

# LESSONS LEARNED FROM LOSSES

## MONTHLY NEWSLETTER

### DECEMBER 2019

# COMORBIDITIES



### What is a comorbidity?

- In medicine, it is the presence of one or more additional conditions occurring at the same time as the primary condition.
- Some examples are; nicotine addiction, high cholesterol, diabetes and obesity.
- Comorbidities are associated with worse health and treatment outcomes, more complex medical management and increased healthcare costs.
- Inevitably, comorbidities lead to a more expensive claims experience for the municipality and a more problematic and painful existence for the employee.
- Take advantage of all of the Wellness programs offered to drive your claims costs down.
- We are now tracking comorbidities in our claims system so that we will be able to help pinpoint areas where these conditions affect claims the most.

**EXAMPLE:** Claimant slipped and fell on black ice in the parking lot of the Public Works building. He suffered back and neck injuries as a result. Conservative treatment with physical therapy and pain medications failed and a 3 level cervical fusion was deemed necessary and performed. The surgeon believes the fusion did not heal properly due to the claimant's use of nicotine which caused a restricted blood supply and directly impacts the body's ability to form a solid union. The surgery will have to be performed a second time. The cost of the second surgery including several nights in the hospital and post operative care will approach \$200,000. Permanency awarded this claimant will increase as well as a result of the second 3 level fusion surgery. The claim will rise well into the MEL layer and has increased a minimum of \$300,000 in total costs as a result of the claimant's smoking.