries/illnesses.
- Many employers also provide benefits that cover employees' spouses' and dependents' medical and prescription drugs.
- Absences due to SL, STD, LTD, and WC can have significant impact on business performance.
- Employers are intensifying efforts to manage these benefits and make connections with employee caregiver health.
- The 2020 Kaiser Family Foundation survey on employer health benefits¹ provides an excellent overview of typical employer coverage for direct medical and prescription costs.
 - It did not include any information on Sick Leave, Short- and Long-term Disability or Workers' Compensation.
- Most published caregiver research is based on subjective surveys which:
 - Are subject to recall issues.
 - May report absences or impairments that didn't occur during their work hours.
 - Use constant dollars and fixed salary-replacement percentages to estimate absence costs across benefits and diseases.
- This study compares all-cause SL, STD, LTD, and WC utilization and explores changes from baseline for employees whose spouses have back pain.

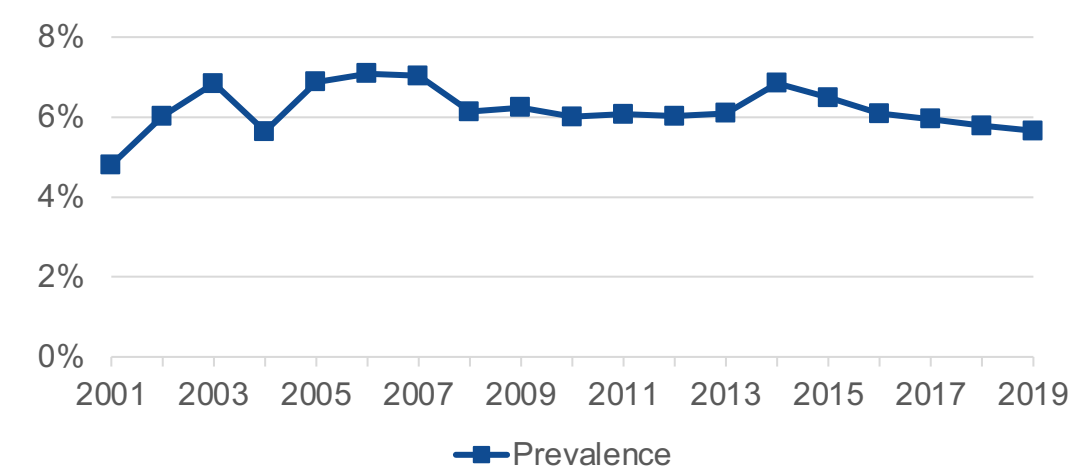
Study Population

- US employees within the Workpartners (formerly HCMS) Research Reference Database (RRDb) from 2001–2019.
- Workpartners RRDb contains:
 - Medical and pharmaceutical claims for over 3 million employees and dependents.
 - Enhanced employee demographics (including self-reported race).
 - Job-related employee information (salary, job type, full/part-time status, exempt/non-exempt status).
 - Employees in all states.
 - Claims with absence durations and payments for employee populations eligible for STD=1.2 million, LTD=1.1 million, WC=1.4 million, SL=710,000.
- The Workpartners RRDb has been used for research in:
 - Caregiver research on the impact of major depressive disorder with and without suicidal ideation,² pediatric asthma,³ and epilepsy.⁴
 - The impact on employees of conditions such as fibromyalgia,⁵ gout,^{6,7} rheumatoid arthritis,⁸ diabetes,⁹ mental disorders and substance use disorders.¹⁰
 - Various other conditions.

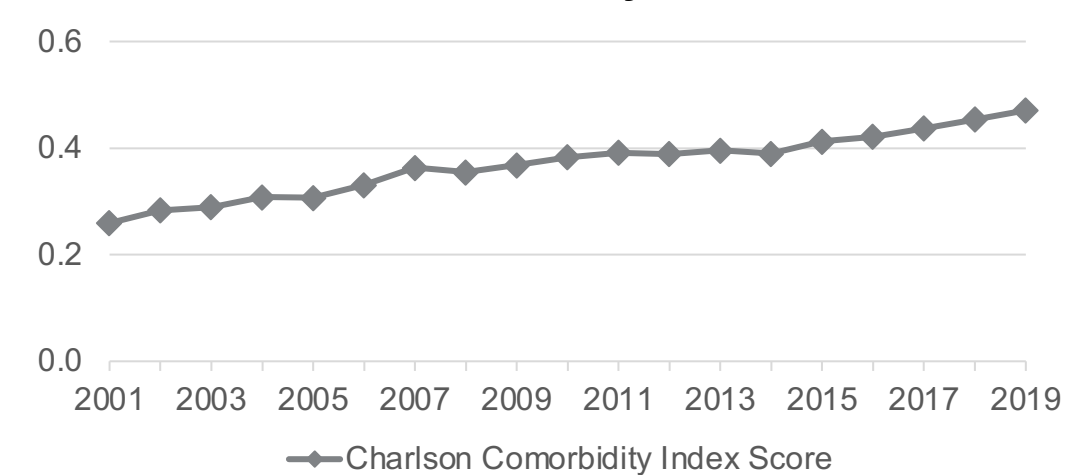
Methods

- Retrospective analysis of US employees whose spouses have medical claims in the Workpartners RRDb for back pain (spondylosis; intervertebral disc disorders; other back problems).
- Each year the analysis focused on:
 - The prevalence and Charlson Comorbidity Index score¹¹ for each year's population.
 - The percent of eligible employees utilizing each benefit.
 - Mean days of leave.
 - Median payments as a percent of salary.
- Short- and Long-term Disability and Workers' Compensation payments included lump-sum distributions and potentially extended beyond the year initially incurred.
- Workplace accidents were paid under the Workers' Compensation benefit.
- Excluded claims:
 - Workers' Compensation claims without absence from work (medical only).
- All employees' absences were aggregated based on the initiation year.
- For each benefit, percent of employees filing claims, average days of leave, and median payments as a percent of salary (except SL) were calculated and compared with baseline (2001).

Annual Disease Prevalence

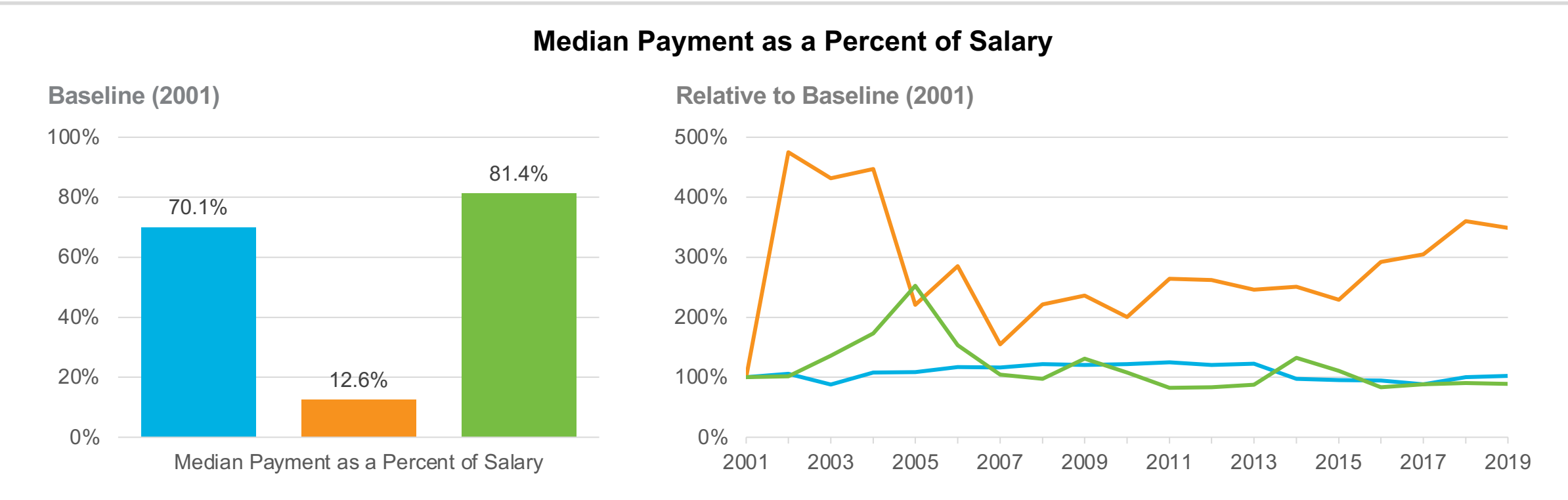
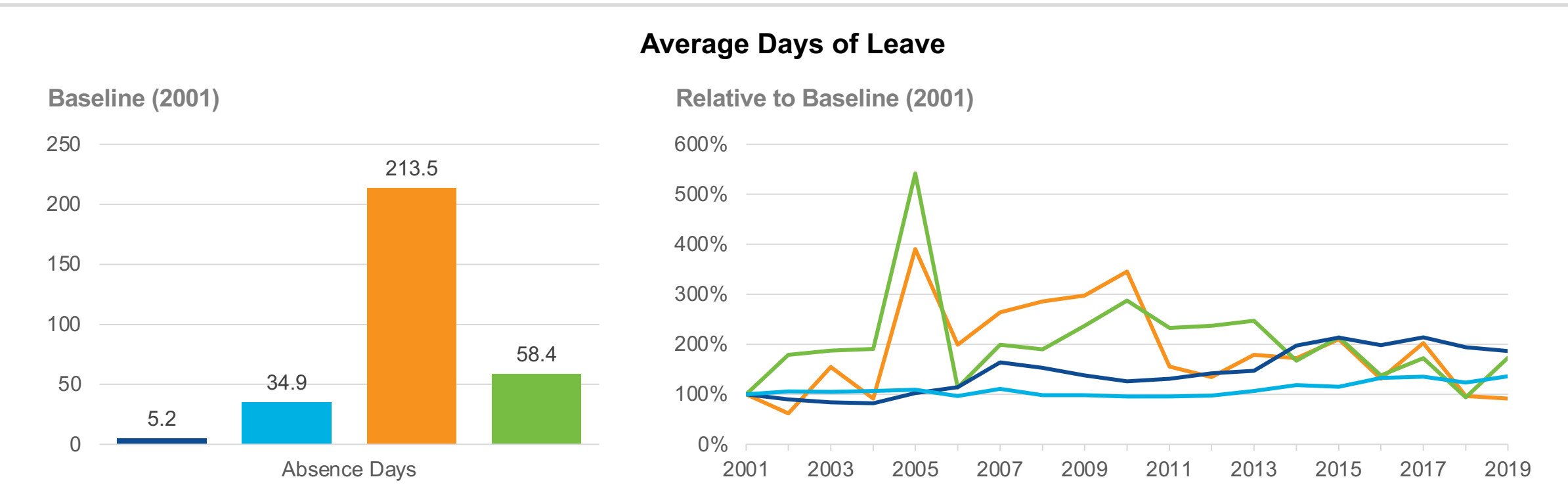
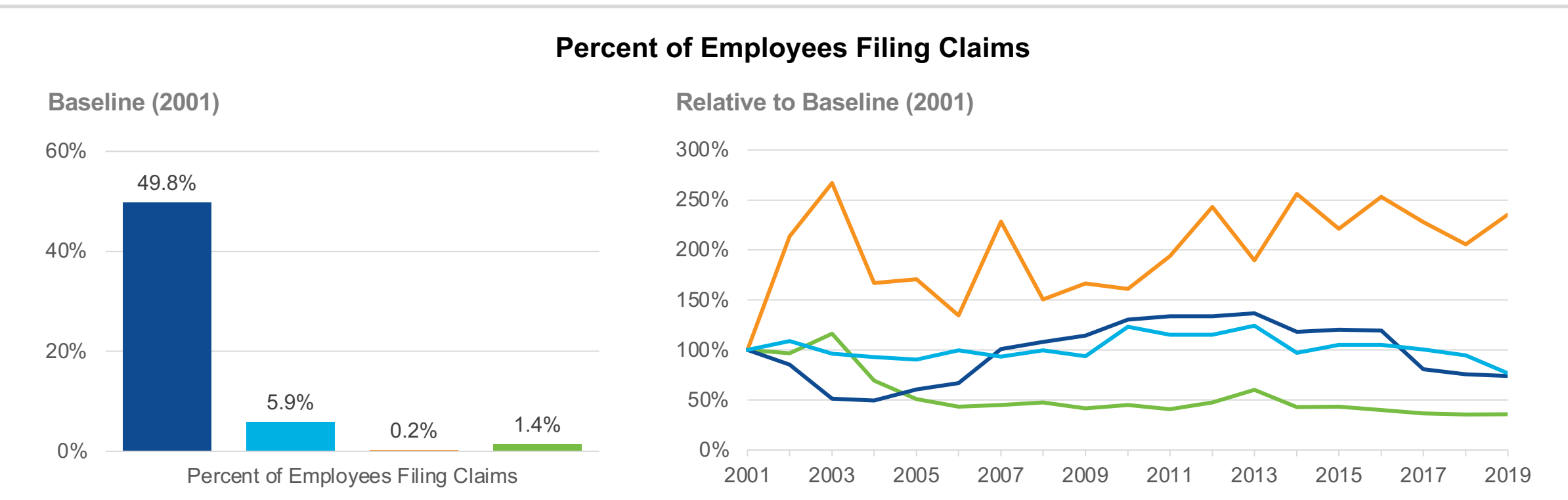


Annual Charlson Comorbidity Index Scores



Results

Legend: Sick Leave (Blue), Short-term Disability (Cyan), Long-term Disability (Orange), Workers' Compensation (Green)



Most Impacted Years

	STD	LTD	WC
Highest median payments	2011	2002	2005
Most days of leave	2019	2005	2005

- Sick leave payments are equal to salary. The most sick days were taken in 2017.

Conclusions

- The percent of employees whose spouses have back pain averaged 6.2% during the study. The CCI has steadily increased and the percent of employees filing claims varies by benefit.
- For each benefit, the days of leave and payments as a percent of salary vary over time.
- Using a constant cost or salary replacement factor over time for all benefits is not accurate or appropriate.

Implications for Policy or Practice

- Coordination of benefits is important.
- Analysis of the impact of workplace accident and disability leaves and payments by use of a constant salary-replacement factor is inappropriate.
- Person-level data by year and benefit should be used.

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