Cancer Caregiver Absence Cost and Lost Time

[Due to Sick Leave, Short- and Long-Term Disability and Workers’ Compensation]

Richard A Brook, MS, MBA,1, 2, 3, Nathan L Kleinman, PhD,4 Ian A Beren, BS,5 Justin A. Schaneman, MS4
1Better Health Worldwide, Newtown Square, PA. 2The National Payor Roundtable, Gaithersburg, MD. 3National Association of Specialty Pharmacy, Washington, DC. 4Workpartners, LLC, Loveland, CO.

Background

• United States (US) employee benefits include:
  - Sick Leave (SL) for paid time off, generally without a specific reason.
  - Short- and Long-Term Disability (STD and LTD, respectively) for non-work-related injuries/illnesses.
  - Workers’ Compensation (WC) for work-related injuries/illnesses.
  - Many employers also provide benefits that cover employees’ spouses and dependents’ medical and prescription drugs.
  - Absenteeism due to SL, STD, LTD, and WC can have significant impact on business performance.
  - Employers are interested in finding ways to manage these benefits and connect with employees’ caregiver health.

• The 2020 Kaiser Family Foundation survey on employer health benefits provides an overview of typical employer coverage for direct medical and prescription costs.
  - It did not include any information on Sick Leave, Short- and Long-Term Disability or Workers’ Compensation.

• Most published caregiver research is based on subjective surveys which:
  - Are subject to recall issues.
  - May report absences or impairments that didn’t occur during their work hours.
  - Use constant dollars and fixed salary/pricing over time for any reason and because the payments are equal to salary, therefore excluded from the median payments analysis.

• All employees’ absences were aggregated based on the initiation year.
  - For each benefit, average days of leave and median payment were calculated and compared with baseline (2001).

Methods

• Retrospective analysis in each year of US employees whose spouses have medical claims in the Workpartners RRDb from the US Agency for Healthcare Research and Quality (AHRQ) oncology (CNC) cancer category.
  - For cancer categories, each year the analysis focused on:
    - The prevalence and Charlson Comorbidity Index score for each year’s patient population.
    - The percent of eligible employees (caregivers) utilizing each benefit.
    - Mean days of leave for the employee (caregiver).
    - Median payments as a percent of salary for the employee (caregiver).
  - Short- and Long-Term Disability and Workers’ Compensation payment claims included in the analysis and potentially extended beyond the year initially incurred.
  - Workers’ Compensation claims were paid under the Workers’ Compensation benefit.

• Analyses included claims:
  - Workers’ Compensation claims without absence from work (medical only).
  - Sick Leave claims may be taken for any reason and dependents from multiple US private sector employers in the medical, retail, service, manufacturing, transportation, energy, technology, financial, and utility industries.
  - Enhanced employee demographics (including self-reported race).
  - Job-related employee information (salary, job type, full-time/part-time status, exempt/non-exempt status).
  - Employees in all states.
  - Claims with absence durations and payments for employee populations eligible for STD=1.2 million, LTD=1.1 million, WC=1.4 million, SL=710,000.

• The Workpartners RRDb has been used for research:
  - Specialty pharmacy-managed conditions such as hepatitis C, HIV, rheumatoid arthritis, scleroderma, and multiple sclerosis.
  - Caregiver research on the impact of pediatric asthma, epilepsy, and major depressive disorder with and without suicidal ideation.
  - Various other conditions.

• Study Population

  - Employees are considered caregivers for spouses or dependents that have a medical condition.

• Workpartners RRDb contains:
  - Medical and pharmaceutical claims for over three million employees and dependents from multiple US private sector employers in the medical, retail, service, manufacturing, transportation, energy, technology, financial, and utility industries.
  - Enhanced employee demographics, including self-reported race.
  - Job-related employee information, including salary, job type, full-time/part-time status, exempt/non-exempt status.

• Baseline values:
  - 2001: 100% value.
  - Prevalence:
  - Median Payment as a Percent of Salary for Employee Caregivers

• Most Impacted Years

  - Highest median payments
  - Most days of leave
  - Sick leave payments equal to salary. The most days taken under sick leave were in 2017.

• Conclusions

  - The percent of employed spouses who have cancer-related health care categories has been increasing since 2004 and the percent of eligible employees filing claims varies by benefit.
  - For each benefit, the leave lengths and payments as a percent of salary vary over time.
  - Using a constant cost or salary replacement factor over time for all benefits is not accurate or appropriate.

• Implications for Policy or Practice

  - Coordination of benefits is important.
  - Analysis of the impact of workplace accidents and disability leaves and payments, by using a constant salary-replacement factor, is inappropriate.
  - Person-level data by year and benefit should be used.

References

11. The National Payor Roundtable, Glastonbury, CT.