

# IBI Leave and Disability Benchmarking

## Introduction, Insights, and Analysis

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# Quick Links to Member Resources

- IBI Benchmarking
  - [ibiweb.org/benchmarking/](https://ibiweb.org/benchmarking/)
- Full Cost Estimator (FCE)
  - [ibiweb.org/full-cost-estimator/](https://ibiweb.org/full-cost-estimator/)
- Disability Diagnosis Analyzer (beta)
  - [ibiweb.org/disability-diagnosis-analyzer/](https://ibiweb.org/disability-diagnosis-analyzer/)
- Map of FMLA Leave Outcomes by State
  - [ibiweb.org/fmla-leave-outcomes-by-state/](https://ibiweb.org/fmla-leave-outcomes-by-state/)

*Note: Access to some resource features varies by IBI member level.*

# Agenda

## About IBI

Making the Business Case for a Health Workforce

## IBI Disability and Leave Benchmarking

Overview

## The Online Interface

Industry summaries

Database Queries

## Analysis and Use Cases

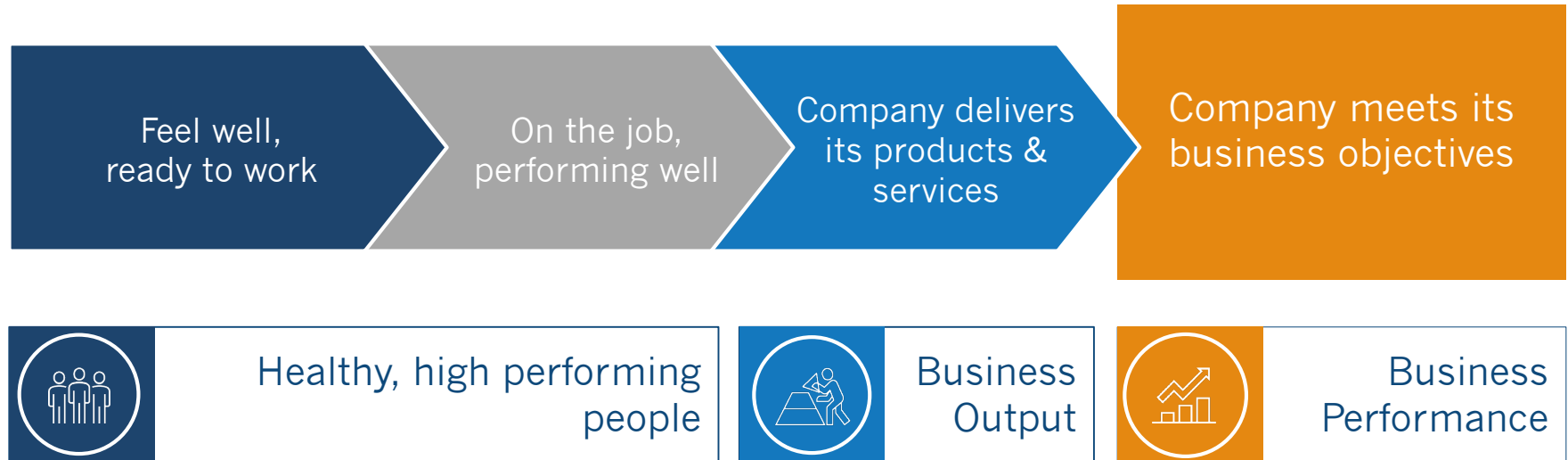
Tools

Reports and analytics

# About IBI

- National, non-profit research and educational organization focused on workforce health and productivity
  - 1,100+ corporate members
- Help business leaders:
  - Understand the toll that illness takes on workers' productivity
  - Recognize the competitive advantages of helping employees get and stay healthy
- Research, data, tools, peer-to-peer learning opportunities

# The Business Case for a Healthy Workforce



# Some Measures that get Business Leaders Attention

*Link people's health and wellbeing to...*

HUMAN CAPITAL MANAGEMENT	BUSINESS OUTPUT	BUSINESS PERFORMANCE
Employee satisfaction/engagement	Store/unit sales	Revenues
Employee turnover	Billable hours	Profitability
HR costs per employee	Customer satisfaction	Shareholder value
Supervisor evaluations	Inventory turnover	
	Service errors	
	Product defects	
	Process/product throughput	

# How Does Absence and Disability Leave Fit In?



# IBI's Tools Address Four Main Questions

How are my disability and leave programs performing?	What is the total health and productivity impact of illness?	What is the burden of specific conditions?	What can an employer do about any of this?
<a href="#">Disability and Leave Benchmarking</a>	<a href="#">Full Cost Estimator (FCE)</a>	<a href="#">Health and Productivity Impact of Chronic Conditions (HPICC)</a>	<a href="#">Medication Adherence Savings Calculator</a>
		<a href="#">Snapshot of Chronic Conditions</a>	
		<a href="#">Disability Diagnosis Analyzer (Beta)</a>	

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graph LR; A[Disability and Leave Benchmarking] --> B[Full Cost Estimator (FCE)]; A --> C[Health and Productivity Impact of Chronic Conditions (HPICC)]; A --> D[Disability Diagnosis Analyzer (Beta)];
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# IBI Disability and Leave Benchmarking: Data Consortium

- Anthem
- Broadspire
- Cigna
- DRMS
- ESIS
- The Hartford
- Lincoln Financial
- MetLife
- Prudential
- ReedGroup
- Reliance
- Standard/Matrix
- The Standard
- Sedgwick
- Sun Life Financial
- Unum
- Voya
- York Risk

*Millions of claims, tens of thousands of employers'  
disability policies*

# Benchmarking Overview



## Data Included

- Short-term disability (STD)
- Long-term disability (LTD)
- Family and Medical Leave Act (FMLA)
- Workers' Compensation (WC)



## Questions addressed

- How many claims? (incidence rates)
- What are the most common reasons for leaves? (diagnoses)
- How long is the average leave? (productivity loss)
- What are financial costs of a leave? (wage replacements)?
- How do claims end?



## Compare within and across...

- Industries
- Plan designs
- Company size
- Self- and fully-insured
- Diagnoses
- States
- Sex and age groups

# Disability and Leave Benchmarking – 2018 Database

Program	# of carriers/TPAs	# of reportable industry codes	# of employer policies	# of claims
STD	15	822	41,500	2.0M
LTD	12	842	60,200	536K
FMLA	9	183	2,600	2.0M
WC	5	523	---	4.8M

*Claim information:* age, sex, state, diagnosis, wage replacement costs, lost work time

*Employer characteristics:* industry, disability plan design, covered lives

# Using Benchmarking Reports

## Download reports from IBI's catalog

### Industry Summary

2016 Industry Summary

Short-term Disability

Select an industry group

- All employers
- Agriculture, Forestry, And Fishing (SIC code A)
- Mining (SIC code B)
- Construction (SIC code C)
- Manufacturing (SIC code D)**
- Transportation, Communications, Electric, Gas, And Sanitary Services (SIC code E)
- Wholesale Trade (SIC code F)
- Retail Trade (SIC code G)
- Finance, Insurance, And Real Estate (SIC code H)
- Services (SIC code I)
- Public Administration (SIC code J)

### Report Builder

Select industry sub group for reporting from the list below

Show 10 entries

Industry Summary Report	All
Manufacturing (SIC code D)	<input type="checkbox"/>
Food And Kindred Products (SIC code 20)	<input type="checkbox"/>
Meat Products (SIC code 201)	<input type="checkbox"/>
Meat Packing Plants (SIC code 2011)	<input type="checkbox"/>
Sausages and Other Prepared Meat Products (SIC code 2013)	<input checked="" type="checkbox"/>
Poultry Slaughtering and Processing (SIC code 2015)	<input type="checkbox"/>
Dairy Products (SIC code 202)	<input type="checkbox"/>
Natural, Processed, and Imitation Cheese (SIC code 2022)	<input type="checkbox"/>
Fluid Milk (SIC code 2026)	<input type="checkbox"/>
Canned, Frozen, And Preserved Fruits, Vegetables, (SIC code 203)	<input type="checkbox"/>

Showing 1 to 10 of 195 entries

[Previous](#) [1](#) [2](#) [3](#) [4](#) [5](#) ... [20](#) [Next](#)

DOWNLOAD REPORT

# Using Benchmarking Reports

Check your experience against industry norms

	GROUP AVERAGE	GROUP MEDIAN	10TH PERCENTILE	25TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE
New claims per 100 covered lives	6.1	5.1	1.4	2.8	7.8	11.1
New claims per 100 covered lives, excluding pregnancy	5.8	4.6	1.4	2.6	7.3	10.5
Active claims per 100 covered lives	7.2	5.7	1.9	3.2	8.8	12.6
New claims as percentage of active claims	87.2%	100.0%	66.7%	84.8%	100.0%	100.0%
Pregnancy claims as a percentage of new claims	12.7%	3.3%	0.0%	0.0%	16.7%	38.1%
Calendar year payments per covered life	\$277	\$154	\$25	\$66	\$299	\$572
Payments per closed claim	\$5,103	\$2,770	\$421	\$1,086	\$6,403	\$12,230
Calendar year lost workdays per 100 covered lives	243.3	173.7	41.1	90.4	293.6	459.1
Calendar year lost calendar days per 100 covered lives	409.5	300.3	75.9	157.6	500.9	776.5
Calendar year lost workdays per active claim	34.0	25.0	5.0	11.0	44.0	75.0
Lost calendar days per closed claim	61.6	44.0	13.0	23.0	79.0	143.0
Lost calendar days per closed claim, excluding pregnancy	61.9	42.0	12.0	21.0	83.0	153.0
Lost workdays per closed claim	39.3	28.0	5.0	12.0	50.0	92.0

# Using Benchmarking Reports

Take deeper dives into conditions and plan design

	% New claims	% Closed claims	% Payments for closed claims	Lost calendar days per closed claim	Lost workdays per closed claim	Payments per closed claim	Claims reaching max duration, % closed claims
Certain infectious and parasitic diseases	1.33%	1.31%	0.77%	42.1	25.0	\$3,027	3.71%
Neoplasms	5.62%	5.73%	8.57%	79.7	52.6	\$7,707	13.80%
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	0.24%	0.24%	0.23%	63.1	41.1	\$4,906	9.24%
Endocrine, nutritional and metabolic diseases	1.81%	1.81%	1.33%	49.9	30.7	\$3,746	4.97%
Mental, behavioral, and neurodevelopmental disorders	6.32%	6.31%	7.95%	72.3	45.0	\$6,104	5.55%
Diseases of the nervous system	3.14%	3.16%	4.02%	78.6	50.9	\$6,290	10.78%
Diseases of the eye and adnexa	1.45%	1.44%	0.90%	40.6	24.8	\$3,210	3.91%
Diseases of the ear and mastoid process	0.51%	0.50%	0.38%	49.4	30.4	\$3,804	5.28%

# Analysis and Use Cases

## **FCE**

Models the full costs of illness

## **Benchmarking Analytics**

Member questions answered with data

## **Online Tools**

Disability Diagnosis Analyzer  
FMLA map

# Full Cost Estimator (FCE)

Uses benchmarking and nationally representative data:



- Models lost work time, wage replacements, and opportunity costs of:
  - Sick days
  - STD
  - LTD
  - FMLA
  - WC
  - Presenteeism
- Basic model uses industry and headcount
- Produce targeted results by adding information about compensation, benefits eligibility, and wage replacement policies



# Analysis and Use Cases

## FCE

Models the full costs of illness

### Enter FCE Parameters

\*denotes required

NAICS:\*

Head Count (1 to  
145,000,000):\*

Values shown below are the defaults for your selected industry.

How many of these employees work full-time?

How many employees are eligible for STD benefits?

How many employees are eligible for LTD benefits?

How many employees are eligible for leave under the federal FMLA laws?

How many employees are eligible for paid sick days benefits?

# Analysis and Use Cases

## FCE

Models the full costs of illness

### *Lost Workdays and Costs Summary*

#### **Annual illness-related absences and presenteeism (Days)**

Total	125.7K
Sick days	28.3K
STD	12.1K
LTD	11.5K
FMLA	14.6K
WC	19.9K
Presenteeism	39.2K

#### **Annual illness-related absence, presenteeism, and opportunity costs\***

Total	\$62.6M
Sick days	\$13.8M
STD	\$5.4M
LTD	\$2.2M
FMLA	\$4.4M
WC*	\$15.3M
Presenteeism	\$21.5M

# Analysis and Use Cases

## FCE

Models the full costs of illness

### *Detailed WC results*

Total active claims with lost workdays	572
Total active claims without lost workdays	595
Total absence days	19.9K
Absences PEPY	2.0
Missing FTEs	77
% of current labor inputs lost	0.8%
Wage and benefits replacement costs per day	\$294
Total wages and benefits replacement costs	\$5.9M
Total WC medical treatments	\$4.1M
Total WC Rx treatments	\$201.6K
Total other WC claim costs*	\$1.7M
Total opportunity costs*	\$3.4M
Total costs	\$15.3M

# Analysis and Use Cases

## Benchmarking Analytics

Member questions answered with data



### *IBI BENCHMARKING ANALYTICS*

*IBI members occasionally request information about disability leaves that is not included in the standard benchmarking reports. When IBI can provide an answer that may be of interest to other members, we make the results available in a series of analytic findings.*

#### DISABILITY LEAVES FOR FIVE COMMON TYPES OF CANCER

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March, 2018

#### Background

A member brought to our attention a January 2018 [Health Affairs](#) report detailing the San Francisco Cancer Initiative's (SFCCI) efforts to reduce the burden of five common cancers—breast, lung, prostate, colorectal, and liver—for which there are proven methods of prevention and detection, and for which effective treatments are known.<sup>1</sup> The initiative can serve as a model for municipalities seeking to build coalitions of stakeholders to address public health issues.

# Analysis and Use Cases

## Benchmarking Analytics

Member questions answered with data

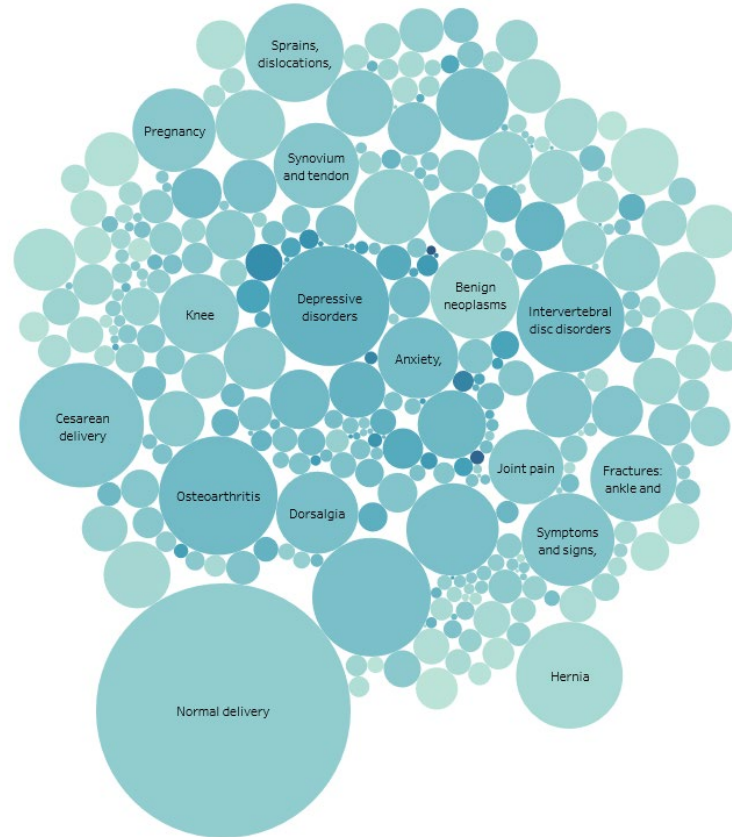
**Figure 4: Total Claim Costs (in Thousands) for common and other cancers**



# Analysis and Use Cases

## Online Tools

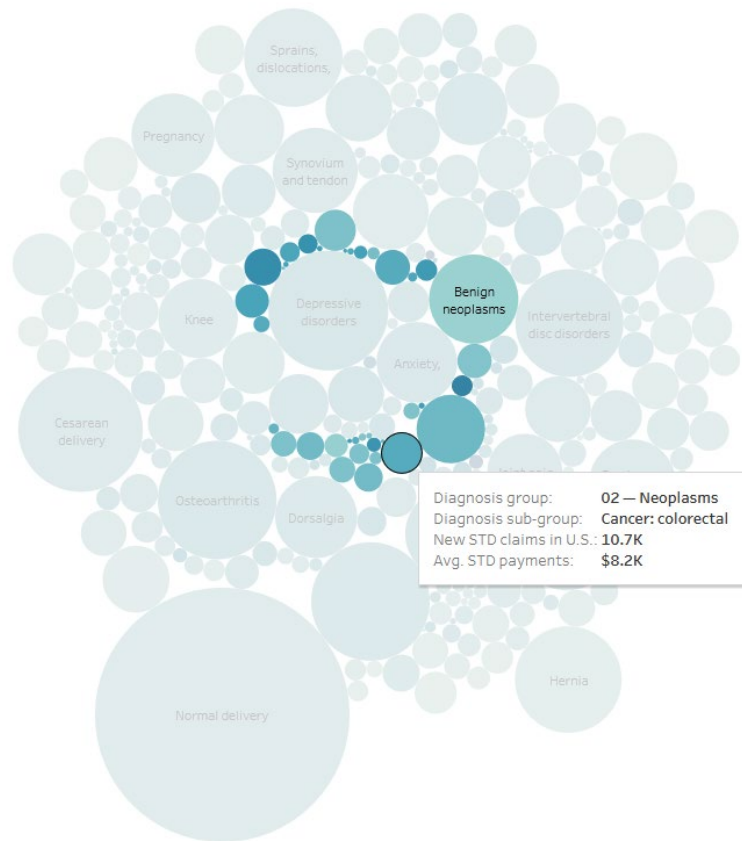
### Disability Diagnosis Analyzer



# Analysis and Use Cases

## Online Tools

### Disability Diagnosis Analyzer

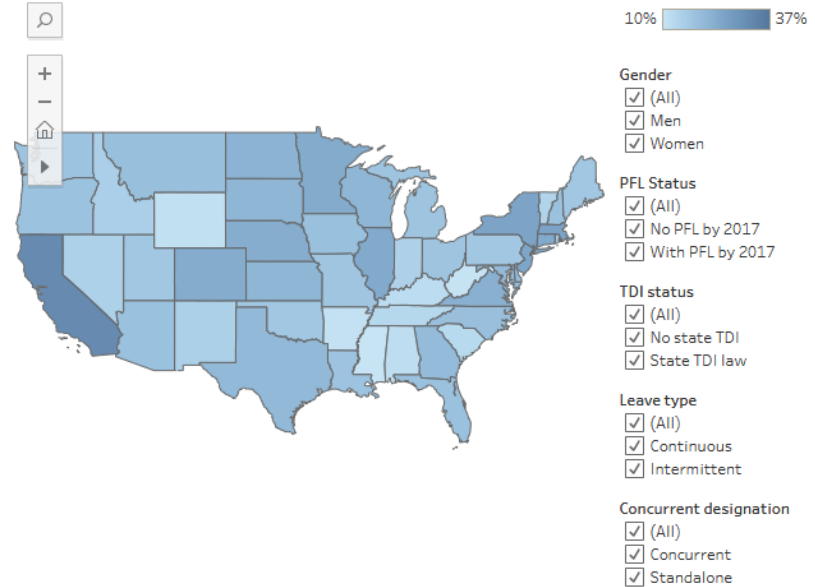


# Analysis and Use Cases

## Online Tools

### FMLA Mapping Tool

Share of FMLA leave types by state



Share of leave types by PFL and TDI status

PFL Status	TDI status		
National avg.			21%
No PFL by 2017	No state TDI		19%
	State TDI law		25%
With PFL by 2017	State TDI law		31%





# Thank You

Questions? [bgifford@ibiweb.org](mailto:bgifford@ibiweb.org)