

2022

Workers' Comp Industry Insights Survey Report

Delivered by Healthsystems — Powered by Risk & Insurance[®]

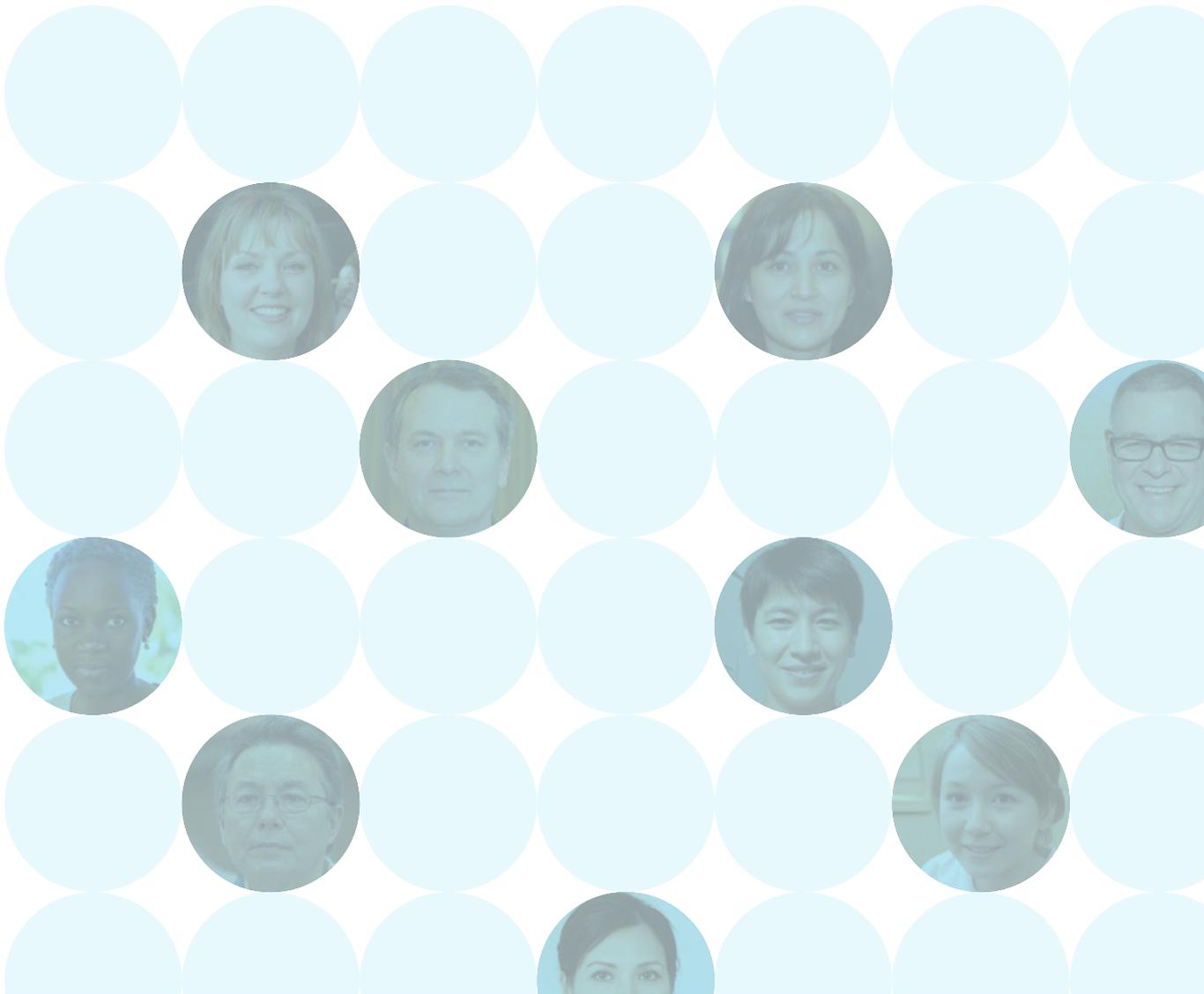


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Introduction

The fourth annual Workers' Comp Industry Insights Survey was conducted in collaboration with Risk & Insurance® magazine, in person at the National Comp conference and online through the end of 2021. Our goal is always to understand the trends, concerns, innovations, and outstanding needs in workers' comp medical care. In 2021, as we were closing in on two years of a pandemic that acted as a catalyst for so much change, we also asked about priorities going forward – for organizations in general and medical programs in particular.

Rapid Workforce/Workplace Changes Impact Industry

Seventy-one percent of this year's survey participants are concerned about the changing workforce/workplace impacting workers' comp. This is not an entirely new concern. Back in 2019, 70% of survey participants cited the changing workforce/population demographics as the #1 challenge for the industry. At that time, the concern was largely driven by the aging workforce. But the COVID-19 pandemic has caused and/or accelerated multiple factors that are re-making the American workforce and workplaces, at least in the short term.

Healthcare impacts: Physician and other healthcare professional shortages have been on our radar for several years and now we are seeing serious shortages of home

health workers, pharmacists, technicians and more, which can adversely affect access to and timing of care.

Broader workforce: Many industries have been affected not only by labor issues, but also by the need to keep workers healthy and safe. This has led to redesigning work spaces, remote work, expanded use of virtual technologies, and other strategies.

Claims organizations: The ability to attract and retain new talent is a concern within the workers' comp industry itself – one that predates the pandemic. Claims professional and IT roles are two areas heavily impacted.

71%

concerned about the changing workforce



In the construction industry, there is labor and talent shortage. Inexperienced equipment operators and inexperienced crane operators can lead to a greater risk for workers' comp claims.

Executive Leader

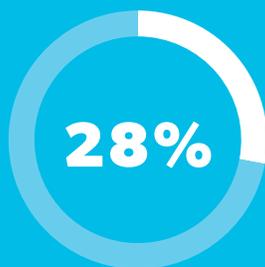


Major Findings

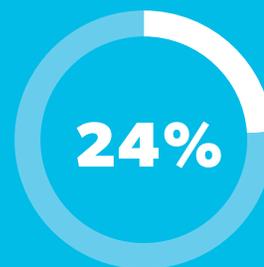
Rapid Workforce/Workplace Changes Impact Industry



chose employee retention and recruitment as #1 priority

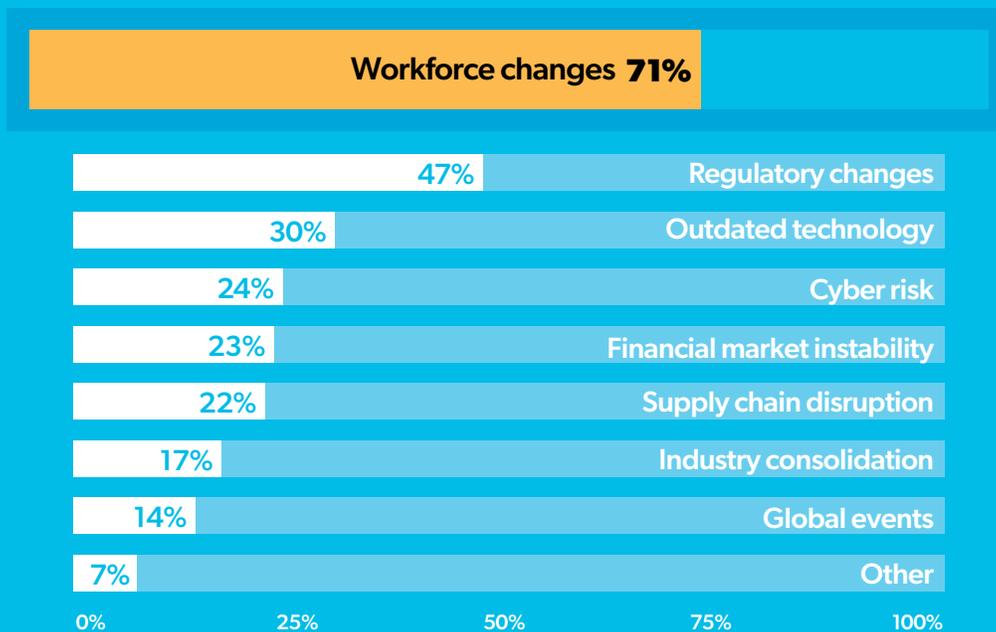


are making workplace safety a priority



are prioritizing remote workforce management

Top Industry Concerns



Major Findings

Greater Urgency for Efficiency & Automation

Perhaps the most significant change to the workforce over the past two years has been the labor shortage. Many organizations are figuring out how to do more with less, so it is no surprise that operational efficiency and automation are top of mind for many in workers' comp. For insurance carriers, TPAs, and MCOs this includes claims processing and medical program management efficiency that not only reduces employee workload burden, but also helps highlight complex problems more quickly, and allows claims staff to remain focused on these areas of high value. These same organizations expressed a high degree of concern about outdated technologies, ranking it as their #3 concern.

Employers cited supply chain disruption as a top 3 concern, which is also caused by a combination of insufficient labor and inadequate technology. Supply shortages are impacting medical products and services needed for the treatment of injured workers, placing additional demands on claims professional and care managers.

Claims process automation is the #1 most important technology for the next 3-5 years



It [claims process automation] could obviously make the industry more efficient. Really reduce workloads on the adjusters, allowing them more time for the more complicated issues.

Medical Program Manager

Major Findings

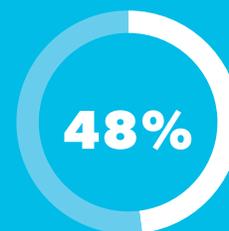
Greater Urgency for Efficiency & Automation



cited operational efficiency as a top priority

#2

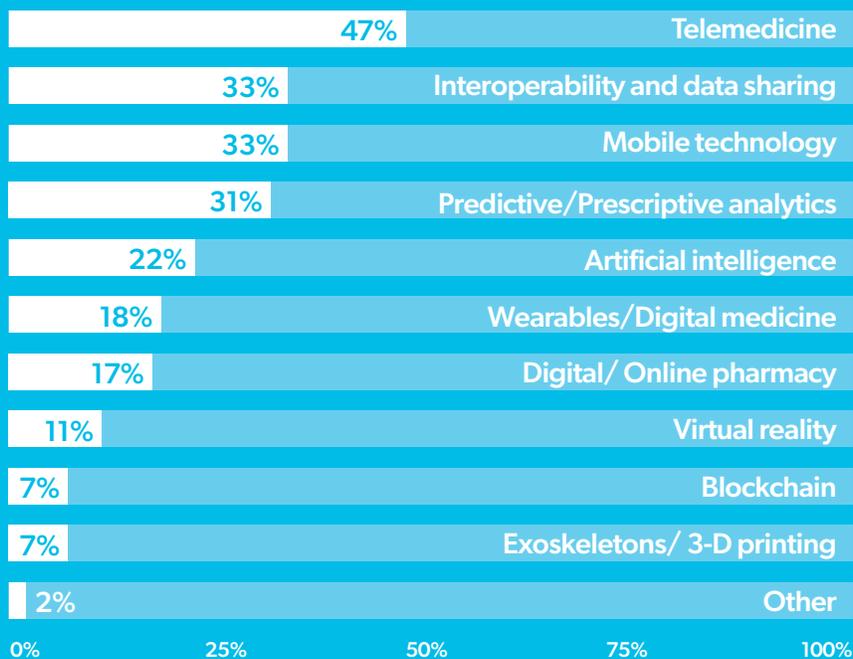
priority for medical programs is aiding front-line claims decisions support



selected claims process automation as the most important technology

Most Important Technologies for Industry

Claims process automation **48%**



Major Findings

Need for Stakeholder Integration & Improved Experience

In the complex environment of workers' compensation medical care, true efficiency cannot be achieved within organizational silos. Every stakeholder's experience depends, in large measure, on stakeholders from other organizations. Injured workers, claims professionals, healthcare providers, pharmacists, ancillary product and service vendors, all interact and are, to some degree, interdependent. A level of dissatisfaction with the flow of information between stakeholders was evident in various sections of the survey. As insurance, healthcare, and other related industries face increasing worker shortages, the imperative to connect systems and improve the claims and care management experience for all stakeholders becomes more urgent.

Injured worker medical history is #1 item that industry stakeholders want more visibility into for 2nd straight year



There are a ton of hoops to jump through for someone who has been hurt at work and is attempting to get better and return to the workforce – these hoops hinder both the progress on the claim as well as this person's healing/healthcare.

Executive Leader

Major Findings

Need for Stakeholder Integration & Improved Experience



64% of claims professionals report difficulty obtaining information from medical providers



56% think that injured workers' unfamiliarity with workers' comp system is a barrier to recovery



38% cite effective care coordination as a barrier to recovery



37% say solutions to improve the patient experience is medical program priority



33% think interoperability and data sharing between stakeholders is important technology



33% say mobile technology is important technology



29% report improving their customer experience is a priority

Increasing Indicators

2021

2022

Importance of interoperability between stakeholder systems

29%

33%

Ranking of injured workers' unfamiliarity with work comp systems as #1 recovery barrier

50%

56%

Major Findings

Mental Health Leads Comorbidity Concerns

The complicating factor of comorbidities among injured workers – and workers in general – has been a growing concern for several years. The pandemic has notoriously caused a worsening of mental health conditions among the general population, so it stands to reason that workers’ comp would see the same. It is worth noting, however, that even before the pandemic mental health conditions were becoming more relevant to workers’ comp. Growing awareness of the role that Social Determinants of Health and conditions such as depression, anxiety, and controlled substance abuse play in injured worker recovery have made mental health conditions an area of focus for workers’ comp medical care and increased demand for services like cognitive behavioral therapy (CBT).

#1 Claim complexity concern is mental health, cited by 51% of survey participants

Mental health conditions are #1 claim complexity concern for executive leaders and clinical case managers, while comorbidities were the number #1 concern for claims leaders and claims professionals



Making psychological counseling part of a comprehensive treatment that works well helps get people back to work.

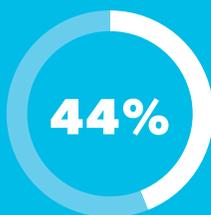
Executive Leader

Major Findings

Mental Health Leads Comorbidity Concerns

#1 priority for medical programs is managing chronic conditions/comorbidities

#3 item that participants want more visibility into: psychosocial factors/social determinants of health



report that comorbidities are a barrier to recovery



cite psychosocial factors as a barrier to recovery

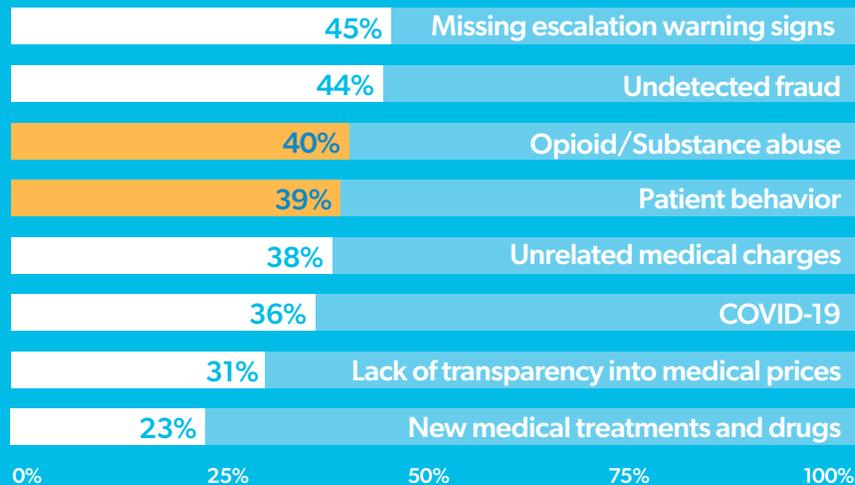


want to implement psychosocial programs and strategies

Claim Complexity Concerns

Mental health conditions 51%

Comorbidities 46%



Shifting Cost Concerns

When we launched the inaugural issue of The Workers' Comp Industry Insights Survey just three years ago, the #1 industry challenge cited by participants was escalating medical costs and cost containment was the #1 priority for medical management programs. As concerns about the changing workforce, operational efficiency, and comorbidities have increased, worries over high prices and cost containment appear to have proportionally decreased. This year, cost containment came in at #5 on the list of organizational priorities selected by only 28% of participants. Cost issues also registered as lower priorities in other areas of the survey. It is worth noting that the survey concluded in late 2021, before the full impacts of inflation began to take hold on medical costs - so we may continue to see shifts in this as a priority as we move further into 2022.

Cost containment

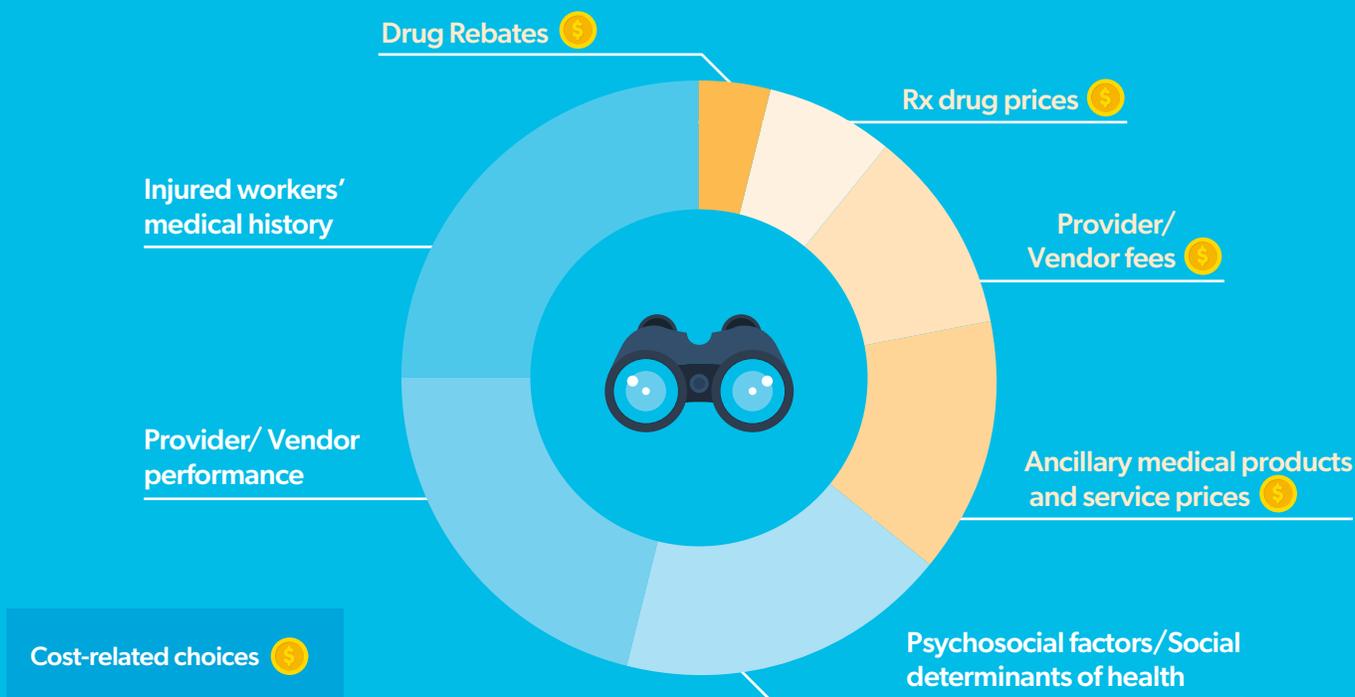
**dropped from #1 priority
to #5 priority over 3 years**



Major Findings

Shifting Cost Concerns

Participants want more visibility into:



Cost-related claim complexity concerns:





Survey Results

Contributors

The 2021 Workers' Comp Industry Insights Survey is a collaborative effort between *Risk & Insurance*® Magazine and Healthsystems.

Uttam Kokil, PhD, User Researcher at Healthsystems served as principal researcher and analyst.

Methodology

The 2022 Workers' Comp Industry Insights Survey was launched on site at the National Comp Conference, October 20-22, 2021, where we surveyed and interviewed conference attendees in person. Online survey participation continued through November, followed by telephone interviews in January of 2022.

New This Year

For the first time, we included a question specifically for claims professionals to voice their opinions about issues that affect them directly (see Claims Professional Perspective).

Participant Demographics: Then and Now

Participant
Totals

2019
512

2020
669

2021
602

2022
498

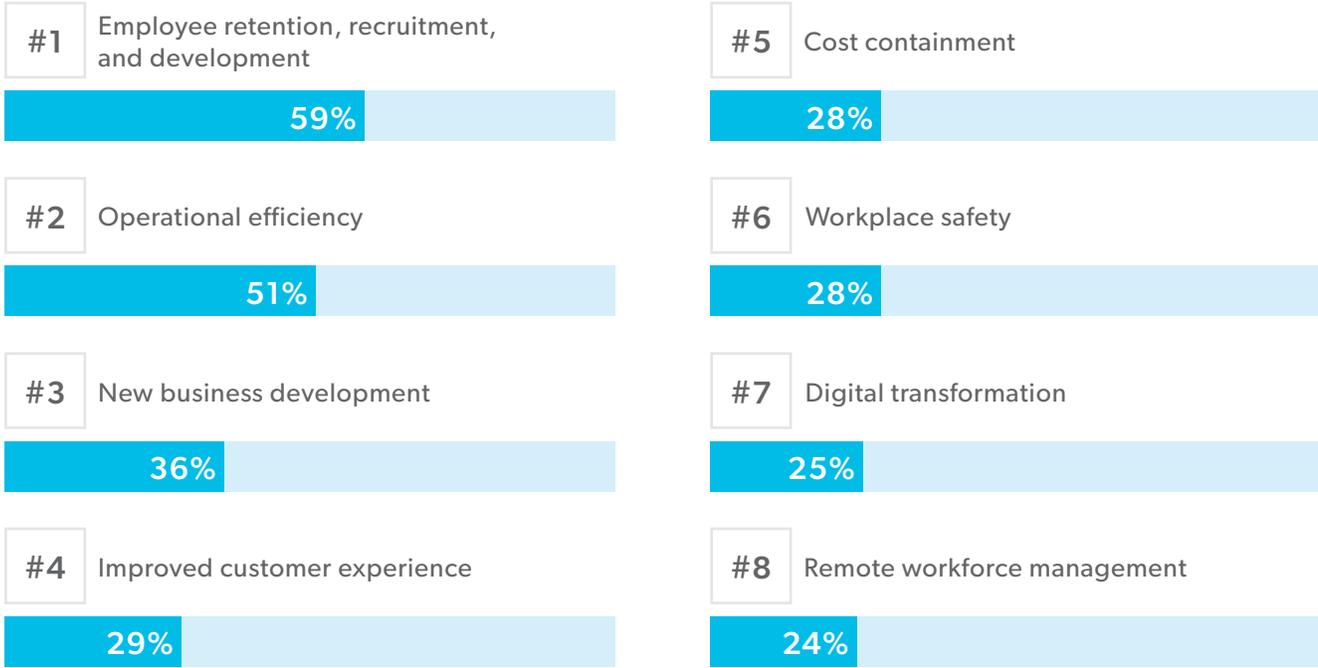
Organization Type	Percentage 2020/21	Percentage 2021/22	Change
Employer	18%	23%	5%
State/Government Agency	13%	8%	5%
Insurance Carrier	11%	15%	4%
Healthcare Provider	10%	9%	1%
Third Party Administrator	8%	6%	2%
Brokerage	8%	10%	2%
Managed Care Organization	6%	3%	3%
Consultancy	7%	5%	2%
Law Firm	4%	4%	
Other	15%	17%	2%

Participant Demographics: Then and Now

Professional Role	Percentage 2020/21	Percentage 2021/22	Change
Executive Leadership	19%	28%	 9%
Claims Leadership	17%	10%	 7%
Risk Management	14%	15%	 1%
Broker/Agent	9%	10%	 1%
Clinical Case Management	6%	5%	 1%
Claims Professional/Adjuster	6%	5%	 1%
Medical Program Management	6%	4%	 2%
Legal/Regulatory	5%	4%	 1%
Healthcare Provider	5%	3%	 2%
Procurement	1%	1%	
Other	12%	15%	 3%

Organizational Priorities

What are the top priorities for your organization in the next 3-5 years?



New business development was the #3 priority for:



Participant Perspective

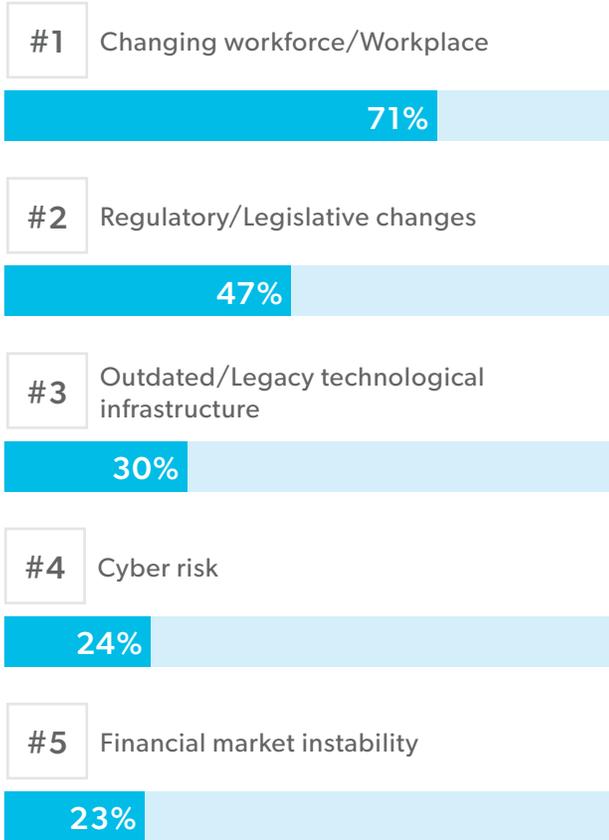
Operational efficiency was the #2 priority for insurance carriers, TPAs, government agencies and healthcare providers, but employers reported that workplace safety is their #2 priority.

Health Insight

The top two priorities go hand-in-hand. Both the insurance and healthcare industries have been anticipating a shortage of highly qualified people for certain roles and the pandemic has accelerated that trend, making operational efficiency paramount.

Industry Concerns

What factors impacting resiliency of the workers' comp industry most concern you today?



Regulatory/legislative changes was the #2 concern for all professional roles except medical program directors and healthcare providers

 I am concerned with legislative changes particularly with presumptions of compensability for certain injuries or illnesses for certain occupations.
Executive Leader

Participant Perspective

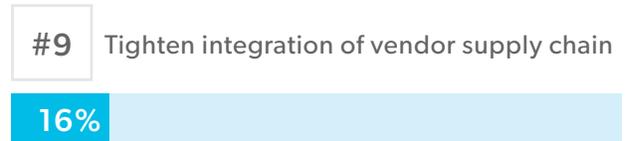
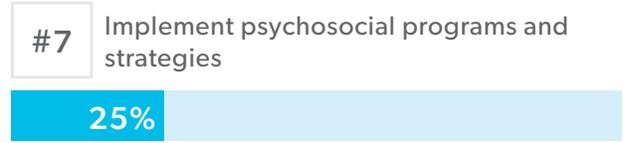
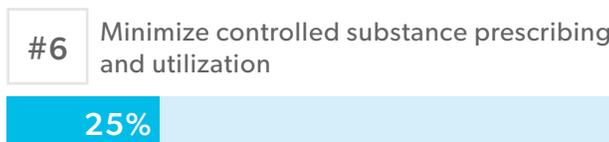
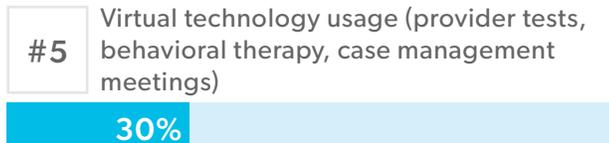
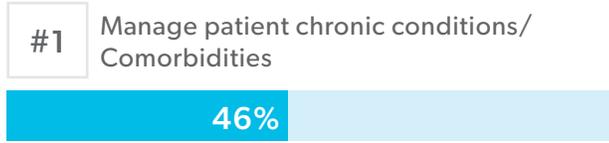
Executive leaders and employers reported a higher level of concern about supply chain disruption, ranking it their #3 concern.

Healthe Insight

The workforce and many workplaces have been in a state of extreme flux for almost two years at a time when changing demographics was already a big concern.

Medical Program Priorities

What are the top priorities for your workers' comp medical management program?



Participant Perspective

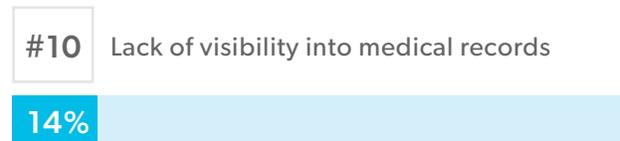
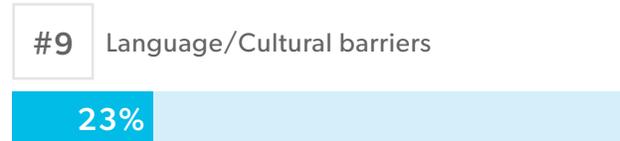
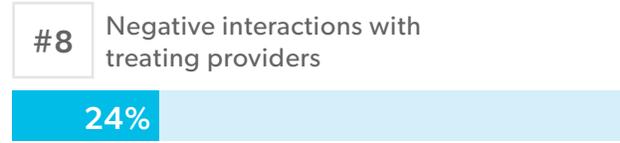
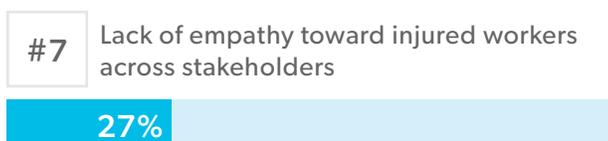
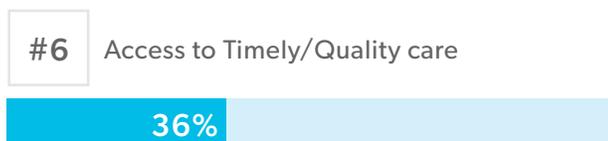
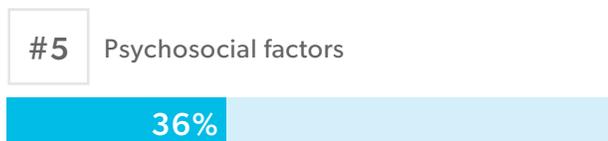
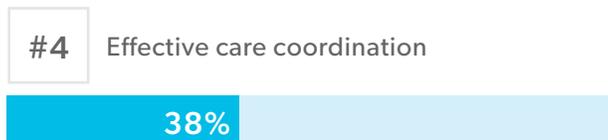
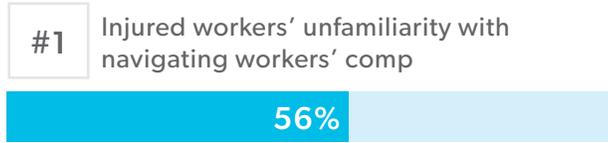
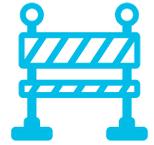
Solutions to support front-line claims decision support was the #1 priority for executive and claims leaders, while managing chronic conditions was #1 for claims adjusters.

Healthe Insight

Four of the top five medical program priorities are technical in nature, providing further evidence that technology and automation are viewed as key to the future success of workers' comp programs.

Recovery Barriers

What do you feel are the biggest barriers to injured worker recovery?



56% of survey participants see injured workers' unfamiliarity with workers' comp as a barrier to recovery but only 37% cited solutions to improve patient experience as a medical program priority

Participant Perspective

Lack of visibility into medical records was uniformly selected as the least significant barrier to recovery, but injured worker's medical history is the #1 item that participants want more visibility into.

Healthe Insight

Injured workers' unfamiliarity navigating workers' comp was reported as a top barrier in last year's survey as well. Our follow up research indicates disparate processes and a lack of consensus on who is responsible for educating injured workers, which may be easier to solve as more integrated and technological solutions become available to connect stakeholders.

Visibility

Rank the items you want more visibility into



- #1 Injured workers' medical history
- #2 Provider/Vendor performance
- #3 Psychosocial factors/Social determinants of health
- #4 Ancillary medical product and service prices
- #5 Provider/Vendor fees
- #6 Rx drug prices
- #7 Drug rebates



It would be great to see the track record of some medical providers especially surgeons/physical therapists.

Claims Professional



Participant Perspective

TPAs had a higher level of interest in ancillary medical product and service prices, making it their #2 item.

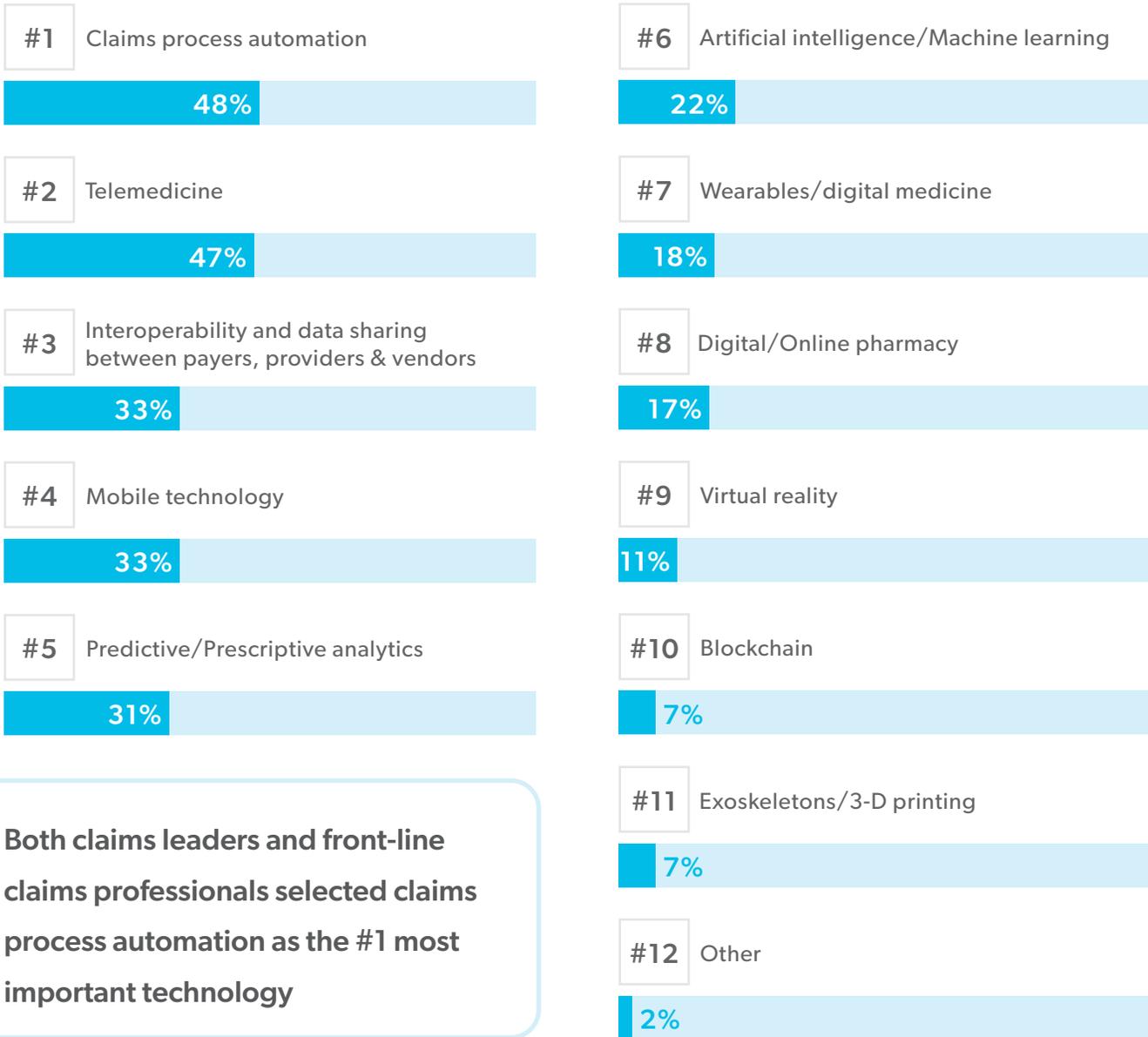


Healthe Insight

Psychosocial factors/social determinants of health was ranked highly by claims leaders, claims professionals, and clinical/case managers. But executive leaders ranked psychosocial factors sixth out of seven. This is somewhat in contrast to executive leaders' citing mental health conditions as their top concerning claims complexity. Psychosocial factors and mental health conditions are not the same, but there is significant overlap between the two, which claims and case management professionals would experience more directly.

Technology

Which technological advances will be most important to your workers' comp medical program in the next 3-5 years?



Both claims leaders and front-line claims professionals selected claims process automation as the #1 most important technology

Participant Perspective

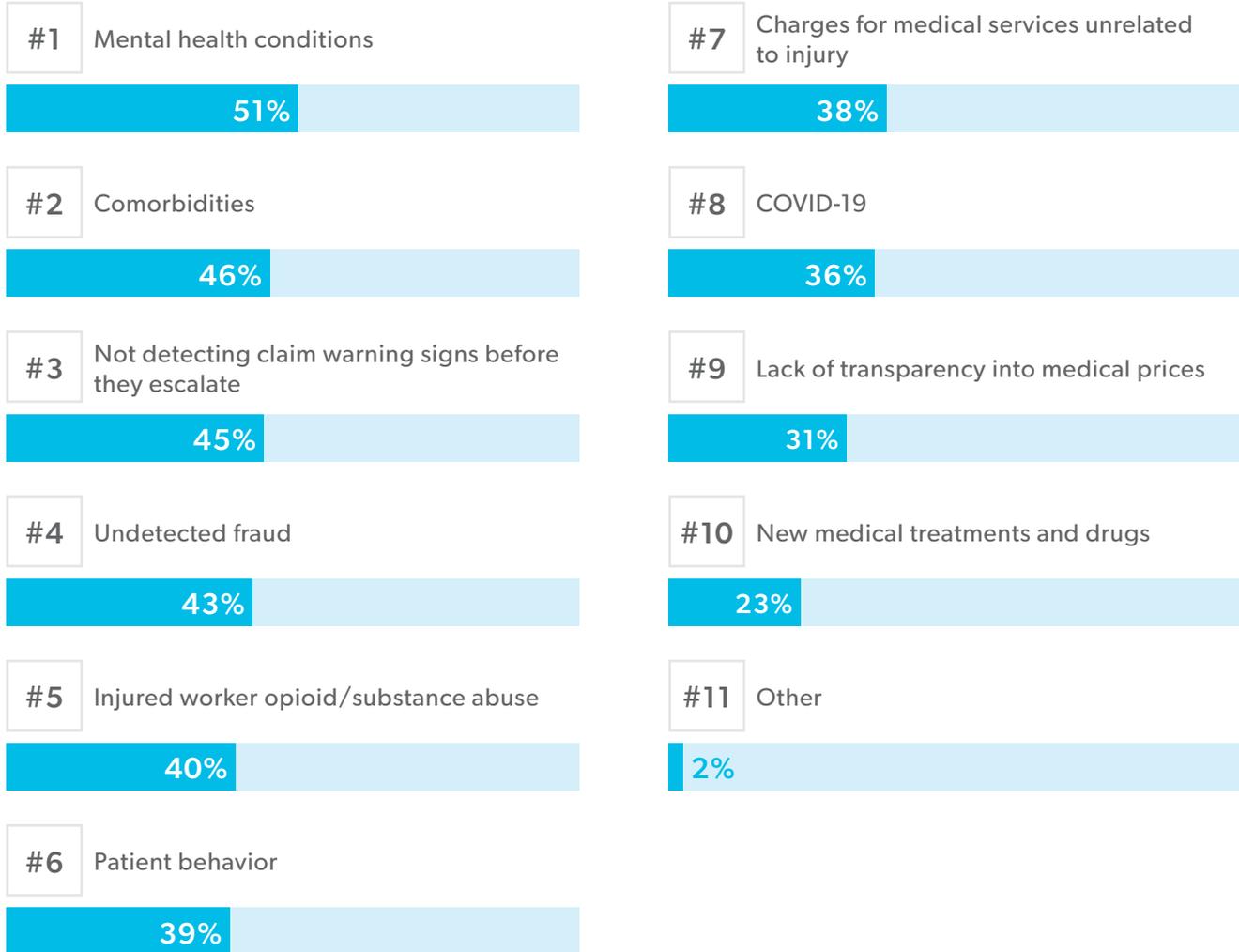
Medical program directors and clinical case managers both rated interoperability and data sharing between payers, providers, and vendors the #2 most important technology.

Health Insight

In our 2020-21 survey, 47% of participants ranked mobile technology as most important, which was a sharp increase from the previous year's 35%. This year, 33% chose mobile as the most important technology for the next 3-5 years. These fluctuations may reflect the industry's need to upgrade/adopt multiple new technologies in response to workforce changes and also indicate that more mobile solutions have become available.

Claim Complexity

Which types of claim complexity causes most concern you?



Participant Perspective

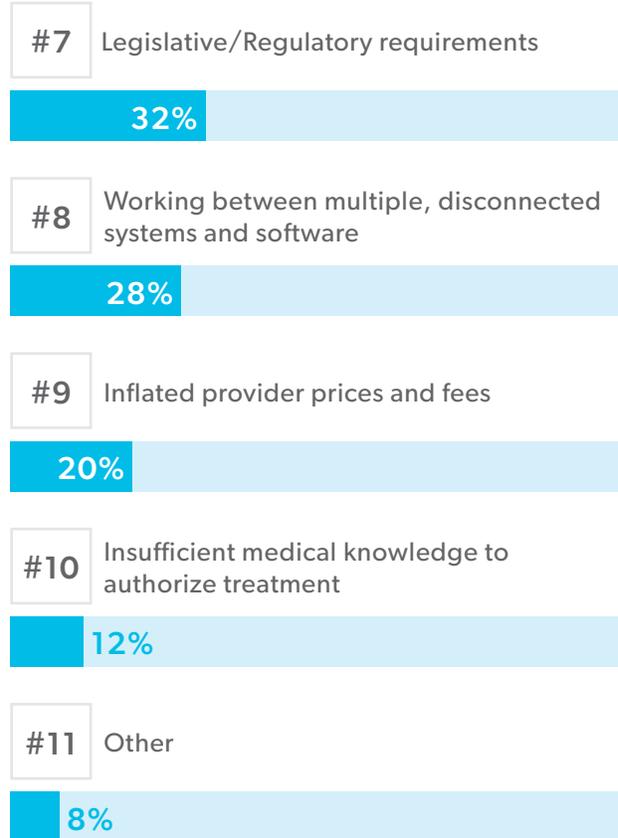
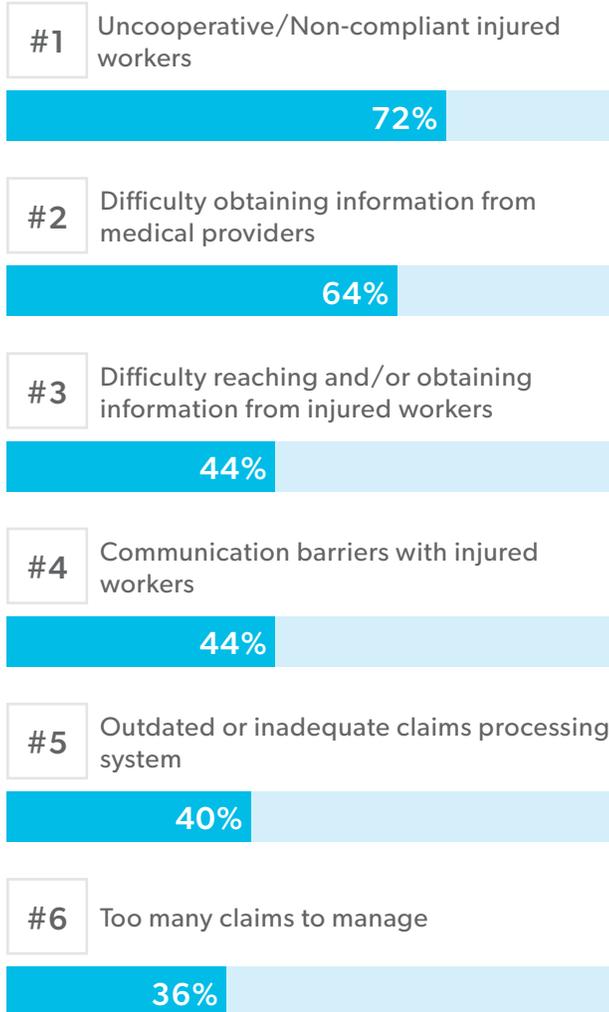
Clinical case managers were most emphatic in their concern about mental health conditions with 73% citing it as a concern.

Healthe Insight

Executive leaders selected mental health conditions as the most concerning claim complexity, but medical program directors ranked comorbidities first. This may simply be because medical program directors include mental health conditions in the comorbidity category, rather than an indication of differing priorities.

Claims Professional Perspective

If you are a claims professional or adjuster, what obstacles (if any) do you face when facilitating medical care for injured workers?



Too many claims to handle was the #1 obstacle cited by claims pros from TPAs

Participant Perspective

Claims professionals who work for state/government agencies cited outdated or inadequate claims processing systems as their top obstacle.

Healthe Insight

During a separate study conducted by Healthesystems, injured workers reported difficulty with the process or reporting injuries and providing information to insurers, suggesting that the process is frustrating for claims professionals and the patients they are trying to help.



Moving Forward Amid Uncertainty

Changes to the workforce and workplace over the past two years were not, and could not have been, predicted. As an industry, we have monitored workforce demographics and the labor pool closely to anticipate and prepare for population and employment trends. The pandemic greatly accelerated, and in some ways exacerbated, many of the changes we are now seeing in the workforce. So, we might have predicted that over 70% of survey participants see these changes as a concern. But we see positive signs that industry stakeholders have absorbed the shock and are moving toward productive action.

Employee recruitment and retention is rightly the number one priority for organizations. Having the right people in place is essential and the availability of qualified people may be limited, at least in the short term. Operational efficiency complements, rather than contrasts with, the goal of retaining the best people. High caliber people should be equipped with high caliber technology. Solutions from predictive analytics to claims automation systems can enhance performance and vastly improve the workday experience for the people we want to keep.

Participants also see promise in technical solutions to bridge communication gaps and interruptions in the flow of information between stakeholders. We agree with the one third of participants



who think that integration and data sharing between payers, providers, patients, and vendors is an important technological advance. We find it very encouraging that healthcare providers and medical program management directors selected interoperability as the second most important technology for the next 3-5 years. Healthsystems believes that being better connected across the workers' comp medical care continuum is key to a positive and productive experience for all industry stakeholders, as well as better health outcomes for injured workers.

Mental health conditions have continued to rise to the forefront in workers' comp, as indicated by the over 50% who see it as the most concerning claim complexity. The relationship between mental health, psychosocial concerns, and social determinants of health is an important factor in understanding and treating the whole patient. Social determinants of health ranked in the top three of items that claims leaders, claims professionals, medical program directors and clinical/case managers want more visibility into. In addition, implementing psychosocial programs and strategies was the #3 priority for medical program directors, so we expect to see more mental health and psychosocial initiatives in workers' comp.

Medical care costs appear to be less a concern than they were just a few short years ago, but that could change quickly if prices rise due to inflation and supply chain limitations, or the volume of claims increases significantly. Surveyed industry leaders demonstrate a clear desire to take good care of their employees and their patients, which they can only accomplish as long as both remain affordable.

Overall, we see reason for optimism in this year's survey. Workers' comp industry leaders, front-line claims professionals, and other stakeholders have remained focused and appear willing and ready to move forward and meet known and unknown challenges with collaborative and innovative solutions.

Results by Job Role

	Executive Leadership	Claims Leadership	Claims Professional	Medical Program Management	Clinical/Case Management
Top priorities for your organization	<ol style="list-style-type: none"> Employee retention, recruitment, and development Operational efficiency New business development Cost containment Digital transformation Improved customer service Remote workforce management Workplace safety 	<ol style="list-style-type: none"> Operational efficiency Employee retention, recruitment, and development Workplace safety Improved customer service Remote workforce management Cost containment Digital transformation New business development 	<ol style="list-style-type: none"> Employee retention, recruitment, and development Operational efficiency Improved customer service Cost containment Remote workforce management Workplace safety New business development Digital transformation 	<ol style="list-style-type: none"> Operational efficiency Cost containment New business development Digital transformation Employee retention, recruitment, and development Remote workforce management Improved customer service Workplace safety 	<ol style="list-style-type: none"> New business development Improved customer service Operational efficiency Employee retention, recruitment, and development Remote workforce management Workplace safety Digital transformation Cost containment
Most concerning resiliency factors	<ol style="list-style-type: none"> Changing workforce/workplace Regulatory/legislative changes Supply chain risk/disruption Outdated/legacy technological infrastructure Cyber risk Industry consolidation Financial market instability Global and environmental events 	<ol style="list-style-type: none"> Changing workforce/workplace Regulatory/legislative changes Outdated/legacy technological infrastructure Cyber risk Financial market instability Supply chain risk/disruption Global and environmental events Industry consolidation 	<ol style="list-style-type: none"> Changing workforce/workplace Regulatory/legislative changes Financial market instability Outdated/legacy technological infrastructure Global and environmental events Industry Consolidation Cyber risk Supply chain risk/disruption 	<ol style="list-style-type: none"> Changing workforce/workplace Outdated/legacy technological infrastructure Regulatory/legislative changes Cyber risk Financial market instability Industry consolidation Supply chain risk/disruption Global and environmental events 	<ol style="list-style-type: none"> Changing workforce/workplace Outdated/legacy technological infrastructure Regulatory/legislative changes Supply chain risk/disruption Financial market instability Industry consolidation Cyber risk Global and environmental events
Medical management program priorities	<ol style="list-style-type: none"> Solutions to support front-line claims decision support Manage patient chronic conditions/comorbidities Virtual technology usage Enhance analytics infrastructure and program Develop solutions to improve patient experience Minimize controlled substance prescribing and utilization Reduce out-of-network prescription drug activity 	<ol style="list-style-type: none"> Solutions to support front-line claims decision support Manage patient chronic conditions/comorbidities Enhance analytics infrastructure and program Develop solutions to improve patient experience Implement psychosocial programs and strategies Minimize controlled substance prescribing and utilization. Virtual technology usage 	<ol style="list-style-type: none"> Manage patient chronic conditions/comorbidities Solutions to support front-line claims decision support Minimize controlled substance prescribing and utilization Enhance analytics infrastructure and program Develop solutions to improve the patient experience Implement psychosocial programs and strategies Reduce out-of-network prescription drug activity 	<ol style="list-style-type: none"> Manage patient chronic conditions/comorbidities Enhance analytics infrastructure and program Implement psychosocial programs and strategies Develop solutions to improve the patient experience Minimize controlled substance prescribing and utilization Develop solutions to improve the patient experience Solutions to support front-line claims decision support 	<ol style="list-style-type: none"> Develop solutions to improve the patient experience Manage patient chronic conditions/comorbidities Enhance analytics infrastructure and program Minimize controlled substance prescribing and utilization Virtual technology usage Implement psychosocial programs and strategies Tighten integration of vendor supply chain

Results by Job Role

	Executive Leadership	Claims Leadership	Claims Professional	Medical Program Management	Clinical/Case Management
(cont'd) Medical management program priorities	<ul style="list-style-type: none"> 8. Implement psychosocial programs and strategies 9. Tighten integration of vendor supply chain 	<ul style="list-style-type: none"> 8. Tighten integration of vendor supply chain 9. Reduce out-of-network prescription drug activity 	<ul style="list-style-type: none"> 8. Virtual technology usage 9. Tighten integration of vendor supply chain 	<ul style="list-style-type: none"> 8. Tighten integration of the vendor supply chain 9. Reduce out-of-network prescription drug activity 	<ul style="list-style-type: none"> 8. Solutions to support front-line claims decision support 9. Reduce out-of-network prescription drug activity
Barriers to injured worker recovery	<ul style="list-style-type: none"> 1. The injured worker's unfamiliarity with navigating workers' comp 2. The injured worker's behavior/non-compliance 3. Effective care coordination 4. Comorbidities 5. Access to timely or quality care 6. Lack of empathy toward injured workers across stakeholders 7. Psychosocial factors 8. Negative interactions with treating providers 9. Language/cultural barriers 10. Lack of visibility into medical records 	<ul style="list-style-type: none"> 1. The injured worker's unfamiliarity with navigating workers' comp 2. The injured worker's behavior/non-compliance 3. Comorbidities 4. Effective care coordination 5. Psychosocial factors 6. Access to timely or quality care 7. Negative interactions with treating providers 8. Lack of empathy toward injured workers across stakeholders 9. Language/cultural barriers 10. Lack of visibility into medical records 	<ul style="list-style-type: none"> 1. The injured worker's behavior/non-compliance 2. Comorbidities 3. The injured worker's unfamiliarity with navigating workers' comp 4. Effective care coordination 5. Access to timely or quality care 6. Psychosocial factors 7. Negative interactions with treating providers 8. Language/cultural barriers 9. Lack of empathy towards injured workers across stakeholders 10. Lack of visibility into medical records 	<ul style="list-style-type: none"> 1. Comorbidities 2. The injured worker's behavior/non-compliance 3. The injured worker's unfamiliarity with navigating workers' comp 4. Psychosocial factors 5. Access to timely or quality care 6. Negative interactions with treating providers 7. Effective care coordination 8. Language/cultural barriers 9. Lack of empathy towards injured workers across stakeholders 10. Lack of visibility into medical records 	<ul style="list-style-type: none"> 1. Comorbidities 2. The injured worker's behavior/non-compliance 3. The injured worker's behavior/non-compliance 4. Psychosocial factors 5. Effective care coordination 6. Access to timely or quality care 7. Negative interactions with treating providers 8. Lack of empathy towards injured workers across stakeholders 9. Language/cultural barriers 10. Lack of visibility into medical records
Items you want more visibility into	<ul style="list-style-type: none"> 1. Injured worker patient medical history 2. Provider/vendor performance 3. Provider/vendor fees 4. Ancillary medical service and product prices 5. Rx drug prices 6. Psychosocial factors/social determinants of health 7. Drug rebates 	<ul style="list-style-type: none"> 1. Injured worker patient medical history 2. Provider/vendor performance 3. Psychosocial factors/social determinants of health 4. Ancillary medical service and product prices 5. Provider/vendor fees 6. Rx drug prices 7. Drug rebates 	<ul style="list-style-type: none"> 1. Injured worker patient medical history 2. Psychosocial factors/social determinants of health 3. Ancillary medical service and product prices 4. Provider/vendor performance 5. Rx drug prices 6. Provider/vendor fees 7. Drug rebates 	<ul style="list-style-type: none"> 1. Injured worker patient medical history 2. Provider/vendor performance 3. Psychosocial factors/social determinants of health 4. Provider/vendor fees 5. Ancillary medical service and product prices 6. Rx drug prices 7. Drug rebates 	<ul style="list-style-type: none"> 1. Injured worker patient medical history 2. Provider/vendor performance 3. Psychosocial factors/social determinants of health 4. Ancillary medical service and product prices 5. Provider/vendor fees 6. Rx drug prices 7. Drug rebates
Most important technological advances	<ul style="list-style-type: none"> 1. Telemedicine 2. Claims process automation 3. Artificial intelligence/machine learning 4. Mobile technology 	<ul style="list-style-type: none"> 1. Claims process automation 2. Telemedicine 3. Predictive/prescriptive analytics 4. Interoperability and data sharing between payers, provider & vendors 	<ul style="list-style-type: none"> 1. Claims process automation 2. Telemedicine 3. Predictive/prescriptive analytics 4. Interoperability and data sharing between payers, provider & vendors 	<ul style="list-style-type: none"> 1. Predictive/prescriptive analytics 2. Interoperability and data sharing between payers, provider & vendors 3. Claims process automation 4. Mobile technology 	<ul style="list-style-type: none"> 1. Telemedicine 2. Interoperability and data sharing between payers, provider & vendors 3. Claims process automation 4. Predictive/prescriptive analytics

Results by Job Role

	Executive Leadership	Claims Leadership	Claims Professional	Medical Program Management	Clinical/Case Management
(cont'd) Most important technological advances	<ol style="list-style-type: none"> Predictive/prescriptive analytics Interoperability and data sharing between payers, provider & vendors Wearables/digital medicine Digital/online pharmacy Virtual reality Blockchain Exoskeletons/3D printing 	<ol style="list-style-type: none"> Artificial intelligence/machine learning Mobile technology Wearables/digital medicine Digital/online pharmacy Virtual reality Blockchain Exoskeletons/3D printing 	<ol style="list-style-type: none"> Mobile technology Digital/online pharmacy Virtual reality Exoskeletons/3D printing Wearables/digital medicine Artificial intelligence/machine learning Blockchain 	<ol style="list-style-type: none"> Artificial intelligence/machine learning Telemedicine Digital/online pharmacy Wearables/digital medicine Blockchain Exoskeletons/3D printing Exoskeletons/3D printing 	<ol style="list-style-type: none"> Mobile technology Wearables/digital medicine Artificial intelligence/machine learning Digital/online pharmacy Interoperability and data sharing between payers, provider & vendors Exoskeletons/3D printing Blockchain
Most concerning claim complexities	<ol style="list-style-type: none"> Mental health conditions Undetected fraud COVID-19 Patient behavior Lack of transparency into medical prices Charges for medical services unrelated to workforce injury Not detecting claim warning signs before they escalate Injured worker opioid/substance abuse Comorbidities New medical treatment and drugs 	<ol style="list-style-type: none"> Not detecting claim warning signs before they escalate Comorbidities Patient behavior Injured worker opioid/substance abuse Mental health conditions Charges for medical services unrelated to workforce injury Undetected fraud COVID-19 Lack of transparency into medical prices New medical treatment and drugs 	<ol style="list-style-type: none"> Comorbidities Mental health conditions Undetected fraud Patient behavior Injured worker opioid/substance abuse Charges for medical services unrelated to workforce injury COVID-19 Not detecting claim warning signs before they escalate New medical treatment and drugs Lack of transparency into medical prices 	<ol style="list-style-type: none"> Comorbidities Injured worker opioid/substance abuse Not detecting claim warning signs before they escalate Mental health conditions COVID-19 Lack of transparency into medical prices New medical treatment and drugs Patient behavior Undetected fraud Charges for medical services unrelated to workforce injury 	<ol style="list-style-type: none"> Mental health conditions Comorbidities Patient behavior Not detecting claim warning signs before they escalate Injured worker opioid/substance abuse New medical treatment and drugs Charges for medical services unrelated to workforce injury Undetected fraud COVID-19 Lack of transparency into medical prices
Obstacles faced by claims professionals	Claims Professional				
	<ol style="list-style-type: none"> Uncooperative/non-compliant injured workers Difficulty obtaining information from medical providers Communication barriers with injured workers Difficulty reaching and/or obtaining information from injured workers Outdated or inadequate claims processing system 	<ol style="list-style-type: none"> Too many claims to manage Legislative and regulatory requirement Working between multiple, disconnected systems and software Inflated provider fees and prices Insufficient medical knowledge to authorize treatment 			

Results by Organization

	Insurance Carrier	TPA	Employer	Govt Agency	Healthcare Provider
Top priorities for your organization	<ol style="list-style-type: none"> Employee retention, recruitment, and development Operational efficiency Improved customer service New business development Digital transformation Remote workforce management Cost containment Workplace safety 	<ol style="list-style-type: none"> Employee retention, recruitment, and development Operational efficiency New business development Improved customer service Digital transformation Remote workforce management Workplace safety Cost containment 	<ol style="list-style-type: none"> Employee retention, recruitment, and development Workplace safety Operational efficiency Cost containment Remote workforce management Digital transformation Improved customer service New business development 	<ol style="list-style-type: none"> Employee retention, recruitment, and development Operational efficiency Workplace safety Cost containment Remote workforce management Digital transformation Improved customer service New business development 	<ol style="list-style-type: none"> Employee retention, recruitment, and development Operational efficiency Improved customer service New business development Cost containment Workplace safety Digital transformation Remote workforce management
Most concerning resiliency factors	<ol style="list-style-type: none"> Changing workforce/workplace Regulatory/legislative changes Outdated/legacy technological infrastructure Financial market instability Cyber risk Industry consolidation Supply chain risk/disruption Global and environmental events 	<ol style="list-style-type: none"> Changing workforce/workplace Regulatory/legislative changes Outdated/legacy technological infrastructure Financial market instability Industry consolidation Supply chain risk/disruption Global and environmental events Cyber risk 	<ol style="list-style-type: none"> Changing workforce/workplace Regulatory/legislative changes Supply chain risk/disruption Outdated/legacy technological infrastructure Cyber risk Global and environmental events Financial market instability Industry consolidation 	<ol style="list-style-type: none"> Changing workforce/workplace Regulatory/legislative changes Cyber risk Outdated/legacy technological infrastructure Global and environmental events Financial market instability Supply chain risk/disruption Industry consolidation 	<ol style="list-style-type: none"> Changing workforce/workplace Regulatory/legislative changes Outdated/legacy technological infrastructure Supply chain risk/disruption Cyber risk Financial market instability Industry consolidation Global and environmental events
Medical management program priorities	<ol style="list-style-type: none"> Solutions to support front-line claims decision support Enhance analytics infrastructure and program Manage patient chronic conditions/comorbidities Develop solutions to improve the patient experience Implement psychosocial programs and strategies Minimize controlled substance prescribing and utilization Reduce out-of-network prescription drug activity Virtual technology usage Tighten integration of vendor supply chain 	<ol style="list-style-type: none"> Solutions to support front-line claims decision support Enhance analytics infrastructure and program Manage patient chronic conditions/comorbidities Minimize controlled substance prescribing and utilization Develop solutions to improve the patient experience Tighten integration of the vendor supply chain Virtual technology usage Reduce out-of-network prescription drug activity Implement psychosocial programs and strategies 	<ol style="list-style-type: none"> Manage patient chronic conditions/comorbidities Solutions to support front-line claims decision support Develop solutions to improve the patient experience Enhance analytics infrastructure and program Virtual technology usage Implement psychosocial programs and strategies Minimize controlled substance prescribing and utilization Reduce out-of-network prescription drug activity Tighten integration of vendor supply chain 	<ol style="list-style-type: none"> Manage patient chronic conditions/comorbidities Solutions to support front-line claims decision support Enhance analytics infrastructure and program Minimize controlled substance prescribing and utilization Virtual technology usage Implement psychosocial programs and strategies Develop solutions to improve the patient experience Reduce out-of-network prescription drug activity Tighten integration of vendor supply chain 	<ol style="list-style-type: none"> Manage patient chronic conditions/comorbidities Develop solutions to improve the patient experience Virtual technology usage Solutions to support front-line claims decision support Enhance analytics infrastructure and program Minimize controlled substance prescribing and utilization Reduce out-of-network prescription drug activity Implement psychosocial programs and strategies Tighten integration of vendor supply chain

Results by Organization

	Insurance Carrier	TPA	Employer	Govt Agency	Healthcare Provider
Barriers to injured worker recovery	<ol style="list-style-type: none"> 1. The injured worker's unfamiliarity with navigating workers' comp 2. Comorbidities 3. Psychosocial factors 4. The injured worker's behavior/non-compliance 5. Effective care coordination 6. Access to timely or quality care 7. Lack of empathy toward injured workers across stakeholders 8. Language/cultural barriers 9. Negative interactions with treating providers 10. Lack of visibility into medical records 	<ol style="list-style-type: none"> 1. The injured worker's behavior/non-compliance 2. Comorbidities 3. The injured worker's unfamiliarity with navigating 4. Access to timely or quality care 5. Effective care coordination 6. Psychosocial factors 7. Language/cultural barriers 8. Lack of empathy toward injured workers across stakeholders 9. Negative interactions with treating providers 10. Lack of visibility into medical records 	<ol style="list-style-type: none"> 1. The injured worker's unfamiliarity with navigating workers' comp 2. The injured worker's behavior/non-compliance 3. Comorbidities 4. Access to timely or quality care 5. Effective care coordination 6. Psychosocial factors 7. Negative interactions with treating providers 8. Language/cultural barriers 9. Lack of empathy toward injured workers across treating providers 10. Lack of visibility into medical records 	<ol style="list-style-type: none"> 1. The injured worker's unfamiliarity with navigating workers' comp 2. Comorbidities 3. Access to timely or quality care 4. Psychosocial facts 5. The injured worker's behavior/non-compliance 6. Effective care coordination 7. Lack of empathy towards injured workers across stakeholders 8. Negative interactions with treating providers 9. Language/cultural barriers 10. Lack of visibility into medical records 	<ol style="list-style-type: none"> 1. The injured worker's unfamiliarity with navigating workers' comp 2. Effective care coordination 3. Comorbidities 4. Access to timely or quality care 5. Lack of empathy towards injured workers across stakeholders 6. The injured worker's behavior/non-compliance 7. Psychosocial factors 8. Negative interactions with treating providers 9. Language/cultural barriers 10. Lack of visibility into medical records
Items you want more visibility into	<ol style="list-style-type: none"> 1. Injured worker patient medical history 2. Provider/vendor performance 3. Psychosocial factors/social determinants of health 4. Rx drug prices 5. Ancillary medical service and product prices 6. Provider/vendor fees 7. Drug rebates 	<ol style="list-style-type: none"> 1. Injured worker patient medical history 2. Ancillary medical service and product prices 3. Psychosocial factors/social determinants of health 4. Provider/vendor performance 5. Rx drug prices 6. Provider/vendor fees 7. Drug rebates 	<ol style="list-style-type: none"> 1. Injured worker patient medical history 2. Provider/vendor performance 3. Psychosocial factors/social determinants of health 4. Ancillary medical service and product prices 5. Provider/vendor fees 6. Rx drug prices 7. Drug rebates 	<ol style="list-style-type: none"> 1. Injured worker patient medical history 2. Psychosocial factors/social determinants of health 3. Provider/vendor performance 4. Ancillary medical service and product prices 5. Provider/vendor fees 6. Rx drug prices 7. Drug rebates 	<ol style="list-style-type: none"> 1. Injured worker patient medical history 2. Provider/vendor performance 3. Ancillary medical service and product prices 4. Psychosocial factors/social determinants of health 5. Rx drug prices 6. Provider/vendor fees 7. Drug rebates
Most important technological advances	<ol style="list-style-type: none"> 1. Claims process automation 2. Telemedicine 3. Predictive/prescriptive analytics 4. Interoperability and data sharing between payers, providers, and vendors 5. Artificial intelligence/machine learning 6. Digital/online pharmacy 7. Mobile technology 8. Wearables/digital medicine 	<ol style="list-style-type: none"> 1. Claims process automation 2. Predictive/prescriptive analytics 3. Mobile technology 4. Interoperability and data sharing between payers, providers, and vendors 5. Artificial intelligence/machine learning 6. Telemedicine 7. Digital/online pharmacy 8. Exoskeletons/3D printing 	<ol style="list-style-type: none"> 1. Claims process automation 2. Telemedicine 3. Mobile technology 4. Predictive/prescriptive analytics 5. Interoperability and data sharing between payers, providers, and vendors 6. Artificial intelligence/machine learning 7. Wearables/digital medicine 8. Digital/online pharmacy 	<ol style="list-style-type: none"> 1. Predictive/prescriptive analytics 2. Interoperability and data sharing between payers, providers, and vendors 3. Telemedicine 4. Mobile technology 5. Wearables/digital medicine 6. Predictive/prescriptive analytics 7. Digital/online pharmacy 8. Virtual reality 	<ol style="list-style-type: none"> 1. Telemedicine 2. Interoperability and data sharing between payers, providers, and vendors 3. Wearables/digital medicine 4. Claims process automation 5. Predictive/prescriptive analytics 6. Mobile technology 7. Digital/online pharmacy 8. Artificial intelligence/machine learning

Results by Organization

	Insurance Carrier	TPA	Employer	Govt Agency	Healthcare Provider
(cont'd) Most important technological advances	<ul style="list-style-type: none"> 9. Virtual reality 10. Exoskeletons/3D printing 11. Blockchain 	<ul style="list-style-type: none"> 9. Virtual reality 10. Wearable/digital medicine 11. Blockchain 	<ul style="list-style-type: none"> 9. Exoskeletons/3D printing 10. Virtual reality 11. Blockchain 	<ul style="list-style-type: none"> 9. Artificial intelligence/machine learning 10. Exoskeletons/3D printing 11. Blockchain 	<ul style="list-style-type: none"> 9. Blockchain 10. Virtual reality 11. Exoskeletons/3D printing
Most concerning claim complexities	<ul style="list-style-type: none"> 1. Comorbidities 2. Mental health conditions 3. Not detecting claim warning signs before they escalate 4. Patient behavior 5. Undetected fraud 6. Injured worker opioid/substance abuse 7. COVID-19 8. Charges for medical services unrelated to workplace injury 9. Lack of transparency into medical prices 10. New medical treatment and drugs 	<ul style="list-style-type: none"> 1. Comorbidities 2. Mental health conditions 3. Not detecting claim warning signs before they escalate 4. Patient behavior 5. Injured worker opioid/substance abuse 6. Undetected fraud 7. COVID-19 8. Charges for medical services unrelated to workplace injury 9. Lack of transparency into medical prices 10. New medical treatment and drugs 	<ul style="list-style-type: none"> 1. Not detecting claim warning signs before they escalate 2. Undetected fraud 3. Mental health conditions 4. Charges for medical services unrelated to workplace injury 5. Comorbidities 6. COVID-19 7. Patient behavior 8. Injured worker opioid/substance abuse 9. Lack of transparency into medical prices 10. New medical treatment and drugs 	<ul style="list-style-type: none"> 1. Comorbidities 2. Mental health conditions 3. Undetected fraud 4. Injured worker opioid/substance abuse 5. COVID-19 6. Charges for medical services unrelated to workplace injury 7. Not detecting claim warning signs before they escalate 8. New medical treatment and drugs 9. Patient behavior 10. Lack of transparency into medical prices 	<ul style="list-style-type: none"> 1. Mental health conditions 2. Comorbidities 3. Injured worker opioid/substance abuse 4. Not detecting claim warning signs before they escalate 5. COVID-19 6. Mental health conditions 7. Charges for medical services unrelated to workplace injury 8. Patient behavior 9. Lack of transparency into medical prices 10. New medical treatment and drugs
Obstacles faced by claims professionals	<ul style="list-style-type: none"> 1. Uncooperative/non-compliant injured workers 2. Difficulty reaching and/or obtaining information from injured workers 3. Difficulty obtaining information from medical providers 4. Legislative and regulatory requirements 5. Communication barriers with injured workers 6. Outdated or inadequate claims processing system 7. Working between multiple, disconnected systems and software 8. Inflated provider prices and fees 9. Too many claims to manage 10. Insufficient medical knowledge to authorize treatment 	<ul style="list-style-type: none"> 1. Difficulty obtaining information from medical providers 2. Uncooperative non-compliant injured workers 3. Too many claims to manage 4. Difficulty obtaining information from medical providers 5. Communication barriers with injured workers 6. Outdated or inadequate claims processing system 7. Working between multiple disconnected systems and software 8. Insufficient medical knowledge to authorize treatment 9. Legislative and regulatory requirements 10. Inflated provider prices and fees 	<ul style="list-style-type: none"> 1. Difficulty obtaining information from medical providers 2. Uncooperative non-compliant injured workers 3. Communication barriers with injured workers 4. Outdated or inadequate claims processing system 5. Working between multiple disconnected systems and software 6. Too many claims to manage 7. Difficulty obtaining information from injured workers 8. Insufficient medical knowledge to authorize treatment 9. Too many claims to managed 10. Inflated provider prices and fees 	<ul style="list-style-type: none"> 1. Outdated or inadequate claims processing system 2. Difficulty obtaining information from medical providers 3. Communication barriers with injured workers 4. Working between multiple disconnected systems and software 5. Insufficient medical knowledge to authorize treatment 6. Uncooperative non-compliant injured workers 7. Legislative and regulatory requirements 8. Inflated provider prices and fees 9. Difficulty obtaining information from injured workers 10. Too many claims to manage 	NA

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