

Cigna: 20 Years of Disability Claims Data Reveal Emerging Workforce Productivity Challenges

PHILADELPHIA, May 05, 2014 - An [analysis of 20 years of Cigna's short-term disability claims](#) shows that absence related to obesity, treatment for skin cancer and herniated disc surgery increased significantly from 1993 to 2012, while a reduction in absences related to depression coupled with an increase in prescribed anti-depressants may signal a hidden problem. These and other health trends identified by the analysis are important for employers to understand when structuring an integrated wellness and absence management program to improve workforce productivity.¹

"Employers who focus on productivity as an outcome will succeed in the future. Though medical advances have helped improve the quality of life for many people, lifestyle and behavioral factors remain key drivers of absence," said **Dr. Robert Anfield, chief medical officer for Cigna's disability insurance unit**. "Employers must address these triggers with earlier intervention, vocational rehabilitation services and wellness programs."

"As employers increase their focus on managing lost work time, they need to understand how disability is changing and what opportunities they may have to intervene and improve experience," said **Dr. Thomas Parry, president and chief executive officer, Integrated Benefits Institute**. "Cigna's analysis of 20 years of disability data helps employers think about how to approach these issues for themselves."

Growing Causes of Workforce Productivity Challenges

The U.S. Bureau of Labor Statistics reports that American businesses lose an average of 2.8 million work days each year due to unplanned absences, costing employers more than \$74 billion. The most frequently approved short-term disability claims, both 20 years ago and today, remain musculoskeletal disorders, which make up 25 percent of all non-maternity absence. While some diagnostic categories in this grouping benefit from medical advances, others are impacted by changing demographics and underlying health.

"The aging workforce and a trend towards growing waistlines has made some medical conditions more dominant factors for short-term disabilities than they were 20 years ago," said Dr. Anfield. "For example, arthritis and tendonitis-related absences have both increased more than 50 percent since 1993." However, the study found significant changes in short-term disability rates for obesity, cancer, depression and herniated discs that uncover the impact of medical advances on absence and productivity.

"By integrating into our benefit plans effective coverage options along with proactive outreach, and actively incenting our employees to improve their health and make lifestyle changes to reduce health risks, our employees are healthier, we have increased employee engagement and satisfaction with our plans, and we've reduced absences due to medical conditions," said **Sara Hart, senior director of corporate benefits for Con-way**.

Herniated Discs

As new techniques have improved the efficacy of back surgery, the number of procedures has gone up and the average amount of time out of work has decreased. Simultaneously, these medical advances led to an increase in the number of eligible candidates for surgery and an overall net increase in lost productivity time. Cigna data show a 45 percent increase in work absence for this condition, which represents the most significant increase in short-term disability claims among sedentary occupations over the 1993 to 2012 period.

Employers should consider implementing programs that target specific conditions. For those individuals who may not need surgery, employers may want to take a fresh look at the employee's workstation and other factors that may contribute to back and muscle issues. For those who require surgery, vocational rehabilitation programs are designed to help individuals successfully re-enter the workforce.

"The rise of vocational rehabilitation services and improvements in return-to-work programs over the past 20 years helped individuals return to work faster," Anfield said. "Employers need to understand that as medical treatment improved, the number of employees in need of programs to help them to stay at work or return to work has also grown."

Obesity

Over the last 20 years, the number of obese Americans has doubled. At the same time, short-term disability claims related to obesity have increased by 3,300 percent, according to Cigna's study. Many of these absences can likely be attributed to the increasing effectiveness and popularity of bariatric surgeries. However, this rise in the percentage of obesity claims does not reflect the impact of chronic conditions linked to obesity, such as diabetes and some musculoskeletal conditions.

Absence isn't the only worry when it comes to obesity. Individuals suffering from obesity may avoid changes in lifestyle, which can translate into more physical challenges as well as the onset of depression. Presenteeism, defined as sick or distracted employees who choose to work anyway, accounts for 39.4 percent of the total cost of obesity to employers² and as much as 75 percent of lost employee productivity from U.S. employers.³

Although bariatric surgery has improved the lives of many people, it can only be as effective as the healthy life changes the individual adopts after surgery. In some cases, individuals who fail to change habits find the success of the surgery won't last long. Employers that provide resources and coaching, such as employee assistance programs (EAP) and vocational rehabilitation services, can help employees become more productive and enjoy long-lasting health.

Cancer

According to the American Cancer Society, this year there will be an estimated 1.7 million new cancer cases diagnosed.⁴ Among different types of cancers affecting short-term disabilities, the biggest spike over 20 years was due to skin cancer - now five times more prevalent than in 1993. Skin cancer is the leading cause of cancer among 25-29 year olds as sun exposure and tanning represent significant risk increases.

Overall, cancer screening and advances in medical treatment have reduced the number of cancer deaths and the duration of cancer-related disability claims. More survivors are now able to return to work, but employers should implement absence management strategies that integrate wellness programs, disease management programs and vocational rehabilitation services to meet the needs of cancer patients. Cigna's study showed that a combination of these programs helped 97 percent of survivors rejoin the workforce.

Employers should also anticipate that caregivers who look after family members with cancer will require family and medical leave (FML) time. The stress and other demands placed on a caregiver may carry a mental and physical toll. Nearly 80 percent of FML absences can also become a short-term disability event.⁵ According to Cigna's own study, getting a head start on engaging employees who are on FML can lead to nearly seven fewer days away from work, when an integrated disability and FML administration strategy is in place.

Depression

Twenty years ago, depression was the third leading cause of a short-term disability. Today, Cigna's data shows it as the fifth leading cause. While related absences have been reduced slightly, depression still has a major impact on employers' bottom lines. More than one-fourth of Americans ages 18 and older suffer from a diagnosable mental disorder in a given year,⁶ and since 1993, the use of antidepressant medications increased from 37.3 percent to 74.5 percent.⁷ Advances in medication have helped, however this could also indicate an underlying problem of presenteeism. As more people fail to seek treatment, the longer and more deeply depression can impact an individual's health and an employer's workforce, which underscores the importance of an employee assistance program to help people with behavioral health needs to access care.

About the Study

Cigna examined 20 years of short-term disability claim data, which provides some indicators of what has changed and what has stayed the same. Cigna's data included information on industry, occupation, plan design, diagnostic categories, and outcomes like average duration, return to work and total absence. The data was broken into 267 diagnostic categories. For more about the study, visit <http://www.cigna.com/newsroom/20-year-disability-study>.

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1 "Reducing the Incidence of Short-Term Disability: Testing the Effectiveness of an Absence Prediction and Prevention Intervention Using an Experimental Design," *Journal of Occupational and Environmental Medicine*, December 2012

2 Integrated Benefits Institute Analysis 2012

3 Health Enhancement Research Organization, 2012

4 *Cancer Facts & Figures 2014*, American Cancer Society, <http://www.cancer.org/research/cancerfactsstatistics/cancerfactsfigures2014/index>

5 *Early Warnings: Using FMLA to Understand and Manage Disability Absence*, Integrated Benefits Institute, February, 2013

6 *Mental Disorders in America*, National Institute of Mental Health

7 *Depression treatment rates increase over past decade, but psychotherapy declines*, Archives of General Psychiatry, 2010

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