

# The Changing Nature of Return to Work

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# Changing Nature of Work – Impact on RTW

Increased work flexibility

Contract work

Downsizing

Technological changes

Precarious work

Diverse workforce

- Female labor participation
- Ethnic/racial diversity
- **Aging workforce**

# Your Turn

Using the Polling Feature, Select the Categories That Affect Your RTW Results

Increased work  
flexibility

Contract work

Downsizing

Technological  
changes

Precarious work

Diverse workforce

- Female labor participation
- Ethnic/racial diversity
- **Aging workforce**

# High-pay, Low Skill Blue Collar Jobs Are Vanishing



A worker at a steel minimill in California. Minimill technology has enabled steel plants to cut 75 percent of employees over five decades, while keeping production the same. David McNew/Getty Images

Claire Cain Miller. "The Long-Term Job Killer Is Not China. It's Automation." The New York Times. Dec. 21, 2016. <https://nyti.ms/2jAJvMn>.

# ...Even Low-skill Jobs Are Threatened



Sketchers distribution center in California – fully automated

Claire Cain Miller. "The Long-Term Job Killer Is Not China. It's Automation." The New York Times. Dec. 21, 2016. <https://nyti.ms/2jAJvMn>.

# In-Store Retail Is Shrinking As Well



Sears - anchor store for Valley View Center in Dallas – now all closed.

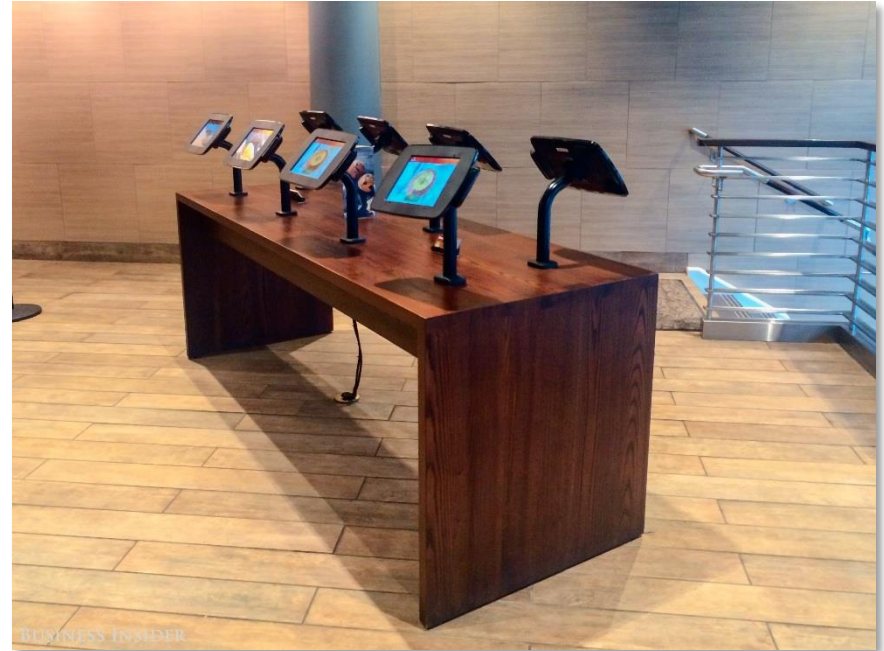
David Montgomery. "Deep in the Malls of Texas, a Vision of Shopping's Future." The New York Times. Jun. 20, 2017. <https://nyti.ms/2tKvZrd>.



# ...Leaving Only Those Technical Experts Needed to Install and Service the Equipment



At Eatsa, an automated restaurant chain, customers never interact with a human.



Panera Bread digital-ordering kiosks.  
Hollis Johnson/Business Insider.

Claire Cain Miller. "The Long-Term Job Killer Is Not China. It's Automation." The New York Times. Dec. 21, 2016. <https://nyti.ms/2jAJvMn>.

# Changing and Vanishing Jobs

## Evolving Postindustrial Economy

### ► Major drivers:

Automation, AI, remote operation, 'Uber'-ization

- Health care, service jobs (food, cleaning, office support), transportation, maintenance and repair, even complex manufacturing



### ► Top tier: programmers, designers, mostly living in big cities; decentralized expert techs

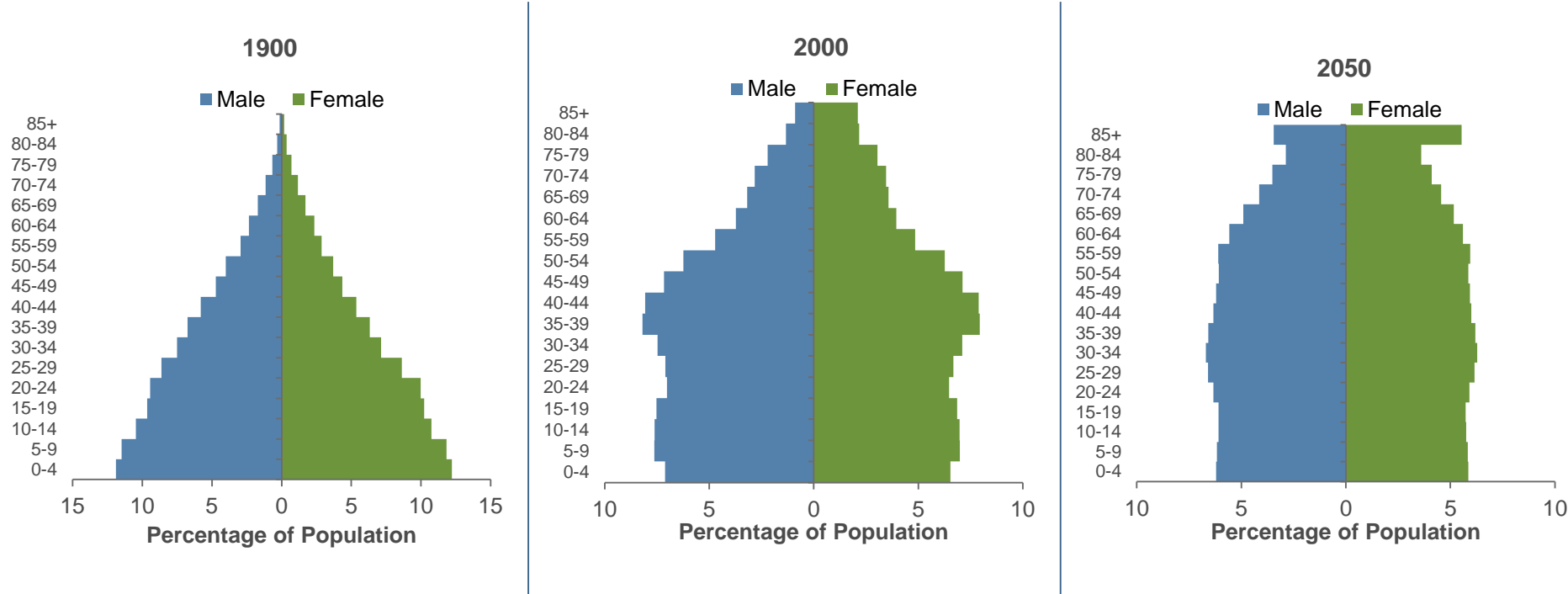
### ► Many others: Low wage, multiple jobs, long hours, less security, lone work, loss of co-workers



For more discussion of this topic, see: <https://link.springer.com/article/10.1007/s10926-016-9671-0>

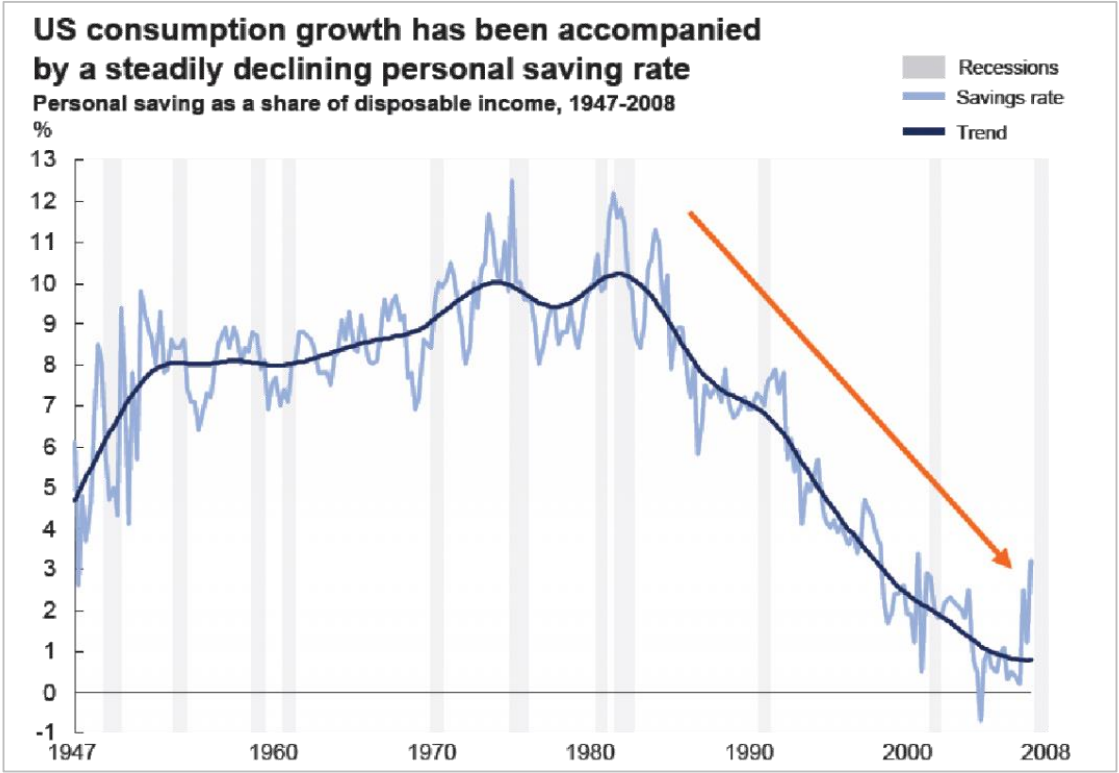


# Aging of the Population



United States Census Bureau. "A Century of Population Change in the Age and Sex Composition of the Nation." Sept. 12, 2013. Adapted.

# Erosion of Retirement Savings

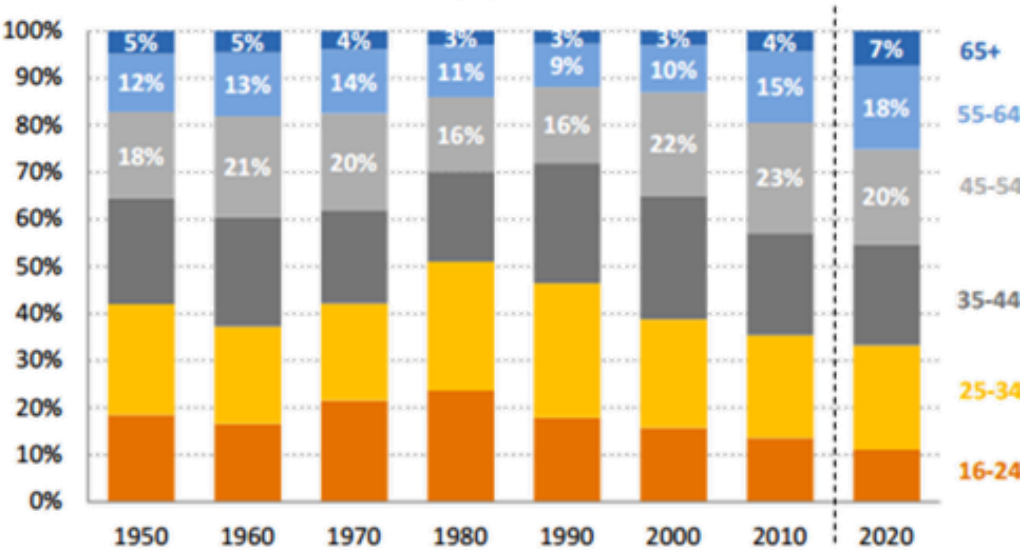


US Bureau of Economic Analysis; McKinsey Global Institute analysis; National Bureau of Economic Research

# United States Labor Force

**By 2020, 25% of the labor force will be age 55+,  
up from 12% in 1990.**

Percent distribution of the labor force, by age, 1950-2020



Analysis: Stanford Center on Longevity. Source: BLS>

# Lifestyle Issues =

Increasingly Unhealthy Workforce at All Ages

National Health And Nutrition Survey –  
comparing 1988 to 2008 samples

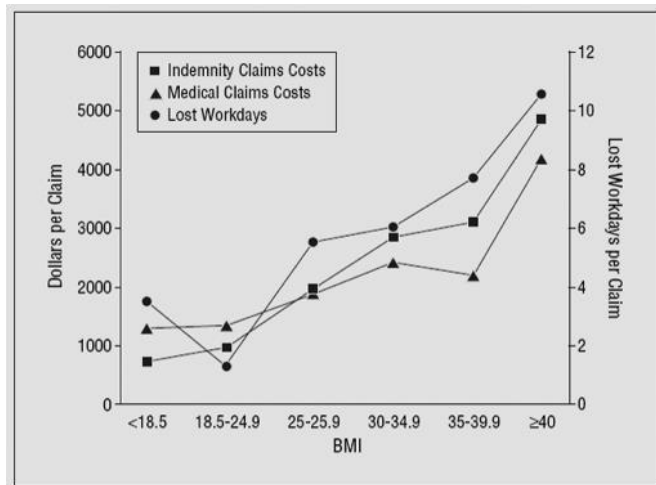
## ► Regular exercise

(> 12 times per month),  
age 45-65: 65% in 1988;  
51% in 2008

## ► Obesity among baby boomers

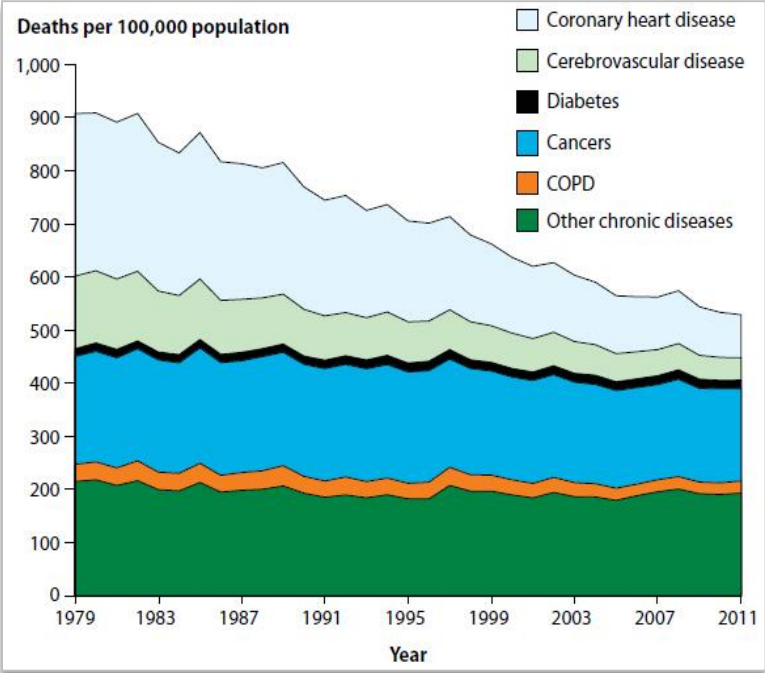
age 45-65: 29% in 1988,  
39% in 2008

Østbye, 2008

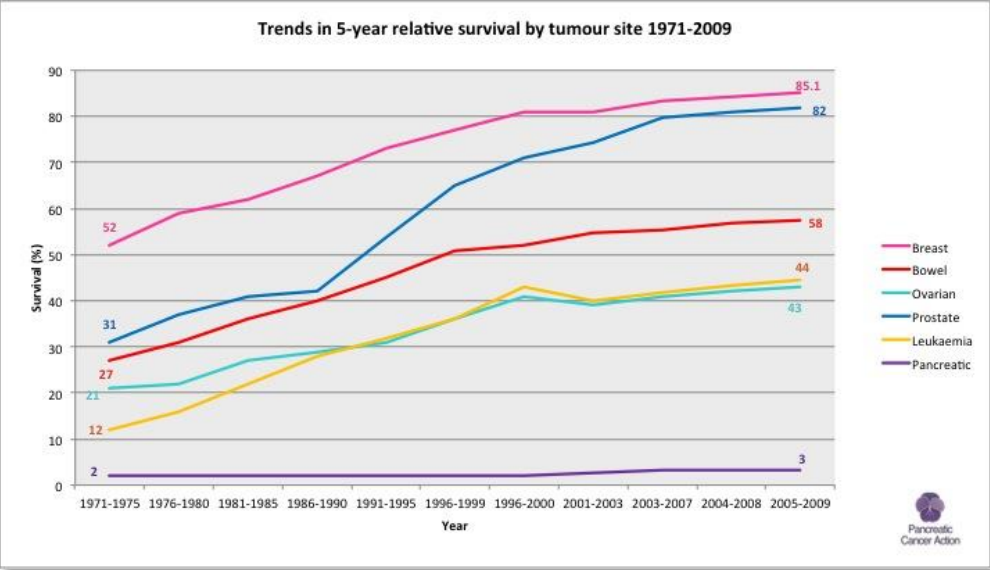


**Figure 1.** Mean indemnity claims costs, medical claims costs, and number of lost workdays per claim by body mass index (BMI) category. Body mass index is calculated as weight in kilograms divided by height in meters squared.

# Advances in Health Care = Longer Life

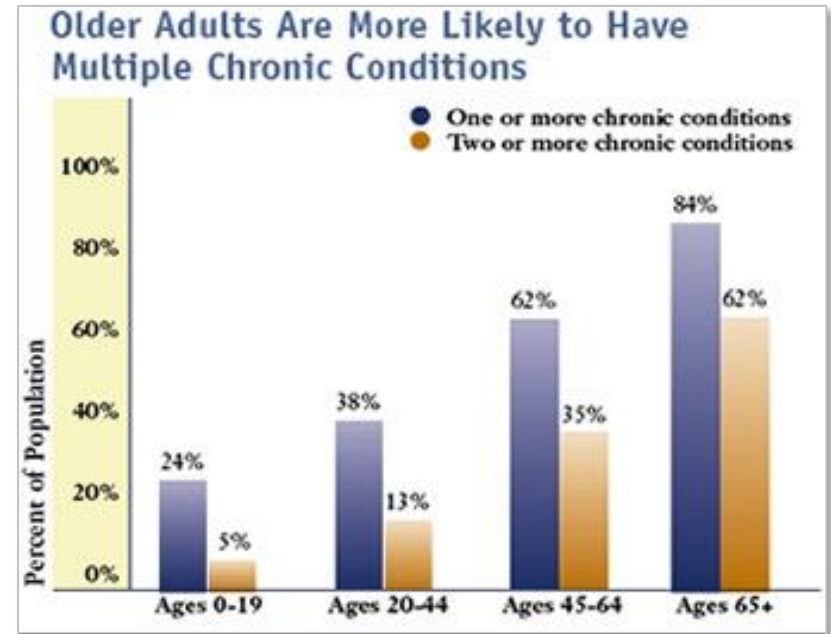
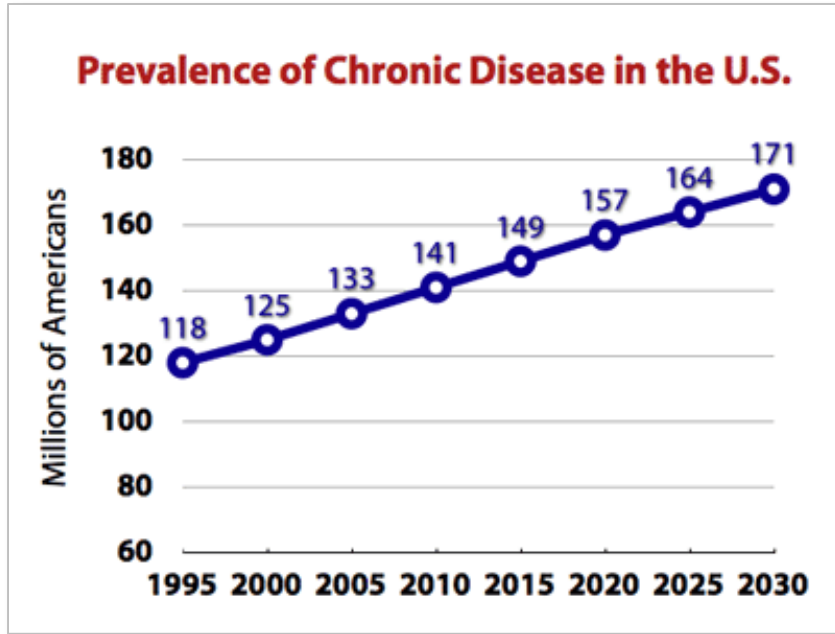


Centers for Disease Control.



Cancer research UK 2010, adapted.

# .... But More Chronic Illness



Single-illness disability is less common –  
complexity is the new norm



# Age and Work Disability

1

What is the relationship between age and the length of disability?

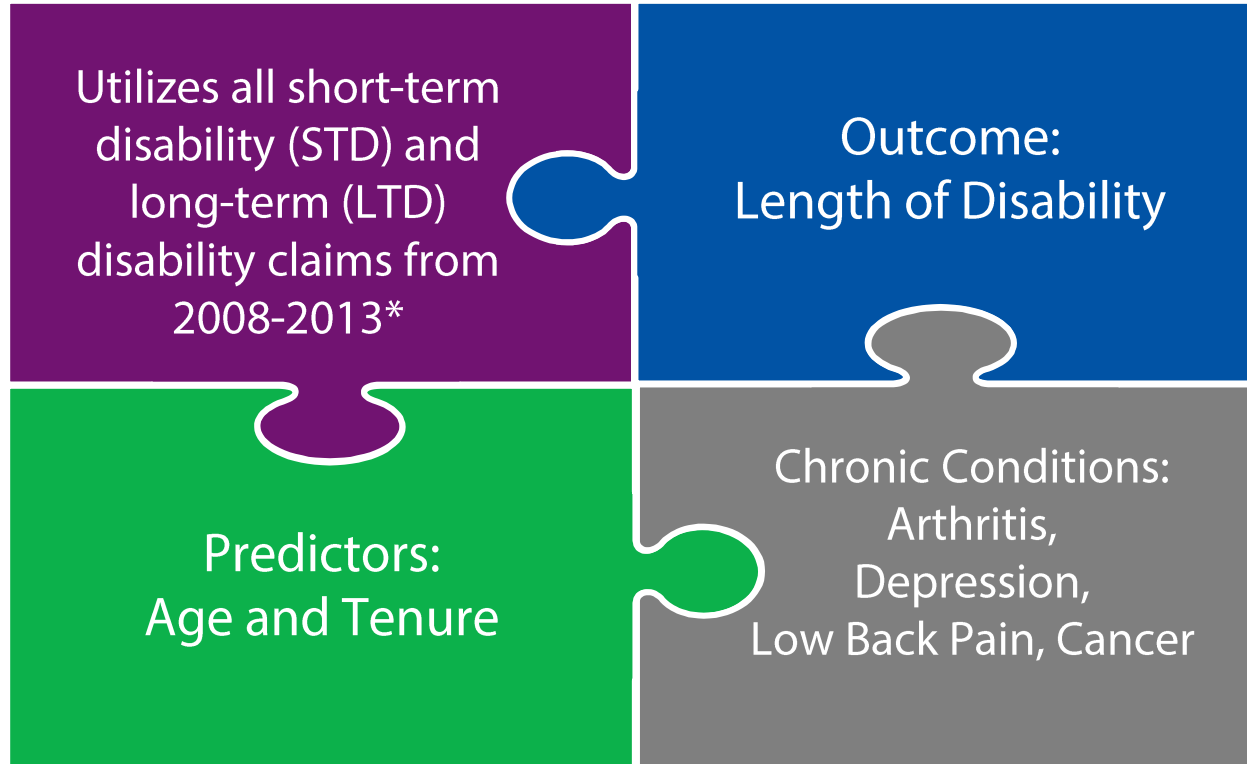
2

What is the relationship between tenure and the length of disability?

3

Is the relationship with the length of disability stronger for age than tenure or vice versa?

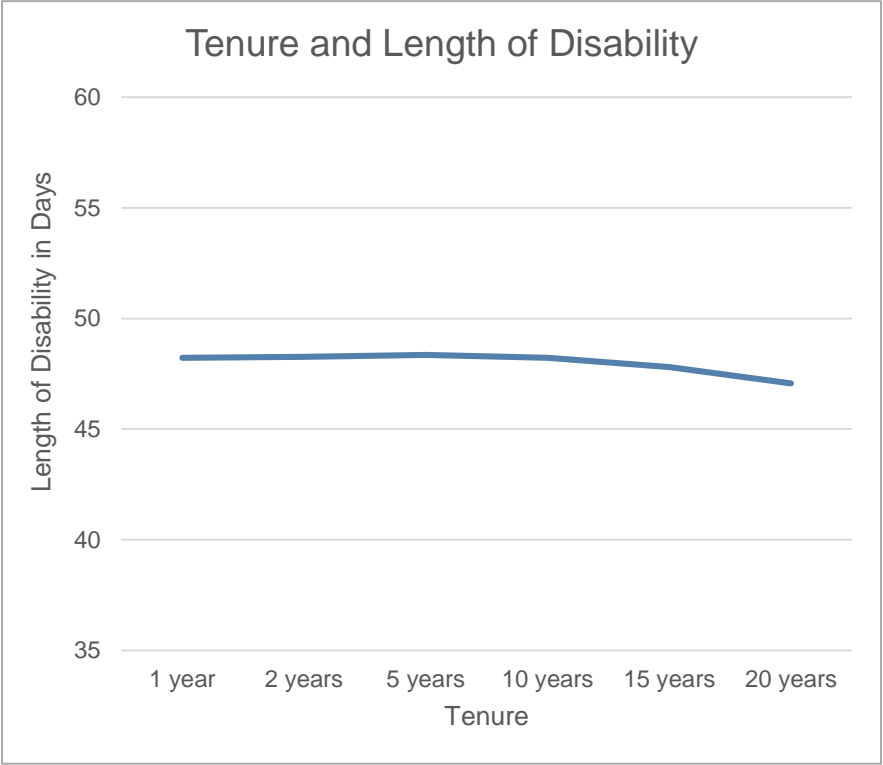
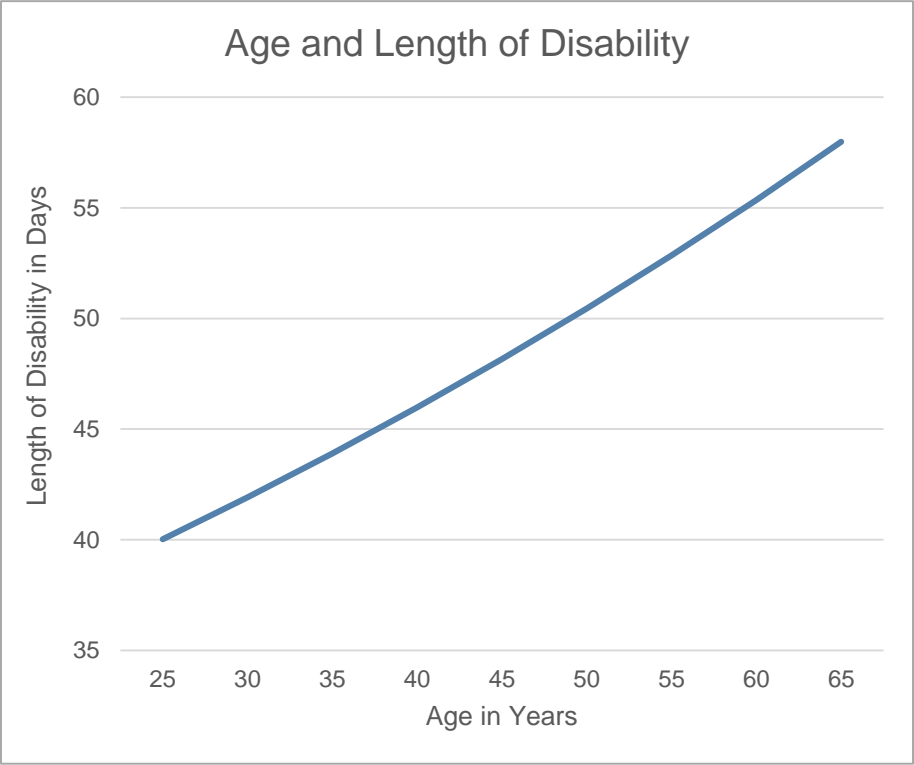
# Liberty Mutual Scientific Research Projects



Besen, E., Young, A. E., & Pransky, G. (2015). Exploring the relationship between age and tenure with length of disability. *Am J Ind Med*, 58(9), 974-987. doi: 10.1002/ajim.22481.

Jetha, A., Besen, E., & Smith, P. M. (2016). Comparing the Relationship Between Age and Length of Disability Across Common Chronic Conditions. *Journal of Occupational and Environmental Medicine*, 58(5), 485-491. doi: 10.1097/JOM.0000000000000702.

# Findings



# Age and Chronic Illness

How does the relationship between

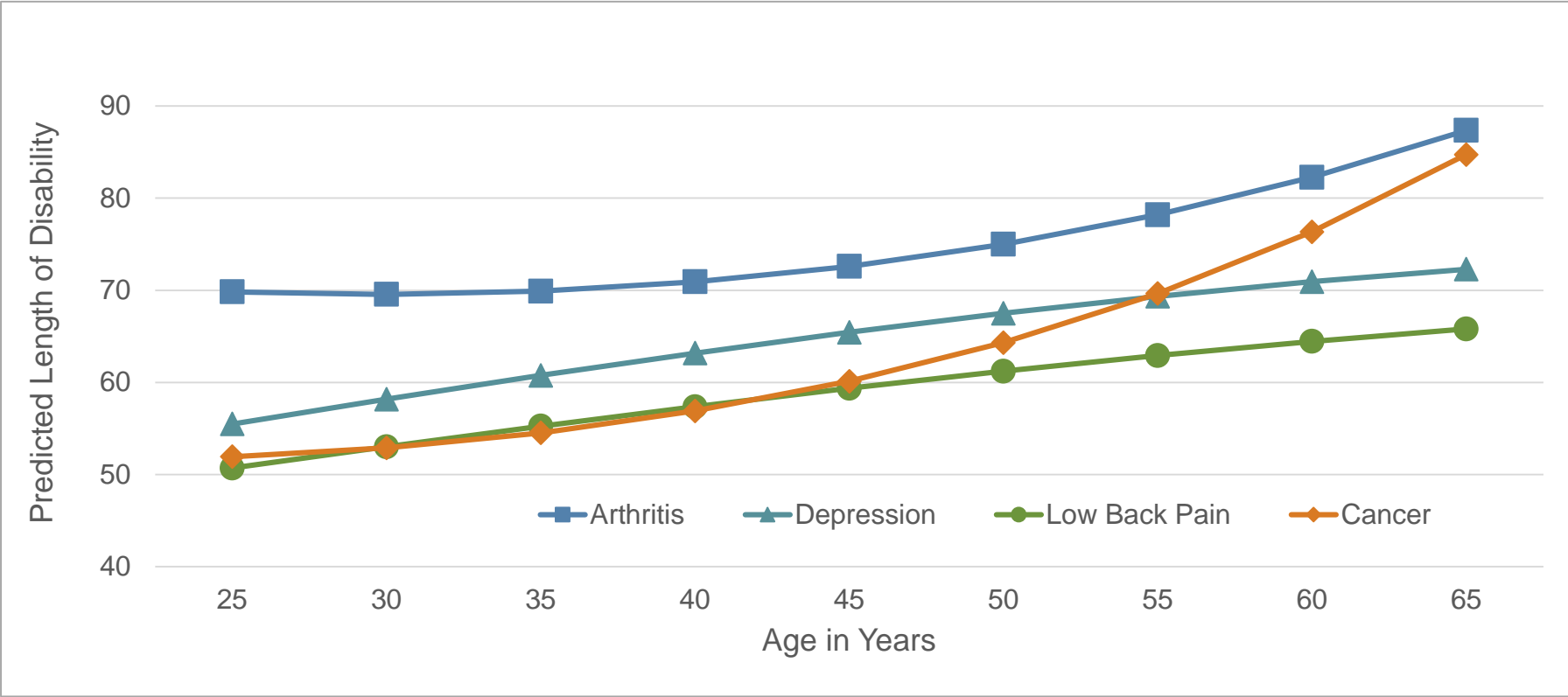
**age** and **disability duration**  
vary across **chronic conditions**?

## Your Turn

Using the Polling Feature, which of these diagnostic groups has the largest effect of age leading to longer disability?

- ▶ Arthritis
- ▶ Cancer
- ▶ Depression

# Findings





# Implications for Aging Workforce

Increased  
incidence  
of chronic  
disease in the  
workforce



Increased  
incidence of  
disability  
in the  
workforce



Greater lengths  
of disability  
(esp certain  
conditions)

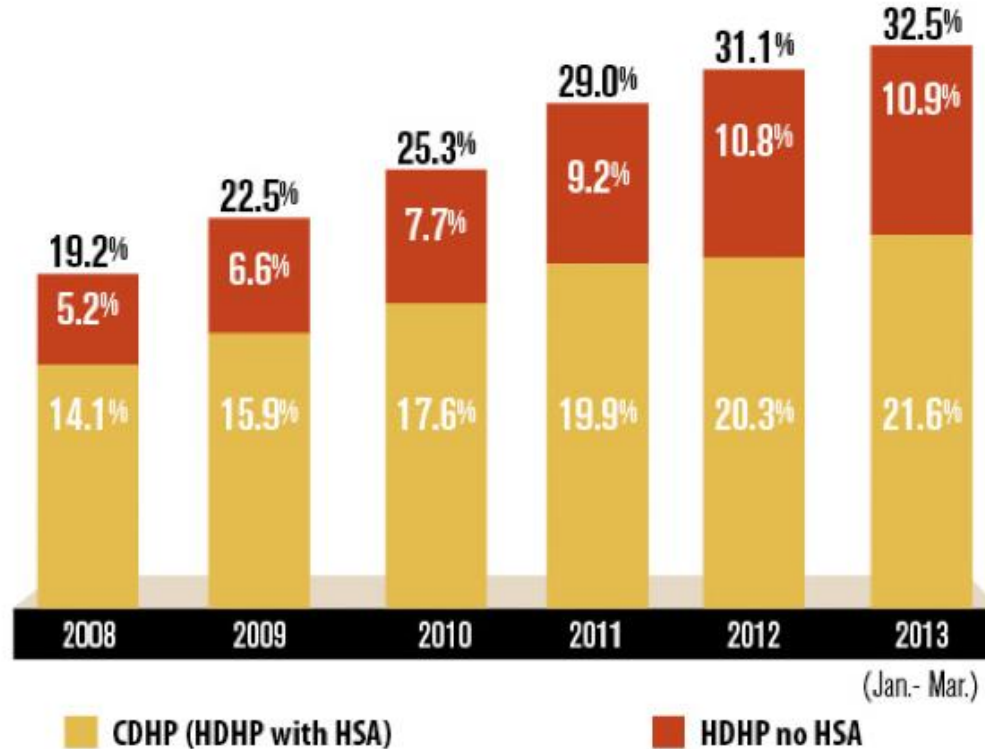


Unique  
age-related  
challenges  
in return  
to work



# Getting Worse for Working People

## High Deductible Health Plans

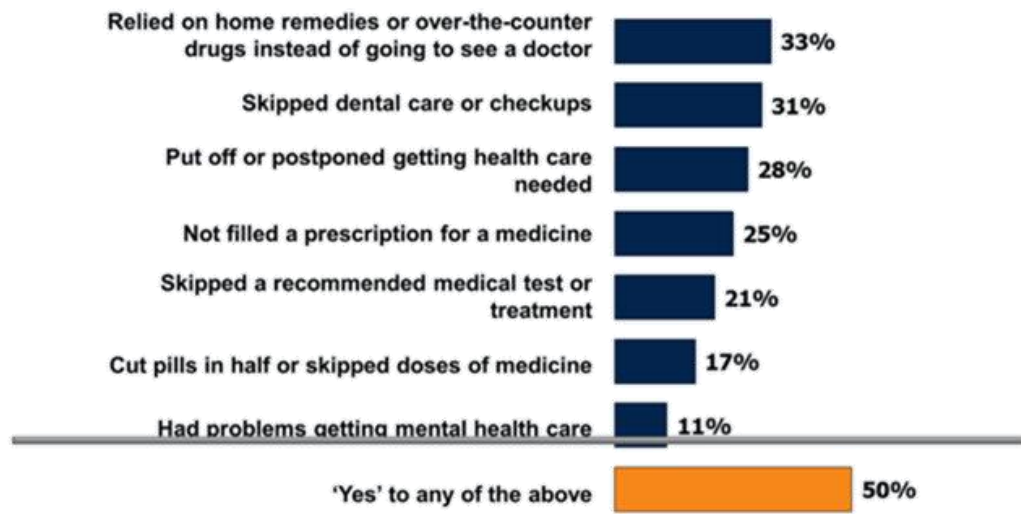


Centers for Disease Control and Prevention. National Health Interview Survey. 2013.

# The Consequences....

## Putting Off Care Because of Cost

Percent who say they or another family member living in their household have done each of the following in the past 12 months because of the cost:



Kaiser Family Foundation *Health Tracking Poll* (conducted August 10-15, 2011).

As work and the workforce changes, our RTW strategies must also adapt.

# The Evidence – What Works to Improve RTW

Early supportive contact with worker\*

Work accommodation\*

Contact between healthcare provider and workplace

Ergonomic work site visits

RTW policies and RTW coordinator

Labor-management cooperation

\* Most effective for older workers

# Early Supervisor Response

## Survey of W/C cases in NH

- ▶ Low back and upper extremity 6 weeks post claim
- ▶ 78% resp. rate



## Result:

- ▶ Independent additive effect of negative supervisor responses:  
**unsupportive, blame, angry, disbelief, not to file**



# Workplace Support, Not Med Care, Enables Workers in Poor Health to Stay at Work

- ▶ Older (45-64) employees with poor health past 12 months
  - MSD, CVD, cancer, sensory problems
- ▶ Essential factors that enabled them to stay on the job:
  - Changes to work stations, working times, work tasks
  - Personal coping; support from colleagues / supervisors
  - Largely informal / self-directed interventions

# Accommodation

Key RTW Element Across a Range of Health Problems and Workplaces

- ▶ 30% reduction in LBP work disability
- ▶ Therapeutic, supportive, valued contribution
- ▶ Time limited, periodic review + adjustment, transition
- ▶ Outside expertise if needed – but usually self-arranged!

Shaw and Pransky, 2005.

Liberty Mutual Insurance. "The Interactive Process. A Framework for Disability Accommodations." Insight to Action. 2015. Link to paper: <https://business.libertymutualgroup.com/business-insurance/Documents/Coverages/Interactive%20Process%20%28LMB%29.pdf>

# Finding Alternate Duty Options

- ▶ What's not getting done?
- ▶ What parts of the job CAN the EE do?
- ▶ Pacing, rest, task-sharing options?
- ▶ Skill and knowledge-building opportunity?
- ▶ Role of technology in the future?  
(technicians working remotely...)

# Key Features of Successful RTW Coordination

According to Expert Case Managers

- ▶ Education – supervisor, worker
  - Provide necessary and timely information
- ▶ Empathy – taking concerns seriously
- ▶ Communication – keeping the messages about RTW positive
- ▶ Negotiation – meet needs of all parties, manage conflict
- ▶ Support – worker and supervisor AFTER RTW
  - non work issues (psychosocial)

Experts (including OHNs) did not endorse medical case management as an effective **primary** strategy for RTW - but more needed with HDHP?

# NH Older Workers and Work Injury Study

Detailed interviews of workers > age 55

3 distinct groups of older workers:



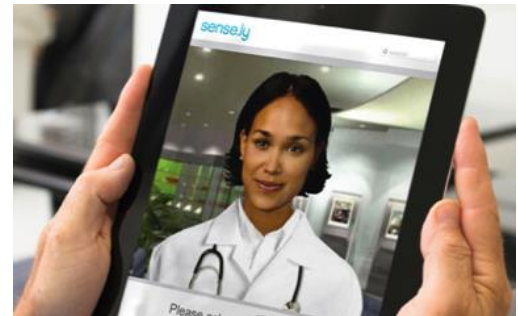
1. **Healthy survivors** – still successfully working in first career for 40+ years
2. **Employed post-retirement** – (second career)
3. **“Trapped”** (finances, health insurance, poor health) – want to retire but can't

Each group – unique DM challenges / opportunities

For more information see <https://www.businessinsurance.com/article/20120207/STORY/120209904?template=printart>

# Technology and Health Care

- ▶ Telemedicine – American Well, Teladoc, DoctorsOnDemand, etc.
  - 15M Americans had a virtual visit with a health care provider in 2016
- ▶ Remote monitoring, dx, evaluation, treatment
  - Remote HR arrhythmia detection – disposable patches
  - PhysIQ / Phillips / Nokia / Kinsa, uBiome, CloudDX
  - Evaluate spit, poop, urine, breath, vital signs
  - Mental health and PT – Ginger.io Reflexion Health
- ▶ Key to manage WD in remote / distributed workforce? More acceptable to millennials?
- ▶ Greater access to practitioners with RTW expertise and interest?



# E-intervention Improves Recovery and RTW After Gynecological Surgery

▶ **Problem:** Prolonged OOW after routine gyn surgery (> 10w)

▶ **Program design:**

- Needs, attitudes, beliefs: Patients / Employers / Providers
- Addresses delayed RTW as a system/social problem

▶ **E-health intervention**

- **Patient:** personalized pre- and post-op; health coaching
- **Physician, employer, family** – specific websites / coaching

▶ **Multicenter RCT results**

- Patient (89%), provider (76%) and employer (61%) engaged
- 30% LESS sick leave days; Much less likely to have WD recurrence

▶ Can we use low-cost tech to provide right info at the right time?



# Misinformation in the Media

- ▶ 100 national press articles
- ▶ LBP usually depicted as chronic/catastrophic
- ▶ Experimental treatments  
→ effective
- ▶ Case report > group experience
- ▶ Warnings about opiates
- ▶ Few emphasized a non-medical approach





# DTC

The Boston Globe

Health & wellness

DAILY DOSE

## 7 mistakes doctors commonly make for back pain

**Choosing Wisely®**

*An initiative of the ABIM Foundation*

ConsumerReportsHealth



AMERICAN ACADEMY OF  
FAMILY PHYSICIANS



FOUNDATION

## Imaging tests for lower-back pain

When you need them—and when you don't

**B**ack pain can be excruciating. So it seems that getting an X-ray, CT scan, or MRI to find the cause would be a good idea. But that's usually not the case, at least at first. Here's why.



**FIMDM**

Reveal  
link

Reveal

Updated Monday  
10 unplayed episodes

Reveal



Billion-dollar scam



Monday • 50 min • California's workers' compensation program covers 15 million workers across the state. If you get hurt on the job – fall off a

# Getting People Back to Work Decreases WD AND Medical Costs (Sweden)

140 working LBP patients, high WD risk, randomized to

- ▶ Care as usual, or
- ▶ Problem-solving, self-management, communication training for patients AND their supervisors **by case manager**

Results (6 mo f/u)

- ▶ 72% LESS lost work days
- ▶ **4X LESS likely to seek more health care**



Link to full article online: [\(Boersma, Linton et al JOR 2016\).](#)

Liberty Mutual Insurance. "Controlling Employer Medical Costs. Making a Case for an Early Return-to-Work Approach." Insight to Action. 2017. Link to paper: <https://business.libertymutualgroup.com/business-insurance/Documents/Coverages/Controlling%20Employer%20Medical%20Costs-LMB.pdf>

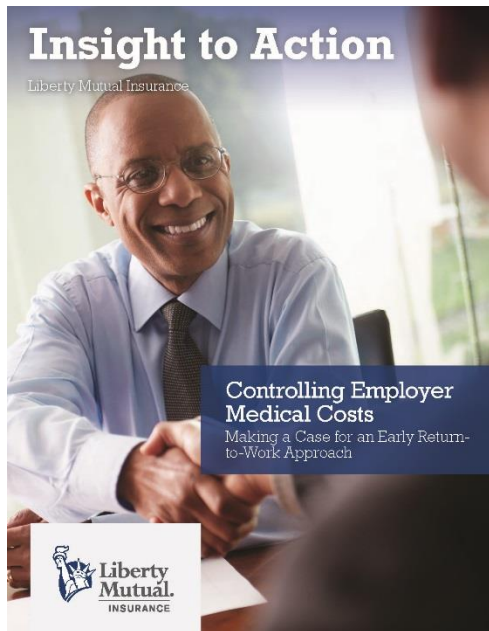
# Summary

- ▶ Many changes in work and workforce – most present new challenges to preventing work disability, and some opportunities
- ▶ Aging and more unhealthy workforce, more multimorbidity
  - A significant factor for decades to come
- ▶ Basic principles for RTW success remain the same – but require adaptation to the new reality of workers, work, and socioeconomic context



Thanks for your attention!

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Link to paper: <https://business.libertymutualgroup.com/business-insurance/Documents/Coverages/Controlling%20Employer%20Medical%20Costs-LMB.pdf>



Link to paper: <https://business.libertymutualgroup.com/business-insurance/Documents/Coverages/Interactive%20Process%20%28LMB%29.pdf>