

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

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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 cancer.

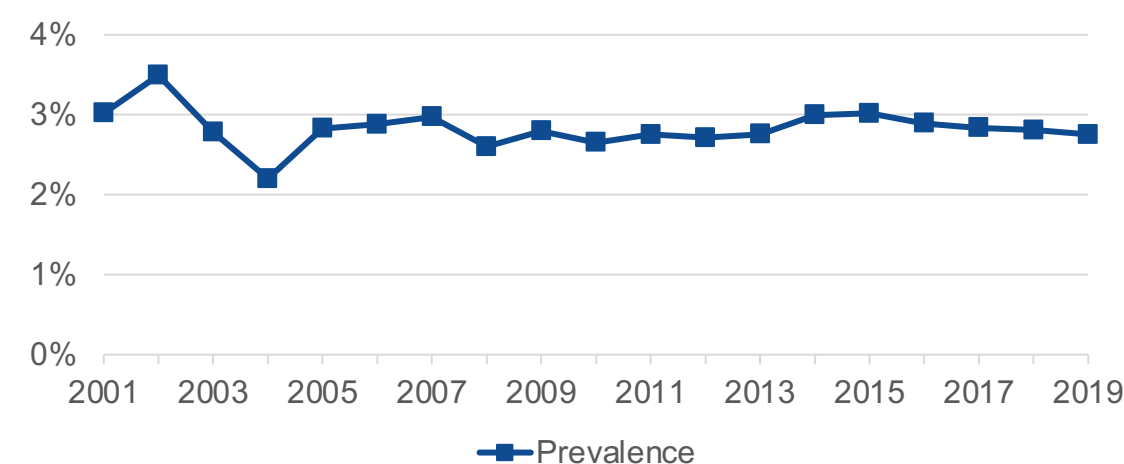
Study Population

- US employees within the Workpartners (formerly HCMS) Research Reference Database (RRDb) from 2001–2019.
 - Employees are considered caregivers for spouses (or dependents) that have a medical condition.
- Workpartners RRDb contains:
 - Medical and pharmaceutical claims for over three million employees and dependents from multiple US private sector employers in the medical, retail, service, manufacturing, transportation, energy, technology, financial, and utility industries.
 - 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:
 - Specialty pharmacy-managed conditions such as hepatitis-C,^{2,3} rheumatoid arthritis,⁴ acromegaly,⁵ and multiple sclerosis.^{6,7}
 - Caregiver research on the impact of pediatric asthma,⁸ epilepsy,⁹ and major depressive disorder with and without suicidal ideation.¹⁰
 - Various other conditions.

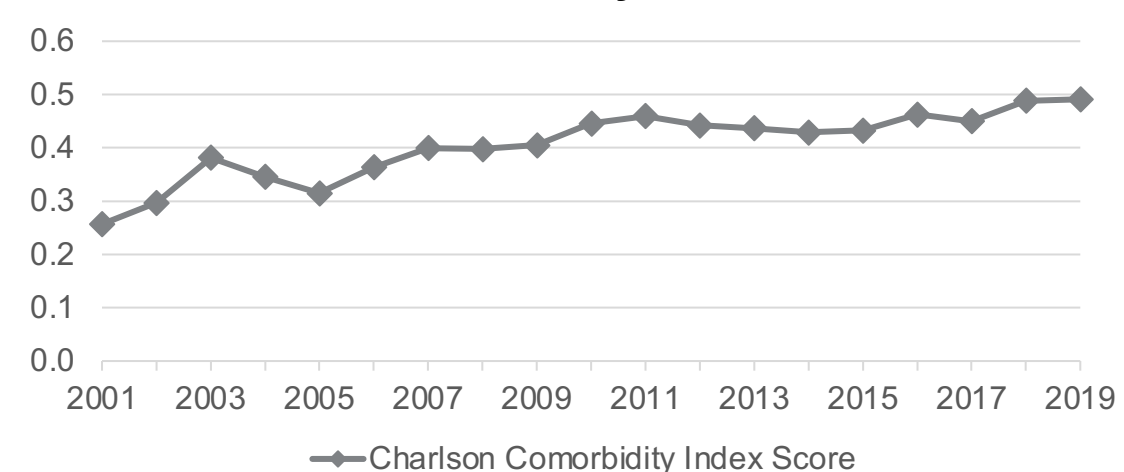
Methods

- Retrospective analysis in each year of US employees whose spouses have medical claims in the Workpartners RRDb from the US Agency for Healthcare Research and Quality (AHRQ) oncology (ONC) cancer category.
- For cancer conditions, each year the analysis focused on:
 - The prevalence and Charlson Comorbidity Index score¹¹ for each year's patient population.
 - The percent of eligible employees (caregivers) utilizing each benefit.
 - Mean days of leave for the employee (caregiver).
 - Median payments as a percent of salary for the employee (caregiver).
- 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).
 - Sick Leave claims may be taken for any reason and because the payments are equal to salary, they were excluded from the median payments analysis.
- All employees' absences were aggregated based on the initiation year.
- For each benefit, average days of leave and median payment were calculated and compared with baseline (2001).

Annual Disease Prevalence

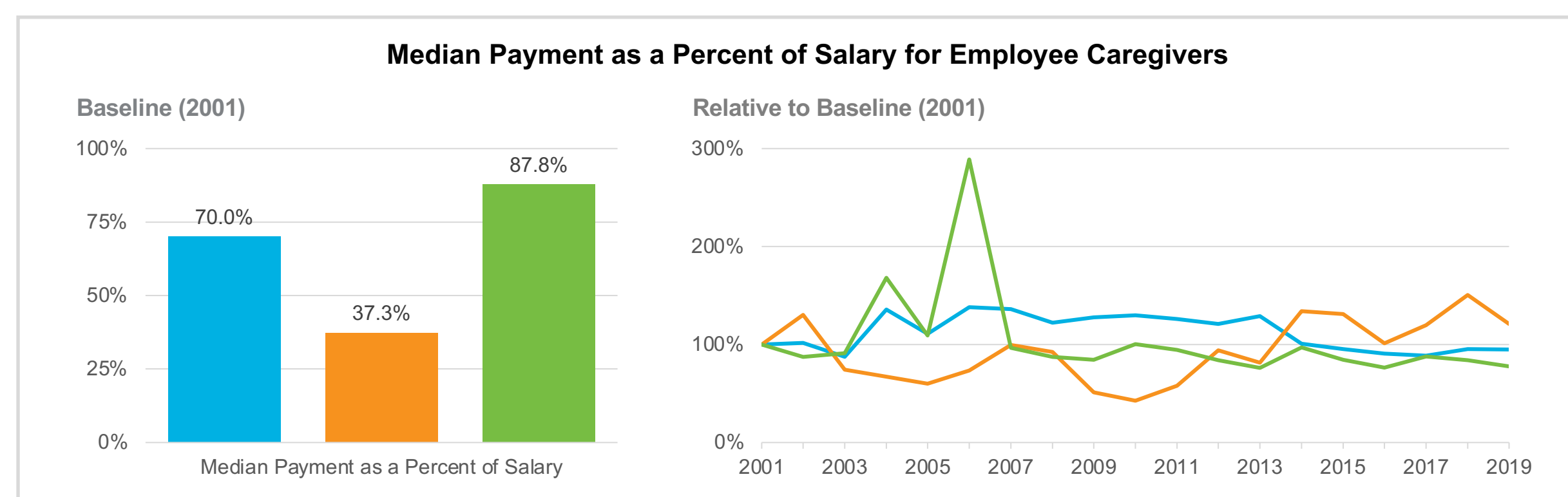
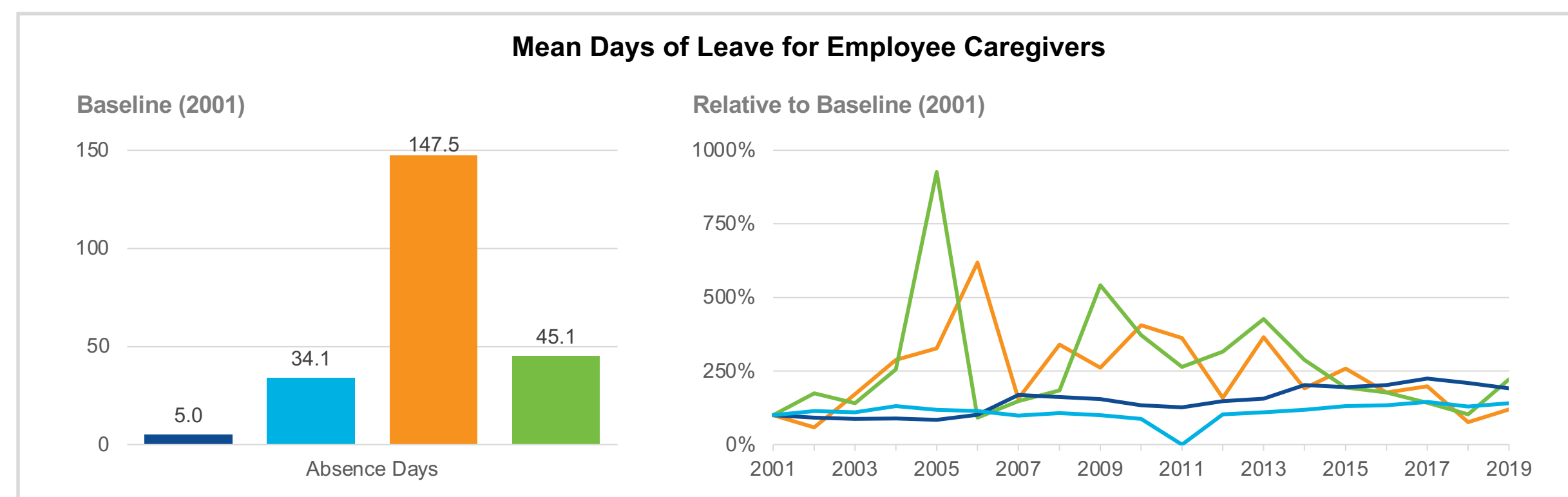
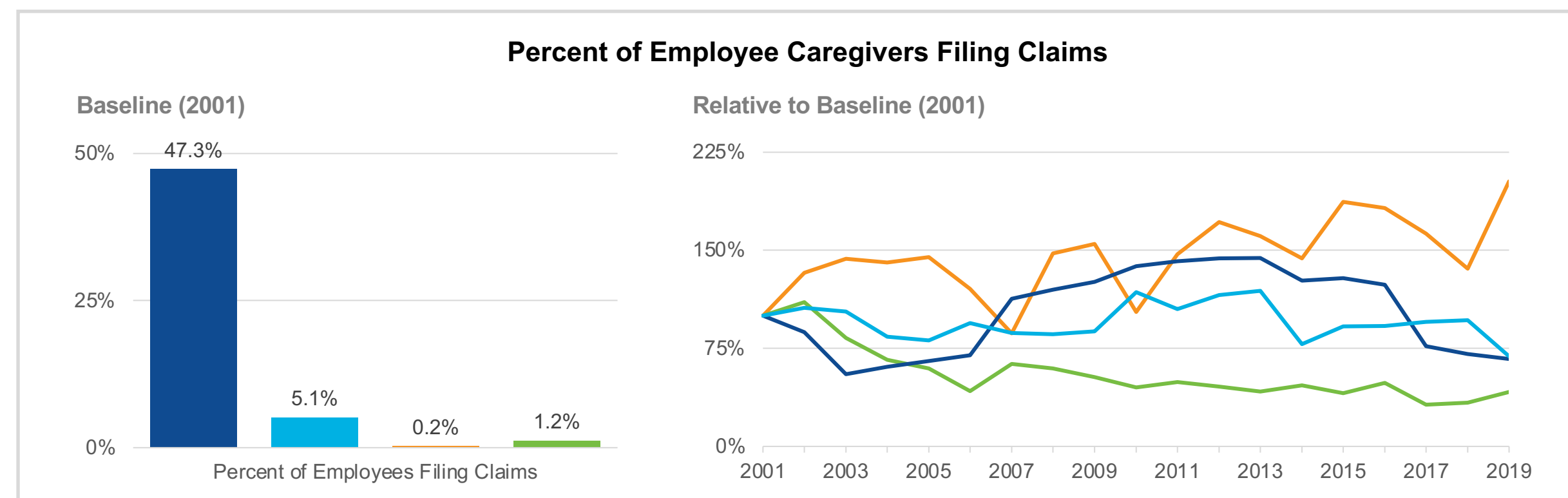


Annual Charlson Comorbidity Index Scores



Results

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



Most Impacted Years

	STD	LTD	WC
Highest median payments	2006	2018	2006
Most days of leave	2017	2006	2005

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

Conclusions

- The percent of employees whose spouses have cancer and related disease categories has been increasing since 2004 and the percent of employees filing claims varies by benefit.
- For each benefit, the leave lengths 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 accidents and disability leaves and payments, by using a constant salary-replacement factor, is inappropriate.
- Person-level data by year and benefit should be used.

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