

Work Comp Insights

TPG Insurance Services - Your Workers' Compensation Partner

Preventing Narcotics Abuse in Recovering Workers

After a serious on-the-job injury, workers can face a long and painful road to recovery. As an essential part of the recovery process, they are often prescribed narcotics to help manage their pain. While appropriate narcotic use can be extremely beneficial, abuse can lead to problems not just for the injured employee but also for you, as the employer.

The first obvious concern brought on by narcotics abuse is the mental and physical effect that it has on an individual. While this is reason enough to make sure narcotics are used correctly, you as the employer should also be concerned about the increased claims costs that can be generated by abuse.

Cost of Abuse

Drug prices are on the rise and, depending on the injury and course of treatment, can be a substantial addition to the cost of a claim. In fact, it is estimated that narcotics account for as much as one-third of all workers' compensation medication costs. Not only do costs increase when narcotics are overprescribed, in both time

and quantity, but it can also extend claim length as it is not suggested that workers return to work while still taking narcotics.

Possible Litigation

Currently, legal actions brought by workers who have attributed their misuse of narcotics to improper care have primarily targeted physicians and pharmacies. However, there is growing concern that these workers may be able to sue their employers for negligence. Because of your access to records that may show a history of misuse or abuse of narcotics, you as the employer may have a duty to warn involved parties of the potential for misuse. This makes it extremely important that you are involved with the recovery process by remaining in communication with the attending physician.

Monitoring Through PBMs

Narcotics use plays an essential part in many treatment plans, meaning it isn't something that can simply be eliminated. Instead, it is important that you set up safeguards that will monitor how narcotics are being used by those recovering from workplace injuries.

One of the best ways to monitor narcotics use is to establish a relationship with a pharmacy benefits manager (PBM) experienced in handling workers' comp issues. PBMs act as your intermediary, monitoring progress and communicating with physicians.

PBMs can analyze individual claims at their onset to identify what type of injury has occurred. Using a pre-established system, they should be able to determine if, and to what extent, narcotics will be needed during treatment. At this time, they can also review the patient's history to make sure there is no past indication



that would suggest the injured may pose a risk for narcotics abuse.

From the first time a worker fills a prescription to the end of their treatment, PBMs should continue to provide ongoing monitoring of the claims process in respect to narcotics use. By doing so, they will be able to enact administrative controls that will prevent misuse or abuse and help workers regain their health and return to work quickly.

