

Return to Work: It's More Than Just Physical

The Psychology of RTW

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Agenda



Disability and Return to Work – Trends

Prudential Psychology of RTW Study

- ▶ Quantitative Results
- ▶ Qualitative Results

Practical Considerations for Employers for Today and Beyond

Return to Work – It's Complicated



- ▶ Not just physical
- ▶ Psychology is as important as physiology
- ▶ Work is not just about a paycheck, it's about:
 - ▶ Meaning
 - ▶ Mastery
 - ▶ Self-esteem

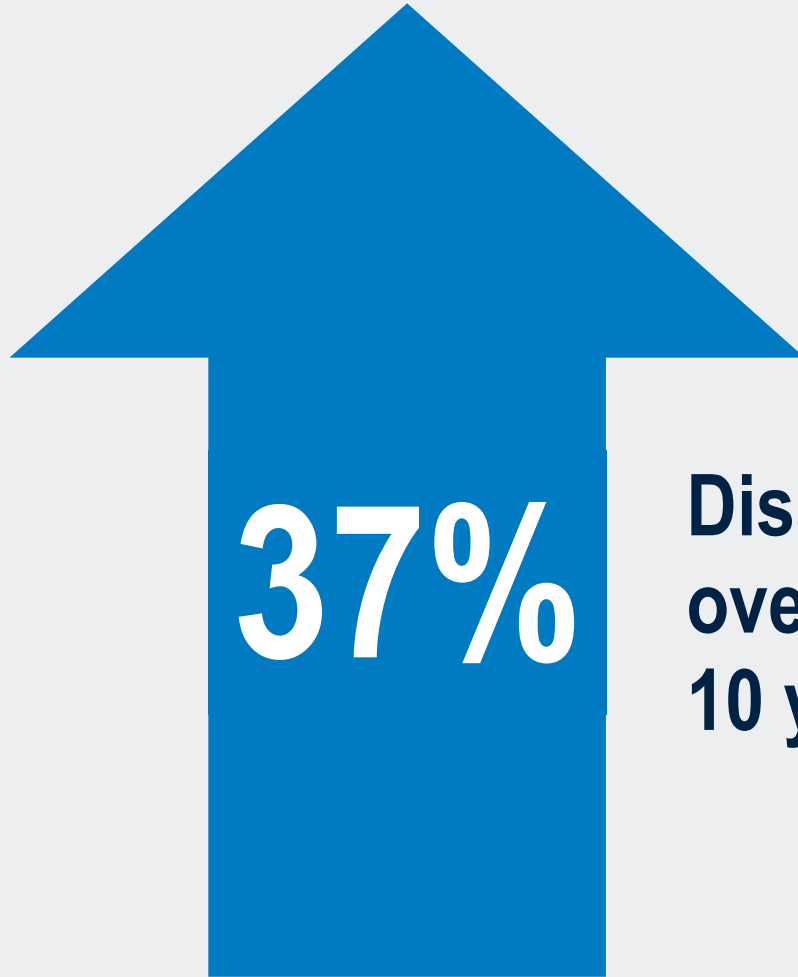
Employers can help. It's worth their while.

The Workforce Productivity Challenge Is Growing



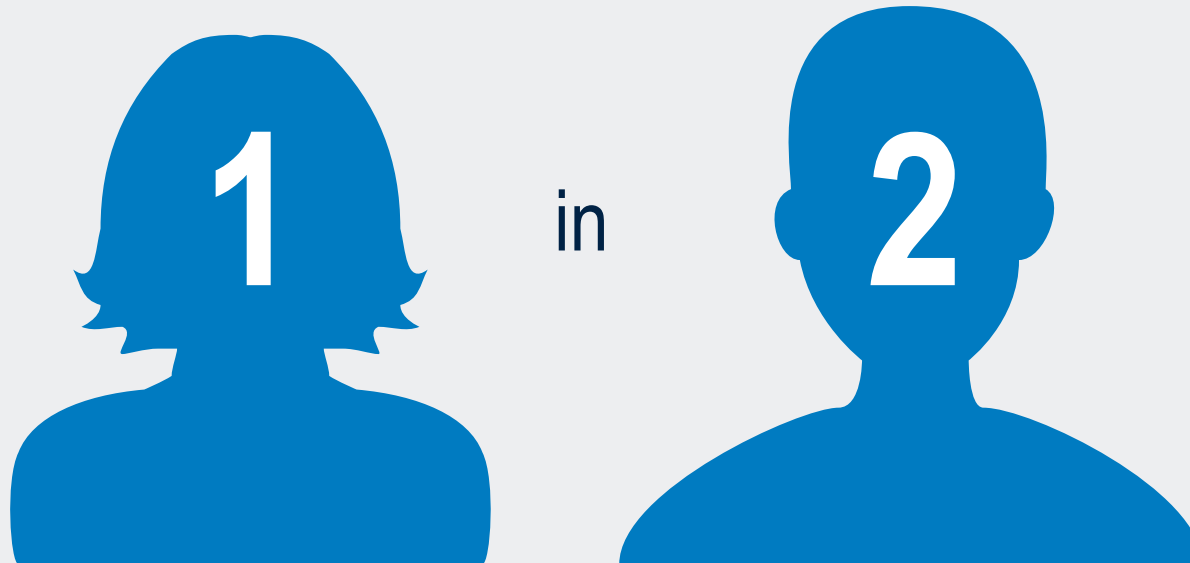
Disability costs are
8-15%
of Payroll¹

The Workforce Productivity Challenge Is Growing



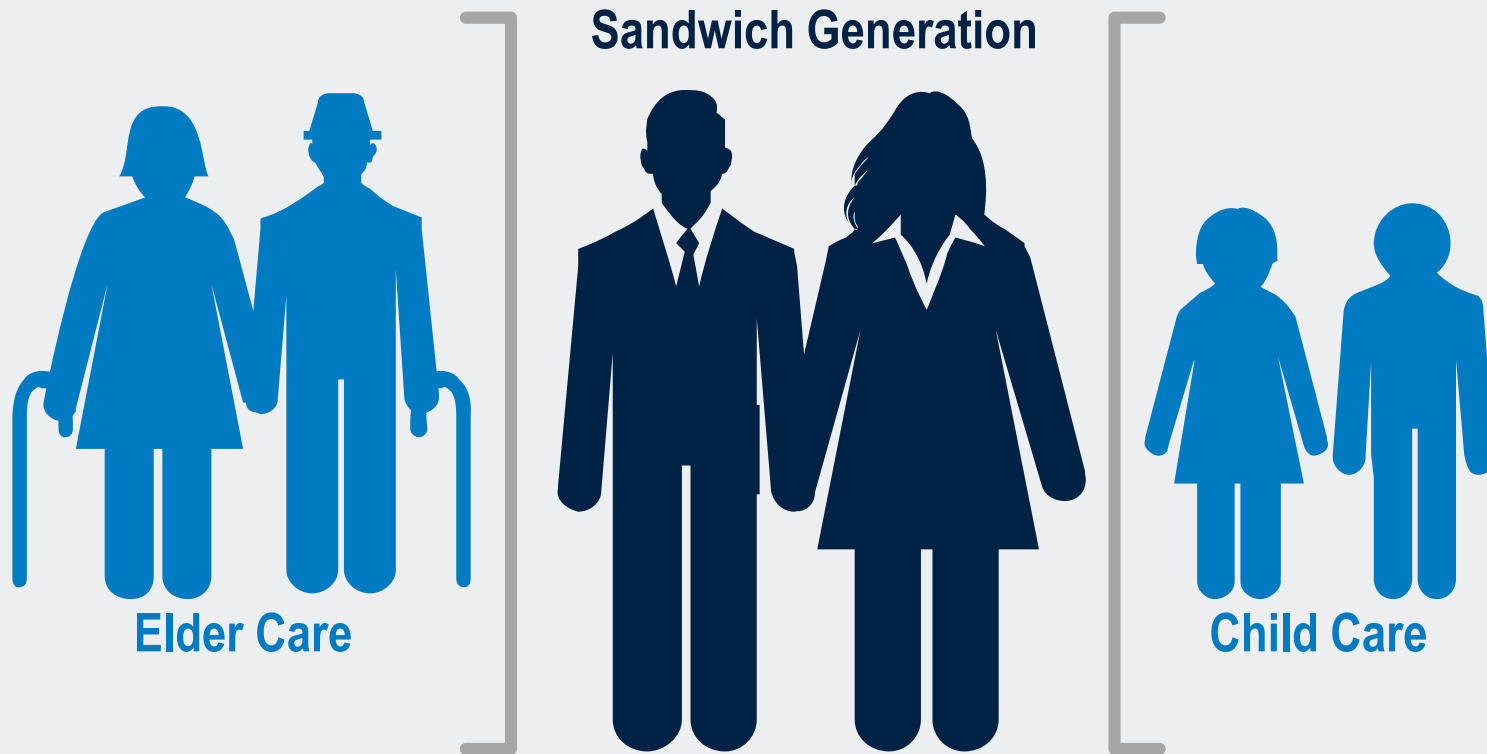
**Disability costs
over the next
10 years¹**

The Workforce Productivity Challenge Is Growing



Has at least **1** chronic disease

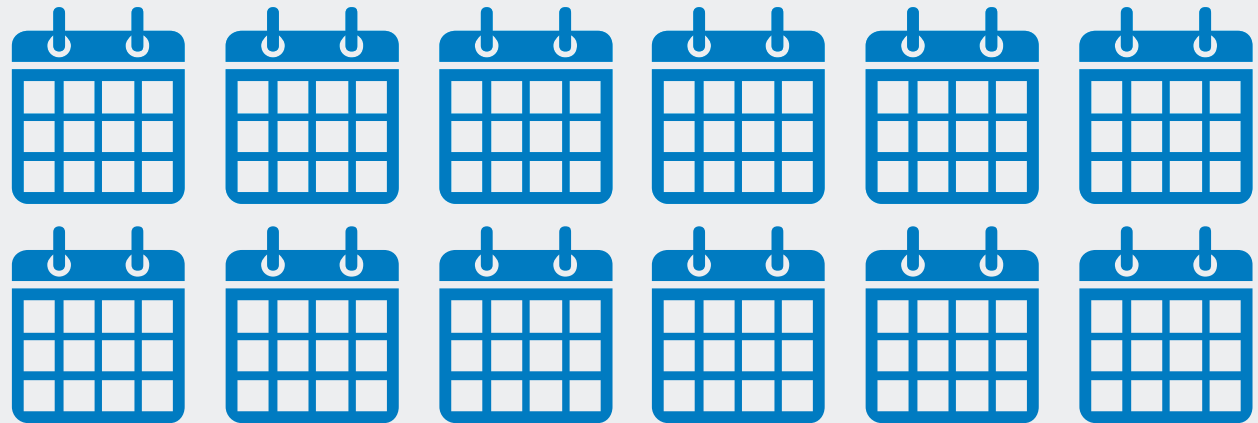
The Workforce Productivity Challenge Is Growing



The Likelihood of Return to Work



After 6 months

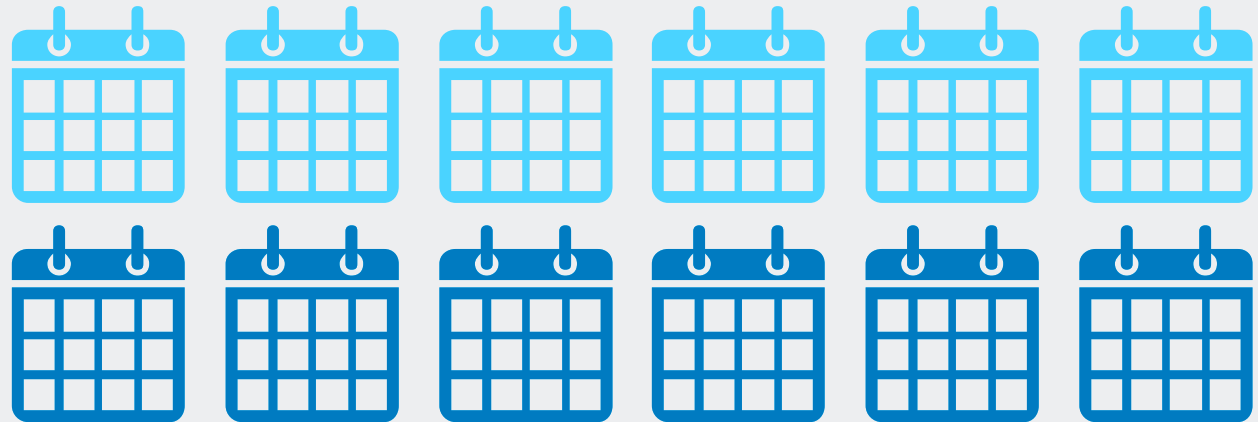


50% less likely to return to work

The Likelihood of Return to Work

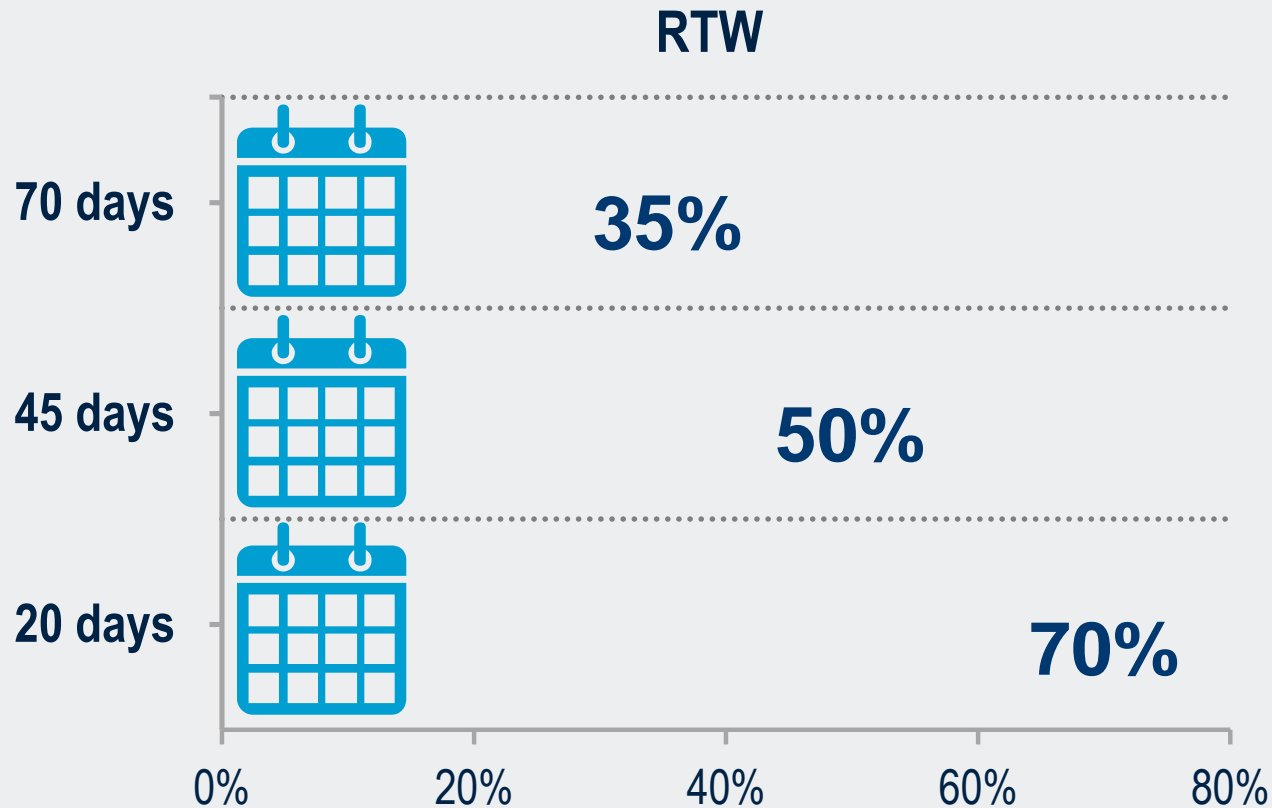


After 12 months



75% less likely to return to work

The Likelihood of Return to Work





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Current Discussion:

Mindfulness and Resilience

Mental Illness – Economic and Workforce Impacts





mindfulness

noun | mind·ful·ness | \ 'mīn(d)-fəl-nəs\

Mindfulness is a state of active, open attention on the present ... living in the moment and awakening to experience. ¹



resilience

noun | re·sil·ience | \ri-'zil-yən(t)s\

Resilience is the process of adapting well in the presence of adversity or trauma.¹



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What Do We Know Today?

Disability Process, Consequences, Barriers

Defining the Emerging Disability Mind-Set



Declining Performance

**Identified Patient...
Identity**

Shame...Guilt

**Disability Insurance...
Reinforcement**

Treatment

Defending the Impairment

Advocacy



The Disability and RTW Experience



Disability

Consequences

Immediate

Loss
of financial
stability

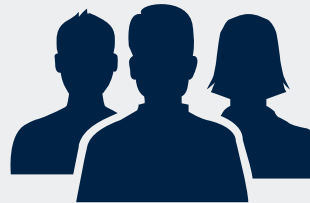
Progressive

Loss
of control and
taking back control

Loss
of identity
and regaining it

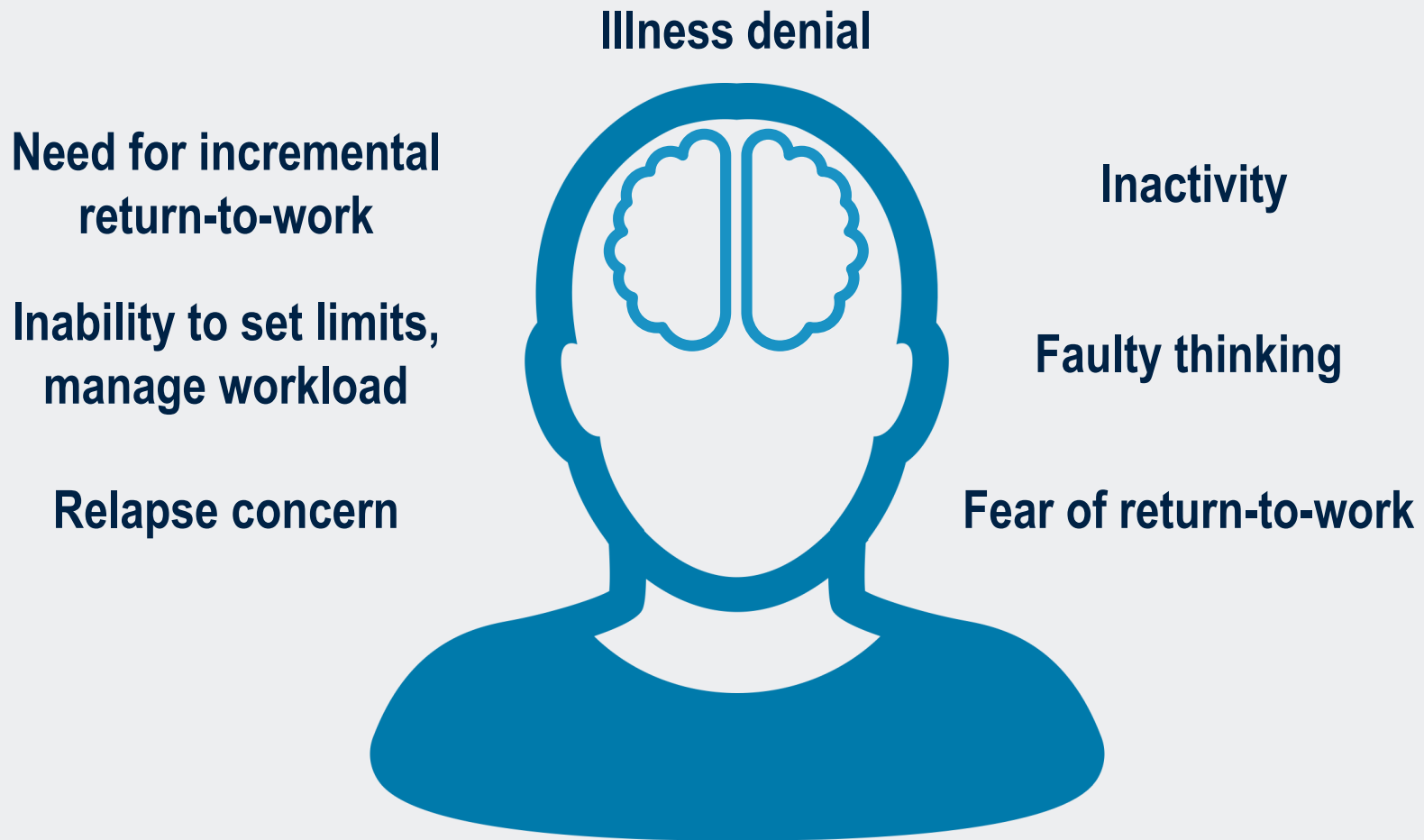
Relief can occur throughout

Interactions



- ▶ Co-workers
- ▶ Managers
- ▶ Treating providers
- ▶ Disability insurer
- ▶ Family and friends

Thought Process = RTW Barriers¹





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Foundation of the Study



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Thoughts = Actions^{1,2}



Cognitive Adaptation

- ▶ Meaning
- ▶ Mastery
- ▶ Self-Enhancement

1. Taylor, S. (1983). Adjustment to threatening events: A theory of cognitive adaptation. *American Psychologist*, 11, 161-1173.

2. Swanson-Tugman, K. (2013). The lived experience of being out of work on short term disability: a phenomenological study. Capella University, ProQuest, UMI Dissertation Publishing.

Thoughts = Action¹



Cognitive Appraisal

- ▶ Evaluation – Threat or no threat?
- ▶ Resources to address threat?
- ▶ Coping style?
 - ▶ Avoidant
 - ▶ Problem solver

1. Folkman, S., Lazarus, R.S., Gruen, R.J., & DeLongis, A. (1986). Appraisal, coping, health status, and psychological symptoms. *Journal of Personality and Social Psychology*, 50(3), 571-579.



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Prudential Study Results



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Psychology of RTW Study



Examine the process that occurred leading to RTW

Methodology

Quantitative Review

- ▶ 5-year view of disability claims – 2011-2015
- ▶ 223,228 STD claims
- ▶ 11,665 LTD claims
 - ▶ Behavioral health
 - ▶ Chronic pain
 - ▶ Subjective diagnoses

Qualitative Review

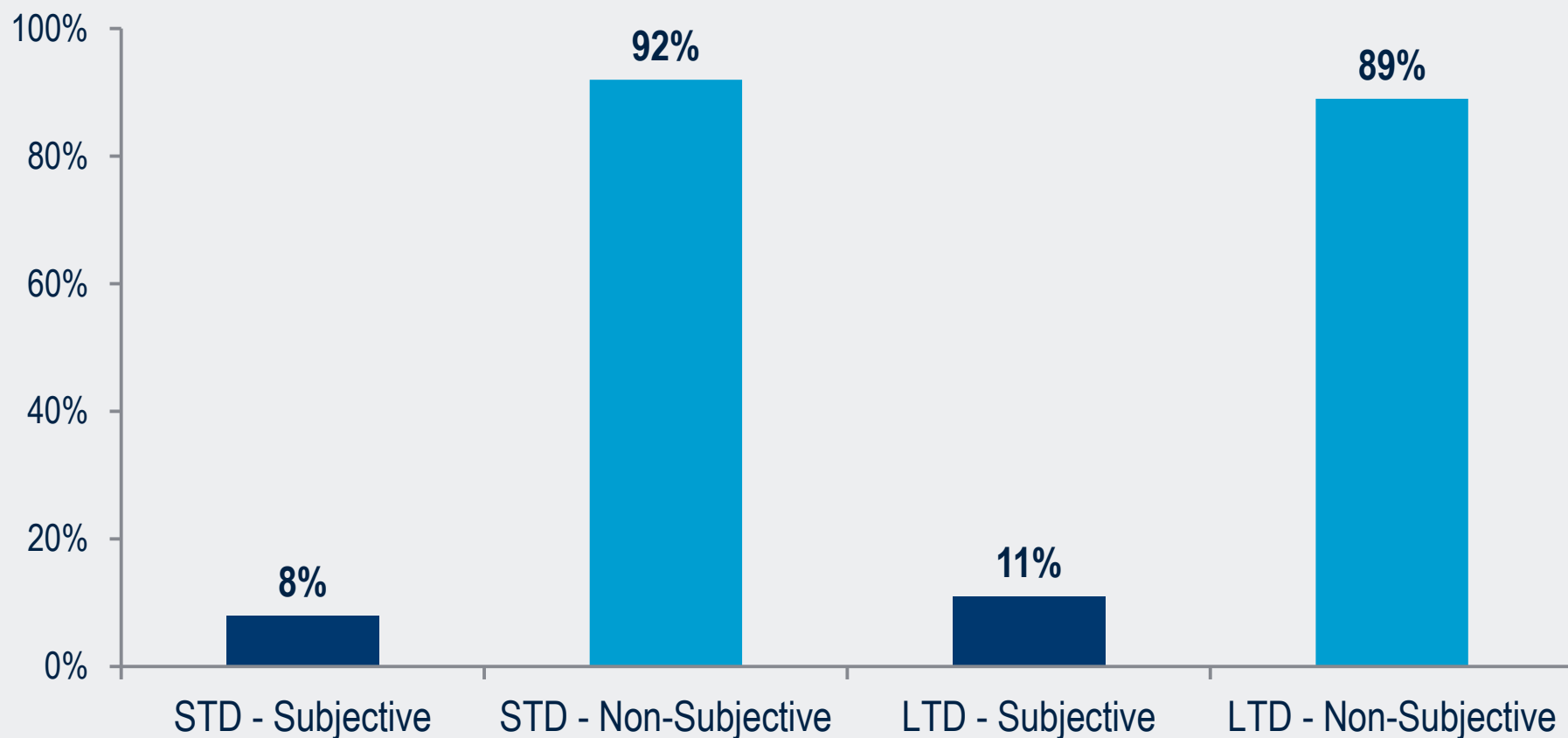
- ▶ Employees who have been out of work 45 days or longer
- ▶ Employees who returned to work
- ▶ Ages: 34–69
- ▶ Employers: 40–100,000 lives
- ▶ Multiple industries and occupations
- ▶ Across diagnoses
- ▶ 50% male, 50% female
- ▶ Examine the thought process that occurred leading to return-to-work

Breakdown of Total STD & LTD Claims

Percent of Total



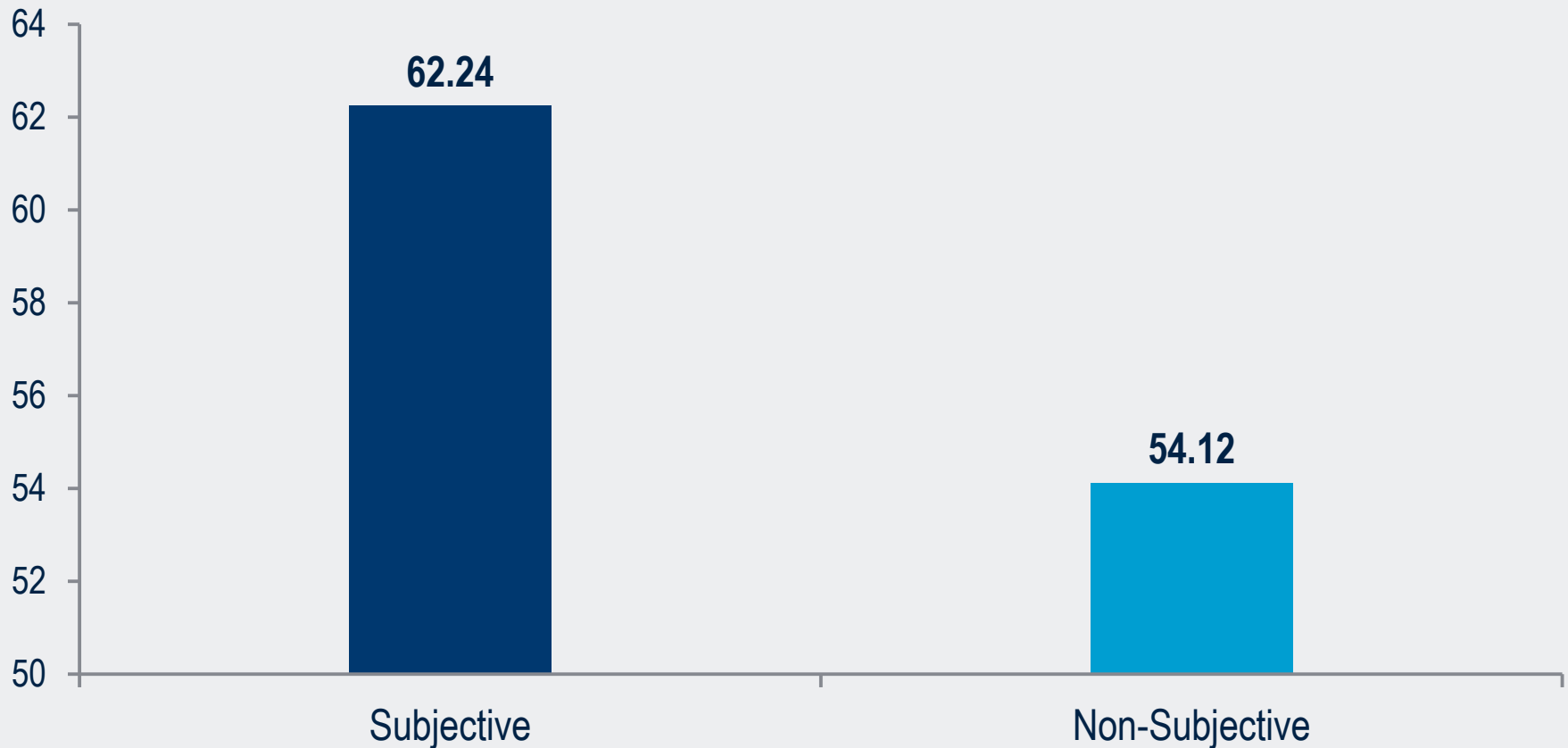
Subjective vs Non-Subjective



Breakdown of STD Claims Duration



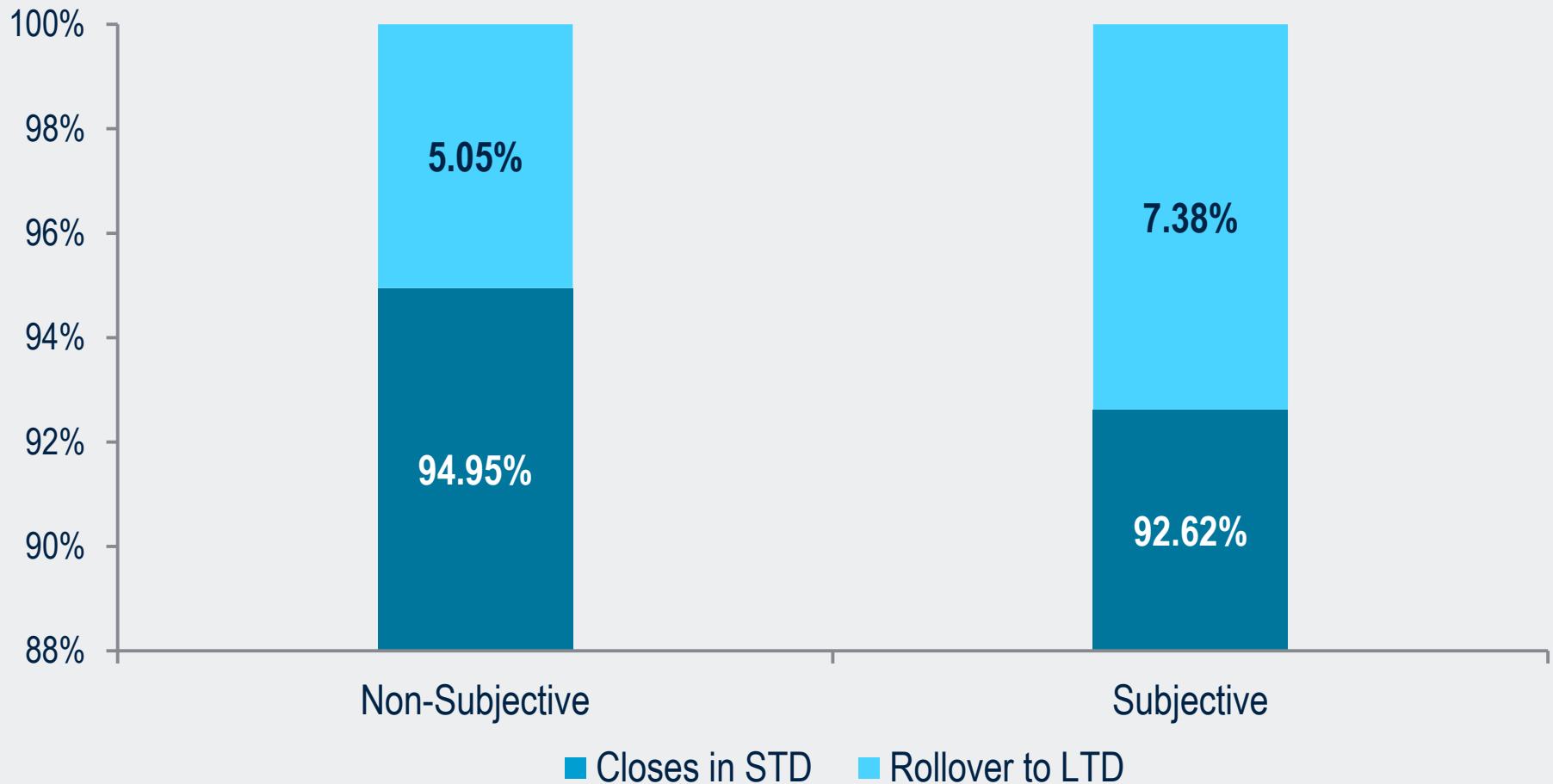
Subjective vs Non-Subjective



Breakdown of Claims Closes in STD / Rollover to LTD



Subjective vs Non-Subjective



Qualitative Results



Themes that contributed to the experience and return to work

- ▶ Identity
- ▶ Financial
- ▶ Connection to the employer
- ▶ Cognition
 - ▶ Control (Mastery)
 - ▶ Meaning
 - ▶ Self-enhancement (Self-esteem)

Driving Factors

Financial Concerns



They are struggling and feel trapped

“I had no choice but to return to work.”

“I worked as long as I had to, but when I could get out and file SSDI, I did.”

“The culture created no loyalty – it was about saving for retirement and finding the right time to get out.”

Finances can start the RTW process

“Financially I was pushed, but in the end it [RTW] was the best thing for my health.”

When it's about more than finances, employees are more likely to return and stay

“I had to go back financially, but I have since gone back to school to do something more meaningful.”

Driving Factors Connections to Employer



RTW was more likely if it felt like the employer cared about him/her.

“I know they cared about me.”

“My manager and co-workers were so supportive, I felt like I remained connected to them.”

Lack of connection meant return less likely

“It’s all about management and the loyalty they create.”

There is a lot of anxiety attached to RTW

“My manager and co-workers made me feel comfortable by communicating throughout the process.”

Driving Factors Employer Help



Recognize that transitioning is hard

“It’s hard to get back into it, you sort of lose your tough skin.”

Communication of expectations is important

“Communication is the key. I knew exactly what would happen and that felt safe.”

Part time and having less work volume is helpful

“It was good to have less of a load, and they were lenient with appointments and let me work reduced hours.”

Employees don’t want to be treated any different

“It was like their expectations were less. I didn’t like it.”

Driving Factors Identity



Work is an integral piece of identity

“Going back was never a question; work is just part of life.”

“I needed to feel normal—work is what is normal.”

“My healing really began when I returned to work.”

Identity is as a productive member of society

“It [productivity] is who I am.”

Identity was more powerful than the financial incentive

“Knowing I didn’t have to worry [financially] while I was out allowed me to focus on getting better so I could go back and contribute.”

Driving Factors Mastery (Control)



Those who had been through hardship before were more sure of RTW.

“I survived before, I know I can again.”

“I know how to fight, it is in my nature to survive, I knew I would [survive] even though I wasn’t expected to.”

“I always knew I was in control, I have survived in the past, I knew what to do.”

Most felt they had to take control back from their situation

“I needed to ask for control; I took a step to ask to spend time with my kids.”

Many controlled their mind-set

“It’s all about not giving up. Once you give up, it’s over.”

Work was a form of control

“Work was what I could control when everything else was out of control.”

Driving Factors Self-Esteem



Self-worth struggled at less than 100% capacity

"I knew they needed me at 100%, and even though I was 85%, I had to work to get back to 100%."

"I went back at the beginning of a project; they didn't need me confusing things."

Many people felt like they didn't have it as bad as others

"Coping was easy. Compared to many people, I was lucky."

Feeling pity from others was harmful at times

"It was like their expectations were less. I didn't like it."

"I needed to do this my way because I couldn't have the pity or the drama."

Self-worth was enhanced by productivity

"It [work] made me feel worthwhile; I knew I could do this when I doubted everything else."

Driving Factors Meaning



Maintaining family relationships

"I think about my kids and improving those relationships."

A sense that things have improved in life as a whole

"Things are better in my kids' lives too, and I somehow wonder if this contributed to that."

"Life feels more positive as a whole."

The extra time means something


"I want to do something meaningful with my work now."

"I now help others at a support group; we need to reduce stigma."

"I decided to go back to school to do something more meaningful."

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Who we are

- Nation's first statewide health plan sponsored by physicians
- Formed as a nonprofit and continues today
- 4 million members
- \$17 billion in projected revenue
- 6,000 employees in 17 locations across California
- \$35 million in total Foundation contributions in California



What Does This Mean?



All of these people returned to work; there was common ground.

Claimants:

- ▶ Found meaning in work
- ▶ Discovered a way to control their situation (mastery)
- ▶ Were able to manage their self-esteem related to their situation

Lessons Learned



- ▶ The longer someone is out of work, the less likely return-to-work becomes
- ▶ There is psychology involved in every return-to-work attempt
- ▶ Cognitive Barriers naturally occur that prevent return-to-work
- ▶ Thought process is key to RTW success
 - ▶ Most of the participants had something in common - they found meaning, a way to control their situation, and a way to maintain their self-esteem
- ▶ Connection to the employer is a key component to success

Employer Takeaways



- ▶ Return to work is much more than financially driven
- ▶ Flexibility continues to be identified as a key component to successful RTW
- ▶ Open Communication is a key indicator of RTW success
 - ▶ Offer support
 - ▶ Clearly communicate a return-to-work policy and plan
 - ▶ In the end, open communication can reduce stigma
- ▶ Create a safe way for employees to RTW
- ▶ Ensure employees have meaningful work
- ▶ Ensure that workplace culture is supportive—it breeds loyalty



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Questions?



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