



2020

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 for 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 this Medical Accessibility Study.

The Medical Accessibility 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 health care 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 health care and the impact the use of provider panels is having on the program.

The 2020 survey collected data from three workers' compensation stakeholders:

- Injured workers
- Insurance providers
- Healthcare providers

Methodology

FieldGoals.US utilized telephone interviews to collect the injured worker responses for the 2020 study. 1,607 workers representing all regions of Pennsylvania shared their experiences, providing robust data for analysis with a 99% confidence level and a +/- 3 margin of error.

FieldGoals elicited responses from insurance carriers, self-insured employers, and self-insured group funds via e-mail and traditional mail. The 42 respondents provided coverage for 1,589 of the 2020 claims reported to the Pennsylvania Bureau of Workers' Compensation.

A combination of approaches including emails sent from the Bureau of Workers' Compensation and professional association newsletters were used to provide a wide range of healthcare providers with access to the survey. The 2020 provider survey represents a total of 118 providers. It is likely the COVID-19 pandemic contributed to the limited response.

Survey Results

Injured Worker Survey

The survey instrument utilized in 2020 was not amended in any way from that of 2019, based on input from the Department of Labor & Industry. 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 Appropriate Care	2016	2017	2018	2019	2020
Seen by a doctor within 48 hours	86%	86%	82%	83%	80%
Doctor explained injury	84%	83%	86%	78%	70%
Doctor Discussed Treatment Options	80%	78%	81%	70%	62%
Initial Diagnosis Correct	71%	78%	80%	60%	55%
Rights and Duties					
Rights and Duties Explained at Injury** (in 2019 and 2020, this included within 48 hours)	73%	79%	87%	44%	44%
Patient Satisfaction					
Overall, Very Satisfied or Satisfied with Care	79%	90%	88%	85%	86%
Medical Care Same or Better as Other Healthcare	88%	88%	83%	82%	82%
Satisfied with Timing of Return to Work	68%	72%	70%	50%	47%
Lost Time & Return to Work					
Percent Without Other Injury After Return to Work	94%	95%	95%	89%	89%

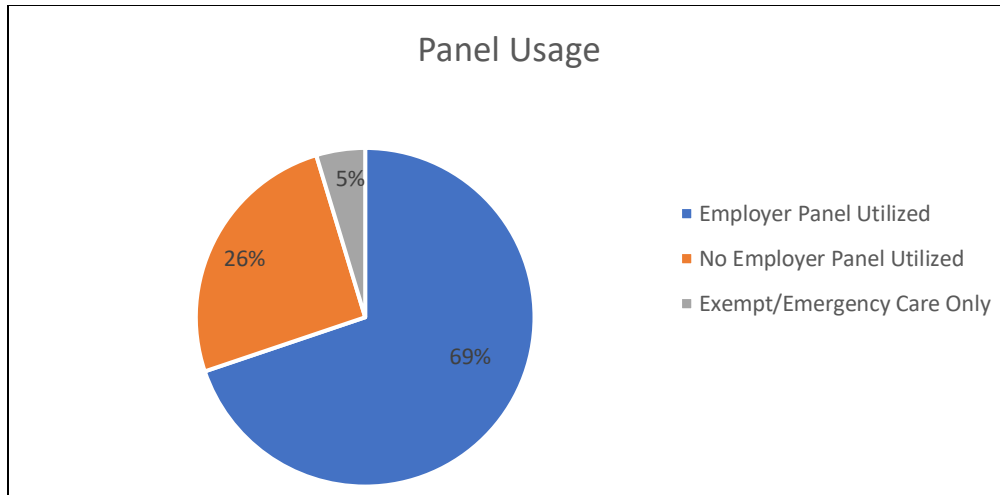
*99% confidence, +-3% Margin of Error

**Only injured workers subject to use of panel included

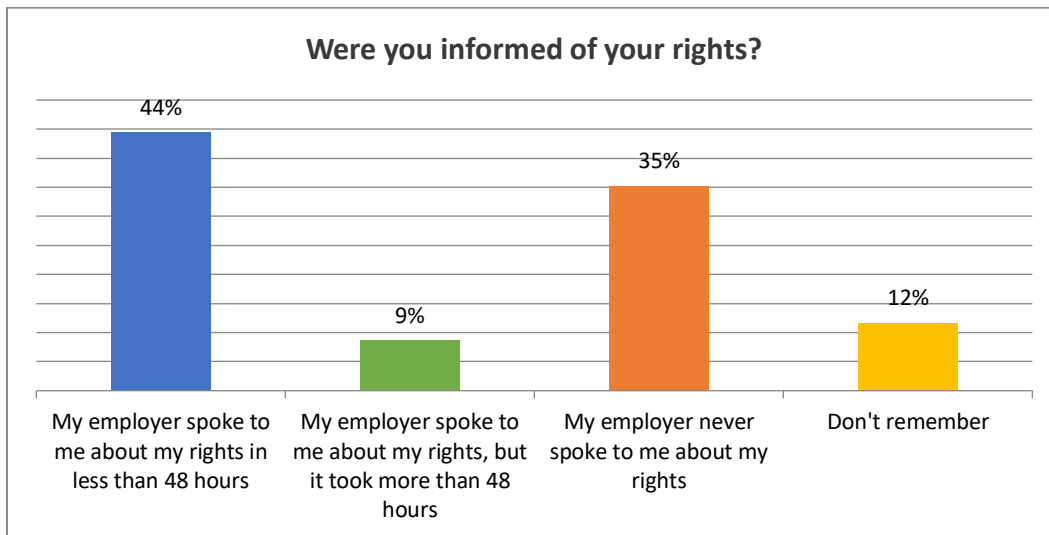
Provider Panel Utilization and Acknowledgment of Workers' Compensation Rights and Duties

When asked about their *initial* visit, 21% responded their employer choose a panel physician for them from a list of several doctors they use for workers' compensation. Nearly one quarter (24%) stated their employer said they only use one doctor for worker's compensation injuries; and 20% stated they chose a doctor from a list of several doctors provided by their employer. 26% of injured workers in 2020 chose their own doctor. This percentage was more than double that of 2019 (12%). Overall, 73% of injured workers indicated their employers use a panel provider in some form.¹

¹ 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 2020, although a significant 44% stated their employer spoke to them about their rights in less than 48 hours, another 35% said their employer never spoke to them about their rights. Only 9% indicated their employer spoke to them after the 48-hour period, and 12% simply did not recall.



Prompt Return to Work

In order to ensure the options were more accessible to respondents who may not remember the exact number of days they missed; the following dropdowns are provided to this question:

- I did not miss any work due to my injury
- One week or less
- One week up to one month
- One month up to three months
- Three months up to six months

For tracking purposes, in 2019, 30% of respondents missed a month or less of work; nearly a quarter of injured workers missed one-to six months of work; and 28% of workers did not miss any work.

In 2020, 26% percent of injured workers surveyed responded they did not miss any work as a result of their injury. Thirty-two percent of respondents missed a month or less of work. Nearly a quarter of injured workers missed one to six months of work due to their injuries.

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 1,192 injured workers asked this question, 47% felt they returned to work when they felt they were ready. Twenty-two 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 (this is an increase of 6% over 2019).

Eighty-nine percent of injured workers in 2020 did not experience a second, work-related injury. Only 11% overall were re-injured, and of those, only 7% were re-injured in the first six months after returning to work.

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 31% were moderately satisfied, while 14% felt their care was less than satisfactory.

More than half (55%) of the respondents stated the healthcare they received through workers' compensation was similar to that of their routine healthcare. A significant 27% felt they received better quality healthcare through worker's compensation and 18% felt it was lower quality.

To ensure injured workers received quality care for their work-related injuries in 2020, all injured workers were asked a series of questions about their experience with the doctor who first treated them; multiple selections were permitted. Seventy percent of injured workers stated their doctor explained their injury to them using understandable language (down from 78% in 2019), and more than half gave them the correct diagnosis (55%) and discussed treatments for their injuries (62%).

Timely Access to Treatment

Sixty-nine percent of injured workers received treatment within the first day of injury; 11% were treated after two days and another 17% were treated three days to more than a week.

Of those who were not treated within the first two days, most (39%) thought the injury would get better without professional medical treatment, although 13% said the injury occurred before a weekend or holiday and another 8% said they were not sure what doctor to visit. Of the 37% who responded, “something else,” most indicated they were waiting for an appointment, waiting for employer approval or experiencing effects of COVID-19.

Injured workers were also asked to recall approximately how long they waited for each type of healthcare provider they visited. For 84% of overall appointments, injured workers waited two weeks or less before seeing a doctor.

Compared to those who saw other specialists, more injured workers who saw a Neurosurgeon or a Pain Management Specialist waited more than two weeks for an appointment (67% and 53%). Also among the highest wait times were Neurologists (47%), Psychologists/Psychologists (33%) and Rehabilitation Doctors (30%). Almost all injured workers who visited a Pulmonologist (100%), Infectious Disease (100%), Family (94%) or Workers’ Compensation doctor (93%) were able to get an appointment in two weeks or less.

Insurance Provider Survey

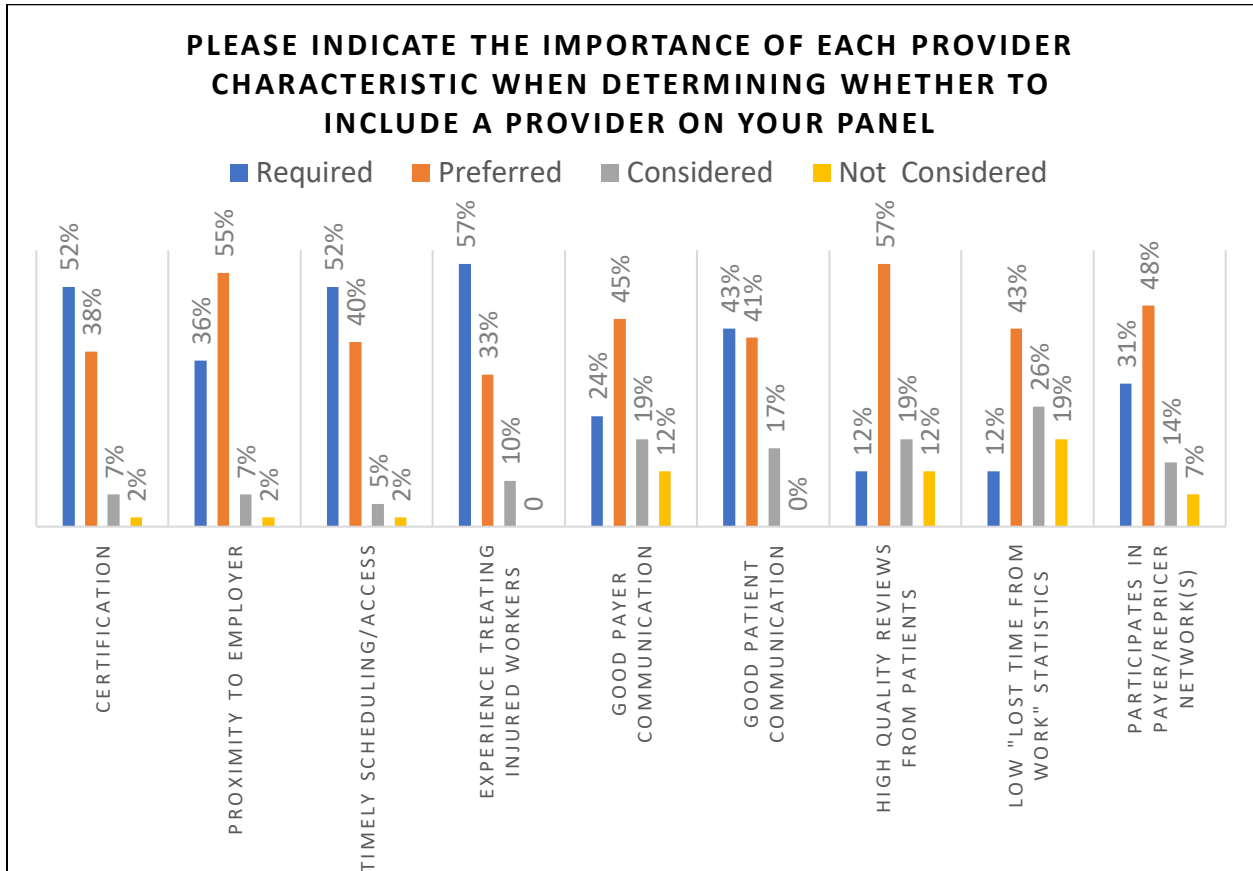
Panel Providers

All the respondents to the insurance carrier survey offer provider panels to their claimants, but just over 10% of respondents experienced difficulty in securing providers for their panels. The top provider types targeted for panel recruitment were Workers’ Compensation/Occupational Medicine Doctors (95%), Orthopedic Surgeons (76%), Urgent Care (76%) and Chiropractors (57%). Although few had difficulty securing providers, some respondent carriers experienced difficulty recruiting Neurosurgeons and Rehabilitation Doctors, among others.

	Offer Panels		Difficulty securing	
	Number	Percent	Number	Percent
Yes	42	100%	4	10%
No	0	0%	38	90%
Total	42	100%	42	100%

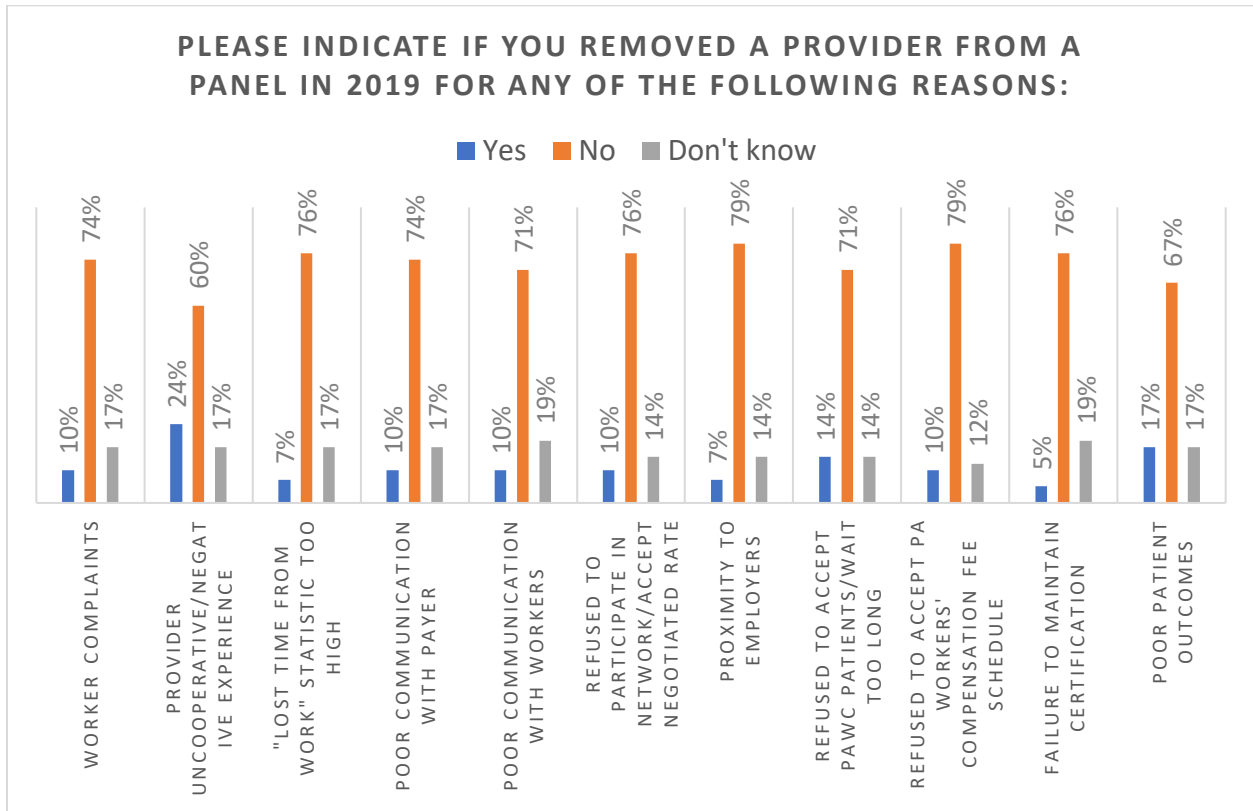
Recruitment

Respondents were asked which characteristics they consider when determining whether to include a provider on their panel and whether those characteristics were required or just preferred. The most frequently required were Experience with Treating Injured Workers, Timely Scheduling/Access and Certification.



Dismissal

The most common reasons that insurers removed providers from their panel in 2020 were the provider being uncooperative or providing a negative experience (24%), providers not accepting PA Workers' Compensation, poor patient outcomes (17%) or having long wait times (14%). One insurer indicated they dismissed a provider because it was not accepting new patients.

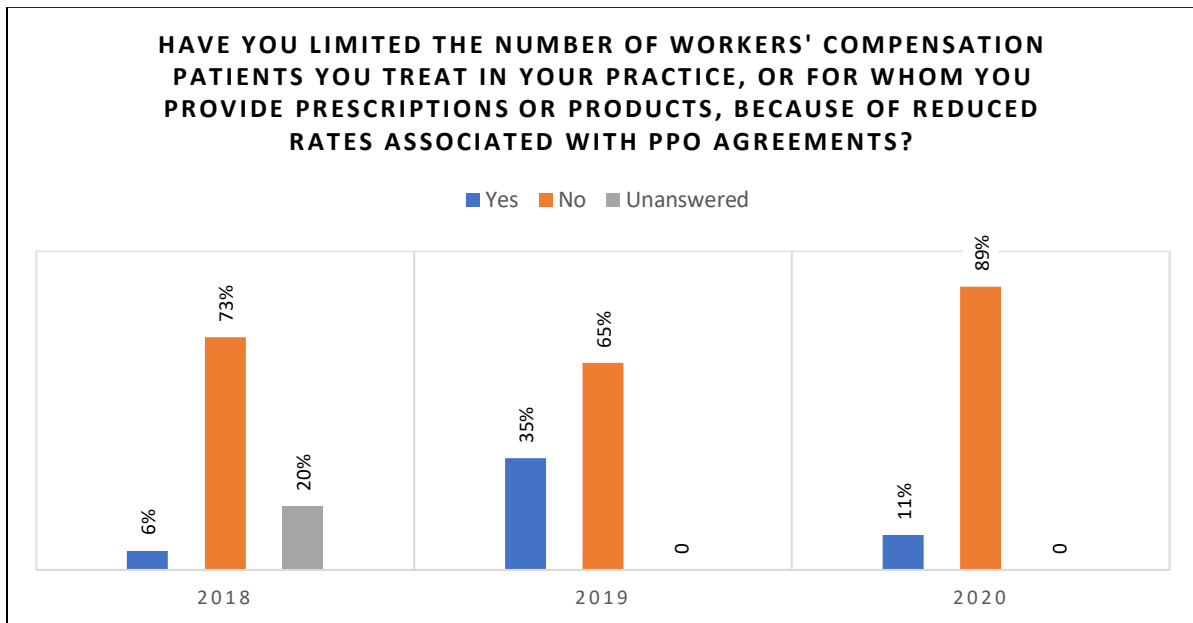


Healthcare Provider Survey

All medical providers included in the survey provided treatment or products for an injured worker within the past three years.

Although all providers surveyed provided treatment or products for an injured worker within the past three years, **17% of providers did not serve on a panel of providers for injured workers in the last 3 years while 83% had served on a panel.** Most providers who had served on a panel in the past 3 years indicated the average reimbursement is usually or always the same (81%).

Only 11% of providers surveyed in 2020 indicated they limited the number of workers because of reduced rates associated with PPO agreements. When comparing workers' compensation reimbursement to other lines of insurance, **providers had the biggest issues with Timeliness of Reimbursement, Ease of Billing and Communication with the Insurance Carrier.**



Utilization Review

Question	Yes	No
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?	64%	36%
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?	87%	13%
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?	33%	67%

Summary and Conclusions

1. Closely monitored demographic quotas and a statistically significant sample size of the injured worker data confirm the reliability of the 2020 results – providing a 99% confidence level. These numbers reflect an accurate picture of injured workers in Pennsylvania and will serve as a benchmark moving forward.
2. No modifications were made in the data collection process and instruments for the 2020 survey; therefore, many metrics remain the same or very similar – which supports the validity of the survey, data collection and results.
3. Certain changes in the data from 2019 point to the COVID-19 pandemic’s effects, specifically in the areas of speed of treatment, explanation of injury, correct diagnosis, and treatment options.
4. Most injured workers (86%) were satisfied with the healthcare they received in 2020 and over half of injured workers were *very* or *extremely* satisfied (55%). Only 14% thought they received lower quality healthcare through workers’ compensation as compared to other healthcare.
5. Eighty percent of injured workers received treatment within two days of their injury in 2020, and 89% did not experience another work-related injury.
6. Forty-four percent of injured workers using a panel provider were informed of their rights and duties under the Act in less than 48 hours. This demonstrates an opportunity to educate employers about their responsibilities to their employees in informing them of their rights in a timely manner.
7. Sixty-four percent of healthcare providers who had a utilization review in the past 12 months indicated they delayed treatment while waiting for a utilization review determination.