

# **Harnessing Integrated Data to Enhance Employee Health Insights**

**2025 Disability Management Employer Coalition**

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# Employee Health – Why it Matters

- **42% of large employers have seen an increase in leave requests<sup>1</sup>.**
- **Aging workforce; workers >75 yr. old is the fastest-growing group<sup>2</sup>.**
- **~39% of injured workers had one or more chronic conditions<sup>3</sup>.**
- **Employees with Anxiety or Depression are 2 times more likely to need a physical-related disability leave of absence<sup>4</sup>.**

<sup>1</sup> DMEC (2025, May 7). The employee leave journey, Effective support before, during and after time away. Disability Management Employer Coalition. Retrieved May 7, 2025, from [https://dmec.org/wp-content/uploads/25\\_0507\\_Presentation\\_FINAL.pdf](https://dmec.org/wp-content/uploads/25_0507_Presentation_FINAL.pdf)

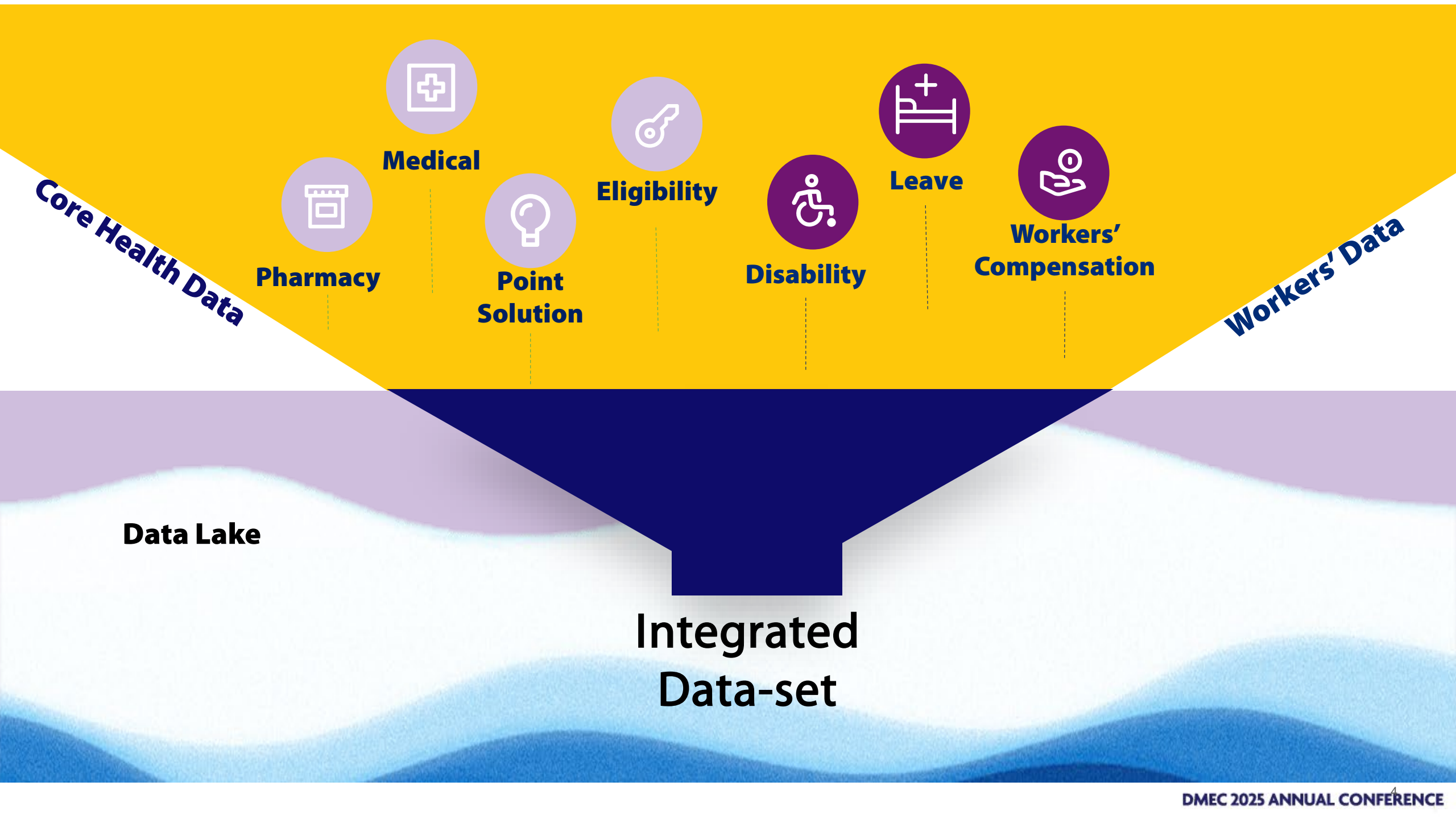
<sup>2</sup> Safety National (2025, January 13). *6 Trends Shaping Workers' Compensation in 2025*. Safety National Carrier Chronicles. Retrieved June 4, 2025, from <https://carrierchronicles.com/6-trends-shaping-workers-compensation-in-2025/>

<sup>3</sup> *Degenerative and Comorbid Conditions in Workers' Compensation*. Dongchun Wang, Randall D. Lea, and Kathryn L. Mueller. March 2025. WC-25-20.

<sup>4</sup> Data Proves Correlation Between Depression and Anxiety and Disability - Disability Management Employer Coalition (DMEC)

# Client-specific Data and Reporting

	What the report tells us	What it doesn't tell us
Human Resources	Health plan	
	<ul style="list-style-type: none"><li>• Employees without a medical claim.</li><li>• Employees with Musculoskeletal (MSK)-related claims / trends / risk.</li></ul>	<ul style="list-style-type: none"><li>• Chronic conditions or avoidance of routine &amp; preventive care increase risk of injury.</li><li>• Employees using WC vs. primary medical care.</li></ul>
	Disability	
	<ul style="list-style-type: none"><li>• Average duration of an absence-related claim.</li><li>• Primary diagnoses that are chronic conditions accounting for lost time.</li></ul>	<ul style="list-style-type: none"><li>• Comparing LOA's of those with/without chronic conditions.</li><li>• Behavioral / Mental Health-related secondary diagnoses impact to LOA.</li></ul>
Are internal stakeholders sharing data to mitigate risk across the business?		
Risk	Workers' Compensation	
	<ul style="list-style-type: none"><li>• Average claims annually over multiple years.</li><li>• Percentage of WC MSK-injuries by claim.</li></ul>	<ul style="list-style-type: none"><li>• Injured workers with underlying medical conditions that increase risk of injury.</li><li>• Injured workers with no preventive annual physical exams.</li></ul>



**Core Health Data**

- Pharmacy**
- Medical**
- Point Solution**
- Eligibility**
- Disability**
- Leave**
- Workers' Compensation**

**Workers' Data**

**Data Lake**

**Integrated  
Data-set**

# Disability Integration Insights

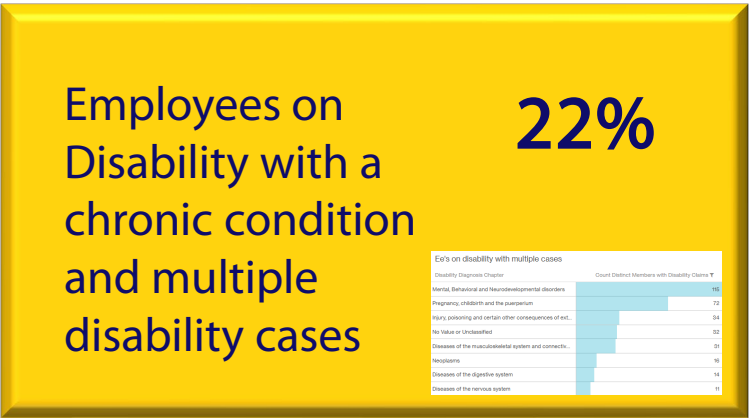
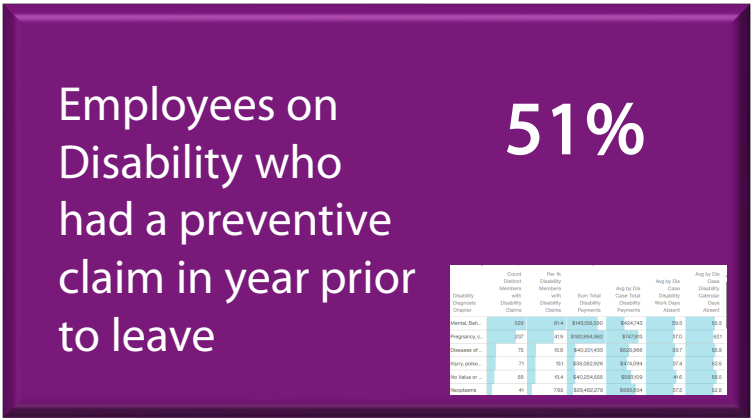
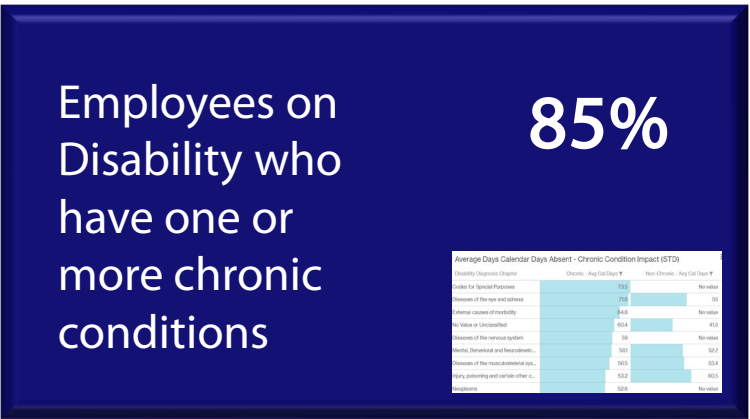
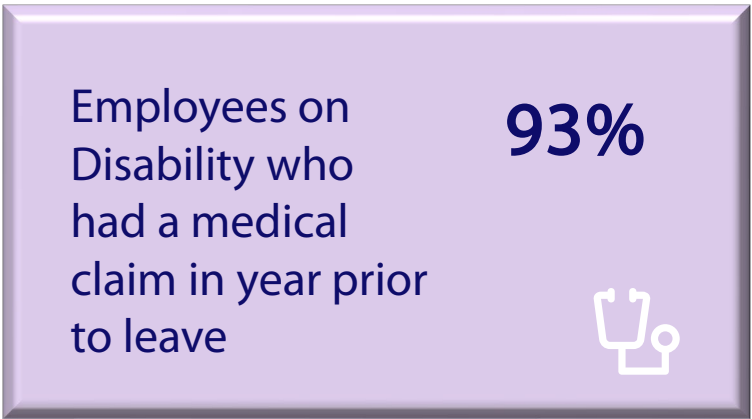
What is the impact of underlying chronic conditions on disability and leave of absence?

## Client Overview

- 14,000 Employees
- Financial institution
- Demand to meet quotas
- Worksite Clinic available
- Well-being point solutions in place (MSK, Behavioral Health, Diabetes Prevention)

## Client Challenges

- Return-to-work delays
- Preventive care/annual physicals
- Chronic conditions trending up
- Low engagement in point solutions



Reasonable Accommodation Committee

Employee Leave Packet Re-design

Carrier Updates and Training

# Workers' Comp Integration Insights

How does Employee utilization of health benefits impact risk and WC claims?

## Client Overview

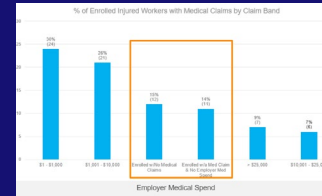
- 1,800 Employees
- Food Manufacturing & Distribution
- Recently deployed high-deductible health plan (HDHP) option

## Client Challenges

- Chronic conditions trending up
- No visibility into impact of HDHP on workers' compensation claims

Injured Workers enrolled in health plan did **NOT** have medical claim(s)

15%



Injured Workers enrolled in High-deductible Health Plan

76%



Those with Chronic Conditions are driving **64%** of the Total Medical Costs for WC Claims

Injured Workers have at least one underlying chronic condition

58%

Injured Workers with a Chronic Condition - Cost and Utilization Metrics			
Measure	Prior	Current	Trend
Count District Workers' Comp Total Cases	74	68	-8.4%
Per 1k Workers' Comp Total Cases	912	841	-7.8%
Count District Members with Last Time/Incident Paid	60	47	-21.7%
Per 1k Members with Workers' Comp Claims	312	241	-22.8%
Sum Work Days Absent (Workers' Comp)	7,062	5,350	-24.1%
Avg by WC Case Work Days Absent (Workers' Comp)	95.3	101	5.9%
Sum Calendar Days Absent (Workers' Comp)	9,860	7,561	-24.1%
Avg by WC Case Calendar Days Absent (Workers' Comp)	135	143	6.0%

Next Step: Internal stakeholders to meet to discuss strategic opportunities