



2024

# Injured Worker Well-being Report



# Foreword

## WHY IT'S TIME TO REIMAGINE HOW WE SUPPORT INJURED WORKERS

Millions of workers are injured every year. But have you ever wondered why recovery times vary for workers with seemingly similar injuries?

Beyond the visible injuries lies an often-overlooked factor significantly affecting both individuals and businesses: the mental and emotional well-being of injured workers.

Employers, care providers, and insurers have traditionally focused most of their attention toward the physical injury.

But what about the disruption that injuries can cause—which can lead to mental, social, and emotional hurdles during recovery? We're talking about things like:

- **Anxiety:** Will I be able to work again? Can my family afford this?
- **Frustration:** Feeling sidelined from hobbies and daily routines.
- **Fear:** Will I re-injure myself?
- **Lack of support:** Feeling isolated from the workplace.

These challenges are more than personal struggles; they're obstacles that can prolong recovery and return to work, imposing real costs on both workers and businesses. Historically, industry stakeholders have hesitated to address an injured worker's well-being, citing concerns over cost and a lack of compelling data.

## WE BELIEVE IT'S TIME TO CHANGE THAT CONVERSATION

What if early intervention and better care upfront could dramatically alter recovery outcomes?

To find an answer, we analyzed thousands of injury claims to see if there was a connection between behavioral health, recovery times, and return to work.

The data leaves little doubt. Workers with identified behavioral health conditions had longer absences and slower claim resolution, while accounting for a sizable portion of workers' compensation costs.

Imagine the potential impact of providing workers with earlier access to behavioral health resources.

This report dives deeper into our findings and outlines how addressing injured worker well-being could improve long-term health outcomes and reduce overall costs. As you read further, we hope you'll join us in raising awareness and moving the conversation forward.

Together, we can all make a difference in the lives of injured workers.



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**Greg Larson**  
AVP of Workers'  
Compensation Claims  
Sentry Insurance



A handwritten signature in black ink.

**Jean Feldman**  
RN, BSN, Director of  
Managed Care  
Sentry Insurance

# Methodolgy

The 2024 Injured Worker Well-being Report by Sentry analyzed more than 45,000 workers' compensation claims from 2012 to 2019. Our goal: to understand how behavioral health affects worker recoveries and their return to work.

More specifically, we analyzed claims that were open from 90 days to a year.

We used this timeframe and dataset to account for injury claims with longer resolution timelines—allowing for a more complete picture of recovery outcomes.

The analysis evaluated hundreds of data elements related to three primary behavioral health conditions:

**1. Chronic pain**

**2. Chronic pain with medication**

**3. Psychosocial factors**

(psychological and social barriers that can hinder recovery)

Claims were then evaluated for these characteristics by using medical diagnosis and treatment data, pharmacy information, and claim file notes.

After reviewing the data over three years, our analysis not only found additional hurdles facing injured workers—it also led to the development of our Injured Employee Complexity Factor (IECF) Models™. Using the learnings in this report, we created predictive analytic models to better support injured workers moving forward. The tools represent a leap forward in how we support workers by providing opportunities for earlier, more compassionate care throughout their recovery—and ultimately—their return to work.

# Overview

Injuries are more than a physical setback. They can disrupt routines, shake confidence, and make simple tasks feel like hurdles.

But what makes some injuries more disruptive than others?

We've gathered data that provides an answer—and insights into what we can do to help workers, and their employers, when a long-term injury occurs.

A Sentry analysis of eight years' worth of workers' compensation claims shows that injured workers with identified behavioral health conditions saw markedly longer return-to-work timelines and slower claims resolution than the average lost-time claim. The same is true for workers with certain identified chronic health conditions, and for workers in specific age groups.

The data highlights a need for early intervention in particular cases to ensure injured workers' treatment plans account for needs beyond the immediate physical issue.

***“Every injury tells a story beyond the physical harm. The findings in our data suggest that we also need to understand the well-being of injured workers. The earlier we can recognize an injured worker’s physical, emotional, and social hurdles, the sooner we can offer targeted, personal support to help them throughout their recovery.”***

**Jean Feldman**

RN, BSN, Director of Managed Care at Sentry



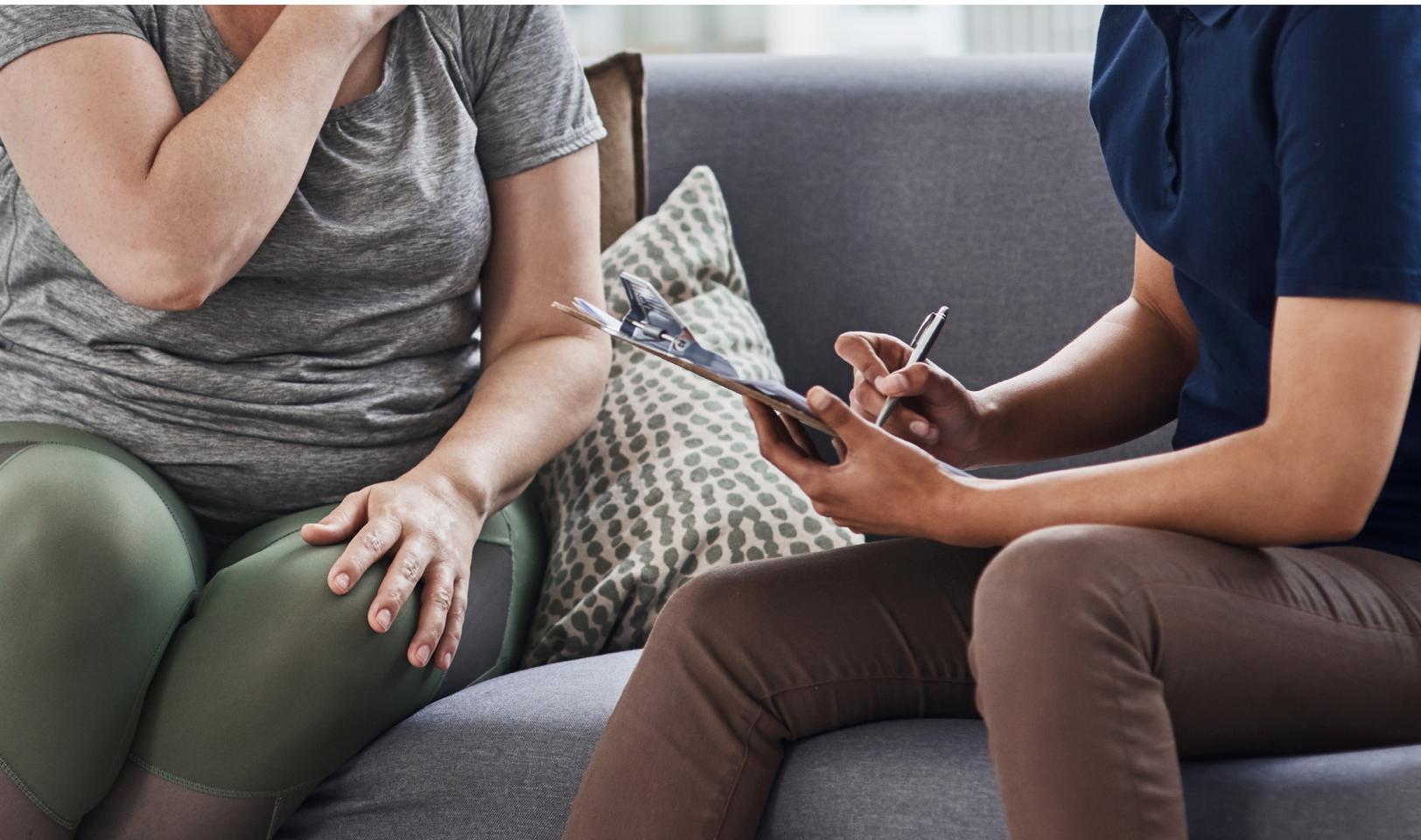
# Key finding

Out of nearly 540,000 workers' compensation claims submitted to Sentry over an eight-year period, examined retroactively, less than 3% would be flagged under IECF standards—but they account for nearly 35% of all workers' compensation costs.

*“The numbers make it clear that everyone involved can benefit by reimagining the conversation surrounding injured workers.”*

**Greg Larson**

AVP of Workers' Compensation Claims at Sentry



# Impact on return to work

When an employee suffers injuries that prevent them from working, they may experience serious psychological distress compared to those without injuries. Barriers can include:

- Anxiety or depression
- Catastrophic thinking
- Fearfulness of reinjury or job loss
- Lack of social support

Our data revealed a link between behavioral health risks and delayed recovery for injured workers. Behavioral health conditions appeared more prevalent in cases involving injured workers who were out of work for 90 or more days, compared to average lost-time injury claims.

Specifically, injured workers who showed behavioral health concerns saw longer return-to-work timelines and slower claims resolution than the average lost-time claim. The findings suggest that behavioral health plays a significant role in the recovery process.



\* Cases with more prevalent behavioral health conditions versus the average lost-time claim

# Impact on employer costs and litigation

The number of behavioral health-referred claims is small, but they account for a substantial percentage of overall costs. Just one claim can result in costs that go well beyond the costs of early efforts to address injured workers' physical, mental, behavioral, and social needs. Claims that involve individuals flagged by our IECF Models also see an increase in litigation.

Every employer can show they care by leading with empathy, listening to injured employees, and offering support throughout their recovery.



# Impact on treatment, care, and recovery

Our data shows that injured worker claims involving behavioral health characteristics were more likely to rely on opioids. While opioids are necessary for pain relief in a variety of injury cases, they also carry a risk for dependence, misuse, and higher costs. Behavioral health is also strongly linked to substance use.

Injured workers with identified behavioral health challenges also were more likely to have multiple surgeries. Earlier identification can help care providers equip workers with preventative measures and treatment options to help reduce the risk of excessive, invasive care.

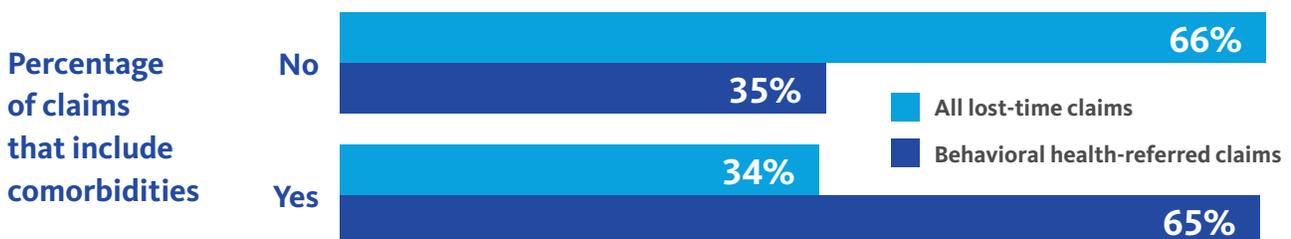
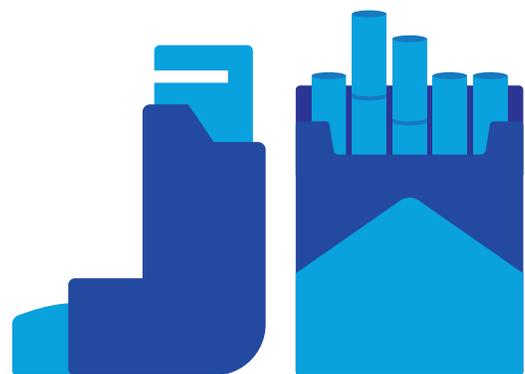


# Breakdown of claims by presence of comorbidities

Our data shows that nearly two-thirds of claims flagged by our IECF Models involved comorbidities, which are chronic health conditions experienced simultaneously to the injury. The presence of these when an injury occurs can worsen the conditions for recovery.

Here are the comorbidities used in our analysis:

- Arthritis
- Asthma
- Cardiac issues
- Diabetes
- Hypertension
- Obesity
- Psychological issues
- Smoking
- Substance abuse



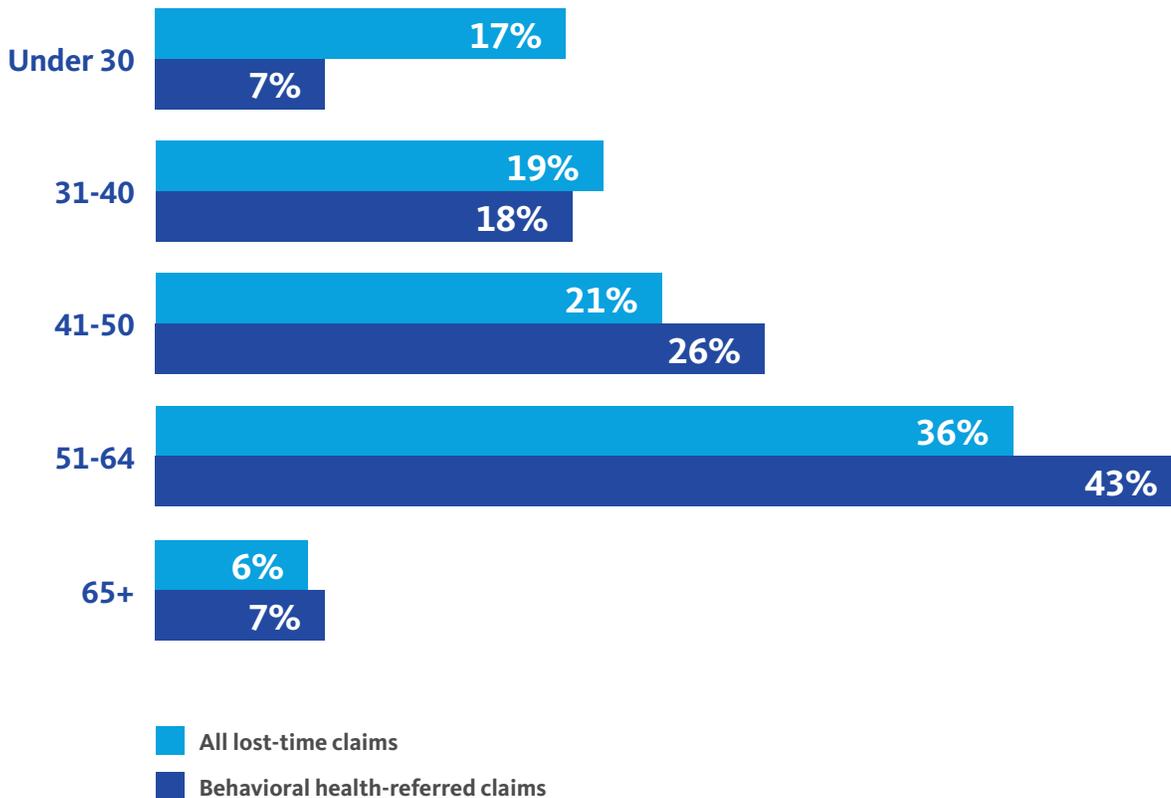
# Comparison of claims by age group

The proportion of behavioral health-referred claims goes up with age, and with a sizable jump for workers in their 40s through their early 60s. Workers aged 41 to 64 represent 60% of all lost-time claims—but 69% of IECF-referred claims.

The data can help inform employer planning. It's a reason to stress safety in the workplace and early intervention for workers exhibiting increased risk, especially with an aging American workforce. According to the U.S. Bureau of Labor Statistics, 1 in 4 workers is 55 years or older, and the labor force participation rate for that age group is expected to rise, while the rate in younger groups remains level or on the decline.



## Percentage of claims by age group



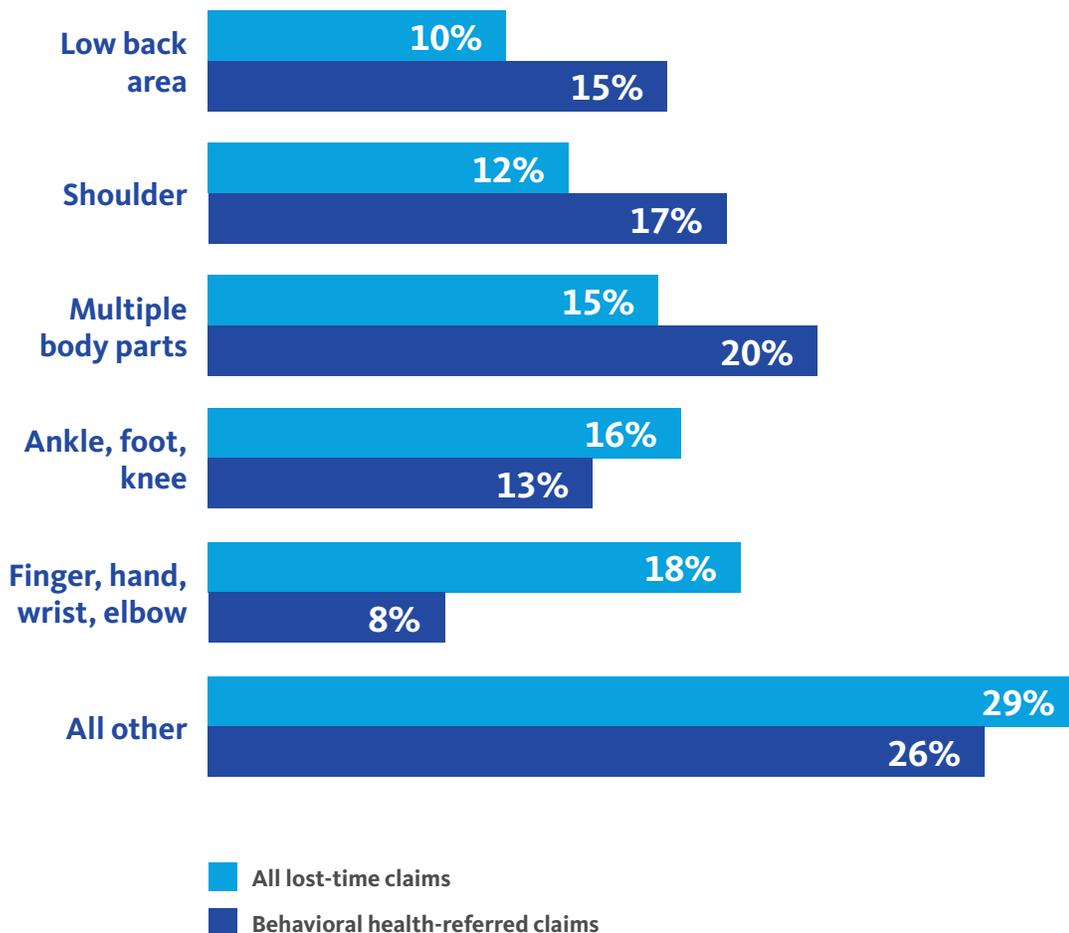
# Comparison of claims by area of injury

In our review of behavioral health-referred claims, we didn't see many workers out for extended periods with finger, hand, wrist, or elbow injuries. You're more likely to see extended lost time among workers who've suffered multiple injuries, an injury to their shoulder, or lower back.

Those types of injury can affect day-to-day life at home, too. They can prevent a parent from lifting a toddler, cleaning, cooking, or doing something they love. That can increase psychosocial risks and further inhibit a worker's recovery.



## Percentage of claims by injured body part



# Partnering with employers and care providers to help injured workers

With the advent of data analytics and tailored human care, we're now able to identify workers with our IECF Models who would benefit from early behavioral health interventions to aid recovery.

Our models identify injured workers who may benefit from early intervention through a managed care plan that focuses on physical and mental support. The plan, led by Sentry's claims and managed care staff, may include additional behavioral health resources:

- Telephonic nurse case management (TCM)
- Virtual reality (VR) therapy
- Professional counseling services
- Optum pharmacy benefits management
- Weekly communication between injured employees and Sentry



# The takeaway

The earlier we identify workers who might need extra support, the sooner we can help them achieve their best post-injury life and return to work.

As one of America's leading workers' compensation insurers, we believe it's time to reimagine injured worker support. Supporting the whole person is not only the right thing to do, but it's also an essential strategy if our industry hopes to improve long-term health outcomes.

There's plenty of work to be done. Employers may need to rethink their approach to workers' compensation claims and the potential benefits of paying upfront for behavioral health resources. Insurers, too, will need to retrain claims representatives, nurse case managers, and social workers on strategies for addressing behavioral health risks to ensure injured workers receive optimal, timely support.

Together, we can all improve injured worker well-being.

This data analysis is just the beginning. Every worker deserves the right resources and support. By sharing this report, we hope to drive the conversation forward and bring more awareness to the challenges injured workers face—and the opportunity to provide compassionate, empathetic care.





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