



# Montana Injured Worker Survey Results

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2019 STAKEHOLDER MEETINGS



Montana Department of  
**LABOR & INDUSTRY**



# Introduction

## Purpose

Gain a better understanding of workers' experiences and the impacts of a work-related injury by:

- Gathering data not otherwise available in order to measure injured worker outcomes
- Analyzing associated factors that may help predict better or worse outcomes
- Utilizing methodology established by researchers from the Workers' Compensation Research Institute (Victor, R. A., Savych, B., & Thumula, V., 2014 and 2015)

## Population

Injured workers with dates of injury between calendar years 2013 through 2015 who received wage loss benefits

- $\approx$ 10,500 claims and  $\approx$ 10,100 individuals





# Outcomes of Interest

## Access to Care

Did the worker have trouble obtaining either their desired primary healthcare provider or their desired medical treatment or services?

## Satisfaction with Care

Was the worker satisfied with the care they received from their primary healthcare provider?  
Was the worker satisfied with the medical care they received overall?

## Recovery of Health

Did the worker fully recover from their injury?

## Financial Impact

To what degree did the worker's injury affect their ability to afford necessities and other payments?  
If the worker did successfully return to work, how long before the worker recovered financially, and did the worker suffer a loss in earnings due to their injury since returning to work?

## Return to Work

Was the worker able to return to any substantial work following their injury and how long was the worker out of work before doing so? Was the worker able to remain at work?





# Predictors of Interest

## Worker Characteristics

- Gender
- Age
- Marital Status
- Education
- Children
- Health Insurance
- Comorbid Conditions

## Employment Characteristics

- Wage
- Tenure with Employer
- Job Satisfaction
- Concern for Being Fired
- Industry
- Occupation Hazard Class
- Business Size

## Injury Characteristics

- Type of Injury
- Injury Severity

## Other Characteristics

- Labor Market Conditions
- Urbanization
- Other Potential Predictors or Controls



# Response Summary

Surveys Mailed Out = 3,710

- Survey's Returned = 408 (11% of total mailed out)
  - Survey's Accepted = 379 (93% of total returned surveys)
    - Responded Via Mail-In: 90% of accepted surveys
    - Responded Via Online: 10% of accepted surveys
  - Survey's Not Accepted = 29 (7% of total returned surveys)
- No Response due to Incorrect Address = 691 (19% of total mailed out)
- No Response for Other Reason = 2,611 (70% of total mailed out)



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# Population vs. Respondents by Claim Costs

	Population	Respondents
Average Wage-Loss Benefits	\$10,900	\$14,500
Median Wage-Loss Benefits	\$3,000	\$4,300
Proportion of Claims with Wage-Loss over \$6,000	35%	44%
Average Medical Benefits	\$18,400	\$26,000
Median Medical Benefits	\$8,000	\$14,300
Proportion of Claims with Medical over \$10,000	45%	60%

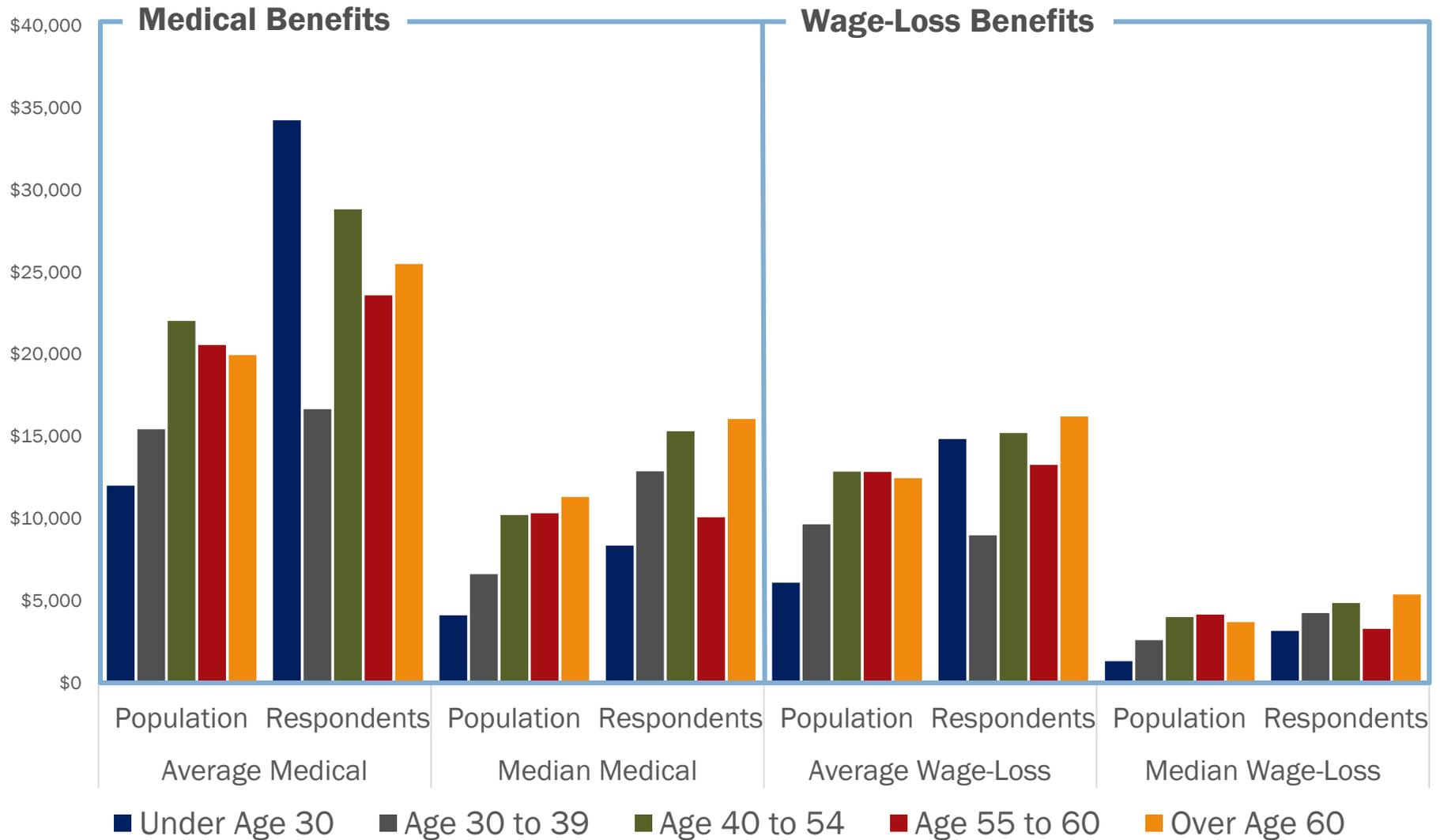
# Population vs. Respondents by Claimant Characteristics

- Distributions similar across gender, injury type, injury year, plan type, claim status, industry group, occupational hazard group, and type of benefit paid-out.
- Overrepresentation of older workers and underrepresentation of younger workers within respondents

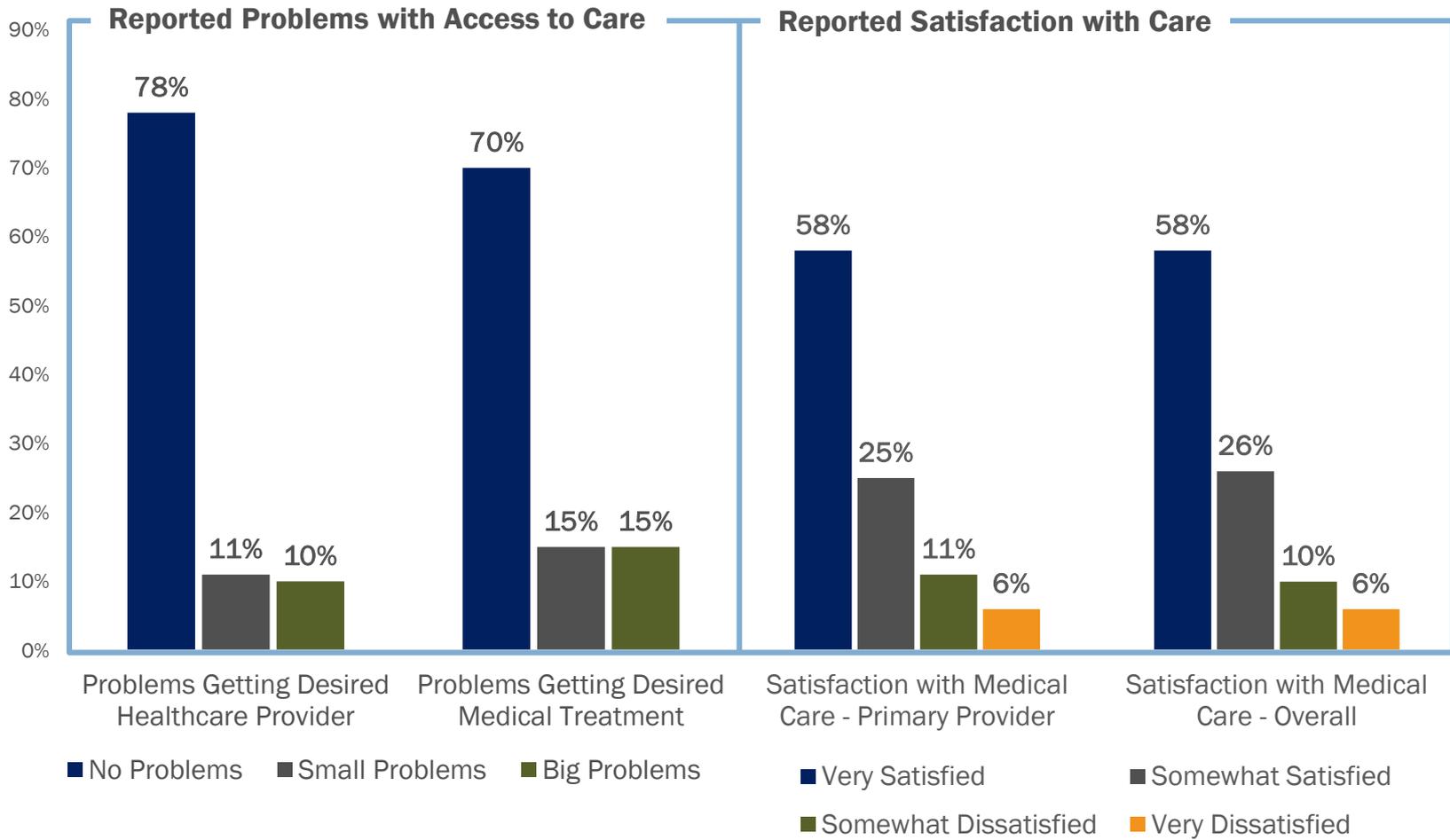
	Population	Respondents
Age at Injury	Under 30: 18% 30-39: 19% 40-54: 35% 55-60: 15% Over 60: 10% Unknown: 3%	Under 30: 7% 30-39: 9% 40-54: 35% 55-60: 21% Over 60: 27% Unknown: 0%
Preinjury weekly wage	Mean: \$649 Median: \$560	Mean: \$705 Median: \$652
Tenure with employer	Mean: 4 years 10 months Median: 1 year, 8 months Unknown: 9%	Mean: 7 years, 10 months Median: 4 years, 1 month Unknown: 9%



# Population vs. Respondents by Claimant Characteristics (cont'd)



# Access to Care & Satisfaction with Care



# Access to Care & Satisfaction with Care (cont'd)

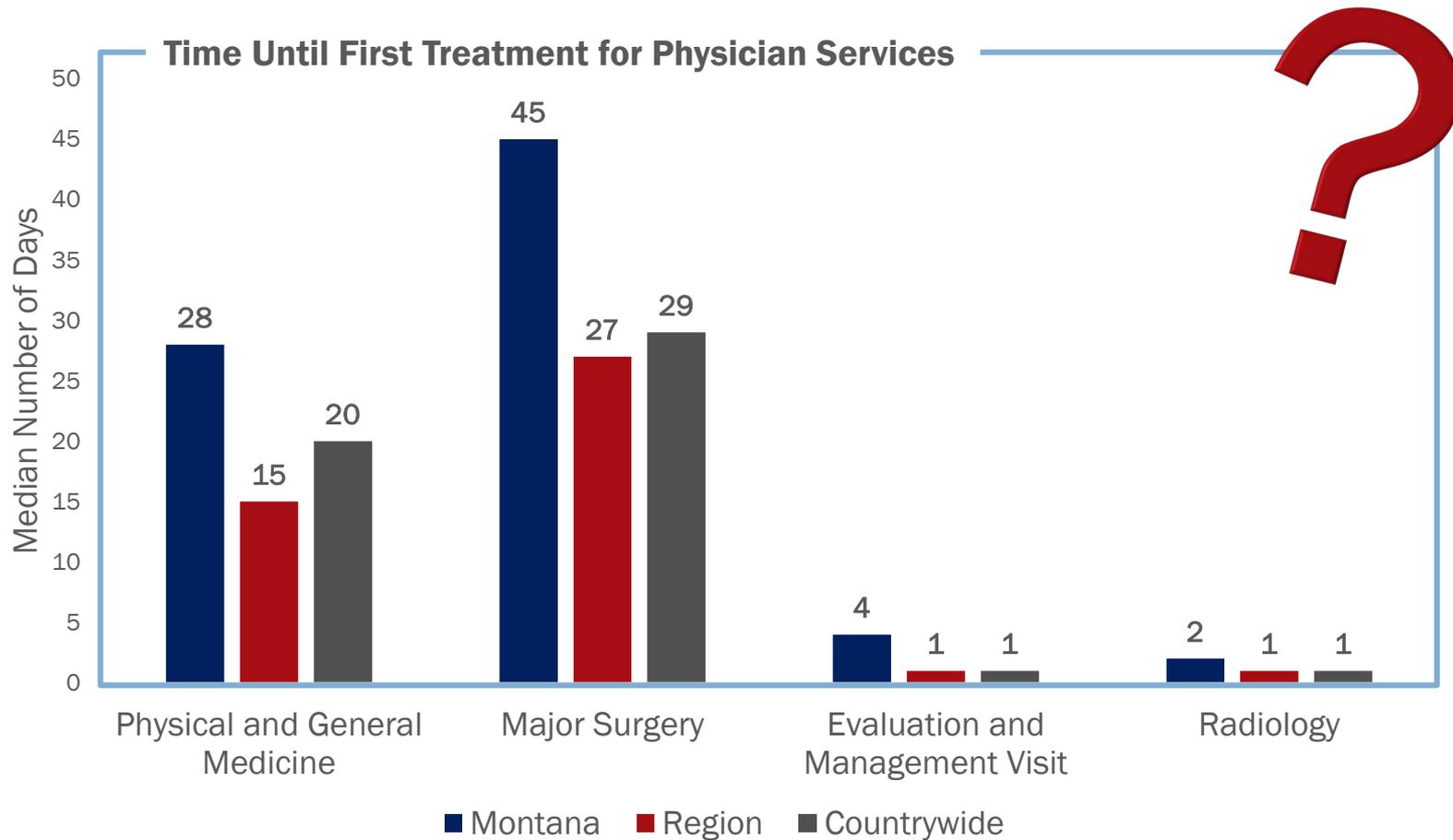
	Access to Care				Satisfaction with Care			
	No Problems - Primary Provider	No Problems - Medical Services	Big Problems - Primary Provider	Big Problems - Medical Services	Very/Somewhat Satisfied with Medical Care - Provider	Very/Somewhat Satisfied with Medical Care - Overall	Very/Somewhat Dissatisfied with Medical Care - Provider	Very/Somewhat Dissatisfied with Medical Care - Overall
<b>MT</b>	<b>78%</b>	<b>70%</b>	<b>10%</b>	<b>15%</b>	<b>83%</b>	<b>84%</b>	<b>17%</b>	<b>16%</b>
IN	70%	72%	18%	15%	84%	79%	16%	21%
MA	80%	75%	11%	13%	89%	85%	11%	15%
MI	78%	80%	12%	10%	86%	80%	14%	20%
MN	81%	71%	10%	15%	86%	79%	14%	21%
NC	72%	72%	17%	13%	83%	80%	17%	20%
PA	79%	77%	12%	12%	81%	80%	19%	20%
VA	79%	72%	12%	15%	83%	78%	17%	22%
WI	85%	80%	8%	10%	91%	85%	9%	15%
<b>Median</b>	<b>79%</b>	<b>73%</b>	<b>12%</b>	<b>14%</b>	<b>85%</b>	<b>80%</b>	<b>15%</b>	<b>20%</b>

Caution with Comparisons

\*Excluding MT

Source: Victor, R. A., Savych, B., & Thumula, V. (June 1, 2014). Predictors of Worker Outcomes in Pennsylvania. Workers' Compensation Research Institute.

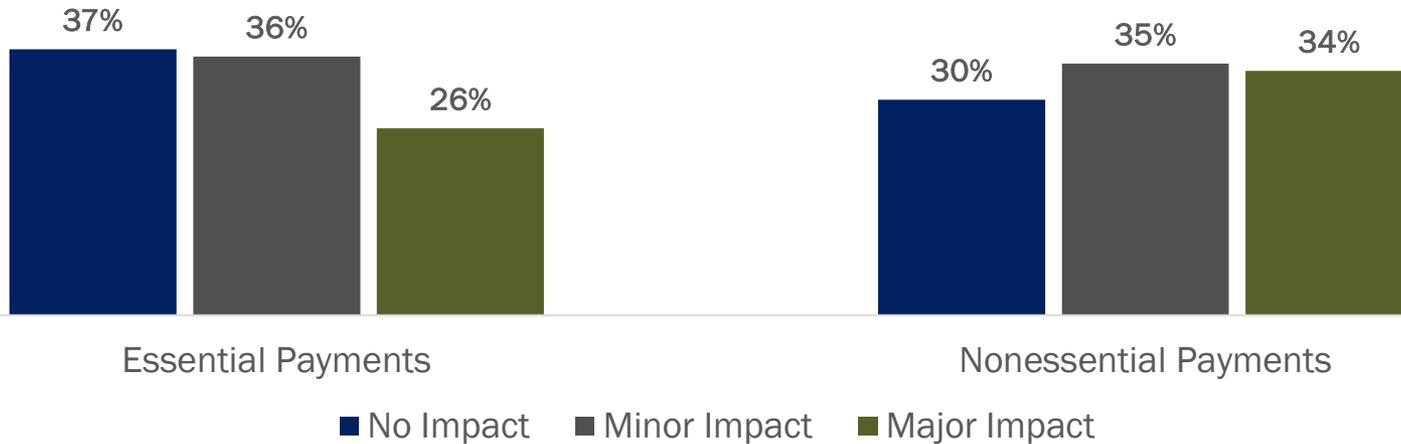
# Access to Care & Satisfaction with Care (cont'd)



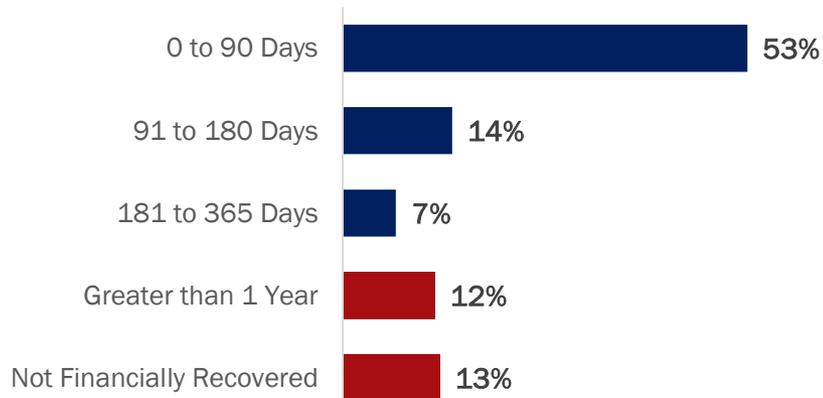
Source: NCCI's Medical Data Call for Accident Year and Service Years 2016 and 2017

# Financial Impact

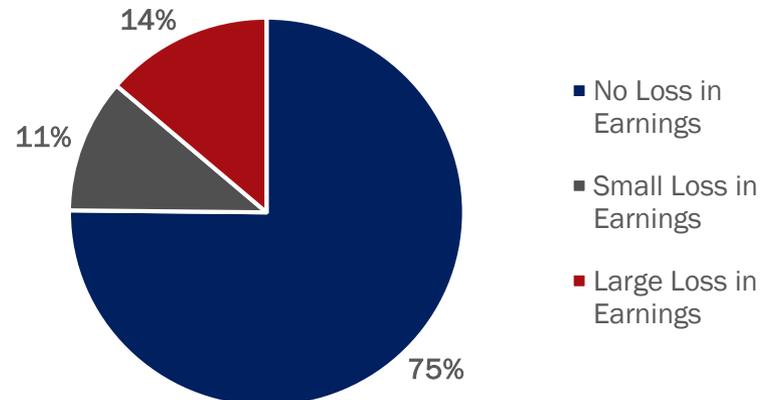
## Reported Impact on Ability to Afford Payments



## Reported Time to Financial Recovery After Substantial Return to Work



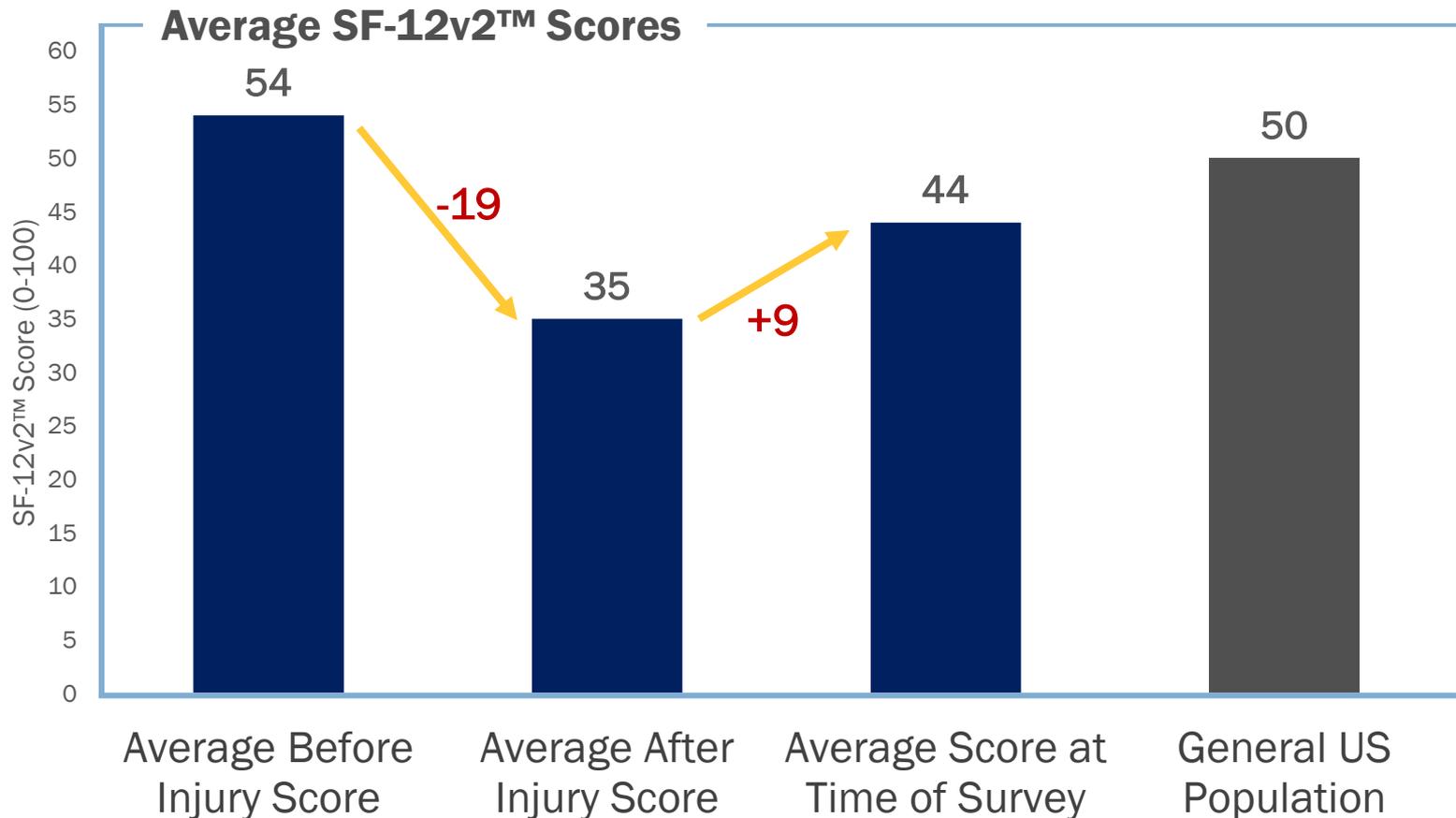
## Reported Loss in Earnings Since Substantial Return to Work



# Recovery of Health

SF-12v2™ Score Before Injury – SF-12v2™ Score After Injury = **Perceived Injury Severity**

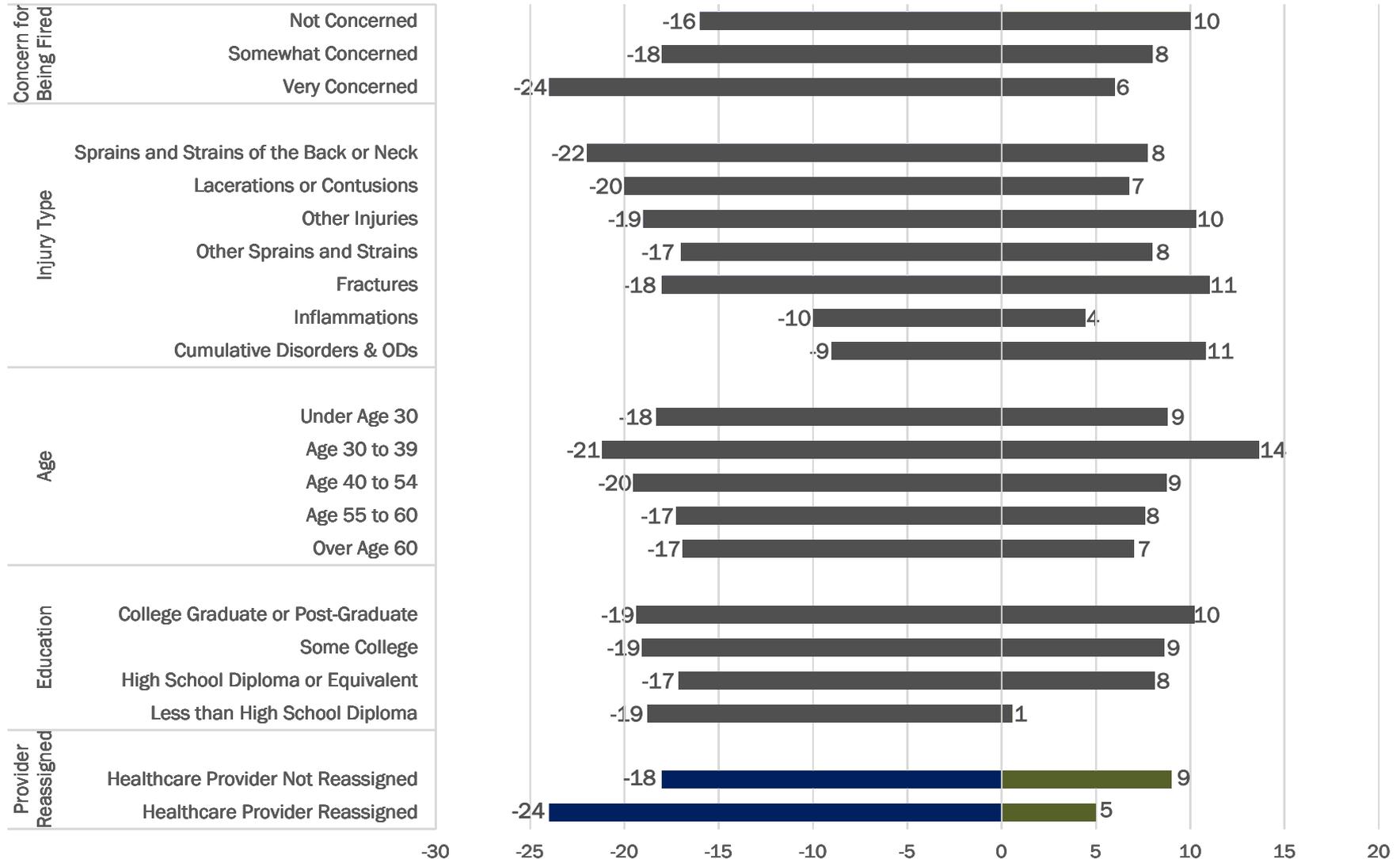
SF-12v2™ Score at Time of Survey – SF-12v2™ Score After Injury = **Perceived Recovery**



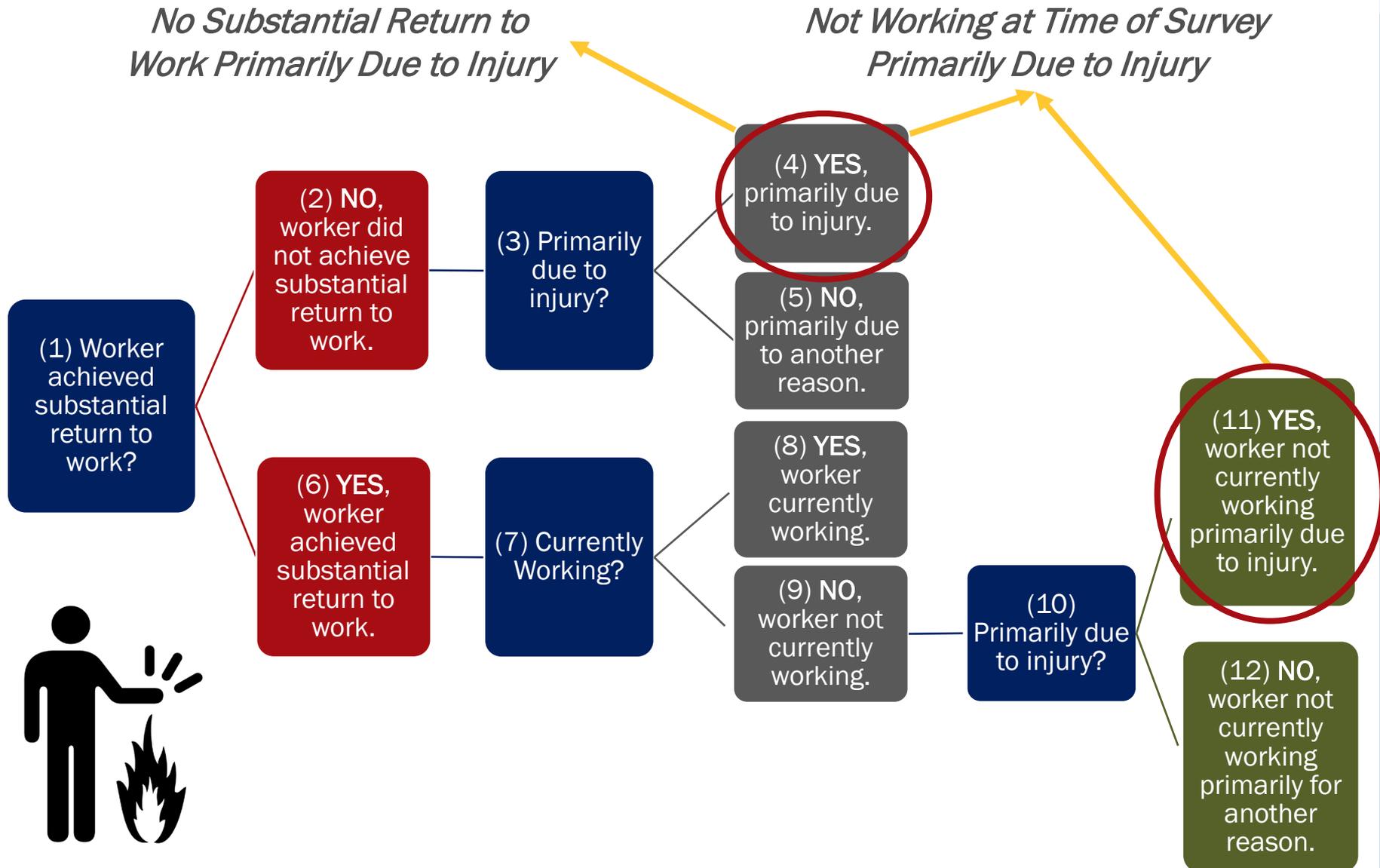
# Recovery of Health – Correlates

Average Severity: -19  
Average Recovery: +9

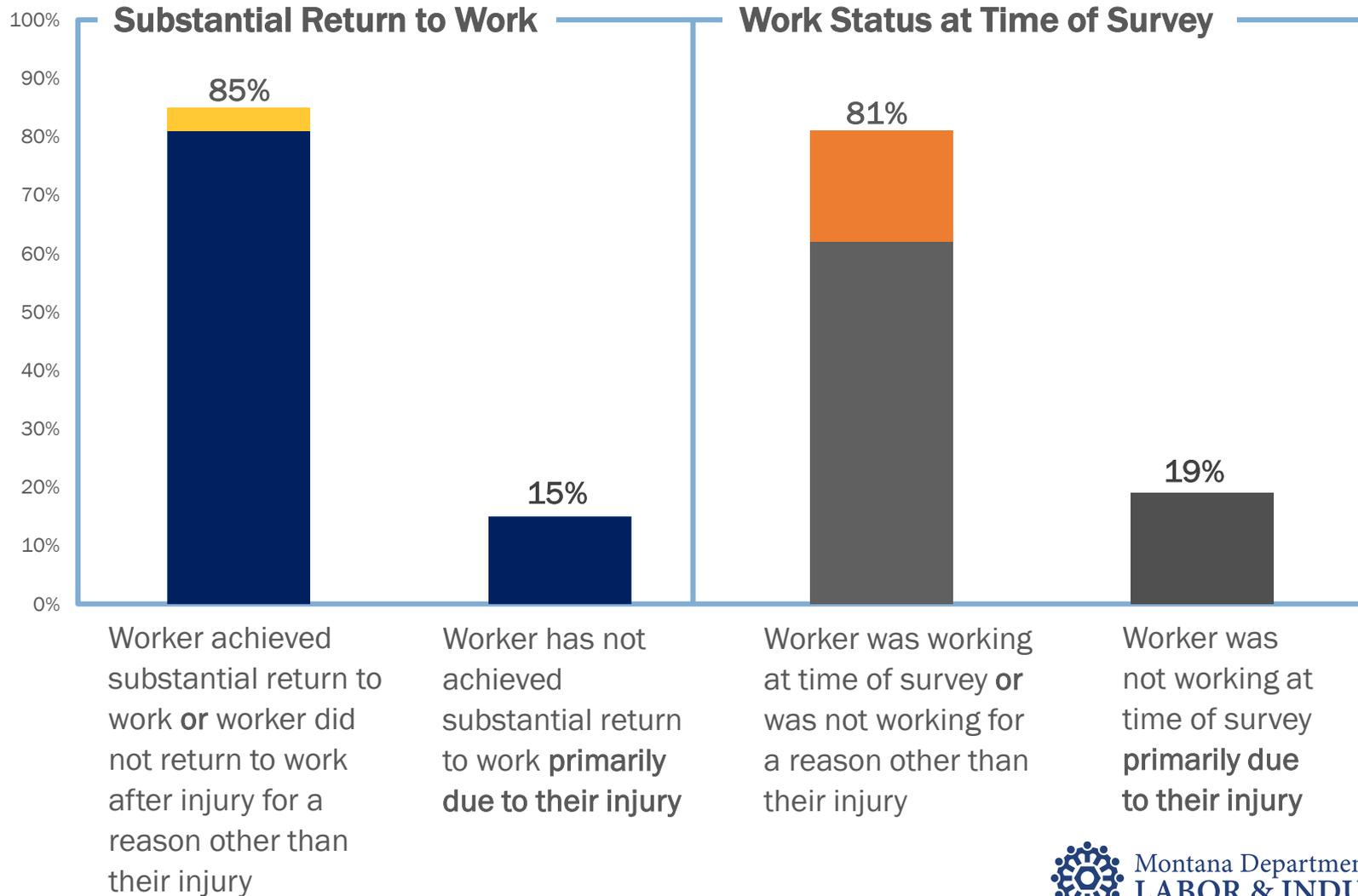
■ Average Perceived Injury Severity    ■ Average Perceived Recovery



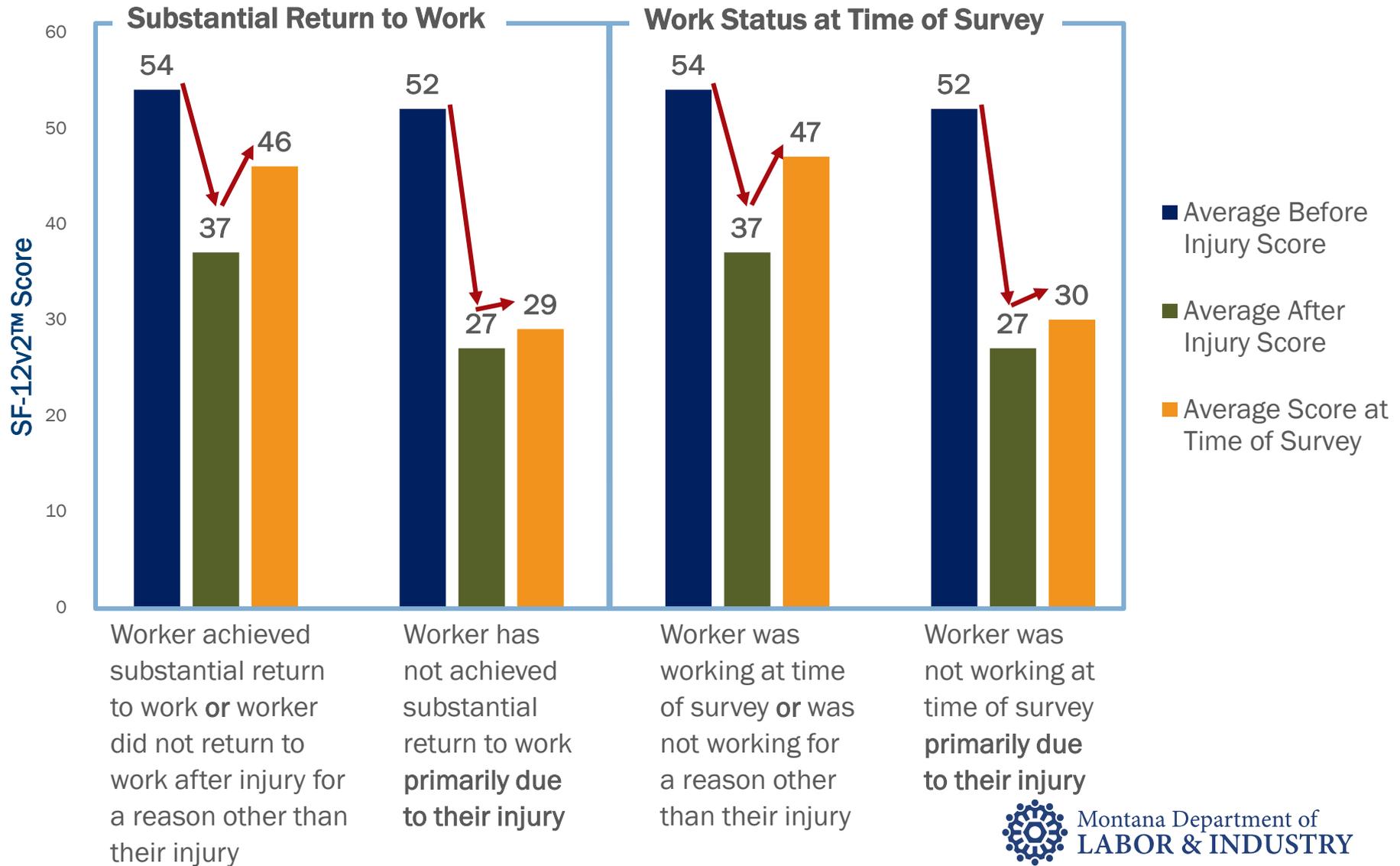
# Return to Work - Flowchart



# Return to Work



# Return to Work (cont'd)



# Return to Work (cont'd)

MT Measures		
	No Substantial Return to Work Due to Injury	Not Working at Time of Survey Due to Injury
<b>MT</b>	<b>15%</b>	<b>19%</b>

WCRI Measures			
	Not Working at Interview Predominantly Due to Injury	Never Returned to Work or Returned to Work but Never Worked for at Least 30 Days Predominantly Due to Injury	No Substantial Return to Work as of 1 Year Postinjury Predominantly Due to Injury
IN	11%	9%	11%
MA	16%	13%	18%
MI	12%	8%	12%
MN	11%	11%	13%
NC	19%	15%	18%
PA	16%	16%	18%
VA	12%	14%	17%
WI	11%	10%	11%
<b>Median</b>	<b>12%</b>	<b>12%</b>	<b>15%</b>

**Caution with Comparisons**

Source: Victor, R. A., Savych, B., & Thumula, V. (June 1, 2014). Predictors of Worker Outcomes in Pennsylvania. Workers' Compensation Research Institute.

# Associated Predictors

Associated Predictors		Access to Care		Satisfaction with Care		Financial Impact		Recovery of Health	Return to Work	
		Primary Healthcare Provider	Medical Treatment or Services	Primary Healthcare Provider	Overall Medical Treatment	Spending Ability	Earnings Loss	Recovery of Health	No Substantial RTW	Not Working at Time of Survey
Worker Traits	Gender						X			
	Age					X		X		
	Marital Status		X	X	X					
	Educational Attainment							X		X
	Health Insurance					X				
	Previous Injury		X							
Employment Traits	Preinjury Wage			X				X		
	Tenure with Employer								X	
	Concern for Being Fired	X	X	X	X	X	X	X	X	X
	Employer Discussed Work Plan					X	X			X
Injury Traits	Injury Type							X		
	Perceived Injury Severity						X	X	X	X
Other Traits	Claim Status	X		X				X	X	X
	Injury Year							X		
	Provider Discussed Work Plan			X	X					
	Healthcare Provider Reassigned	X	X	X	X			X		
	Metropolitan Statistical Area						X			

# Concern for Being Fired or Laid Off



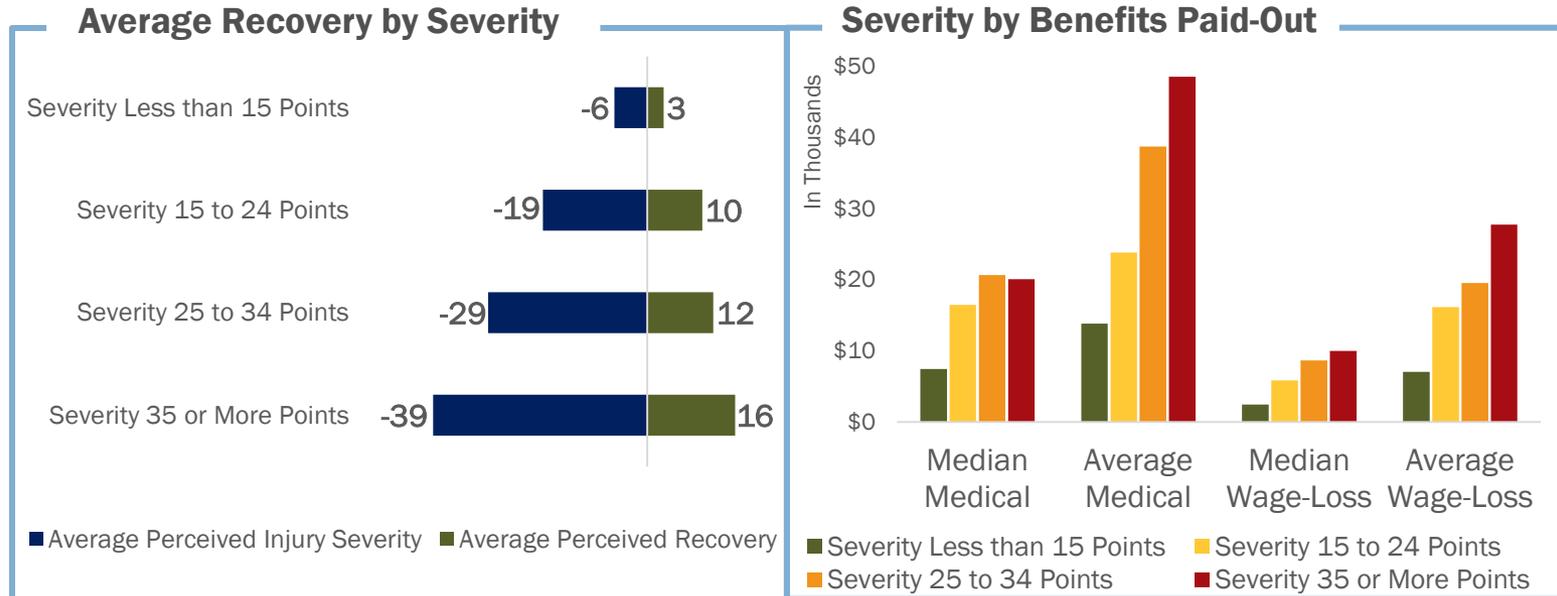
- Measure of **trust in the workplace**
- **24%** of respondents reported being **very concerned** for being fired or laid off after their injury
- **Very strong** predictor across all outcomes.

Relative to workers who were **not concerned** for being fired, for workers who were **very concerned**...

		Prediction
Access to Care	Reporting Problems Getting their Desired Primary Healthcare Provider	Odds increased 6.1
	Reporting Problems Getting their Desired Medical Treatment or Services	Odds increased 5.2
Satisfaction with Care	Reporting Dissatisfaction with Medical Service Provided by Primary Healthcare Provider	Odds increased 10
	Reporting Dissatisfaction with Overall Medical Treatment	Odds increased 17.3
Financial Impact	Reporting Major Impact in Spending Ability	Odds increased 5.3
	Reporting Earnings Loss	Odds increased 7.2
Recovery of Health	SF-12v2™ Score at Time of Survey – SF-12v2™ Score After Injury	-6.2 Recovery Points
Return to Work	Reporting No Substantial Return to Work	Odds increased 6
	Reporting Not Working at Time of Survey	Odds increased by 5.7

# Perceived Injury Severity

SF-12v2™ Score Before Injury – SF-12v2™ Score After Injury = **Perceived Injury Severity**



Relative to workers with severity of less than 15 points...

		Prediction	
		Severity 25-34 Points	Severity 35 Points or More
<b>Financial Impact</b>	Reporting Earnings Loss	Odds increased 4.9x	Odds increased 6.6x
<b>Recovery of Health</b>	SF-12v2™ Score at Time of Survey – SF-12v2™ Score After Injury	+13.1 Recovery Points	+16 Recovery Points
<b>Return to Work</b>	Reporting No Substantial Return to Work	Odds increased 3.1x	Odds increased 5x
	Reporting Not Working at Time of Survey	Odds increased 5.4x	Odds increased 6.2x

# Employer or Provider Discussed a Work Plan

- 50% of respondents reported their employer discussed and work plan or offered accommodations and 53% reported their provider discussed a work plan or suggested accommodations

For workers who reported their employer/provider did not discuss a work plan or offer/suggest accommodations...

		Prediction	
		Employer	Provider
Satisfaction with Care	Reporting Dissatisfaction with Medical Service Provided by Primary Healthcare Provider	-	Odds increased 2.9x
	Reporting Dissatisfaction with Overall Medical Treatment	-	Odds increased 2.8x
Financial Impact	Reporting Major Impact in Spending Ability	Odds increased 3x	-
	Reporting Earnings Loss	Odds increased 5.9x	-
Return to Work	Reporting Not Working at Time of Survey	Odds increased 2.2x	-



# Healthcare Provider Reassigned

- HB 334 (2011) allowed insurer to **reassign** an injured worker's treating physician.
- Only **10%** of respondents reported their provider was reassigned by their insurer
- **Strong** association across access to care, satisfaction with care, and recovery

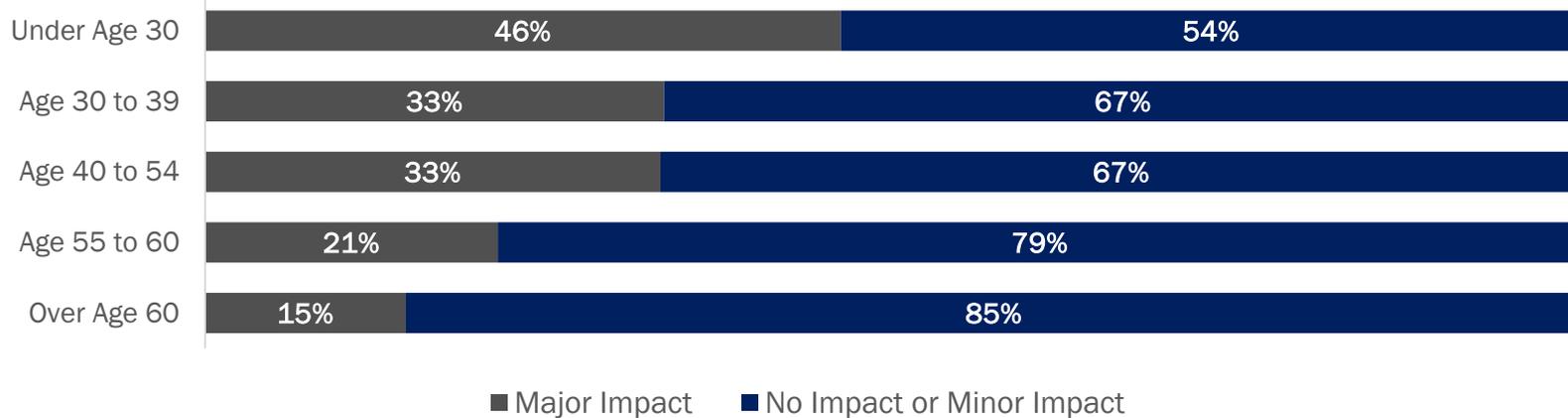
For workers who reported their provider was reassigned...

		Prediction
Access to Care	Reporting Problems Getting their Desired Primary Healthcare Provider	Odds increased 10x
	Reporting Problems Getting their Desired Medical Treatment or Services	Odds increased 3.2x
Satisfaction with Care	Reporting Dissatisfaction with Medical Service Provided by Primary Healthcare Provider	Odds increased 4.8
	Reporting Dissatisfaction with Overall Medical Treatment	Odds increased 3.1
Recovery of Health	SF-12v2™ Score at Time of Survey – SF-12v2™ Score After Injury	-5.7 Recovery Points



# Other Interesting Correlates...

## Impact in Ability to Afford Essential Payments by Age



Odds ↑

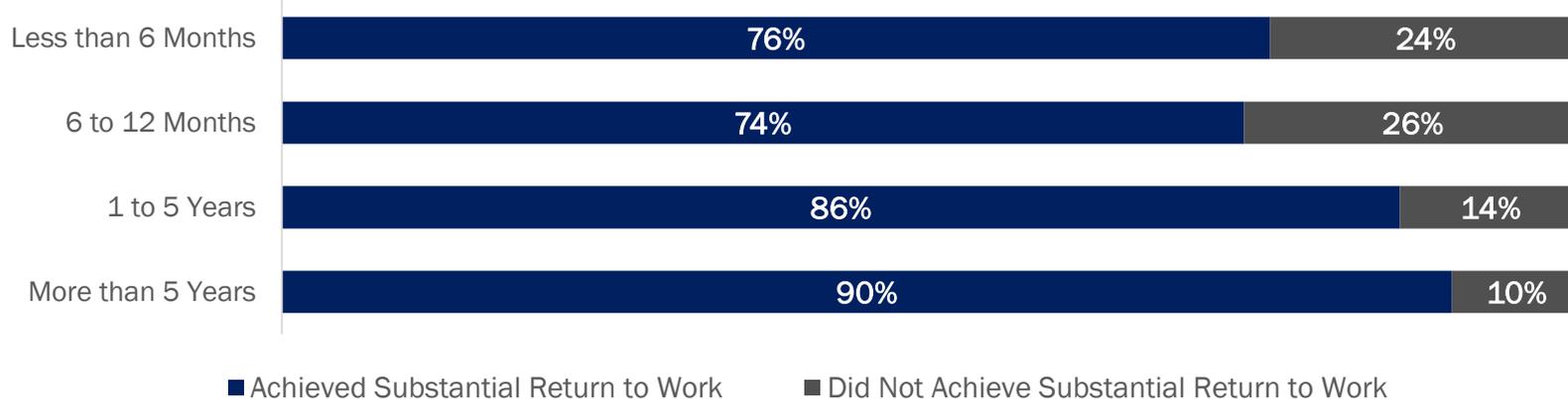
15.5x

6.3x

3.6x

3.2x

## Substantial Return to Work by Tenure with Employer



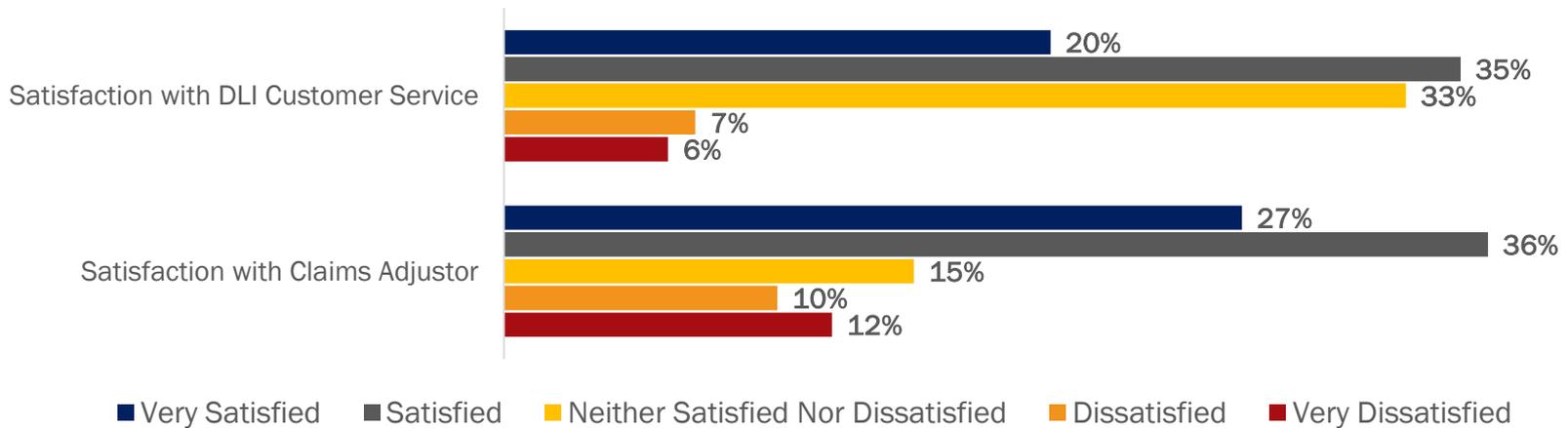
4.2x

5.4x

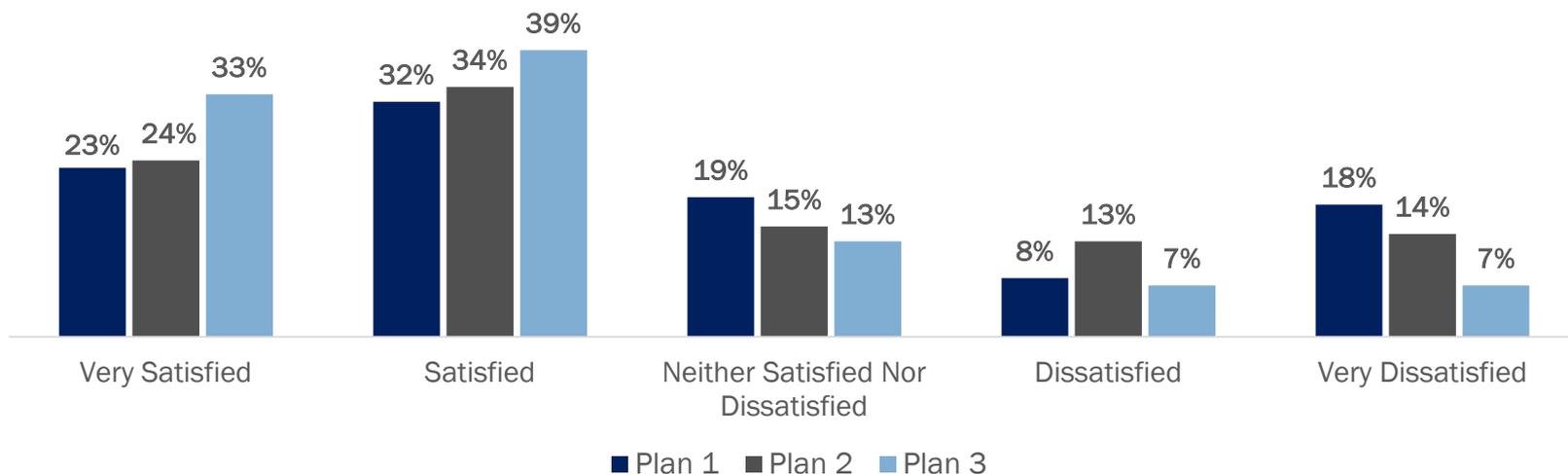


# Worker Satisfaction with DLI Customer Service and Claims Adjustor

## Overall Satisfaction



## Satisfaction with Claims Adjustor by Plan Type



# Conclusion

## In sum...

Surveys present workers with an opportunity to **share their experience**, while providing a systematic approach to **measuring worker outcomes** and **expanding stakeholder understanding** of the impacts of a work-related injury

Understanding the predictors that impact injured worker outcomes may benefit insurers, healthcare providers, and employers in **identifying workers at risk for worse outcomes and assisting those workers early on in the claim.**

## What's next?

Second survey?

- Expand on outcome questions
- Rewrite potentially unclear questions
- Remove unnecessary questions
- Seek to reduce/eliminate biases
- Account for a higher % of incorrect addresses
- Reduce study period to 1-2 years
- Survey every biennial?



# Thank you!/Questions



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