

OPIOIDS: A CULTURAL CRISIS AND A BUSINESS RISK

The national opioid epidemic is a public health crisis which has potential health and economic ramifications for employers. Since being introduced as a non-addictive painkiller in the late 1990s, opioids have become widely misused to the point of a public health emergency being declared by the Department of Health and Human Services in 2017.

With the shocking news that life expectancy in the United States fell for the second year in a row in 2016, driven partially by opioid overdoses, both the government and the business community have begun taking measures to curb the epidemic.

Early measures: Like any emerging risk, stakeholders are in the early stage of addressing the issue. Federal and state government entities are implementing regulations and providing resources to tackle the problem. Health and dental care providers have identified preventative and detection processes to reduce opioids prescribed to patients. And pharmacy benefit managers are reducing a patient's access to opioids via their prescription drug plans.

Things you should know: Like most initiatives, we are seeing positive, yet uneven results. Most providers are taking the suggested steps to reduce the problem, but implementation does come with a learning curve.

An example of that learning curve comes with provider drug screenings. The medical community is in agreement to leverage proactive screenings for controlled substances as a barrier for being prescribed for certain medications. This practice began prior to a new Wisconsin state law requiring the test, with health insurance carriers potentially not covering the cost of such a test. An employer does have the ability to include the screening as part of their health insurance plan design.

The effects of opioids can also be seen in your workers' compensation costs. Injured employees who are prescribed opioids can experience costs 4 to 8 times that of a worker not prescribed those types of pain relievers. The total expense can't be blamed solely on opioids, as the severity of injury plays the larger role. However, opioid use can be the cause of an employee's loss of complete control, therefore increasing the odds of re-injury or an entirely new injury.

Things you can do: As an employer, you have a few things you can do to help minimize the effects of opioids on your employee population. The first thing you can do is promote a culture of safety. Think holistically, from creating safe work conditions to promoting a robust Employee Assistance Program (EAP) that provides your employees with resources in the event they need help with an addiction.

You can also work with your insurance partners to make sure your plans are updated to meet the opioid crisis. Your partners can help you identify responsible pharmaceutical partners, negotiate good health and dental coverages, and provide you with data on your employees' overall usage of opioids.

Takeaway: As we move forward, expect efforts to address this crisis to intensify. If you feel it is in your best interest as an employer, work with your business partners to minimize this risk at your workplace.

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