

Contents

November 2021 | VOL 13 NO 6

Departments

5 The CEO's Desk

A Work-Life Balance Tipping Point

7 Compliance Memos

Should Employers Treat USERRA Like Any Other Short-Term Leave?

"Path Out of the Pandemic" Requirements

New and Extended Paid State Leave Laws

Is Remote Work a Reasonable Accommodation?

35 Employer Perspective

Intersectionality and Disability on the Road to Equity: Why Allyship Matters

38 DMEC News

DMEC Releases Plan Design Benchmarking Reports

SPOTLIGHT Articles

- Program Showcase: Behavioral Health By Dan Jolivet
- 19 Program Showcase: Workers' Compensation Programs
 By Gary Anderberg
- 21 Compliance Showcase: COVID-19 Evolution by Marjory Robertson

Features

8 Getting Ahead of Engagement: A New Approach to Creating a Supportive Workplace That Pays Dividends By Karen English and Teri Weber

11 Infodemiology Can Help Provide Real-Time Answers for Employers Workplace That Pays Dividends By Kerri Wizner, Christine Warga, and



FEATURE

Ву

Kerri Wizner

MPH, Assistant Director of Epidemiology **MDGuidelines**

Christine Warga

Senior Data Analyst **MDGuidelines**

Keemia Vaghef, PhD

Senior Business Intelligence Analyst ReedGroup

Infodemiology Can Help Provide **Real-Time Answers for Employers Workplace That Pays Dividends**

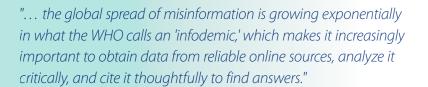
Real-time data is an important decision support tool that allows employers to be agile and optimize services. During the last decade, researchers have investigated whether big data can help detect epidemics by tracking search engine queries to provide real-time, actionable information for employers.¹ This

> data-mining technique, described as infodemiology, uses

> > risk-related keyword search data and has

employees, especially in light of rapid changes during COVID-19. It can also help predict future demand.

Infodemiology helped us understand what type of information was needed by healthcare professionals and case managers to provide care and manage injury and illness claims during COVID-19. We analyzed search data from MDGuidelines, an online tool of medical condition information used mainly by occupational health clinicians and disability case managers.



predicted syphilis, measles, and regional COVID-19 outbreaks earlier than routine

disease surveillance.^{2,3,4} It may also help track and manage chronic noncommunicable diseases⁵ and could be especially valuable in disadvantaged areas where conventional surveillance is difficult to conduct. This public health technique can be used by employers to help determine what information is important to

Results reflect a predominantly U.S. sample of workers' compensation and disability markets across a variety of industries and might indicate future trends as the delta variant surge continues.

What the Data Shows

In March 2020, when the COVID-19 outbreak was first declared a pandemic by the World Health Organization (WHO), influenza, pneumonia, and upper respiratory infections were

among the most searched medical topic pages, peaking at No. 4-, No. 13-, and No. 18-page ranks, respectively. That represents a sharp increase from No. 257, No. 43, and No. 189, respectively, six months earlier. In April 2020, MDGuidelines published COVID-19 content, and searches for influenza, pneumonia, and upper respiratory infections returned to pre-pandemic page views. The COVID-19 page remains one of the site's top 25 most-viewed medical topics.

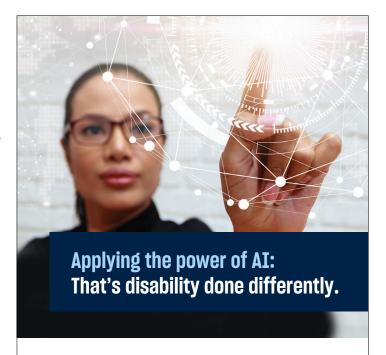
Before COVID-19, the most frequently searched clinical guidelines included low back disorders, chronic pain, knee disorders, shoulder disorders, and cervical/thoracic spine disorders. Page views for these topics began to drop unusually in February 2020 and generally have not rebounded to pre-pandemic levels. Instead, we see more searches for mental health conditions, including post-traumatic stress disorder (PTSD), anxiety disorders, depressive disorders, and general mental health conditions.

Disability claims for mental health disorders have increased globally in recent years, and COVID-19 exacerbated that trend.⁶ During the pandemic, four in 10 American adults reported symptoms of anxiety or depression.7 Our data supports this. Page views on MDGuidelines for anxiety and depressive disorders content increased by 36% and 26%, respectively, from March 2020 through July 2021. More generalized Internet search trends also mirror this finding with an increase in online queries about how to alleviate sadness, worry, loneliness, and boredom during pandemic-related lockdowns.8

In MDGuidelines search data, anxiety disorders jumped to the No. 2 most-viewed page in April and May 2020, and still ranks No. 4 overall. The depressive disorders topic page remains the No. 1 page for seven consecutive months (as of publication). Search data for depressive disorders, PTSD, and general mental health disorders spiked in August 2020 after the second U.S. COVID-19 wave, which drove page views up 109%, 178%, and 205%, respectively, from the previous six months. Another study notes an upsurge in Internet searches for anxiety symptoms and at-home treatments, including meditation and deep breathing techniques during the initial pandemic peak in the U.S. during a similar time frame.9

Researchers suggest the impact of mental health disorders extends beyond acute care and may affect people's health and wellness at least one to three years later. 10 This is worrisome for the disability industry as depression and anxiety are risk factors for future work leave and, in a chicken-or-egg fashion, a work leave is also a risk factor for new-onset depression and anxiety.11 A study from the

Integrated Benefits Institute noted "pent-up demand for



With the power of predictive modeling, Prudential helps connect claimants to the resources they need earlier so they can get back to work faster.

Our in-house data experts assess decades of claims data, leading to Short-Term Disability resolutions 10% faster than the industry average.1

We also offer employees access to financial tools and guidance to help maximize their benefits and keep your business more productive. That's disability done differently. That's financial wellness.

ExperienceBenefits.Prudential.com



Short-Term Disability | Long-Term Disability | Absence Management

¹Source: Prudential reported results in Integrated Benefits Institute Study, 2016.

Group Insurance coverages are issued by The Prudential Insurance Company of America, a Prudential Financial company, Newark, NJ.

© 2019 Prudential Financial, Inc. and its related entities.

Prudential, the Prudential logo, the Rock symbol, and Bring Your Challenges are service marks of Prudential Financial, Inc. and its related entities, registered in many jurisdictions worldwide.

1022342-00001-00

postponed health services ... and progression of untreated chronic health or mental health conditions" as factors for modeling future incidence rates of injury or illness in employees.12

In terms of treatment, popularity and access to the Internet have helped telehealth become an important strategy for managing new-onset health conditions during the pandemic, and it may provide a practical long-term solution for providing patient care when clinical examinations are unnecessary.¹³ Telehealth treatment also helps expand access to health resources in rural areas and to those with limited mobility or transportation without decreasing quality of care.14

Information Overload?

The pandemic has highlighted ways in which scientific research evolves and how scientists collect and translate data into best practice policies. However, the global spread of misinformation is growing exponentially in what the WHO calls an "infodemic," 15 which makes it increasingly important to obtain data from reliable online sources, analyze it critically, and cite it thoughtfully to find answers.

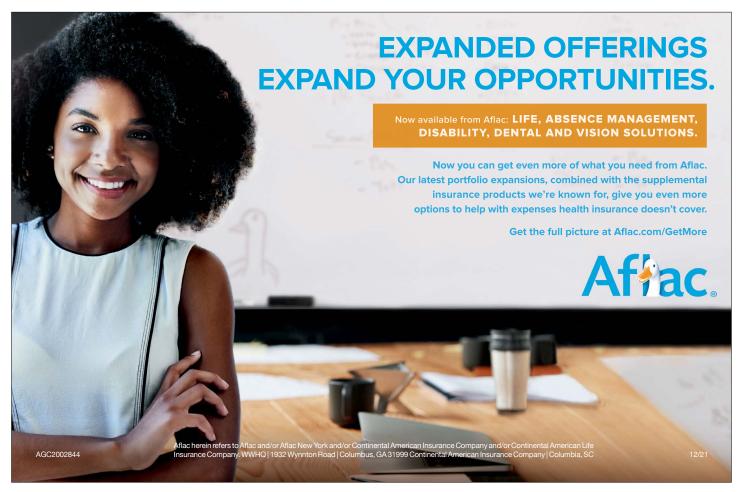
Traditional public health disease surveillance relies on collecting and analyzing clinical information, such as mortality

or laboratory data, which may take days, weeks, months, or years. Infodemiology cannot replace traditional surveillance, but it is recommended as a tool to support disease investigation and health management. If current trends from our research hold true, COVID-19 has exacerbated mental health issues in the U.S., and many expect to see the effects of mental health conditions and care in future claim trends. As a result, more resources, support, access to quality care, and disability management are necessary for all types of health and wellness issues. And, if we are to stave off what is quickly becoming a mental health emergency, there needs to be more focus on mental health as it pertains to an employee's overall health and wellness.

Big data, such as search queries and website usage, can help refine information delivered to healthcare professionals and case managers so they can provide high-quality treatment and manage injury and illness claims during these challenging times.

References

- 1. Ginsberg J, M Mohebbi, R Patel, et al. Detecting Influenza Epidemics Using Search Engine Query Data. Nature. 457: 1012 - 1014. 2009. Retrieved from https://doi.org/10.1038/nature07634
- 2. Young S, E Torrone, J Urata, and S. Aral. Using Search Engine Data as a



Tool to Predict Syphilis. Epidemiology. 29(4): 574 - 578. 2018. Retrieved from https://www.ncbi. nlm.nih.gov/pmc/articles/PMC5990018/

- 3. Samaras L, M Sicilia, E Garcia-Barriocanal. Predicting Epidemics Using Search Engine Data: A Comparative Study on Measles in the Largest Countries of Europe. BMC Public Health. 21(100). 2021. Retrieved from https://bmcpublichealth.biomedcentral.com/articles/10.1186/ s12889-020-10106-8
- 4. Venkatesh U, P Gandhi. Prediction of COVID-19 Outbreaks Using Google Trends in India: A Retrospective Analysis. Healthcare Inform Res. 26(3): 175 - 184. 2020. Retrieved from https:// www.ncbi.nlm.nih.gov/pmc/articles/ PMC7438693/
- 5. Aldhyani T, A Alshebami, and M Alzahrani. Soft Computing Model to Predict Chronic Diseases. J Inf Sci Eng. 36: 365 - 376. 2020. Retrieved from https://www.researchgate.net/ profile/Ali-Alshebami/publication/339644399_ Soft_Computing_Model_to_Predict_Chronic_ Diseases/links/5e5e2e2c299bf1bdb84ce8ef/ Soft-Computing-Model-to-Predict-Chronic-Diseases.pdf
- 6. Rogers J P, E Chesney, D Oliver, et al. Psychiatric and Neuropsychiatric Presentations Associated With Severe Coronavirus Infections: A Systematic Review and Meta-Analysis With Comparison to the COVID-19 Pandemic. Lancet *Psychiatry*, 7(7): 611 – 627. 2020. Retrieved from

https://www.thelancet.com/journals/lanpsy/ article/PIIS2215-0366(20)30203-0/fulltext

- 7. Panchal N, R Kamal, C Cox, and R Garfield. The Implications of COVID-19 for Mental Health and Substance Use. Kaiser Family Foundation. 2021. Retrieved from https://www.kff.org/coronavirus-covid-19/issue-brief/the-implications-ofcovid-19-for-mental-health-and-substance-use/
- 8. Brodeur A, AE Clark, S Fleche, and N Powdthavee. COVID-19, Lockdowns and Well-Being: Evidence From Google Trends. J Public *Economics.* 193: 104346. 2021. Retrieved from https://www.sciencedirect.com/science/article/ abs/pii/S0047272720302103
- 9. Hoerger M, S Alonzi, L Perry, et al. Impact of the COVID-19 Pandemic on Mental Health: Real-Time Surveillance Using Google Trends. Psychol Trauma. 12(6): 567-568. 2020. Retrieved from https://pubmed.ncbi.nlm.nih. gov/32790441/
- 10. Khemka G, S Roberts, T Higgins. The Impact of Changes to the Unemployment Rate on Australian Disability Income Insurance Claim Incidence. Risks. 5(1): 17. 2017. Retrieved from https://www.mdpi.com/2227-9091/5/1/17
- 11. Gaspar F, D Jolivet, K Wizner, F Schott, C Dewa. Pre-Existing, New-Onset Depression, and Anxiety Among Workers With Injury or Illness Work Leaves. J Occup Environ Med. 62(10): e567 - 72. 2020. Retrieved from https://journals.lww.

com/joem/Fulltext/2020/10000/Pre_Existing_ and_New_Onset_Depression_and_Anxiety.21.

- 12. Integrated Benefits Institute. How has COVID-19 Changed Disability and Leave Patterns? 2021. Retrieved from https://www. ibiweb.org/resource/ibi-benchmarking-analytics-covid-19-disability-and-leave-patterns/
- 13. Connolly S, K Stolzmann, L Heyworth, et al. Rapid Increase in Telemental Health Within the Department of Veterans Affairs During the COVID-19 Pandemic. Telemed e-Health, 27(4): 454 - 458. 2021. Retrieved from https://www.liebertpub.com/doi/10.1089/tmj.2020.0233?url_ ver=Z39.88-2003&rfr_id=ori%3Arid%3Acrossref. org&rfr_dat=cr_pub++0pubmed&
- 14. Pfender E. Mental Health and COVID-19: Implications for the Future of Telehealth. J Patient Experience. 7(4): 433 - 435. 2020. Retrieved from https://www.ncbi.nlm.nih.gov/ pmc/articles/PMC7415938/ pdf/10.1177_2374373520948436.pdf
- 15. World Health Organization. 1st WHO Infodemiology Conference. Geneva. 2020. Retrieved from https://www.who.int/news-room/ events/detail/2020/06/30/default-calendar/1st-who-infodemiology-conference





Trion's Absence, Disability & Life Specialty Practice is dedicated to the needs of the large and complex employer. Our consulting teams provide expert guidance and support to help you navigate the complicated benefits terrain.

Our team of professionals help you to

- **Simplify Complexity**
- **Reduce Compliance Risk**
- Attract Employees with Adaptive Time-Away-from-Work Programs
- **Optimize Business Processes**

One of our unique advantages is our ability to leverage Marsh & McLennan Companies' extensive array of world class capabilities and resources while still maintaining our roots as an entrepreneurial client-centric team of experts. We believe working with the right partner can make your goals more achievable, and the future less unknown.

www.TrionADL.com