



Obesity and Comorbidities and Their Impact on Claims

As more Americans lead increasingly sedentary or stressful lifestyles, these habits are contributing to unhealthy habits and health problems, one of which is obesity. Obesity and obesity-related conditions have grown to be one of the most significant issues impacting Americans' health in recent years.

- As of 2012, the Journal of American Medicine reports that more than one-third of U.S. adults are obese. Two-thirds of Americans are considered overweight.
- The Centers for Disease Control and Prevention states that the estimated annual medical cost of obesity in the U.S. is \$147 billion; medical costs for people who are obese were \$1,429 higher than those of normal weight.
- Private employers are hit with an estimated \$45 billion a year in medical expenditures and work-time loss due to obesity.

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United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

United Heartland has developed resources to support the development of wellness programs that can help to promote healthy choices and potentially reduce the prevalence of obesity among employees. Contact our team of specialists for more information at 1-800-258-2667.

Explore More Online

- <https://www.ncci.com/documents/Research-Brief-Comorbidities-in-Workers-Compensation-2012.pdf>
- <http://www.cwci.org/research.html>
- <http://www.cdc.gov/obesity/>
- <https://www.ncci.com/nccimain/IndustryInformation/ResearchOutlook/Pages/StudyFindsObesityIncreasesRiskofDisablingInjuries.aspx>

Obesity and Workers' Compensation

In August 2013, a study performed by the California Workers' Compensation Institute looked at obesity as a medical disease and its potential impact on workers' compensation. It found:

- The cost of an indemnity claim for an obese individual is 81% higher.
- The amount of time lost is 80% for an obese individual.
- Of the claims involving someone who is obese, 83% were indemnity claims, which is triple the rate for non-obese claims.
- Claims involving obesity were litigated at a rate nearly 4.5 times higher.
- Opioids (Vicodin, OxyContin, etc) were prescribed at a rate nearly 4 times higher for obesity claims than non-obese claims. It's important to note that a study co-authored by Accident Fund Holdings, Inc., and Johns Hopkins University found that when long-acting opioids were prescribed for claims, they were four times more likely to become catastrophic and increased the cost nine times.
- Psychotropics (Prozac, Valium, etc) were prescribed at a rate nearly 10 times higher for obesity claims than non-obese claims
- Claims involving obesity were 4.5 times more likely to receive permanency ratings
- Claims involving obesity have a much higher rate of having other comorbidities including circulatory, mental health, inflammation, substance abuse and metabolic.

The impact of obesity, as it continues to affect more Americans, can't be ignored especially in relation to workers' compensation. It illustrates why wellness campaigns that can help to combat obesity and other health issues can be so valuable.

Comorbidities and Workers' Compensation

Obesity can increase the risk of developing certain health conditions, including heart disease, hypertension, dyslipidemia, stroke, osteoarthritis, type 2 diabetes, gallbladder disease, sleep apnea and certain types of cancer. Increasingly, these co-morbidities are having an impact on workers' compensation claims as well. A nearly country-wide study of claims related to this issue by NCCI found that:

- Comorbidity-related claims increased from 2.4% in 2000 to 6.6% in 2009.
- Comorbidity claims have about twice the medical costs.
- Claims with obesity diagnosis are more than four times as likely to be a lost-time claim.
- Comorbidity claims have three times the number of transactions and seven times the number of visits.
- The cost of the claims increases dramatically with comorbidities (for example, there may be additional pre-op testing required before surgery):
 - Drug Abuse: Average claim value is 5.5 times higher
 - Diabetes: Average claim value is more than 6 times higher
 - Chronic Pulmonary: Average claim is nearly 6 times higher
 - Hypertension: Average claim is more than 6 times higher

