



2021

WORKERS' COMPENSATION  
MEDICAL ACCESSIBILITY STUDY

EXECUTIVE SUMMARY

PREPARED BY FIELDGOALS.US

## **Background**

In the Commonwealth of Pennsylvania, the workers' compensation system protects both employees and employers. Employees receive medical treatment and are compensated for lost wages associated with work-related injuries and disease, while employers provide the cost of such coverage and are protected from direct lawsuits by employees.

The Pennsylvania Bureau of Workers' Compensation (BWC), under the auspices of the Pennsylvania Department of Labor & Industry (DLI), is required under the Workers' Compensation Act to retain an independent consulting firm to conduct a study to determine whether there is adequate access to quality healthcare and products for injured workers.

The Medical Access Study collects data from injured workers, healthcare providers, and insurance companies in the Commonwealth of Pennsylvania to consider the effects the current fee schedules and utilization of provider panels may have on access to quality care and lost days from work. If the research indicates there is not sufficient access to quality healthcare or products for persons suffering injuries covered by this Act, the secretary may make recommendations for modifications or changes to the insurance commissioner.

FieldGoals.US has been commissioned by the Bureau of Workers' Compensation to collect data, analyze and provide recommendations in a report which enables the Secretary of the Department of Labor & Industry to determine whether injured workers have adequate access to timely quality healthcare and the impact the use of provider panels is having on the program.

The 2021 survey collected data from three workers' compensation stakeholders:

- Injured workers
- Insurance providers
- Healthcare providers

## **Methodology**

FieldGoals.US conducted a comprehensive survey of workers injured during 2021 using a list of 74,393 contacts from 67 counties across Pennsylvania. The list provided by the Bureau of Workers' Compensation was cleaned of duplicates and a statistically significant sample size was selected. The number of injured workers surveyed provides results at a 99 percent confidence level with a +/- 3 confidence interval, deeming the information contained herewith of the highest reliability. Telephone interviews were utilized to collect the injured worker responses for the 2021 study. 1,574 workers representing all regions of Pennsylvania shared their experiences.

For the insurance provider survey, FieldGoals.US elicited responses from insurance carriers, self-insured employers, and self-insured group funds via e-mail and traditional mail. The 85 respondents provided coverage for 1,574 of the 2021 claims reported to the Pennsylvania Bureau of Workers' Compensation.

A combination of approaches, including emails sent from the Bureau of Workers' Compensation, a banner on the WCAIS dashboard, emails from the research team at FieldGoals.US and traditional mail provided a wide range of healthcare providers with access to the survey. The 2021 healthcare provider survey, with 60 responses, represents 625 workers' compensation healthcare providers who treated injured workers across the commonwealth in 2021.

## Survey Results

### Injured Worker Survey

The survey instrument utilized in 2021 was amended in a joint effort between the Bureau of Workers' Compensation research team and FieldGoals.US to create a more understandable survey and, therefore, more accurate responses. A few questions were moved to allow more orderly analysis - and several response options were modified to better define the data collected. The modified questions and response dropdowns are included in an addendum to this Executive Summary.

The overall objectives of the survey remained those based on the requirements of the Workers' Compensation Act. The injured worker survey provides findings in several key areas:

1. Provider panel utilization and acknowledgment of workers' compensation rights and duties
2. Prompt return to work
3. Healthcare satisfaction and quality of care
4. Timely access to treatment

### ***Timely Access to Quality Care***

Timely access to quality care remains one of the priorities for this study; therefore, survey questions are asked to determine the timeliness of care and to measure the quality-of-care metrics relating to communication of diagnosis and treatment plans. The 2017-2018 data are based on previous reports by another vendor.

<b>Timely Access to Appropriate Care</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
Seen by a doctor within 48 hours	86%	82%	83%	80%	80%
Doctor explained injury	83%	86%	78%	70%	65%
Doctor discussed treatment options	78%	81%	70%	62%	59%

Doctor gave diagnosis (this question was changed in 2021 from “My doctor gave me a correct diagnosis”)	78%	80%	60%	55%	54%
<b>Rights and Duties</b>					
Rights and Duties explained at injury** (in 2019, 2020 this included “within 48 hours”; in 2021 this included “a few days”)	79%	87%	44%	44%	64%***
<b>Patient Satisfaction</b>					
Overall, Extremely Satisfied, Very Satisfied or Moderately Satisfied with care	90%	88%	85%	86%	85%
Medical care Much Better, Somewhat Better or Similar/Same as other healthcare	88%	83%	82%	82%	83%
Satisfied with timing of return to work	72%	70%	50%	47%	50%
<b>Lost Time &amp; Return to Work</b>					
Percent without other injury after return to work	95%	95%	89%	89%	90%

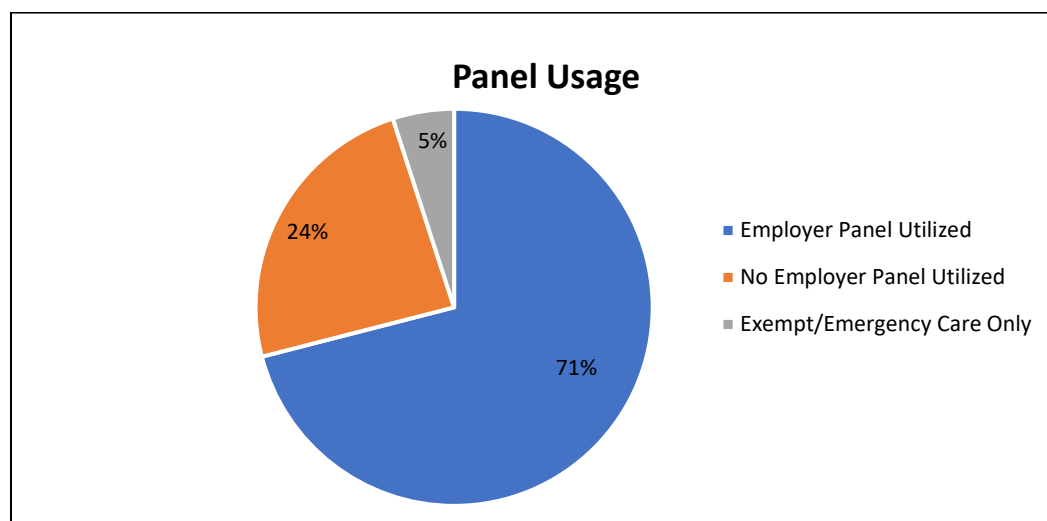
\*99 percent confidence, +/-3 percent Margin of Error

\*\*Only injured workers subject to use of panel included

\*\*\*This increase could be a result of the change in language for this question

### ***Provider Panel Utilization and Acknowledgment of Workers’ Compensation Rights and Duties***

When asked about their initial visit, 71 percent of injured workers reported they were treated by a panel physician, or a physician chosen by their employer. (24 percent chose a doctor from a list of several doctors. 43 percent stated their employer sent them to their workers’ compensation doctor. 4 percent asked their employer to choose one of the doctors from a list of several doctors the employer uses for workers’ compensation injuries.) Twenty-four percent chose their own doctor without a list or their employer does not use specific doctors for work-related injuries (this number is almost identical to year 2020). \*



\*This number is pulled from those who indicated they used a physician from an employer list in q5 or q5a. Those who went to an emergency room for their initial visit were asked the employer panel provider question as a follow-up. N=75 who did not receive treatment after the initial visit were excluded.

In 2021, although a significant 64 percent of those questioned stated their employer spoke to them about their rights, another 28 percent said their employer never spoke to them about their rights; however, this number is down six percentage points from 2020. Only 8 percent did not recall.

5) *After your 2021 injury, did someone from the company or insurance carrier explain your medical treatment rights and duties under workers' compensation within a few days after the injury?*

<b>Q6. Informed of Rights</b>	<b># of Responses</b>	<b>% of Total</b>
Yes	824	64.22%
No	353	27.51%
Don't remember	106	8.26%
Totals	1,283	100%

To dig a little deeper, injured workers who indicated their employer never spoke to them about their rights, or who did not remember (459 responses), were asked a follow-up question. Of those who responded to this follow-up question, 63 percent were not aware they had the right to choose their own doctor from the employer's list and the right to use a doctor not on the employer's list after 90 days. This represents 18 percent of the total population of injured workers.

6a) *Were you aware that you had the right to choose any doctor from the employer's list and the right to use a doctor not on the employer's list after 90 days?*

<b>Q6a. Aware of rights</b>	<b># of Responses</b>	<b>% of Total</b>
Yes	171	37.25%
No	288	62.74%
Totals	459	100%

### ***Prompt Return to Work***

In 2021, 27 percent (428) of the total surveyed population responded they did not miss any work because their injury. Thirty-three percent of respondents missed a month or less of work. Twenty-five percent of injured workers missed one to six months of work due to their injuries. The numbers are similar to the 2019 and 2020 results.

For tracking purposes, in 2020, 58 percent of respondents missed a month or less of work; 23 percent of injured workers missed one to six months of work; and 26 percent did not miss any work at all.

All but those who indicated they did not miss any work due to their injury were asked about their experience returning to work. Of the 1,146 injured workers asked this question, 50 percent - felt they returned to work when they felt they were ready. Twenty-four percent of those who spent time off work due to an injury felt they went back to work too soon. Twenty-one percent still have not returned to work – the same percentage as in 2020.

Ninety percent of injured workers in 2021 did not experience a second, work-related injury. Only 10 percent overall were re-injured, and of those, only 6 percent were re-injured within the first six months of their initial injury.

### ***Healthcare Satisfaction and Quality of Care***

Fifty-five percent of injured workers were very or extremely satisfied with the care they received from their treating physician or healthcare provider; another 30 percent were moderately satisfied, while 15 percent felt their care was less than satisfactory.

Fifty-nine percent of the respondents stated the healthcare they received through workers' compensation was similar to that of their routine healthcare. Twenty-five percent (390 injured workers) felt they received somewhat, or much better-quality healthcare through workers' compensation - and 17 percent felt it was somewhat or much lower quality.

To ensure injured workers received quality care for their work-related injuries in 2021, all injured workers were asked a series of questions about their experience with the doctor who first treated them; multiple selections were permitted in answering this query. Sixty-five percent of injured workers stated their doctor explained their injury to them using understandable language (down from 70 percent in 2020 and 78 percent in 2019), and more than half said they were given a diagnosis (54 percent) and discussed treatments for their injuries (59 percent).

### ***Timely Access to Treatment***

Seventy-one percent of injured workers received treatment within the first day of injury; 9 percent were treated after two days, as well as 9 percent three days to one month and 9 percent more than a week after their injury (a total of 416 injured workers); compared to 2020, the data reflects a slight increase in the percent of injured workers who received care one day or less after injury (+2 percent).

Those who were not treated by a healthcare provider within the first two days (282 injured workers) were asked a follow-up question to determine why they did not seek treatment within that time; multiple selections were permitted in answering this query. The plurality of respondents (53 percent over 39 percent from 2020) thought the injury would get better without professional medical treatment. Thirteen percent of the 282, or 36, stated they did not know how to report their injury; 9 percent said the injury occurred before a weekend or

holiday, and a small number of injured workers reported they could not find transportation to a healthcare facility, or they did not know which doctor or facility to contact (two responses in each category). Twenty-nine percent of those who were not treated within the first 48 hours also indicated a reason being “something else” other than the responses listed. Most who responded “something else” indicated they were waiting for an appointment or there were no appointments available due to COVID-19 (38). Twenty-one (21) respondents said the company did not complete the paperwork or did not think they were injured; 12 respondents said they could not take off work for an appointment; 3 respondents said they were treated for the wrong injury or were not in the correct facility. One (1) indicated weather prohibited transportation and six (6) did not remember.

Injured workers were asked to recall approximately how long they waited for each type of healthcare provider they visited. For 71 percent of overall appointments, injured workers waited two weeks or less before seeing a doctor. This was significantly lower than the 84 percent from 2020 and which, from open-ended comments, could be partially attributed to Covid restrictions.

By specialty, over half of the injured workers who saw an Infectious Disease Specialist (N=2), Neurologist or Neurosurgeon (N=69), Oral Surgeon (N=5), or a Psychologist/Psychiatrist (N=6) waited more than two weeks for an appointment. The largest number of respondents who were able to access an appointment within two weeks (other than those who visited the Emergency Room or an Urgent Care facility) visited a Workers’ Compensation/Occupational Medicine Doctor (N=319, 94 percent were seen within two weeks); Physical, Occupational and/or Speech Therapist (N=200, 75 percent were seen within two weeks); Family Doctor/Internal Medicine Doctor (N=83, 90 percent were seen within two weeks); and Orthopedic Surgeon (N=173, 73 percent were seen within two weeks).

## **Insurance Provider Survey**

All respondents to the insurance provider survey stated the company offers healthcare provider panels to claimants. The top healthcare provider types targeted for panel recruitment were Orthopedic Surgeons (89 percent), Urgent Care Facilities (89 percent) and Physical, Occupational, and/or Speech Therapists (80 percent).

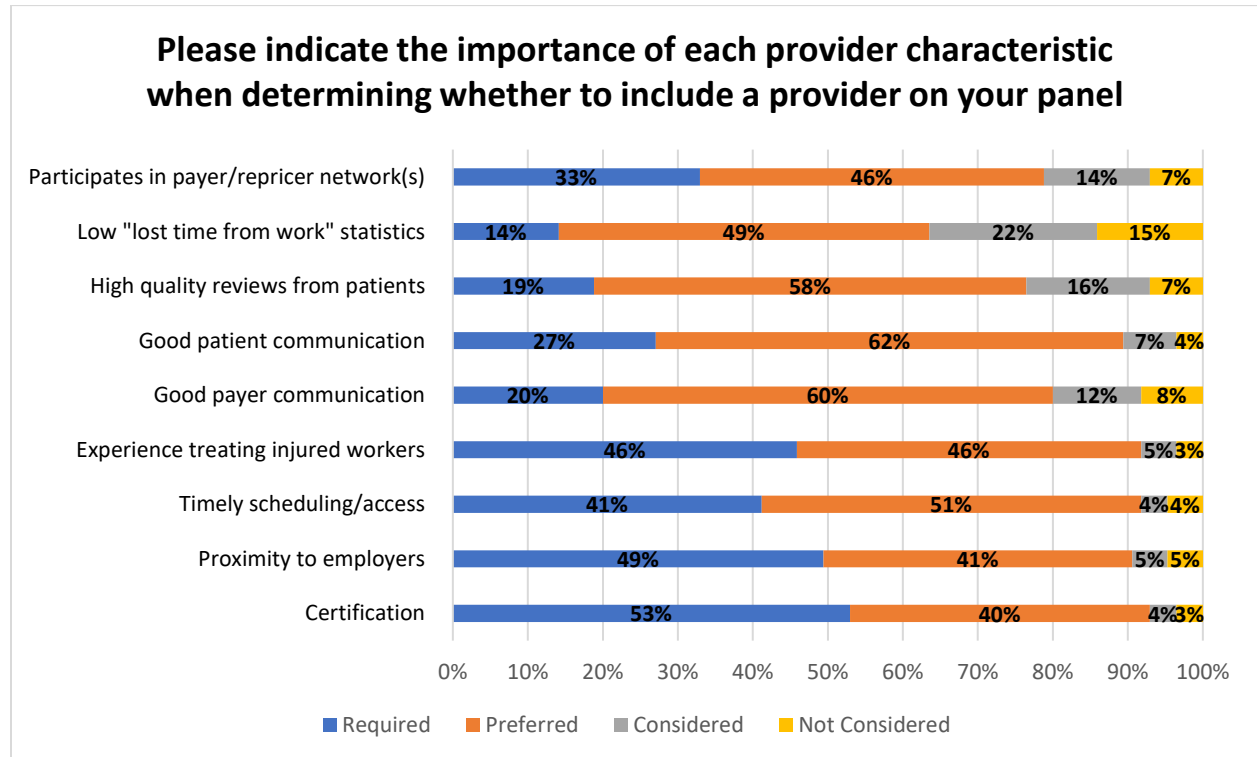
Eighty percent expressed no difficulty, while 20 percent shared they do have challenges relating to securing healthcare providers for their panels. Among the healthcare providers those who have presented the greatest challenges in recruitment and retention are Psychologists/Psychiatrists (35 percent) and Orthopedic Surgeons (35 percent).

	<b>Offer Panels</b>		<b>Difficulty Securing</b>	
	Number	Percent	Number	Percent
Yes	85	100%	17	20%
No	0	0	68	80%
Total	85	100%	85	100%



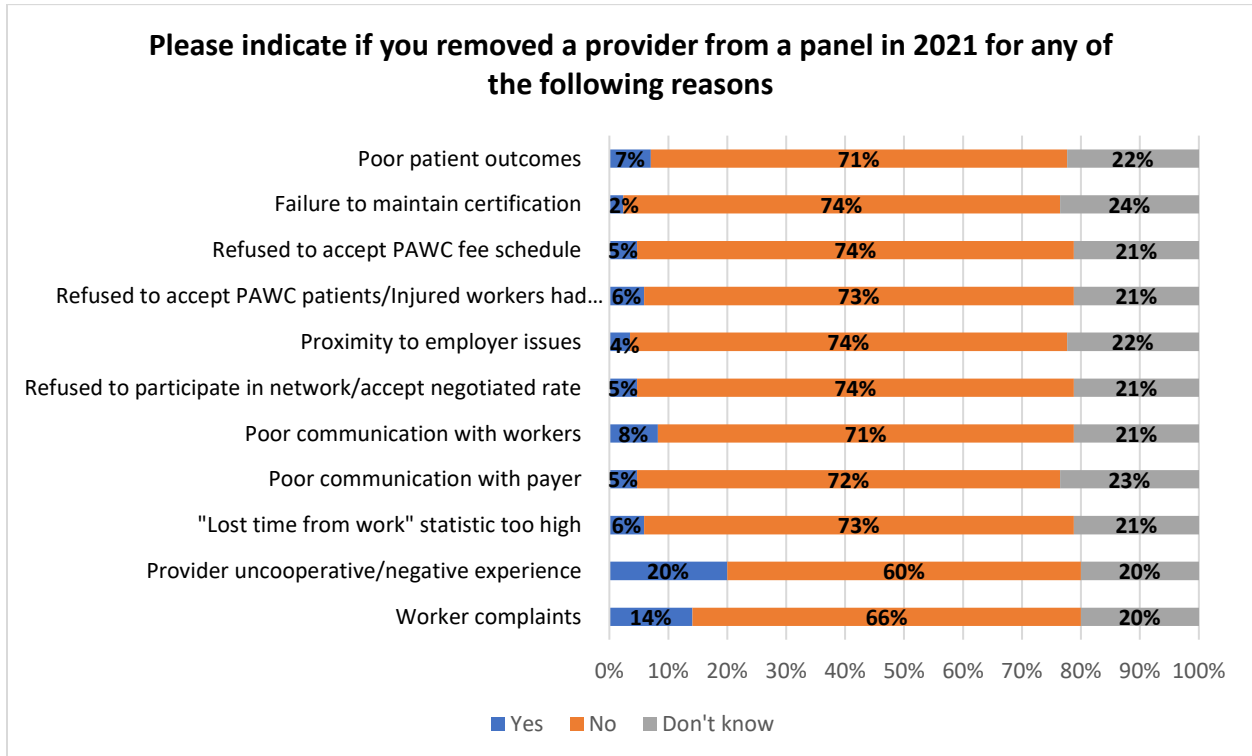
## Recruitment

Insurance providers were asked which characteristics they consider when determining whether to include a healthcare provider on their panel and whether those characteristics were *required* or *preferred*. The most frequently *required* characteristics were certification, proximity to employers and experience treating injured workers. The least required attributes were low “lost time from work” statistics and high-quality reviews from patients.



## Dismissal

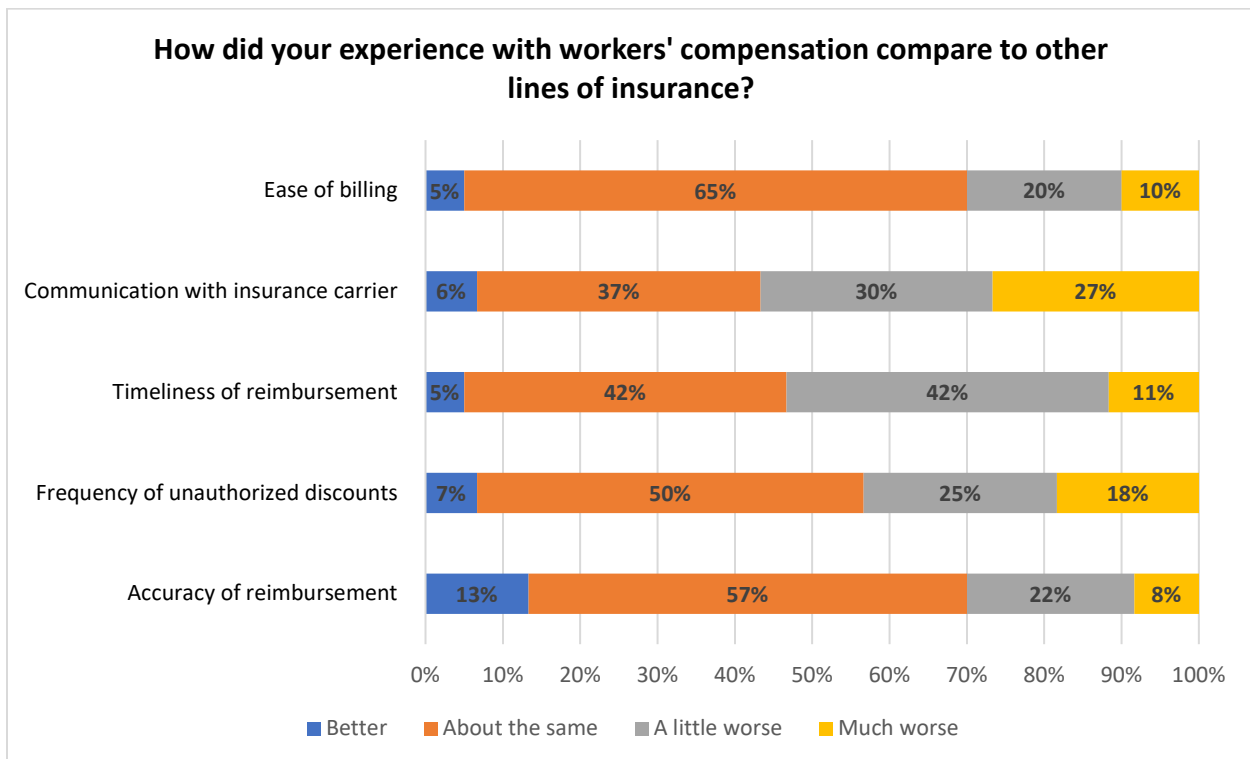
The most common reasons insurance providers removed healthcare providers from a panel in 2021 included the healthcare provider was “uncooperative or providing a negative experience” (20 percent), “injured worker complaints” (14 percent), and “poor communication with injured workers” (8 percent). About 20 percent of insurance providers were unsure if they removed a provider from their panel for any reason.



## Healthcare Provider Survey

All healthcare providers included in the 2021 survey provided treatment or products for an injured worker within the past three years. Forty-seven percent served on a panel in the past three years. Thirty-nine percent of those who served on a panel stated the reimbursement received is the same as the Pennsylvania Workers' Compensation fee schedule, while 25 percent expressed variations in the average reimbursement schedule. Other responses included "unsure of the fee schedule" (3) and "do not participate in panels that require us to accept a discount" (1).

Only 30 percent of healthcare providers surveyed were invited to join a panel of providers in the past twelve months. Out of the eighteen, three (3) declined the invitation and fifteen (15) accepted. Forty-two (42) providers indicated they had not received invitations to join a panel of healthcare providers. Five (5) healthcare providers said they declined an invitation to join a panel because the reimbursement amount is too low; one (1) said there are too many restrictions on how to treat patients.



## **Utilization Review**

The Pennsylvania Workers' Compensation Act provides for the process of medical treatment review under Section 306(f.1) (6) of the Act. This utilization review (UR) process provides for the impartial examination of the reasonableness or necessity of medical treatment rendered to, or proposed for, work-related injuries and illnesses. A UR request is made by either the insurer, the employer, or the injured worker to determine if the medical treatment being given by a particular healthcare provider is reasonable and necessary. Healthcare providers were asked a set of questions regarding the relationship between utilization reviews and the treatment they provide their injured worker patients.

This question only provides insight into whether a healthcare provider has ever had a UR request which caused treatment or payment delays or referrals and does not necessarily indicate that the healthcare provider's management of treatment that is the subject of a pending UR request is always the same.

<b>Question</b>	<b>Yes</b>	<b>No</b>
Utilization Review in Past 12 Months	75%	25%
In the past 12 months, did you have to delay treatment, a prescription or product to an injured worker while you waited for utilization review determination?	31%	69%
In the past 12 months, did you treat an injured worker, provide a prescription or product without receiving payment, because you were waiting for a utilization review determination?	60%	40%
In the past 12 months, did you have to refer an injured worker to another provider, pharmacy, or product provider because a utilization review found the treatment you were providing was unreasonable/unnecessary?	27%	73%

## Addendum: Changes to 2021 Injured Worker Survey

The following questions or responses were those in which the language was slightly changed to enrich the understanding of the interviewers and participants:

- 1) Did you live in PA when your 2020 work-related injury took place?

*was changed to*

In which PA county did you reside when your 2021 injury occurred?

- 2) The gender question was removed – gender is retrieved from the BWC provided list.

- 3) At which type of facility, office or center did you first receive treatment for your work-related injury?

Emergency Room	1
Doctor's Office	2
Urgent Care	3
Occupational Health/Workers' Comp Center	4
Something else (please specify)	5

*was changed to*

At which type of facility, office or center did you first receive treatment for your work-related injury?

Emergency Room	1
Doctor's Office (including primary care or specialist)	2
Urgent Care	3
Occupational Health/Workers' Comp Center (including your employer's on-site nurse or medical office)	4
Something else (please specify)	5

- 4) Which of the following did the doctor who first treated your work-related injury do?

My doctor EXPLAINED my injury to me using understandable Language	1
My doctor gave me the correct DIAGNOSIS	2
My doctor discussed TREATMENTS for my injury	3
None of the above [EXCLUSIVE CHOICE]	4
Something else (please specify)	5

*was changed to*

Which of the following did the doctor who first treated your work-related injury do?

My doctor EXPLAINED my injury to me using understandable Language	1
My doctor gave me a DIAGNOSIS	2
My doctor discussed TREATMENTS for my injury	3

None of the above [EXCLUSIVE CHOICE]	4
--------------------------------------	---

5) How did you decide where to go to receive treatment for your work-related injury?

<b>I chose a doctor from a list</b> of several doctors my employer uses for workers' compensation-related injuries	1 SKIP TO Q6
<b>My employer told me our company only uses ONE doctor</b> for workers' compensation-related injuries, so I used him/her	2 SKIP TO Q5b
<b>I asked my employer to choose one of the doctors from a list</b> of several doctors my employer uses for workers' compensation-related injuries	3 SKIP TO Q6
<b>My employer chose a doctor for me from a list</b> of several doctors they use for workers' compensation-related injuries	4 SKIP TO Q6
<b>It was an emergency, so I went to the nearest doctor/facility</b>	5 CONTINUE TO Q5a
<b>I chose my own physician/facility without a list</b> or my employer does not use specific doctors for workers' compensation-related injuries	6 SKIP TO Q8

*was changed to*

How did you decide where to go to receive treatment for your work-related injury?

<b>I chose a doctor from a list</b> of several doctors my employer uses for workers' compensation-related injuries	1 SKIP TO Q6
<b>My employer sent me</b> to their workers' compensation doctor	2 SKIP TO Q6
<b>I asked my employer to choose one of the doctors from a list</b> of several doctors my employer uses for workers' compensation-related injuries	3 SKIP TO Q6
<b>It was an emergency, so I went to the nearest doctor/facility</b>	5 CONTINUE TO Q5a
<b>I chose my own physician/facility without a list</b> or my employer does not use specific doctors for workers' compensation-related injuries	6 SKIP TO Q7

6) After your 2020 injury, did your employer inform you of your Workers' Compensation medical treatment rights and duties **which include your right to choose any doctor from the employer's list and your right to use a doctor not on the employer's list after 90 days?**

Yes, in less than 48 hours	1 SKIP TO Q7
Yes, but it took more than 48 hours	2 SKIP TO Q7
No, my employer never spoke to me about my rights	3 CONTINUE TO Q6a
Don't Know	00 CONTINUE TO Q6a

*was changed to*

After your 2021 injury, did someone from the company or insurance carrier **explain your medical treatment rights and duties under workers' compensation** within a few days after the injury?

Yes	1 SKIP TO Q7
No	2 CONTINUE TO Q6a
Don't remember	00 CONTINUE TO Q6a

Q7. From the 2020 survey was removed: "You mentioned you were treated by a doctor from your employer's list of workers' compensation doctors. Did you remain with the same doctor throughout the course of treatment for your work-related injury?"

7) As of the time you are taking this survey how long were you or have you been out of work due to your work-related injury?

I did not miss any work due to my injury	1 SKIP TO Q10
A week or less	2
One week up to one month	3
One month up to three months	4
Three months up to six months	5
More than six months	6
Something else (please specify)	7
Don't remember	00

*was changed to*

As of the time you are taking this survey how long were you or have you been out of work due to your work-related injury?

I did not miss any work due to my injury	1 SKIP TO Q10
Less than one week	2
One week up to one month	3
One month up to three months	4
Three months up to six months	5
More than six months	6
Don't remember	00

For question nine, a sub-question was added to the 2021 survey to clarify if a second, work-related injury was related to the initial injury a worker had experienced. If a respondent answered yes to "Did you experience a second, work-related injury after your initial injury in 2021?" they were then asked:

9a) Was your second work-related injury the same injury or related to the injury for which you were originally treated? (re-injury)

Yes, it was the same injury	1
Yes, it was related to my previous injury	2

No, the injuries were unrelated	3
---------------------------------	---

Question 12a) in the 2020 survey was eliminated:

12a. Was **one provider in particular** responsible for your opinion that you received lower quality healthcare?

Yes	1 CONTINUE
No	2 SKIP TO Q12b

The categories of “Urgent Care Doctor” and “Emergency Room Doctor” were added to Q12. In the 2021 survey, “Which of the following types of healthcare provider or doctors did you visit to treat your 2021 work related injury?”

Q18 and Q19 - optional questions addressing ethnicity and marital status were eliminated.

Explanations were added to the industry/employment question (Q15. on the 2021 survey) in order to help interviewers determine in which industry the respondents were employed when collecting responses.