Impacting Workplace Productivity by Optimizing Affordability and Access

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About IBI

National research and educational nonprofit focused on linking workforce health, productivity and business performance

1,200+ corporate members covering 20 million employees. Member engagement opportunities include:

- National Forum & regional programs
- IBIBridge
- Informative webinars on hot topics

Develop & provide industry leading:

- Research
- Data
- Tools
- Learning opportunities

So business leaders can:

- Understand the toll that illness takes on employee productivity
- Recognize the competitive advantages of investments in employee health
- Create an impactful story for senior leaders about why this holistic view is important for their business objectives
### Arthritis Overview

<table>
<thead>
<tr>
<th>Osteoarthritis (OA)</th>
<th>Rheumatoid arthritis (RA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Normal” wear and tear on the cartilage of the joints</td>
<td>Auto-immune disease</td>
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<tr>
<td></td>
<td>• Immune system attacks lining of the joints</td>
</tr>
<tr>
<td>Aching, tender, stiff joints</td>
<td>Inflammation, pain, stiffness, fatigue</td>
</tr>
<tr>
<td>Genetics, but also</td>
<td>Causes not well understood</td>
</tr>
<tr>
<td>• Repetitive motion</td>
<td>• But smoking, obesity may be risk factors</td>
</tr>
<tr>
<td>• Strain from overweight</td>
<td></td>
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<tr>
<td>Slow development over lifetime</td>
<td>Rapid onset at any life stage</td>
</tr>
</tbody>
</table>
Relatively few employees have RA, OA, and back pain.

- RA: 1.4%
- OA: 3.6%
- Back pain: 25%
But RA comes with high costs

Excess medical and sick day costs for employees treated for condition, compared to employees without condition

- **Medical and Rx**
  - RA: $7,500
  - OA: $4,441
  - Back pain: $2,430

- **Sick days**
  - RA: $531
  - OA: $431
  - Back pain: $554
Disability claims for RA are rare

Short-term disability (STD) claims per 100,000 covered lives

- RA: 9
- OA: 180
- Back pain: 273
- Other MSK: 722
RA’s disability leave burden is heavy²

STD claims costs

- RA: $6,900
- OA: $6,300
- Back pain: $6,122
- Other MSK: $5,029

% of STD claims converting to LTD:
- RA: 19%
- OA: 9%
- Back pain: 7%
- Other MSK: 11%

% of LTD claims active 2+ years:
- RA: 23%
- OA: 35%
- Back pain: 7%
- Other MSK: 26%

LTD claims costs

- RA: $64,870
- OA: $26,215
- Back pain: $41,224
- Other MSK: $31,135
• Tumor necrosis factor (TNF) inhibitors linked to improved sick day and work productivity outcomes among employees with inflammatory arthritis³

• RA patients who took disease-modifying anti-rheumatic agents (DMARDs) had one-third fewer STD claims⁴,⁵
  ▪ And shorter leave durations
Every $20 in co-pay cuts the use of DMARDs by 35%\textsuperscript{4,5} – Cuts use of symptom-relieving drugs by 84%

- Prior authorizations
- Step-edits
- Limits on prescription quantities
• Understand prevalence of RA in your workforce
  – Claims analyses
  – Industry benchmarks
• Incorporate productivity items into health risk assessments to understand impact on absence and job performance
• Review benefit design to mitigate risks from cost-shifting, formulary restrictions
• Integrate formulary design to complement best practices in disability RTW
RTW best practices are well-known, but underutilized\textsuperscript{6}

- Non-occupational RTW resources: 40%
- Supervisor tools: 41%
- Accommodation Policies: 47%
- Any RTW resources: 48%
1. Integrated Benefits Institute, Health and Productivity Impact of Chronic Conditions Series (HPCC)
2. Integrated Benefits Institute, Disability and Leave Benchmarking database, 2011-2018