

Beyond Physical: Improving recovery for injured employees requires a holistic approach

M  **RE** **IS MORE**

Our Panel



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Moderator

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Key factors that account for an Increase in Workers Compensation Claims with Additional Complexity

- Language Barriers
- Depression
- Chronic Conditions
- Varying Recover Times



A Tale of Two Injuries

$$\text{Injury Icon} + \text{Stethoscope Icon} = \text{8 Week Recovery}$$

$$? \times (\text{Injury Icon} + \text{Stethoscope Icon}) = \text{Still No Recovery After 6 Months}$$



Happy Path



Delayed Recovery



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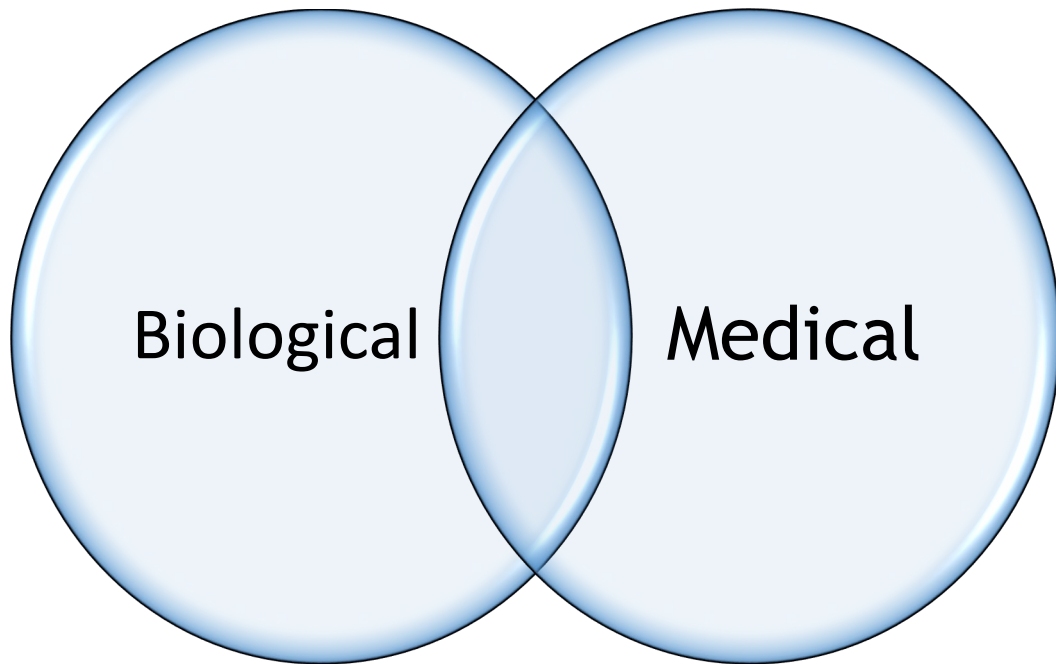
What is Health?

Health is a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity.

World Health Organization



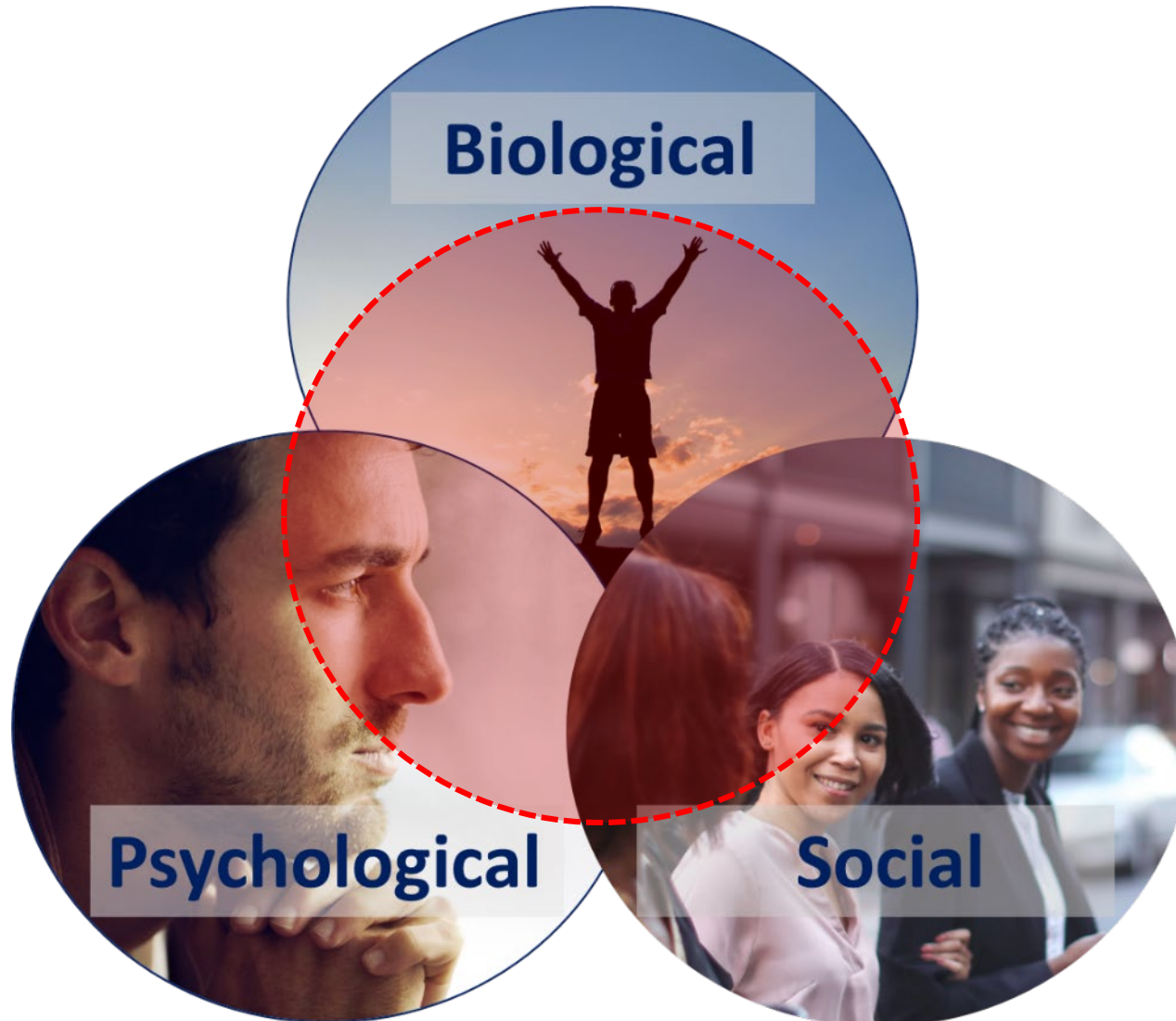
A Traditional Model: Biomedical Concept



Emphasizes anatomical and physiological integrity or dysfunction / and diagnosis and treatment in order to bring a cure.



A Newer Model: Biopsychosocial Concept



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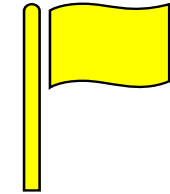
Covid
 My diabetes is not controlled
 I forgot our anniversary
 The car needs new suspension
 Bills are piling up
 I'm having a hard time sleeping
 What will my coworkers think?
 Will I lose my job?

Happy Path

Psychosocial

Delayed Recovery

Biopsychosocial Risk Factors Flag System

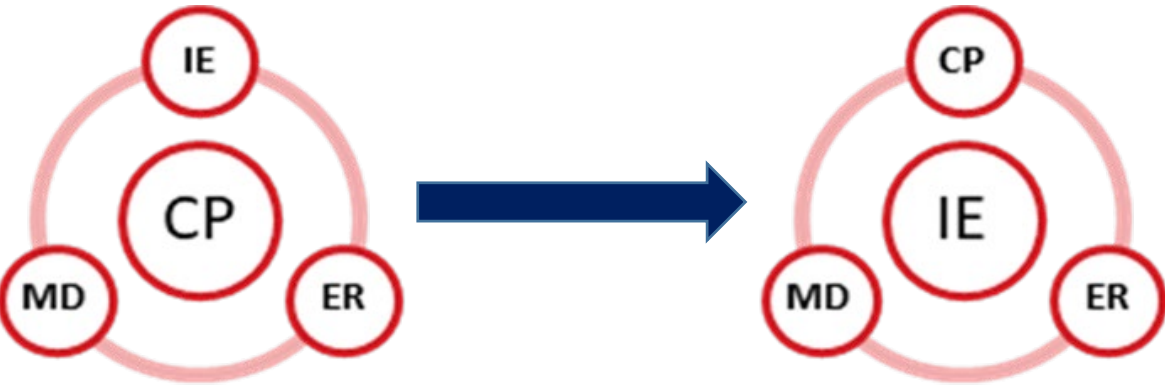


Yellow Flags Psychosocial

- Fear
- Catastrophic Thinking
- Recovery Expectation
- Perceived Injustice
- Maladaptive Coping
- Absence of Positive Adaptive Behavior

Holistic Approach to the Injured Employee

When you are looking at an injured employee holistically - it is critical to put them at the center of everything you do.





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A Recipe for Transformation: Custom Care



Technology

Self-service capabilities and predictive modelling to encourage appropriate medical treatment enabling personalized employee-centered experience to help improve outcomes

Personal Touch

- ConciergeCLAIM™ Nurse
- Cultural Advantage
- TravCare Nurse Line®
- MyTravelers® for Injured Employees
- TravComp®

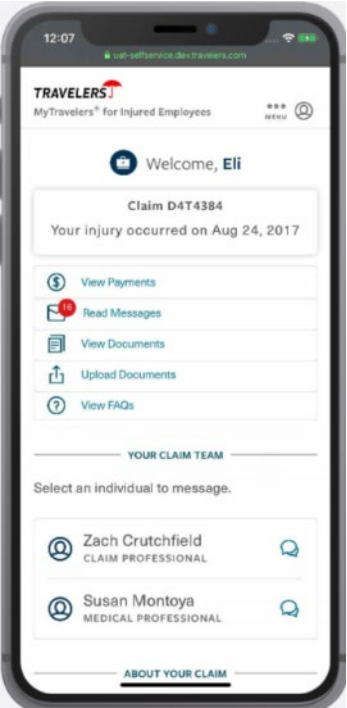
Biopsychosocial

Adopting a biopsychosocial model helps to understand, identify and acknowledge the many factors involved in an individual's recovery.

The COVID-19 Accelerator

When COVID-19 hit, we quickly scaled TravCare Nurse Line®, telemedicine, telerehab, virtual IME, eServices through MyTravelers, ePay, Virtual Visit, coaching talk tracks and are now developing a resilience training app.

Custom Care Results



120K+ User Sessions per month 2021



**35% reduction in days out of work;
86% reduction in attorney representation
[ConciergeCLAIM®]**



2.6M

Total # of sessions



1.4M+

Total messages exchanged



4,000%

Percentage of increase in use of telemedicine



10,000+

Calls handled through the TravCare Nurse Line



4k+

Virtual Visits conducted



\$170M+

Amount paid via ePay since implementation

Source: Travelers WC claim data Jan-Mar; Apr-Nov 2020.



Thank you!