

Back Pain And The Integrated Health And Disability Program

National Underwriter Life/Health Edition August 7, 2006

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<http://cms.nationalunderwriter.com/cms/nulh/Weekly%20Issues/issues/2006/30/Focus/L30GDISbackRW>

The concept of integrating health and disability benefits is not new, but many employers just now are beginning to implement joint programs to reduce costs, improve health outcomes and increase worker productivity.

In fact, according to a 2005 National Business Group on Health/Watson Wyatt survey, 21% of employers have merged these benefits, a 400% increase from the previous year.

Yet despite the growing acceptance among group disability brokers and employers, many still don't fully understand what integration is and how best to approach it, or need a more tangible explanation for how it will work in their company or their client's environment.

For group disability brokers who are looking for additional ways to help their clients reduce costs and improve lost time, a compelling cause for action is one that outlines the benefits of integration for one of the most common and expensive health issues in America today: back pain.

Back pain is a serious health concern that is taking a heavy toll on both employers and workers. According to government statistics, it's the most common cause of work-related disability in people under age 46 and the fifth most common reason people see a doctor. Medical care, lost wages, disability and retraining costs associated with back pain range between \$20 billion and \$50 billion each year.

Contributing health issues

Back pain is not always just a physical problem for those afflicted. People with back pain are four times more likely also to suffer from depression than the general population, according to one industry study. The combination of back pain and depression not only worsens a person's overall health status but can increase the likelihood of him/her becoming disabled.

When disability and behavioral health benefits are integrated, employees often have access to an employee assistance program, where experienced mental health professionals can help them better manage emotional issues that may impede their recovery. An EAP can provide behavioral counseling, stress management and referrals to other expert resources to help employees better cope with their problems.

In addition to an EAP, some employers with integrated benefit plans offer wellness programs that help employees manage a variety of other health issues, such as obesity and smoking, which increase the risk for back disorders, and may negatively impact a person's ability to work or be fully productive on the job.

According to the American Obesity Association, musculoskeletal pain, and specifically back pain, is prevalent among nearly one-third of Americans who are considered obese. In addition, the number of obese people being treated for spine-related disorders is up nearly 67% from just five years ago.

Several studies also have revealed a connection between smoking and low back pain, including recent Canadian research that is the first to show a relationship between the two in young people. Smoking causes back problems by reducing blood circulation and by decreasing the body's ability to heal from an injury.

Many wellness plans include discounts on weight management and smoking cessation programs that are typically not covered by insurance. The success of these programs will vary depending on the participating individual and by how actively employers promote these programs to employees. However, the availability of these benefits through a disability program is clearly a step in the right direction.

Managing chronic conditions

The aging population is another subset of the population at risk for back disorders. In fact, according to research by the University of Cincinnati, older workers will represent the greatest number of people who suffer from low back pain. Recognizing the need for increased intervention, many health insurers have applied the same disease management programs used to treat people with heart conditions, diabetes or asthma to those who suffer from back pain.

When employers integrate health and disability, employees with back disorders can be referred into these programs by their case manager when they file a disability claim. In addition to being a valuable resource for employees to better manage their own health, these programs have proven to reduce medical costs and hospital admission rates.

Vocational rehabilitation

Health plans that are integrated with disability often provide resources for vocational training and rehabilitation that can help people who are disabled return to productive work. These services, usually handled by vocational counselors, often include working with employers to provide accommodations or transitional work arrangements, or identifying other positions within the company if those options are not feasible.

An employee who has experienced a back injury, for example, may receive vocational rehabilitative counseling to help secure other employment if returning to his or her own job, employer or occupation, in some instances, is no longer possible. In addition, vocational counselors are often instrumental in helping employees identify work opportunities they may not have been aware of on their own, speeding their eventual return to work.

How quickly an employee returns to work is a meaningful metric for evaluating the success of an integrated benefits program. In fact, studies such as one conducted by CIGNA in 2003, which showed shorter disability durations and faster return to work for customers who had both the carrier's health and disability benefits, further underscore the power of integration.

Nearly 90% of American adults will experience back pain at some time in their lives, according to the New England Journal of Medicine, making it paramount that group disability brokers and employers find effective strategies to control costs and better manage outcomes. Integration of health and disability benefits is a practical solution to one of the nation's most persistent and expensive health care issues.

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