

Eight Steps to Improve Workers' Comp Outcomes by Addressing Social Determinants of Health



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The physical and/or emotional injury in a workplace injury or illness is just the start of any workers' compensation claim. Managing injury claims is a complex process. Carriers are continuously improving their injury management processes. If adjusters fail to consider Social Determinants of Health (SDOH), they often inadvertently delay the claim process. This may mean failing to close claims where comorbidities or other issues, such as transportation problems or lack of access to nutritious food, delay healing.

While a few carriers and third-party claims administrators (TPAs) have increasingly embraced screening and other tools to determine non-treatment issues impeding recovery, this vital tool is underutilized in the workers' compensation industry. By integrating SDOH into claims intake, stalled claims, and case management processes, organizations can reduce recovery timelines, reduce costs and better support workers' well-being.

According to the Centers for Medicare and Medicaid Services (CMS), "It is estimated that 50% of all health outcomes can be attributed to SDOH, while clinical care impacts only 20% of county-level variation in health outcomes."

What Are Social Determinants of Health?

SDOHs often obscure non-medical issues that can influence health outcomes. Something as simple as a lack of transportation can quickly cause missed doctor appointments and other issues. These added factors in the claims process can increase employee post-injury stress and delay healing.

The basic components of SDOH vary depending on which resource you access. The World Health Organization lists the following issues that can impact health equity.

- Income and social protection
- Education

- Unemployment and job security
- Working life conditions
- Food insecurity
- Housing, basic amenities and the environment
- Early childhood development
- Social inclusion and non-discrimination
- Structural conflict

Some components can greatly impact the workers' compensation injury process, increasing costs and delaying return to work. By carefully choosing and then screening for those factors most impactful to work-related injuries, organizations can improve medical outcomes and create better relationships with injured workers and their employers.

Access to Affordable and Quality Health Services

According to the Centers for Medicare and Medicaid Services (CMS), "It is estimated that [50% of all health outcomes can be attributed to SDOH](#), while clinical care impacts only 20% of county-level variation in health outcomes."

Focusing on these issues could be overwhelming, so narrowing down the screening list of variables for adjusters or case managers is helpful. This paper will discuss economic stability, education, community connections, physical environment, access to healthy food, and positive and negative interactions with the healthcare system. However, the team should decide on the factors based on their experiences. For example, a dedicated team that serves auto workers may encounter different SDOH challenges than a team that serves skilled medical professionals injured on the job.

When adjusters or case managers initially screen for and evaluate these circumstances, those managing the claim can address the broader circumstances that often shape an injured worker's recovery process. According to James Moore of J&L Risk Management Consultants, "I am a big proponent of two of the team members mentioned in the whitepaper in determining the SDOH of an injured worker. The case manager and the claim adjuster assigned to the file are crucial elements in facilitating a successful return to work. The case manager's in-person SDOH assessments are usually highly accurate determinants of the claim outcome."

The workers' compensation industry has not yet embraced the SDOHs. However, in today's aging, unhealthy and more depressed population, injured workers frequently face additional barriers to recovery. If we don't ask, they rarely tell. Untreated mental health issues, poor nutrition, or unstable housing can all significantly impact healing and delay return to work. By addressing these factors, organizations reduce recovery delays and can dramatically improve long-term outcomes.

By investing resources in screening and addressing SDOHs that impact recovery, you will spend a little money now to save a great deal of money later. You will also have a more trusting claimant and a more satisfied employer.

Six Priority SDOH Areas

The Kaiser Foundation identified six key focus areas for SDOH. While each may impact workers' compensation claims, your team may also find that other issues hamper healing.

However, this paper will focus on the following areas compiled by the Kaiser Foundation.

1. Economic stability
2. Neighborhood and physical environment
3. Education
4. Food and nutrition
5. Community and social context, and
6. Healthcare systems.

1. Economic Stability

Economic challenges, such as income loss or housing insecurity, increase the injured worker's stress level. Workers may wonder, "Will my disability payments cover my bills?" or "What happens if I'm out of work for too long?" or "Am I going to lose my job?"

Strategies to Address Economic Stability

Expedite decisions on compensability and benefits to minimize financial strain. If your investigation is incomplete and you must comply with statutory time requirements, explain this to your worker. Refer your worker to the statutory language that displays the time limit, assuring them that you are still investigating the claim and may withdraw the denial. Don't let these initial investigations fall through the cracks. Your injured employees depend on your prompt investigation of their claims. This allows medical treatment to proceed swiftly and offers prompt wage reimbursement.

Use independent adjusters or case managers to assess home environments and identify potential hazards. When needed, connect workers with resources to address housing or employment concerns, or other SDOH factors that may impede recovery.

2. Neighborhood and Physical Environment

Factors like geographic location, access to transportation and safety of the injured worker's living environment can significantly influence the injured worker. The worker's ability to attend medical appointments, feel safe on public transit, or participate in physical rehabilitation may hinge on the worker's home environment.

Action Strategies

If your adjusters meet online with claimants, request that they turn on their cameras so the adjuster can build rapport with the claimant. In turn, the adjuster should encourage the injured worker to be on camera. Visuals allow better communication and observation of the claimant's facial expressions and may offer a glimpse into the claimant's home environment.

Ask open-ended questions such as, "How accessible is transportation to your medical provider?" If your worker relies on transit, ask if safety or mobility is a concern.

Help coordinate transportation services for workers in underserved areas. Consider hiring a field adjuster to meet the insured and transport them to appointments. Make sure the injured worker feels "seen."

Conduct home evaluations whenever possible to determine if the worker has home hazards. These can include trip hazards such as rugs or slick tiles, problematic location of their kitchen to access food, or other issues that could impact healing or increase infection risks. Also, assess the client's medication management habits. Consider investing in assistive devices such as shower seats or other safety equipment if the worker needs grab bars or other assistance to prevent re-injury.

3. Education

Studies show that those with higher educational levels often experience better health outcomes. Workers with limited literacy and health knowledge may struggle to comprehend and follow medical advice, significantly delaying recovery.

Action Strategies

Screen for educational background during claims intake to identify potential barriers. Don't complicate it; simply say, "We ask these questions of all injured workers so we can better get you the help you need to heal."

Use clear and straightforward language to explain medical instructions. Doctors often talk over the heads of many injured workers. Case management in this situation is invaluable. Skilled and culturally competent case managers ask probing questions and can help to explain the doctor's input to the injured worker. This helps to ensure workers understand the information medical practitioners relay.

While vocational rehabilitation is state-dependent, there are times when carriers offer vocational rehab to avoid a permanent total claim. It is sometimes beneficial to offer optional rehabilitation services or specialized training programs for workers unable to return to their previous roles. In one instance, a claims adjuster sent a seriously injured former carpenter in his late 50s from Boston to Dallas to attend a property adjusting course. He learned new skills and avoided a permanent total rating. That example is creative adjusting.

4. Food and Nutrition

Access to nutritious food is essential for recovery, especially after surgery or other major medical treatments. An estimated 23 million Americans live in food deserts, where healthy food is scarce. For those in industrial and trade employment, it may be more likely that your injured worker will live in a food desert, although no research is readily available on this topic. Helping to ensure your claimants have healthy food during their rehabilitation can help speed healing and boost their belief that their employer and insurer are on their side.

Action Strategies

Educate workers on the importance of good nutrition and faster healing. Ask workers about their typical daily food choices to identify their nutritional strengths and weaknesses.

Screen for food insecurity by asking, "How hard is it to access healthy food?" or "How far away from a grocery store do you live?" You can also Google the worker's address to see if there are nearby grocery stores. Drilling down on unknown grocery outlets' websites may detail the foods they carry.

Collaborate with local food banks, Meals on Wheels programs, or food delivery services to offer nutritious meal options.

5. Community and Social Context

Recovery from an injury or industrial illness may require a worker's connection to family, friends and community.

A worker's sense of connection to family, friends and those around them can either accelerate or hinder recovery. Social isolation, disability discrimination and high stress levels are common factors that impact health after an injury. A lack in any of these areas can impede recovery.

Action Strategies

Talk to workers about any available support systems upon which they can rely. Support systems may include a nearby neighbor, family members, or community services available to assist them if needed as they heal.

Choose screening questions, such as "Do you have people you can turn to if you need help in your recovery? Or "Do you feel safe in your community or workplace?"

Screen for loneliness and offer services such as home care, which can reduce isolation by providing meal prep, light housekeeping and overall support.

Recommend that your injured worker request "extra benefits" from their healthcare provider post-hospitalization or post-skilled nursing discharge. For example, some United Healthcare plans offer 28 home-delivered meals, up to 12 one-way rides to medical appointments and pharmacies, and up to six hours of personal care, such as companionship and housekeeping. These benefits may apply whether the insurer pays the bill or self-pays.

6. Healthcare System

Access to quality healthcare is often unbalanced, especially between urban and rural medical care. People of color and low-income workers face significant disparities. A lack of trust in the healthcare system can also impair injured workers' willingness to follow treatment plans.

Action Strategies

Rather than focusing purely on cost, develop a network of healthcare providers known for delivering high-quality outcomes. Your nurse case managers are a goldmine of information regarding physicians and other medical professionals who provide the best outcomes.

Determine any cultural or language barriers that may prevent the patient from understanding and following medical instructions.

Practical Tools for Integrating SDOH

Reviewing other SDOH screening templates can help you create your screening questions. Here are a few excellent screening tools you can use or adapt to your internal SDOH screening process.

- The National Association of Community Health Centers offers its "[Protocol for Responding to and Assessing Patient Assets, Risk and Experiences](#)" in 25 languages
- The Academy of Family Physicians offers a short "[Social Needs Screening Tool](#)" on this webpage.
- This link provides a [list of available screening tools](#).

Implementing SDOH into your claims process is more than identifying barriers. It creates a response system to address the social and other gaps hindering your injured workers' recovery and return to work.

Use Open-Ended Screening Questions

Open-ended questions such as "Are there other challenges you face right now?" or "Have you experienced any problems getting medical care?" can surface underlying issues that might go unnoticed.

Leverage Community Health Resources

Claims organizations can partner with local agencies, community health and transportation services to meet workers where they are. Develop a list of community-based programs that deliver various kinds of help, such as rental assistance, utility help, food boxes and social programs such as community lunches. These resources can help connect your workers to their communities and fill various barriers to recovery.

Consider Claims Advocates

A claims advocate acts as a bridge between the worker and the claims process. They offer support by explaining medical and legal procedures, coordinating resources, and communicating frequently with injured workers. They can help injured workers navigate the healthcare process, ensuring medication adherence and clear communication with providers. [New York](#) and [California](#) both offer some advocacy for Injured Workers. Their information and assistance help employees understand their benefits under state workers' compensation statutes. Some consultants also provide workers' compensation assistance to the injured worker. Several organizations offer direct employee advocacy to help injured workers throughout the process, usually without attorney involvement.

Consider Home Care Services

Home care can play a vital role in addressing issues like social isolation, mobility challenges and safe medication use. Services might include grocery shopping, light cleaning, or identifying home hazards that could lead to re-injury.

The Benefits of Addressing SDOH

Addressing injured workers' social determinants of health can produce better injury outcomes and better returns to employment.

Early identification and intervention help prevent stalled or lingering claims, reducing workers' compensation costs for the insurer and the employer. When the claims handler helps address barriers to recovery, workers experience improved recovery rates, less stress and a stronger sense of support during a difficult period. SDOH early interventions can help avoid attorney involvement.

When considering SDOHs early in the process, especially important in more complex injuries or when workers suffer from comorbidities, claims organizations will benefit from smoother claims processes and faster closure rates. CMS studies found that addressing factors like comorbidities, social isolation and economic insecurity can prevent hospital readmissions and lower the risk of permanent total disability.

The CMS publication recommends the following.

- Secure leadership buy-in and promote organizational change.
- Build teams and partnerships to support SDOH by activating a multidisciplinary team and fostering external alliances.
- Implement patient-centered systems and processes to respond systematically to SDOHs through culturally competent medical care.

Team Formation for Integrating SDOH Screening into the Workers' Compensation Process

To successfully integrate Social Determinants of Health screening into the workers' compensation injury process, form a multidisciplinary team that addresses various factors influencing recovery.

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James Moore, MBA, AIC, ARM, ChFC

<https://cutcompcosts.com/>

Below is a detailed plan for assembling this team, including roles, responsibilities and implementation steps.

1. Identify Key Stakeholders

Identify the individuals and groups directly or indirectly involved in managing your organization's workers' compensation claims. These stakeholders make up your short-term evaluation and implementation team. They will help provide the knowledge and resources needed to address SDOH effectively.

Aim for a diverse group with complementary skills. You will need someone in senior leadership who will champion the cause and ensure you have the budget and interdepartmental cooperation (for example, access to a data analyst) to implement the program.

This team is ideal; however, if your claim unit is small, you can reduce the team to fewer members and still obtain excellent outcomes. Team members do not necessarily need to meet face-to-face. Using online resources, you can easily schedule and set meetings so that all stakeholders can contribute to the process at their convenience.

Suggested Team Members

At Least One Front-Line Claim Adjuster

This person is responsible for the overall management and adjustment of claims. Their insights can highlight patterns where SDOH issues have adversely impacted prior outcomes. Throughout the claims process, the adjuster communicates with all parties providing medical or other assistance to form a plan of action (POA). This POA should include the next steps the adjuster or provider will take to move the claim toward closure.

A Nurse Case Manager

Nurse case managers are the primary liaison between injured workers and other stakeholders. They are essential for coordinating care and addressing individual medical needs. They are your boots on the ground and can help you determine the resources your employee needs to recover. These nurses may need some training in SDOHs and their injury impacts. This may be their first exposure to this process in a workers' compensation injury setting.

Healthcare Providers

If you don't have a doctor available to serve on the panel, consider contacting your county health department to find a candidate. They can provide a clinical perspective on how SDOH factors like comorbidities, nutrition and mental health affect recovery timelines.

Community Health Workers

These professionals are well-equipped to identify and address barriers to health outside the healthcare system, such as food insecurity and housing instability. They are a rich source of support services in their area. Contact your county health department to inquire if they have adequate resources to appoint a person to sit on your development committee. Assure them it will be a brief commitment.

Human Resources/Risk Manager and Employer Representatives if Unionized

These stakeholders address workplace concerns, including reasonable accommodations, job security, benefits and medical leave issues during the injured worker's recovery.

A Data Analyst

Include a skilled data analyst responsible for evaluating the impact of SDOH screening on claim outcomes and supporting data changes needed to improve future analysis. If you can build in the tools you need to analyze the cost savings up front, this endeavor has a stronger chance of success. Your team can base this algorithm on savings on various costs, such as average weekly or monthly wages, rehospitalizations and the expected official disability days and any deviations.

2. Outline Roles and Responsibilities

Clearly define how each team member contributes to the process, ensuring accountability at every stage. Below is an outline of key roles and their responsibilities.

Claim Adjusters

- Takes immediate steps to identify cases where SDOH challenges may delay recovery.
- Collaborates with case managers and medical staff to discover and implement personalized medical and other needed interventions.
- Documents the claim file frequently. Includes issues discovered in the initial screening and the challenges faced by the claimant and addressed by the organization. This documentation shows your organization's diligence in ensuring the injured worker receives excellent care and support throughout recovery.

Case Managers, Claim Advocates, or Adjusters

- They administer the SDOH screening tool during intake and in ongoing case reviews. All action plans in the file should include timely conversations with the injured worker (or their representative) regarding SDOH impediments.
- They connect workers to external resources for issues such as food insecurity or housing instability and document the impact of interventions on workers' recoveries.
- They review the claimant's home environment whenever possible to help reduce issues such as trip hazards, access to food and other barriers to healing. Ensuring the safety of the home environment is an essential post-surgical intervention to prevent rehospitalizations.

Healthcare Providers

- Providers provide medical providers with input on medical challenges related to SDOH, such as untreated comorbidities or missed appointments.
- Provide care plans, discussing any identified SDOH barriers.

New barriers may emerge at each stage of the healing process in more serious injuries. Workers may then require additional support.

Community Health Workers

- Community health workers can address barriers such as lack of transportation, social isolation, or food insecurity when available. They are a bridge between healthcare and any available social support systems.

Claims Advocates

- These non-medical professions help workers understand the claims process and recommend available resources to assist the injured worker.
- They help to build trust and increase worker engagement in their recovery plan.

Data Analysts

- The analysts track the incidence of SDOH numbers in claims.
- They measure the impact of interventions on costs, closure rates and worker satisfaction. This step requires cooperation from the adjuster and may be subjective.
- Establish clear metrics for the intervention, like "Reduced rehospitalization and estimated savings of \$_____". Initially, report positive outcomes since your team may have limited financial data. Over time, these costs will become more pronounced and easier to benchmark.

- Develop an annual cost savings report. This will help ensure the program's continuation.

Without clear objectives and timelines, the team will have difficulty meeting goals, including implementing a new process, reducing costs and improving employee and employer satisfaction.

3. Set Clear Team Objectives and Timelines

After forming your organization's core team, establish clear goals for integrating SDOH screening into workers' compensation processes. Objectives should be sensible, measurable and tied to outcomes.

Key objectives include the following.

- Develop a standardized SDOH screening tool. Remember that your screening tool may change over time as you handle more claims using this process.
- Identify and address SDOH barriers as early as possible in the claims process.
- Connect injured workers to appropriate resources and services to alleviate challenges.
- Improve both employer and injured employee satisfaction with claims management services.
- Monitor and measure the intervention impacts on recovery timelines and claim costs.
- Announce the program companywide so all managers and supervisors understand the project scope and its potential benefits.

Without clear objectives and timelines, the team will have difficulty meeting goals, including implementing a new process, reducing costs and improving employee and employer satisfaction.

4. Develop the SDOH Screening Tool

A well-designed screening tool is the cornerstone of this initiative. Design it to identify the priority SDOH categories—in this paper, economic stability, neighborhood and environment, education, food/nutrition, community and social context and the healthcare system. However, if other issues arise, don't ignore them; consider how to address the problem and add that issue to the screening tool.

Steps to Develop the Tool

- Review existing resources
- Study existing SDOH tools (e.g., Kaiser Foundation or AAFP tools) to identify best practices you can adapt to your organization. I have hyperlinked references.
- Customize questions

- Develop open-ended questions specific to the workers' compensation process. For example, ask questions like these.
 - Economic stability: "Can you pay your bills while out of work?"
 - Are you concerned about job security?
 - Community context: "Do you have family or social support to help during recovery?"

Test Pilot the Screening Tool

Start small initially. Test the draft version with a small sample of claims to refine its usability and effectiveness based on your team's input and experiences.

5. Train Team Members

Training is critical. It is essential to utilize the screening tool to appropriately address any barriers to recovery. Senior managers may hesitate or raise concerns about paying for expenses not traditionally considered legitimate claim costs. Management may worry about setting a precedent for covering items that were not previously approved. Adjusters may balk, concerned about how this new process will impact their caseload management.

However, as we have seen by paying higher rates for top-quality physicians and other medical practitioners to achieve improved medical outcomes, there are many times when investing money upfront leads to significant savings overall.

Here are some training components.

Understanding SDOH

Educate the team on the basics of SDOHs, how they can influence health outcomes and their specific impact on workers' compensation claims.

Using the Screening Tool

Provide hands-on training on administering and interpreting the screening tool. Use role-play scenarios to practice open-ended questioning.

Cultural Competency Training

Train team members to approach sensitive topics with empathy, such as income, food insecurity and discrimination. Show statistics provided by reputable sources that highlight medical discriminatory treatment. When possible, use interpreters whose native language matches the worker's native tongue.

Collaboration Techniques

Select teammates able to effectively collaborate across roles and efficiently communicate intervention plans. Adjusters should know which managers to approach for authorization and advice when needed. For example, how would an adjuster code post-surgical food delivery to the claimant? You may find, as you go, that you'll want to develop new claims codes for items not traditionally compensable. This can help data analysts greatly if your organization can closely categorize SDOH expenditures.

File Documentation

Stress the importance of accurate file documentation. When identifying SDOHs, stress the need for more frequent claimant contact and problem-solving techniques, often using outside resources.

6. Leverage External Resources

Many challenges identified during SDOH screening may extend beyond the workers' compensation process. While adjusters are notoriously wary about opening Pandora's box to address psychological issues, many mental health and claims experts believe this is a shortsighted approach. When you ignore the post-injury depression, either from life's circumstances or the use of depressant medications, you still have a depressed worker.

Collaborating with external organizations or specialty medical providers ensures that workers have access to the resources they need.

Examples of collaborative relationships include the following.

- Partnering with local food banks for nutritious meal delivery.
- Working with transportation services to manage access to medical appointments.
- Engaging housing support services for workers facing housing instability.
- Connecting with non-profits or community groups to provide emotional and social support.
- Locating volunteer organizations such as thrift stores or food banks where your recovering workers can work within their restrictions. These assignments help keep the workers in contact with others, reintegrate them into the workforce and reduce depression.

7. Monitor and Evaluate Progress

Monitoring and evaluating the impact of SDOH screening on claims is essential to demonstrating value, refining processes and securing ongoing organizational support.

Steps for Evaluation

Establish Metrics

Track key performance indicators such as claim closure rates, average recovery time based on Official Disability Guidelines to develop variations in those timelines, worker satisfaction, employer response and cost savings.

Conduct Regular Reviews

Convene the team monthly or as needed to review results, discuss barriers and strategize solutions. Frequently discuss "wins," those positive outcomes addressing SDOH offers. Don't avoid discussing perceived failures. They often provide key learning experiences that you can use to improve your program.

Solicit Worker Feedback

Talk to injured workers to understand their experience with the process and identify areas for improvement. What did they like about the process? Did they feel comfortable discussing the more personal aspects of their recovery? How could your organization improve the process? What needs

did the adjuster or case manager miss that might have helped speed recovery or improve the medical process?

Solicit Employer Feedback

You may find initial resistance from employers, especially those with high deductibles or self-insured retentions. Develop clear explanations that detail why you are initiating the process and how it will ultimately benefit them. If the employer is self-insured, you may need approval before undertaking SDOH enhancements.

Modify and Improve Interventions

Based on your data, refine screening questions, adjust resource allocation and improve collaboration methods.

Address Internal Resistance

You may find supervisors and managers resisting this process. Address these challenges face-to-face. Explain why you're implementing this program and ask for their cooperation. But first, obtain their feedback regarding why they resist. It may be that they believe it will increase their workload or that there are other issues. Try to address their concerns, but at some point, you may need to push back against internal resistance if it hinders the program. Pick your battles.

8. Celebrate Successes and Continue to Improve the SDOH Process

Once your organization establishes the process and begins to deliver results, share successes within the organization to gain further management support. Highlight case studies where addressing SDOH made a significant medical difference. Focus not only on the dollars saved but also detail the benefits to injured workers and their employer, your client.

Start Small with a Beta Group

Your beta cohort quickly provides data and issues that your adjusters can address through their resources. As you see positive outcomes, scale the SDOH team or integrate additional tools and resources as you begin to see and acknowledge positive outcomes.

Watch for Red Flags

As the program develops, watch for developing issues that SDOH interventions can address. These could include missed appointments, prescription refills either ignored or early-refill attempts, or weight loss, to name a few. These red flags can indicate that your injured worker is struggling, which can cause delayed healing and a slower return to work.

Final Thoughts

In eight steps, you can achieve better relationships with your injured workers, whether legal counsel represents them or not. You will also reduce your hard costs, reduce temporary partial disability and perhaps even avoid a worker's permanent total disability. You'll also build stronger relationships with your clients because they understand that your strategy protects the best interests of both their workers and their organization.

Regardless of the size of your claims operation, incorporating the Social Determinants of Health into workers' compensation claims management can be a game changer. SDOH implementation is a relatively simple way to achieve better claims outcomes, both monetarily and in terms of client satisfaction.

Whether through targeted screening tools, collaboration with community resources, or appointing claims advocates, addressing SDOH ensures that workers are not simply claim numbers but are individuals, each with unique capacities and distinct challenges. Ultimately, this approach fosters better recovery, workplaces and lives for those affected.

Organizations taking an early approach to SDOH screening and managing those variables throughout the workers' compensation claims process will improve workers' health and return-to-work outcomes while reducing delays and costs. A well-designed, multidisciplinary team approach to designing and implementing the program is the cornerstone of making this effort both practical and impactful.

Using SDOH provides your organization with a strategic advantage. With customized planning, targeted training, ongoing evaluation and program adjustments, this initiative can potentially transform how your team manages workers' compensation claims. Just as important, your insureds and your injured workers benefit from better health, a belief that their company, and the insurance company, care about their welfare and a successful return to the workplace. Above all, you will increase employee morale and reduce expenses..

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