Return to Work: It’s More Than Just Physical
The Psychology of RTW
Sam Dougherty, PHR, SHRM-CP
Supervisor, Leave of absence programs
Blue Shield of California
Kristin Tugman, Ph.D., CRC, LPC
VP, Health and Productivity Analytics and Consulting Practice
Prudential Group Insurance

EXPERIENCE. PRUDENTIAL.
Benefit experiences that help create and protect financial wellness.
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<td><strong>Disability and Return to Work – Trends</strong></td>
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<td><strong>Practical Considerations for Employers for Today and Beyond</strong></td>
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Return to Work – It’s Complicated

- Not just physical
- Psychology is as important as physiology
- Work is not just about a paycheck, it’s about:
  - Meaning
  - Mastery
  - Self-esteem

Employers can help. It’s worth their while.
The Workforce Productivity Challenge Is Growing

Disability costs are 8-15% of Payroll

The Workforce Productivity Challenge Is Growing

37% Disability costs over the next 10 years

The Workforce Productivity Challenge Is Growing

Has at least 1 chronic disease

The Workforce Productivity Challenge Is Growing

The Likelihood of Return to Work

After 6 months

50% less likely to return to work

The Likelihood of Return to Work

After 12 months

75% less likely to return to work

The Likelihood of Return to Work

- 70 days: 35%
- 45 days: 50%
- 20 days: 70%

Current Discussion:
Mindfulness and Resilience
Mental Illness – Economic and Workforce Impacts

mindfulness

noun | mind·ful·ness | \ˈmīn(d)-fəl-nəs\

Mindfulness is a state of active, open attention on the present ... living in the moment and awakening to experience. ¹

resilience

noun | re·sil·i·ence | \ri-ˈzil-yən(t)s\ 

Resilience is the process of adapting well in the presence of adversity or trauma.¹
What Do We Know Today?
Disability Process, Consequences, Barriers
Defining the Emerging Disability Mind-Set

Declining Performance

Identified Patient…
Identity

Disability Insurance…
Reinforcement

Defending the Impairment

Shame…Guilt

Treatment

Advocacy

The Disability and RTW Experience

Disability

Consequences

- Immediate
  - Loss of financial stability
- Progressive
  - Loss of control and taking back control
  - Loss of identity and regaining it

Relief can occur throughout

Interactions

- Co-workers
- Managers
- Treating providers
- Disability insurer
- Family and friends

Thought Process = RTW Barriers

- Illness denial
- Inactivity
- Faulty thinking
- Fear of return-to-work
- Need for incremental return-to-work
- Inability to set limits, manage workload
- Relapse concern

Experience. Expertise.
Foundation of the Study
Thoughts = Actions
d\textsuperscript{1,2}

Cognitive Adaptation

- Meaning
- Mastery
- Self-Enhancement

Thoughts = Action

Cognitive Appraisal

- Evaluation – Threat or no threat?
- Resources to address threat?
- Coping style?
  - Avoidant
  - Problem solver

Experience. Expertise.
Prudential Study Results
Psychology of RTW Study

Examine the process that occurred leading to RTW

**Methodology**

**Quantitative Review**
- 5-year view of disability claims – 2011-2015
- 223,228 STD claims
- 11,665 LTD claims
  - Behavioral health
  - Chronic pain
  - Subjective diagnoses

**Qualitative Review**
- Employees who have been out of work 45 days or longer
- Employees who returned to work
- Ages: 34–69
- Employers: 40–100,000 lives
- Multiple industries and occupations
- Across diagnoses
- 50% male, 50% female
- Examine the thought process that occurred leading to return-to-work

Source: Prudential’s *Psychology of Return to Work Study* conducted and analyzed from Oct-Dec 2016.
Breakdown of Total STD & LTD Claims Percent of Total

Subjective vs Non-Subjective

STD - Subjective: 8%
STD - Non-Subjective: 92%
LTD - Subjective: 11%
LTD - Non-Subjective: 89%

Source: Prudential's Psychology of Return to Work Study conducted and analyzed from Oct-Dec 2016.
Breakdown of STD Claims Duration

Source: Prudential’s Psychology of Return to Work Study conducted and analyzed from Oct-Dec 2016.
Breakdown of Claims
Closes in STD / Rollover to LTD

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<tr>
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<th>Closes in STD</th>
<th>Rollover to LTD</th>
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<tr>
<td>Non-Subjective</td>
<td>94.95%</td>
<td>5.05%</td>
</tr>
<tr>
<td>Subjective</td>
<td>92.62%</td>
<td>7.38%</td>
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Source: Prudential’s *Psychology of Return to Work Study* conducted and analyzed from Oct-Dec 2016.
Qualitative Results

Themes that contributed to the experience and return to work

► Identity
► Financial
► Connection to the employer
► Cognition
  ► Control (Mastery)
  ► Meaning
  ► Self-enhancement (Self-esteem)

Source: Prudential’s Psychology of Return to Work Study conducted and analyzed from Oct-Dec 2016.
Driving Factors
Financial Concerns

They are struggling and feel trapped

“I had no choice but to return to work.”
“I worked as long as I had to, but when I could get out and file SSDI, I did.”
“The culture created no loyalty – it was about saving for retirement and finding the right time to get out.”

Finances can start the RTW process

“Financially I was pushed, but in the end it [RTW] was the best thing for my health.”

When it’s about more than finances, employees are more likely to return and stay

“I had to go back financially, but I have since gone back to school to do something more meaningful.”

Source: Prudential’s Psychology of Return to Work Study conducted and analyzed from Oct-Dec 2016.
Driving Factors

Connections to Employer

RTW was more likely if it felt like the employer cared about him/her.

“I know they cared about me.”

“My manager and co-workers were so supportive, I felt like I remained connected to them.”

Lack of connection meant return less likely

“It’s all about management and the loyalty they create.”

There is a lot of anxiety attached to RTW

“My manager and co-workers made me feel comfortable by communicating throughout the process.”

Source: Prudential’s Psychology of Return to Work Study conducted and analyzed from Oct-Dec 2016.
Driving Factors

Employer Help

Recognize that transitioning is hard
“It’s hard to get back into it, you sort of lose your tough skin.”

Communication of expectations is important
“Communication is the key. I knew exactly what would happen and that felt safe.”

Part time and having less work volume is helpful
“It was good to have less of a load, and they were lenient with appointments and let me work reduced hours.”

Employees don’t want to be treated any different
“It was like their expectations were less. I didn’t like it.”

Source: Prudential’s Psychology of Return to Work Study conducted and analyzed from Oct-Dec 2016.
Driving Factors
Identity

Work is an integral piece of identity

“Going back was never a question; work is just part of life.”

“I needed to feel normal—work is what is normal.”

“My healing really began when I returned to work.”

Identity is as a productive member of society

“It [productivity] is who I am.”

Identity was more powerful than the financial incentive

“Knowing I didn’t have to worry [financially] while I was out allowed me to focus on getting better so I could go back and contribute.”

Source: Prudential’s Psychology of Return to Work Study conducted and analyzed from Oct-Dec 2016.
Driving Factors
Mastery (Control)

Those who had been through hardship before were more sure of RTW.

“I survived before, I know I can again.”
“I know how to fight, it is in my nature to survive, I knew I would [survive] even though I wasn’t expected to.”
“I always knew I was in control, I have survived in the past, I knew what to do.”

Most felt they had to take control back from their situation

“I needed to ask for control; I took a step to ask to spend time with my kids.”

Many controlled their mind-set

“It’s all about not giving up. Once you give up, it’s over.”

Work was a form of control

“Work was what I could control when everything else was out of control.”

Source: Prudential’s Psychology of Return to Work Study conducted and analyzed from Oct-Dec 2016.
Driving Factors
Self-Esteem

Self-worth struggled at less than 100% capacity
“*I knew they needed me at 100%, and even though I was 85%, I had to work to get back to 100.*”
“I went back at the beginning of a project; they didn’t need me confusing things.”

Many people felt like they didn’t have it as bad as others
“*Coping was easy. Compared to many people, I was lucky.*”

Feeling pity from others was harmful at times
“It was like their expectations were less. I didn’t like it.”
“I needed to do this my way because I couldn’t have the pity or the drama.”

Self-worth was enhanced by productivity
“It [work] made me feel worthwhile; I knew I could do this when I doubted everything else.”

Source: Prudential’s *Psychology of Return to Work Study* conducted and analyzed from Oct-Dec 2016.
Driving Factors
Meaning

Maintaining family relationships

“I think about my kids and improving those relationships.”

A sense that things have improved in life as a whole

“Things are better in my kids' lives too, and I somehow wonder if this contributed to that.”
“Life feels more positive as a whole.”

The extra time means something

“I want to do something meaningful with my work now.”
“I now help others at a support group; we need to reduce stigma.”
“I decided to go back to school to do something more meaningful.”

Source: Prudential's Psychology of Return to Work Study conducted and analyzed from Oct-Dec 2016.
Why we’re here

Our mission is to ensure all Californians have access to high-quality health care at an affordable price.
Who we are

• Nation’s first statewide health plan sponsored by physicians
• Formed as a nonprofit and continues today
• 4 million members
• $17 billion in projected revenue
• 6,000 employees in 17 locations across California
• $35 million in total Foundation contributions in California
All of these people returned to work; there was common ground.

Claimants:

- Found meaning in work
- Discovered a way to control their situation (mastery)
- Were able to manage their self-esteem related to their situation
Lessons Learned

► The longer someone is out of work, the less likely return-to-work becomes
► There is psychology involved in every return-to-work attempt
► Cognitive Barriers naturally occur that prevent return-to-work
► Thought process is key to RTW success
  ▶ Most of the participants had something in common - they found meaning, a way to control their situation, and a way to maintain their self-esteem
► Connection to the employer is a key component to success
Employer Takeaways

- Return to work is much more than financially driven
- Flexibility continues to be identified as a key component to successful RTW
- Open Communication is a key indicator of RTW success
  - Offer support
  - Clearly communicate a return-to-work policy and plan
  - In the end, open communication can reduce stigma
- Create a safe way for employees to RTW
- Ensure employees have meaningful work
- Ensure that workplace culture is supportive—it breeds loyalty
Questions?