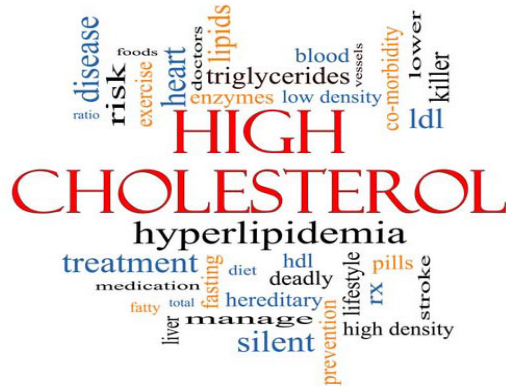


LESSONS LEARNED FROM LOSSES

MONTHLY NEWSLETTER

JULY 2021

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 have 18 months of data tracking comorbidities in our claims system. See below;

DATA*

	Claim Count	Total Incurred	Average Total Incurred Per Claim	Average Lost Time Days/Claim
With Comorbidity	109	\$6,436,691	\$59,052.21	80.6 Days
No Comorbidity	220	\$7,607,382	\$34,579.01	48.3 Days

*The data is combined between all members of the Atlantic, TRICO & BURLCO JIFs. Not included in this data are Medical Only claims and COVID-19 claims.