

# 2024 Workers' Comp Industry Insights Survey Report




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# Introduction



The sixth annual Workers' Compensation Industry Insights Survey was conducted in person at the National Comp conference and online through the end of October 2023. Follow-up interviews with approximately five percent of survey respondents were conducted during December.

In partnership with Risk & Insurance™ and with the helpful participation of over 500 industry stakeholders, we continue to glean valuable insights about industry trends in general, and workers' comp medical benefits management in particular. Technology is also an important focus and it's always interesting to see how technological advances and priorities evolve. This report highlights some key findings, as well as detailed survey results broken down by various perspectives.

## Industry Seeking Solutions for Worker Shortages

Qualified employees are in short supply for key positions in both the healthcare and insurance industries, causing continuing concerns for workers' comp stakeholders. For the second consecutive year, healthcare worker shortages was the top challenge for survey participants. Over half of participating claims professionals reported that limited or inadequate in-network options for medical services was an obstacle to facilitating care. Telemedicine is once again rated one of the most important technologies for the industry, presumably to help alleviate access to care issues caused by healthcare worker shortages. Unfortunately, less than a third of participants reported beneficial expansion of medical services and telemedicine over the past two to three years. So, we still see a gap between what stakeholders say needs to be done and what is getting done in this area.

### Healthcare provider and service

shortage was the #1 industry challenge

for the second consecutive year

Workforce retention, recruitment, and succession is also a concern for the insurance industry and 50% of industry stakeholders see it as a top challenge. The insurance industry has been facing the threat of serious worker shortages for years and many organizations expect technology to be a big part of the solution. Fifty-five percent think that chatbots and virtual assistants will be the most likely use of advanced analytics and artificial intelligence for the industry, and 68% say claims process automation is the most important technology for their programs over the next 3-5 years.

“We’ve definitely seen access to providers is a bigger problem over the last five years.”

Claims Leader | Insurance Carrier

68%

say claims

**process automation** is the most important technology for their programs over the next 3-5 years.



### Healthcare Provider Shortages

65%

of claims leaders

see healthcare provider/service shortage as major challenge

54%

of claims professionals

say limited in-network options is an obstacle to facilitating medical care



### Claims Staff Shortages



68%

say claims process

automation is most important industry technology

50%

say workforce recruiting,

retention, and succession is major challenge

“ . . . adjuster turnover, caseloads are too high. So many things fall through the cracks.



Occupational Health Director  
Employer

# Major Findings

# 2.

## Comorbidities and Mental Health Concerns Loom Large

Injured workers' underlying health issues can complicate treatment and delay recovery. As chronic conditions such as diabetes and hypertension have become more common in the general population, they have also become more common in workers' comp. Comorbidities topped the list of barriers to injured worker recovery for 65% of survey participants. In recent years, mental health concerns have been a significant issue in workers' comp. In some cases, such as PTSD for first responders, a mental health condition might be a primary diagnosis. More commonly, conditions such as depression and anxiety can be contributing factors that affect injured workers' physical health and recovery. Sixty-five percent of respondents said that mental health conditions are a concerning claim complexity, followed closely by the 63% who cited comorbidities as a concerning claim complexity. Mental health conditions ranked third on the list of challenges the industry is facing as 52% of survey participants consider it concerning, whereas comorbidities are seen as a top challenge by 46%.

### Mental Health Conditions

#1 most concerning claim complexity



#3 industry challenge



### Comorbidities

#1 barrier to injured worker recovery

#2 most concerning claim complexity

“When you're laid up and you can't get back to work, it definitely affects your mental health. Especially, if you're in pain and you're not getting better, and you don't know what the future holds.



Medical Program Manager | Government Agency

Comorbidities and mental health conditions are complicating factors that can be difficult to address because claims professionals, nurse case managers, and others who are facilitating care may not even be aware that patients suffer from these conditions. This is an area where advanced analytics and artificial intelligence

tools may help by rapidly extracting relevant details from reams of medical records to guide treatment and avoid further complications, such as inappropriate polypharmacy. Remote patient monitoring through wearables and mobile patient engagement can also help keep patients on track.

## Most Concerning Health-Related Claim Complexities

### Mental health conditions



65%

### Comorbidities (e.g., hypertension, diabetes)



63%

### Charges for medical services unrelated to injury



37%

### Undetected fraud, waste, and abuse



51%

### Injured worker substance abuse



33%

### Type of injury (i.e. musculoskeletal injuries/disorders)



50%

### Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)



26%

### Lack of transparency into and/or inability to control medical prices



41%

“A lot of times with these frontline workers, they’re going to have comorbidity, mental health, included.

Occupational Health Director | Employer





## AI Impact on Workers' Comp Remains to Be Seen

Artificial intelligence appears to be spreading like wildfire in some industries, but exactly how to make the best use of advanced analytics and AI tools such as machine learning is still being explored in workers' compensation. Only 29% of survey respondents think that AI will be an important technology for the industry in the next 3-5 years. That is possibly because workers' compensation has lagged behind some other industries in adopting new technologies and there is likely an opportunity for a deeper understanding of AI's potential in the application of key industry needs, such as claims process automation.

When asked in what advanced analytics and AI are likely to be most applicable, 60% said detecting fraud waste and abuse, and 59% thought the best use would be in customer service, using chatbots and virtual assistants. However, only 23% thought that chatbots and virtual assistants would be a technical priority in the next 3-5 years. The third most relevant application of AI was to summarize and share medical records, selected by 53% of participants.

**“My hope is that it (AI) will recognize treatment patterns and things of that nature. Being able to utilize the AI in some form to gather that data among an entire claim set. I think that’s definitely a possibility.**

**Workers' Compensation Program Manager | Insurance Carrier**

Last year, 49% of survey participants thought that AI would be used to manage high-risk populations, but that number fell to 32% overall in this year's survey. A notable exception was medical program managers, 70% of whom thought that high-risk population management

would be a good use of AI. Reported investment in AI tools was moderate at 25% and it will be interesting to learn more details about where those investments are going in future surveys.



## Top Uses of Analytics and Artificial Intelligence

2023 - 2024

	2023	2024
1.	Personalize injured worker experience	Identify potential fraud, waste, and abuse
2.	Identify potential fraud, waste, and abuse	Customer service (chatbots/virtual assistance)
3.	Identify high litigation risk claims	Summarize and share medical history
4.	Inform and guide clinical decision support for claims professionals	Personalize injured worker experience
5.	Identify, segment, and manage high-risk claim populations	Automate referral and authorization activity



“Analytics are great, but we cannot just rely on analytics and forget about the people involved. We have to realize that every bit of that data represents people and people don't always fit into patterns.”

Executive Leader | Risk Management Consultant

# Major Findings

# 4.

## Easy Information Sharing Key for Claims and Medical Professionals

Problems and priorities can take on more or less importance depending on where one sits. The flow (or lack thereof) of information is, perhaps unsurprisingly, a bigger issue for front-line claims and clinical professionals than for other industry stakeholders. For example, interoperability and data sharing between payers, providers, and vendors was seen as important by 37% of survey participants overall, but 52% of claims leaders. Improving provider outreach and education was a pharmacy program goal for 35% of total survey

participants, while 52% of healthcare providers said it was a priority. Summarizing and sharing medical history data was an anticipated use of AI and analytics for 53% of participants in general, as compared to 66% of claims professionals and 59% of clinical managers. And 73% of claims professionals said that difficulty obtaining information from medical providers was their top obstacle to facilitating care.

Summarizing/sharing medical history was a top anticipated use of AI and analytics for:

53% OVERALL



59%  
of clinical/  
case managers



66%  
of claims  
professionals



One of my main wish list items is to be able to export all of that information with a click of a button."

Senor Claims Adjustor | Self-Insured Fund

The frustrations of these front-line workers take on even greater significance in light of the fact that they are in short supply and low job satisfaction could lead to greater attrition. They are also the people who have the greatest impact on the injured workers' experience, so it behooves us as an industry to develop solutions that will make their jobs easier.

“There’s always challenges getting information from doctor’s offices to us.

Director of Claims for Workers’ Compensation | Insurance Carrier

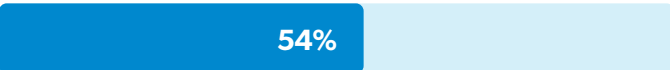


### Top 5 obstacles to facilitating care cited by claims professionals

#### Difficulty obtaining information from medical providers



#### Limited/inadequate in-network options for medical care and services



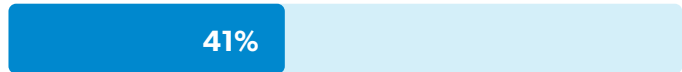
#### Too many claims to manage/lack of support



#### Difficulty reaching and/or obtaining information from injured workers



#### Inflated provider prices and fees



73%

of claim

professionals cite difficulty obtaining information from medical providers as an obstacle to facilitating care.

# Major Findings

# 5.

## Different Perspectives Drive Variable Pharmacy Goals

Workers' comp pharmacy costs, as a percentage of total medical costs, have steadily decreased over the past several years. But containing costs is still the top pharmacy program goal for 57% of survey participants. Vigilance is warranted as we see new prescribing patterns, such as more prescriptions for gabapentinoids and private label topicals (PLTs), as well as alternative dispensing channels, such as directly through medical practices and third-party mail order. Not to mention that opioids are likely always to be a factor in workers' comp where treating pain is essential. Managing opioids is still considered a top priority by 52% of survey participants. For 57% of claims leaders, opioid management is still the most important pharmacy goal, while 55% percent of medical program managers said decreasing the use of PLTs is their #1 goal (tied with opioid management). We also saw differences in pharmacy priorities according to organization type. For example, government

agencies made improving provider outreach their #1 pharmacy program goal with 51%, while containing costs was down at the #4 priority with 43%. TPAs prioritized opioid and substance abuse management by a wide margin over containing costs with 68% and 45%, respectively.

### Top pharmacy goals overall:

1. Contain costs
2. Control/prevent opioid and substance abuse
3. Improve provider outreach and education

### Top pharmacy goals for claims leaders:

1. Control/prevent opioid and substance abuse
2. Contain costs
3. Manage other drugs of concern



**We're not seeing the volume we did years ago in terms of this issue (opioids). It's definitely something that's on our radar, but thankfully it's not taking up as much of our bandwidth as it probably did a decade ago."**

Workers' Compensation Program Manager | Insurance Carrier

As noted earlier, workers' comp pharmacy costs have gone down, due in no small part to better opioid management. But we are seeing increases in utilizations and costs for other drugs, including some that pose risks, such as benzodiazepines, and others that come with high price tags and questionable clinical benefits, such as compound dermatologicals. Keeping pharmacy costs down and keeping injured workers safe are usually complimentary goals that can both be accomplished with a tight focus on effective and appropriate treatment.

**Opioid and substance abuse management was the #1 pharmacy program goal for:**



Medical program managers



Claims leaders



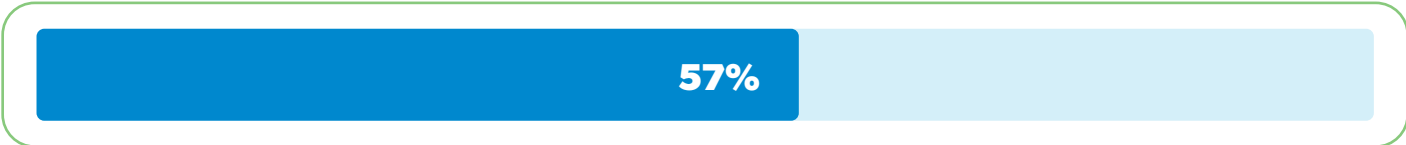
Clinical/ case managers



Claims Professionals

**Top 5 Pharmacy Goals**

**Contain costs**



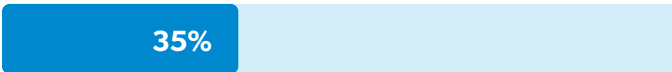
**Opioid and substance abuse control/prevention**



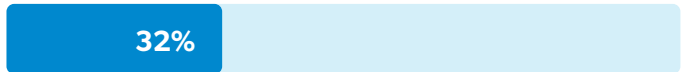
**Reduce physician dispensing of drugs**



**Improve provider outreach and education**



**Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)**



A different place of concern would be the topicals . . . The exceeding cost of those drugs does not match the outcome."

Medical Program Manager | PBM

# What a Difference a Year Makes

Each year the annual Workers' Compensation Industry Insights Survey brings new findings and insights regarding current priorities and challenges. We also observe changes from one year to the next, which often confirm the findings from the previous year. We definitely saw some of that this year, but we also saw some year-over-year changes that indicate some deviation in concerns and opinions since our 2023 report.

Medical price inflation was the #2 industry challenge last year, very nearly tying with the #1 challenge of healthcare provider/service shortages. But this year, while healthcare shortages remained the top concern, medical price inflation fell from #4 to #7, losing a full 14% of participants who saw it as a major challenge. This could mean that workers' comp professionals are not seeing the anticipated rise in medical prices that usually follows general inflation – at least not yet. Similarly, increasingly complex claims, the number three challenge in 2023, selected by 56% of survey participants, came in as the seventh challenge this year with 45%. Possibly some of the factors that complicate claims are stabilizing, or possibly other challenges are more urgent at this time.

Discrepancies in medical management program priorities since last year were also notable. Managing comorbidities took a rather dramatic fall from the #1 priority for 71% of participants last year to the #3 position with only 35% of



**Medical price inflation was a top concern for 58% of survey participants last year, but only 44% cited it as a concern for 2024**

respondents citing it as a top priority. This is in contrast to other areas of the survey which indicate a lot of concern about comorbidities. In addition, only 31% of respondents said implementing mental health programs was a priority, as compared to 52% who said so last year. And the percentage of participants who said that increasing use of in-network providers is a priority was halved from 60% in 2023 to 30% in 2024. Lending credibility to the idea that medical program priorities are indeed changing is the fact that, when we isolate responses from medical program managers themselves, these responses are consistent with the overall survey.

We also saw some significant change in what industry stakeholders think about technological advances, but technology changes quickly and it is not surprising that opinions about it fluctuate. The consistent prioritization of claims

# What a Difference a Year Makes

process automation over the past three years is a clear trend that is only made stronger by shifts in opinion about other emerging technologies, such as advanced analytics and artificial intelligence (AI). We also see great consistency in stakeholders' hopes for telemedicine as a solution to help alleviate problems associated with the healthcare professional shortage.

It's interesting to note that the dominant top two pharmacy program goals – containing costs and managing opioids – are quite traditional. This is probably because these are fundamental priorities that are unlikely ever to become unimportant, although some emerging and concerning prescribing trends are likely to begin getting more attention.

Taking the long view of the survey over the last six years, this year's key findings were fairly predictable. The shortage of workers in the acute healthcare and insurance industries has been pending for years and we can now see more movement toward solutions. Comorbidities and mental health concerns have also been steadily increasing and, although solutions to these problems are more challenging, much work is being done to address these conditions. Effective information sharing has long been a goal for workers' comp healthcare and it is one that is all the more important in light of worker shortages. We also have more relevant and accurate

information to share, thanks to advances in data analytics. Artificial intelligence may well turn out to be part of the solution, but exactly how remains to be seen.

We see notable variations in the annual survey because the workers' comp industry evolves in response to economic, political, and cultural changes. Challenges surface and become priorities and those priorities eventually lead to solutions. The 2024 Workers Compensation Industry Insights Survey is reflective of that adaptive process.



**Containing costs and managing opioids remain priorities for pharmacy management programs**

# Survey Results

The sixth annual Workers' Comp Industry Insights Survey was conducted in collaboration with Risk & Insurance® magazine, in person at the National Comp conference and online through October 2023, followed by follow-up telephone interviews with approximately 5% of survey participants.





# Participant Demographics

## Then and Now

	2019	2020	2021
	<b>512</b>	<b>669</b>	<b>602</b>
Participant Totals	2022	2023	2024
	<b>498</b>	<b>503</b>	<b>500</b>

Organization Type	Percentage 2022/23	Percentage 2023/24	Change
Employer	23%	24%	+1%
State/Government Agency	5%	9%	+4%
Insurance Carrier	21%	22%	+1%
Healthcare Provider	11%	19%	-2%
Third Party Administrator	5%	5%	
Brokerage	6%	9%	+3%
Managed Care Organization	4%	1%	-3%
Consultancy	6%	4%	-2%
Law Firm	3%	3%	
Other	16%	14%	-2%

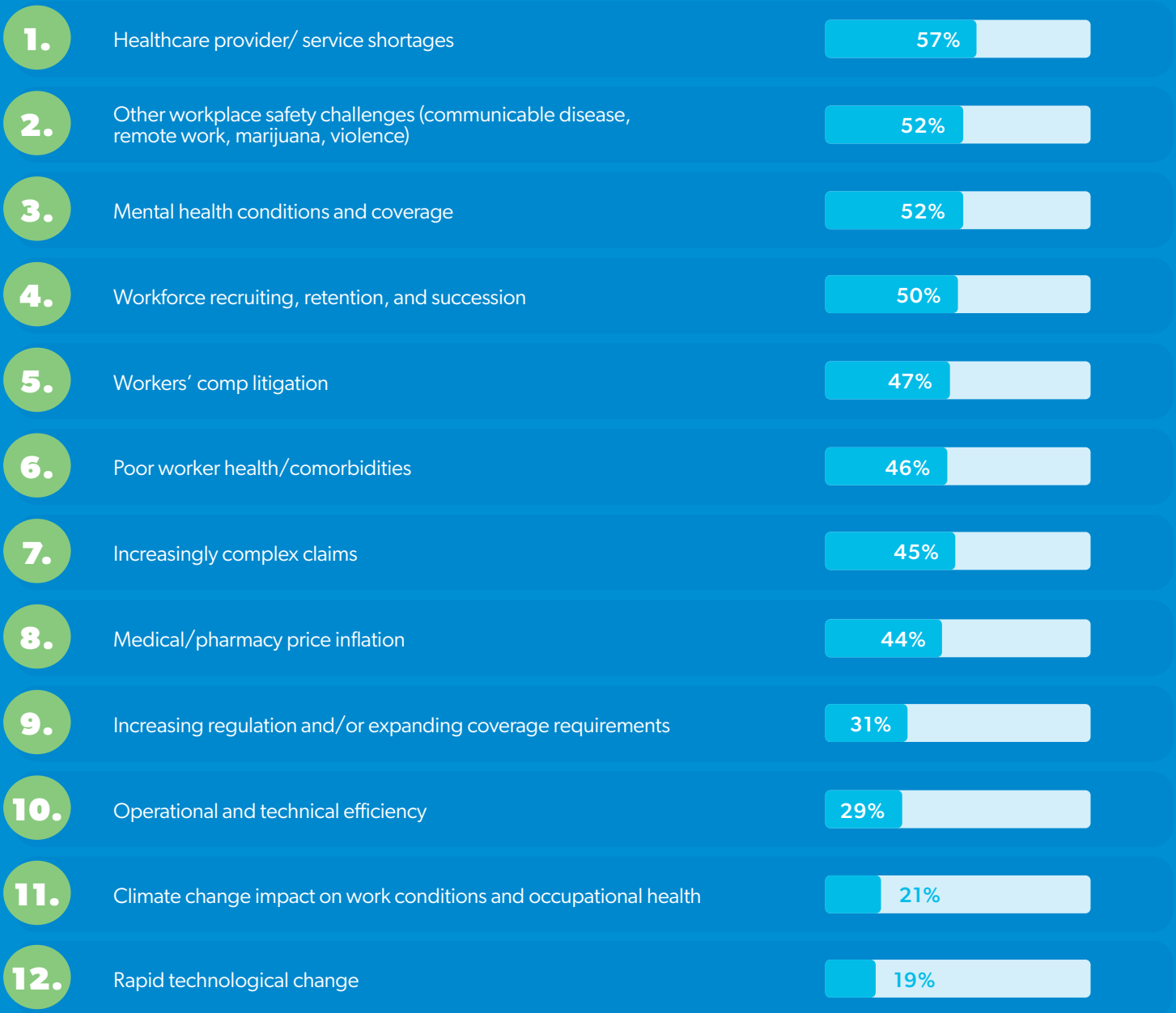
# Participant Demographics

## Then and Now

Professional Role	Percentage 2022/23	Percentage 2023/24	Change
Executive Leadership	25%	19%	-6%
Claims Leadership	14%	13%	-1%
Risk Management	15%	15%	
Broker/Agent	6%	5%	-1%
Clinical Case Management	8%	6%	-2%
Claims Professional/Adjuster	7%	10%	+3%
Medical Program Management	3%	3%	
Legal/Regulatory	3%	6%	+3%
Healthcare Provider	3%	2%	-1%
Procurement	0%	1%	+1%
Workplace, Environmental, Health & Safety		6%	
Disability/Absence Specialist		1%	
RTW Specialist		1%	

# Industry Challenges

What challenges facing the workers' comp industry most concern you today?



## Participant Perspective

For executive leaders, workforce recruiting, retention and succession was the #1 challenge.

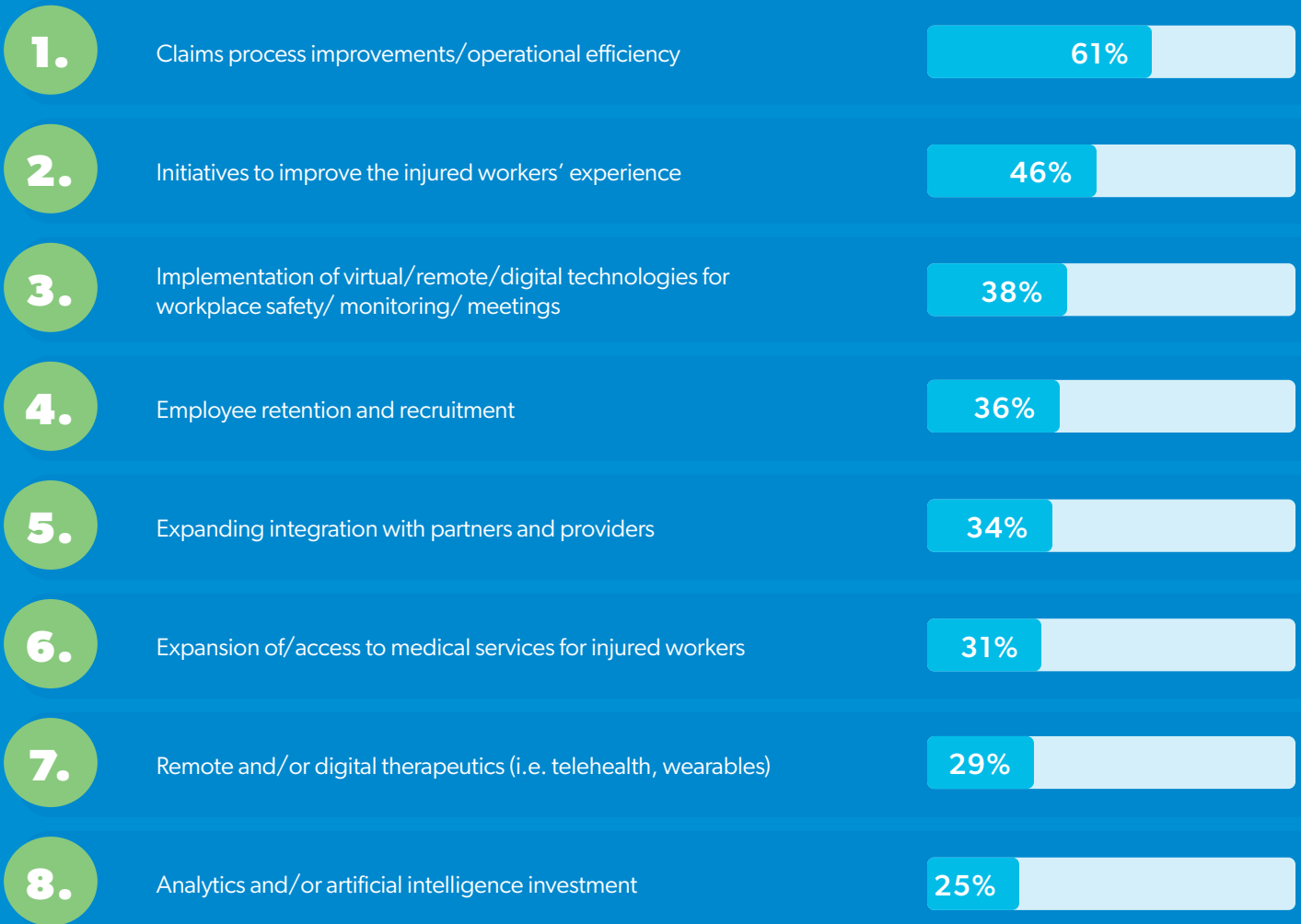


## Health Insight

Sixty percent of claims leaders also said workforce recruiting, retention, and succession was a major challenge. Like executive leaders, they are personally affected by the challenge of maintaining a quality workforce.

# Beneficial Programs

What programs implemented by your organization over the past 2-3 years have been the most beneficial to your worker's comp program/claims outcomes?



## Participant Perspective

Healthcare provider organizations differed from the majority of organization types on this question, selecting initiatives to improve the injured worker experience as their most beneficial initiative.

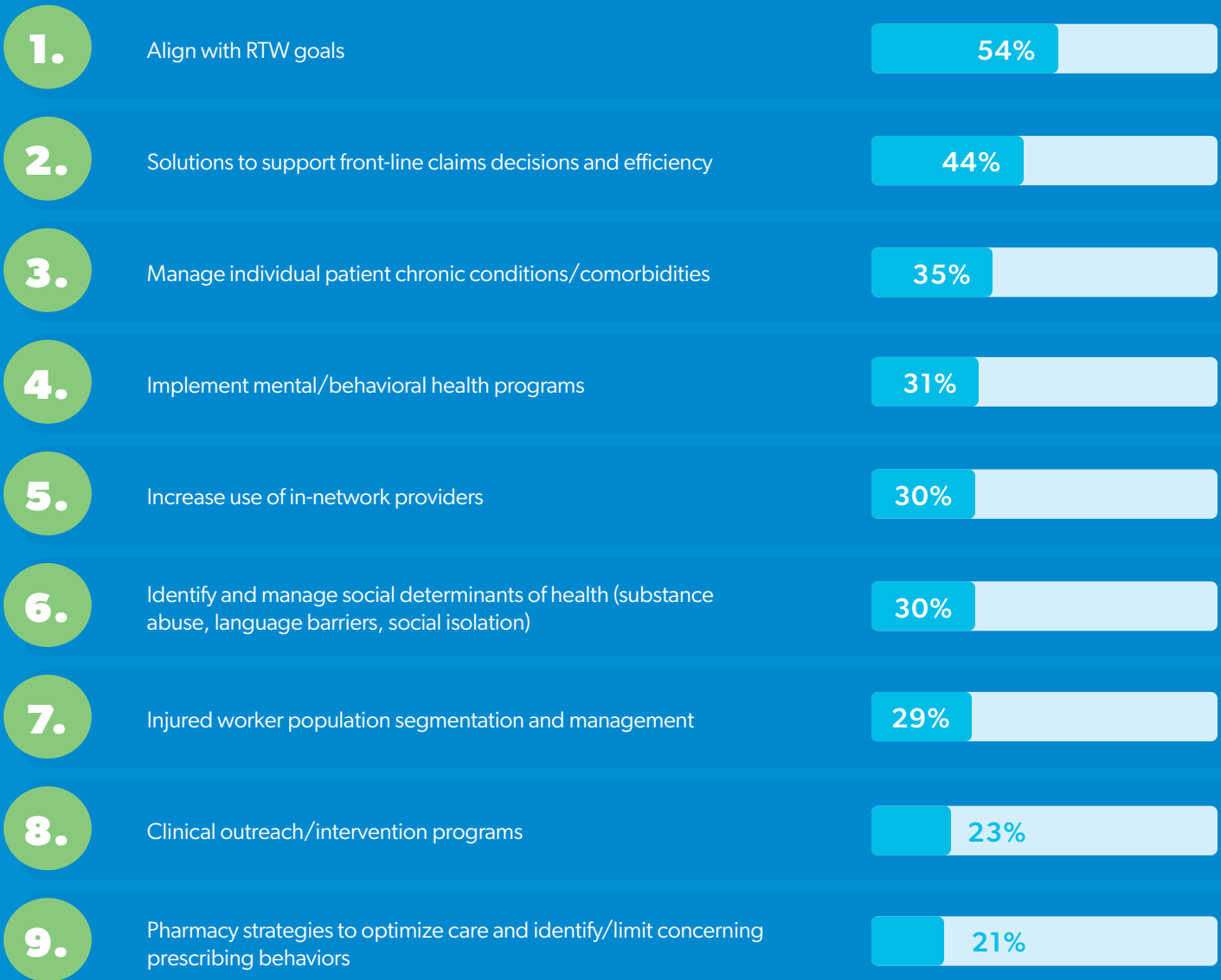


## Health Insight

Claims process improvement/operational efficiency was #1 beneficial program in 2022 but with a smaller 54% reporting improvements.

# Medical Program Priorities

What are the top priorities for your workers' comp medical management program?



## Participant Perspective

Clinical outreach/intervention programs was the #1 priority for medical program managers.

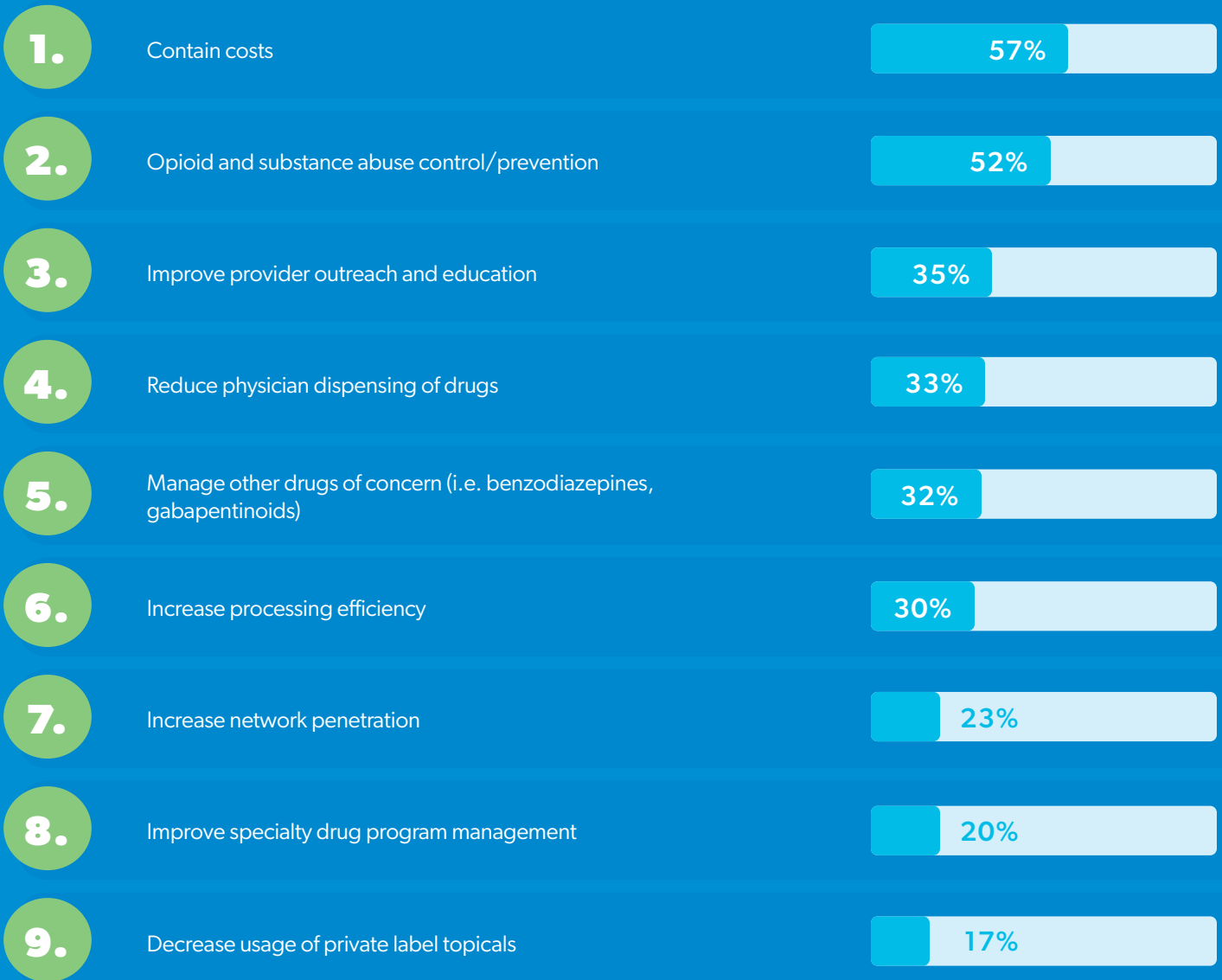


## Healthe Insight

Post-survey interviews indicate that medical program priorities are largely in alignment with return to work goals, so this is an important, but not aspirational, priority.

# Pharmacy Program Goals

What are the most pressing goals for your workers' compensation pharmacy management program?



## Participant Perspective

Opioid and substance abuse prevention was the top priority for TPAs with 68%.

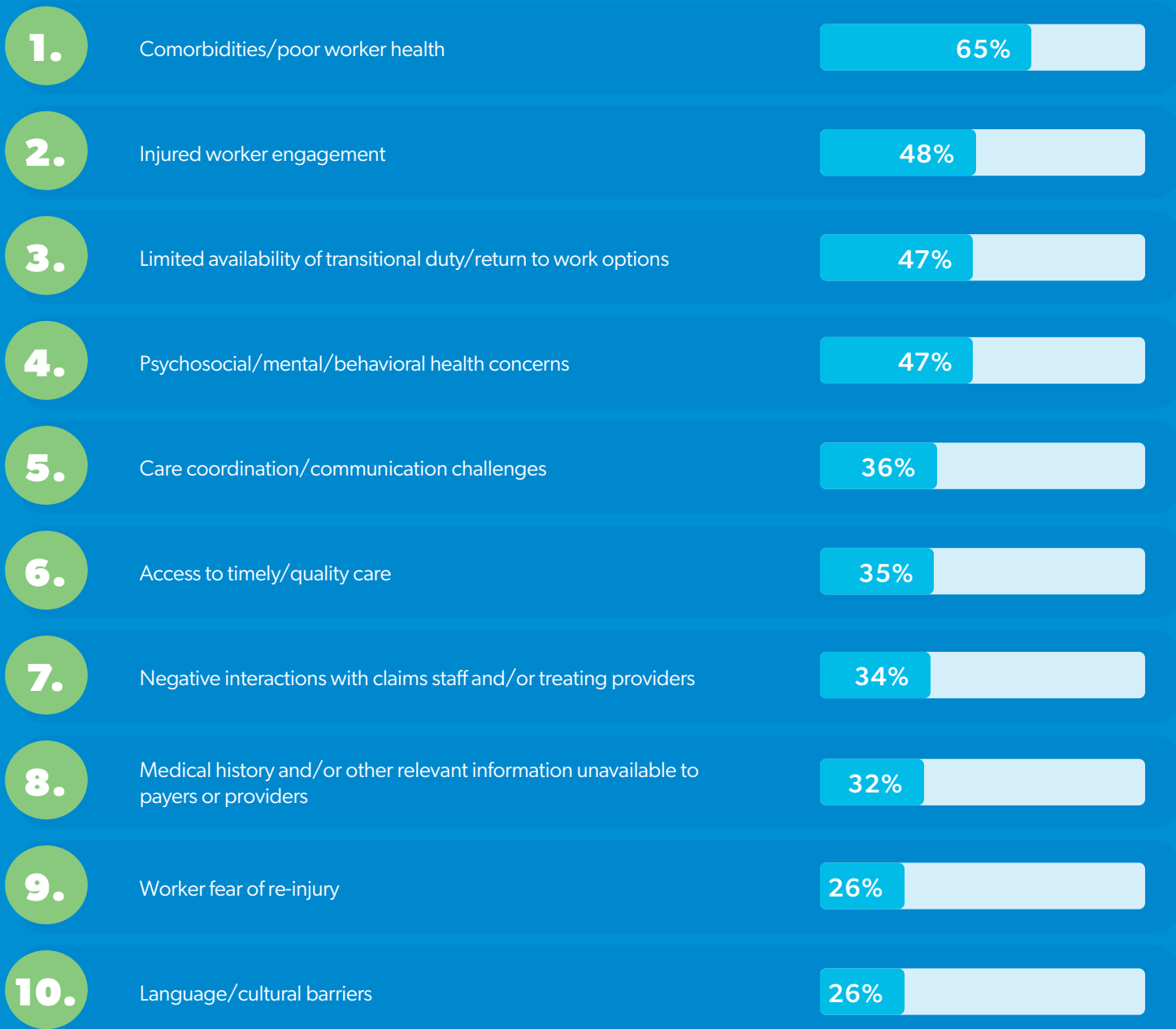


## Healthe Insight

Dermatologicals' comprise 20% of workers' comp drug costs and high-prices private label topicals (PLTs) contribute to those costs, which makes it a little surprising that decreasing PLT usage is not a higher priority.

# Recovery Barriers

What do you feel are the biggest barriers to injured worker recovery?



## Participant Perspective

All job roles selected comorbidities as the #1 barrier to recovery except medical program managers who ranked psychosocial/mental/behavioral health concerns as #1.

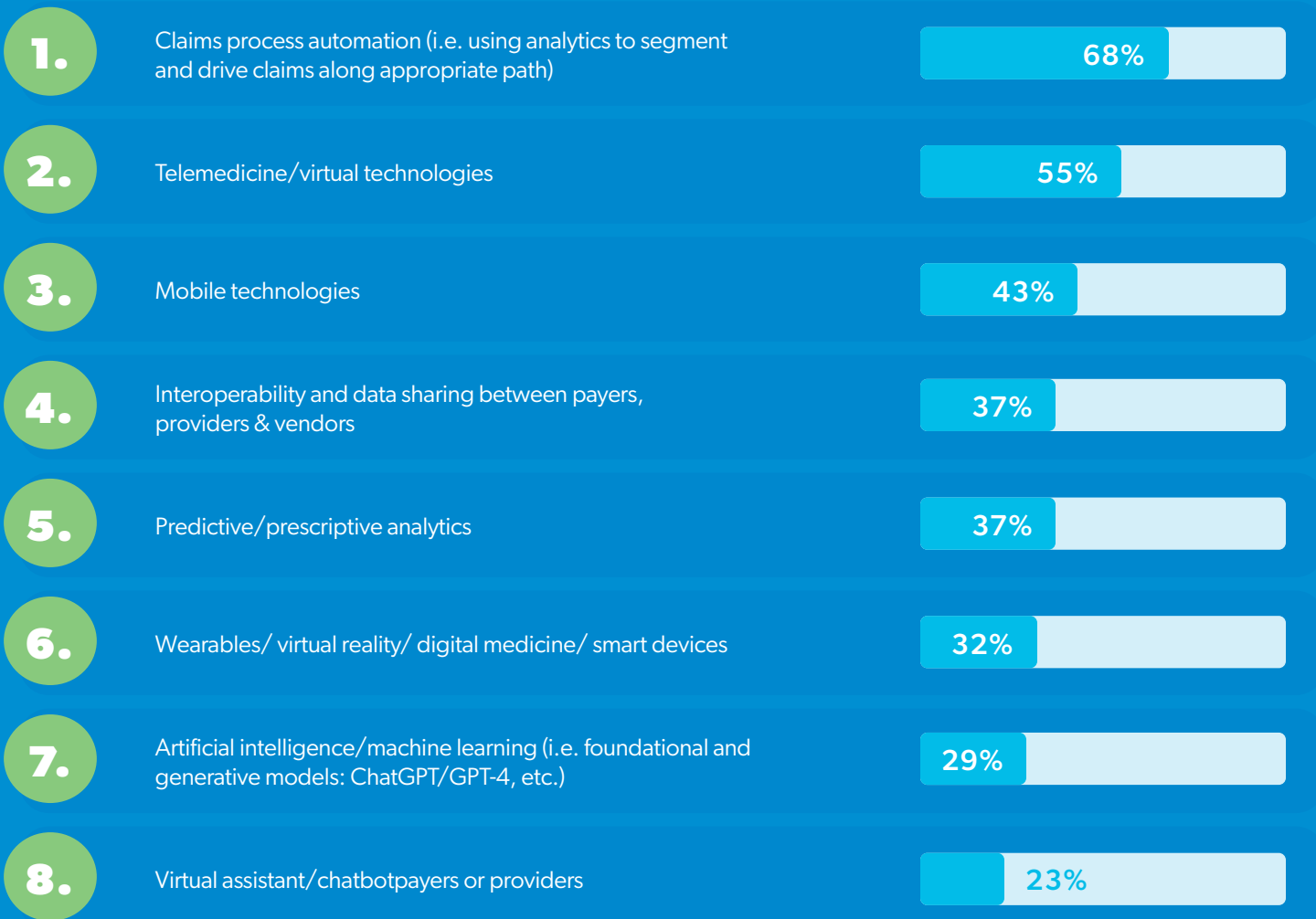
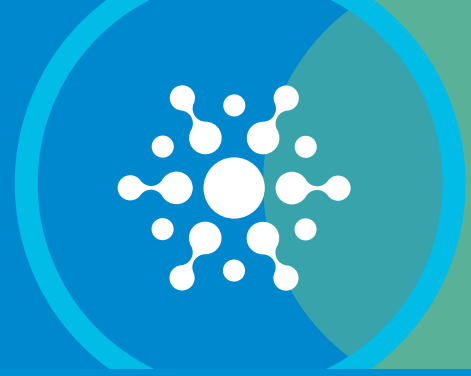


## Healthe Insight

We note a disconnect between comorbidities being the top barrier to recovery, but managing comorbidities is a medical program priority for only 35% of respondents.

# Technology

Which technological advances will be most important to your workers' comp medical management program in the next 3-5 years?



## Participant Perspective

73% of claims professionals said that claims process automation is the most important technology.



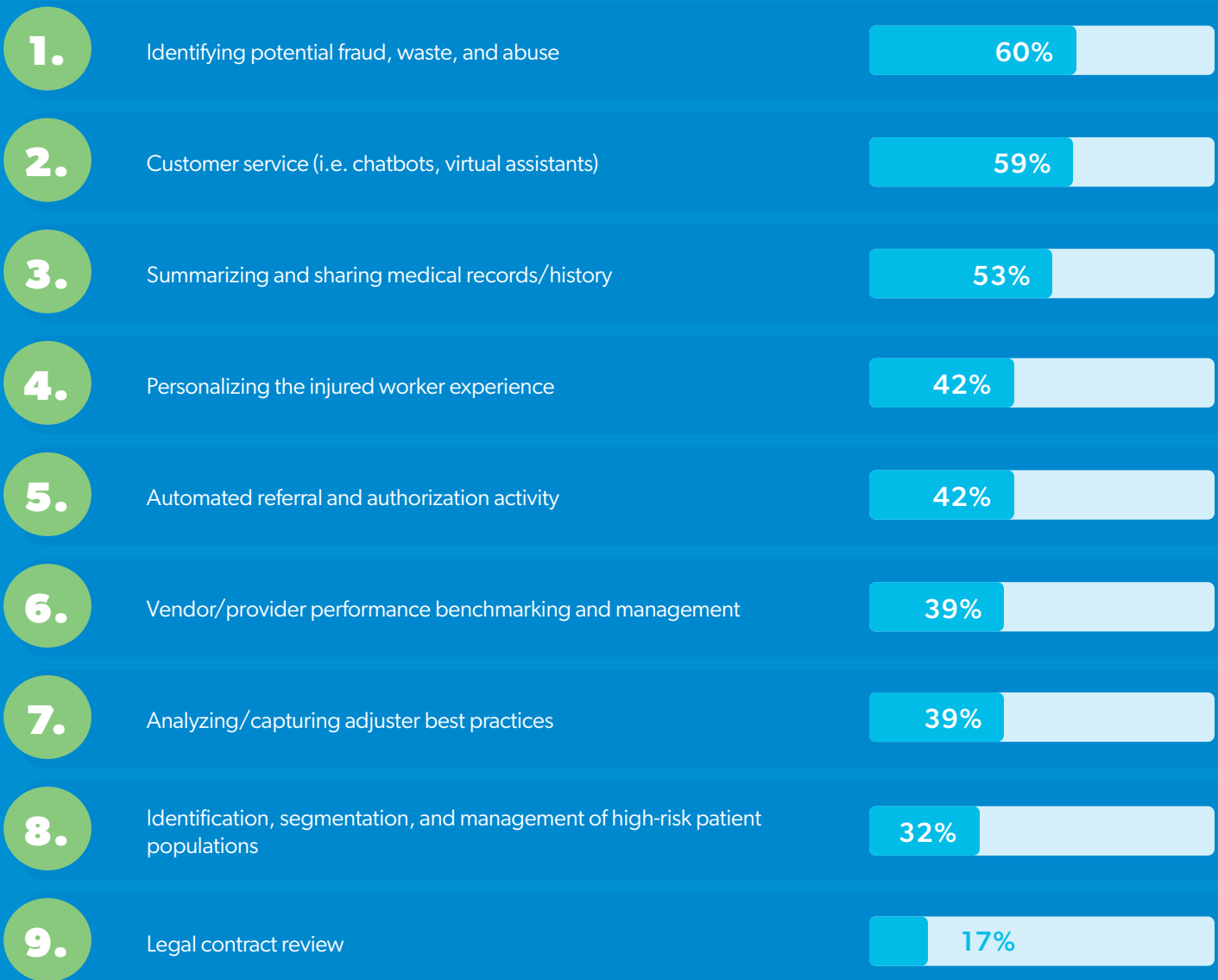
## Health Insight

Claims process automation and telemedicine were also the #1 and 2 technologies in last year's survey.



# Analytics and AI

For which areas do you expect to find advanced analytics and artificial intelligence tools (i.e. machine learning, ChatGPT) most applicable?



## Participant Perspective

Claims leaders put customer service (i.e. chatbots) ahead of identifying FWA with 67%.

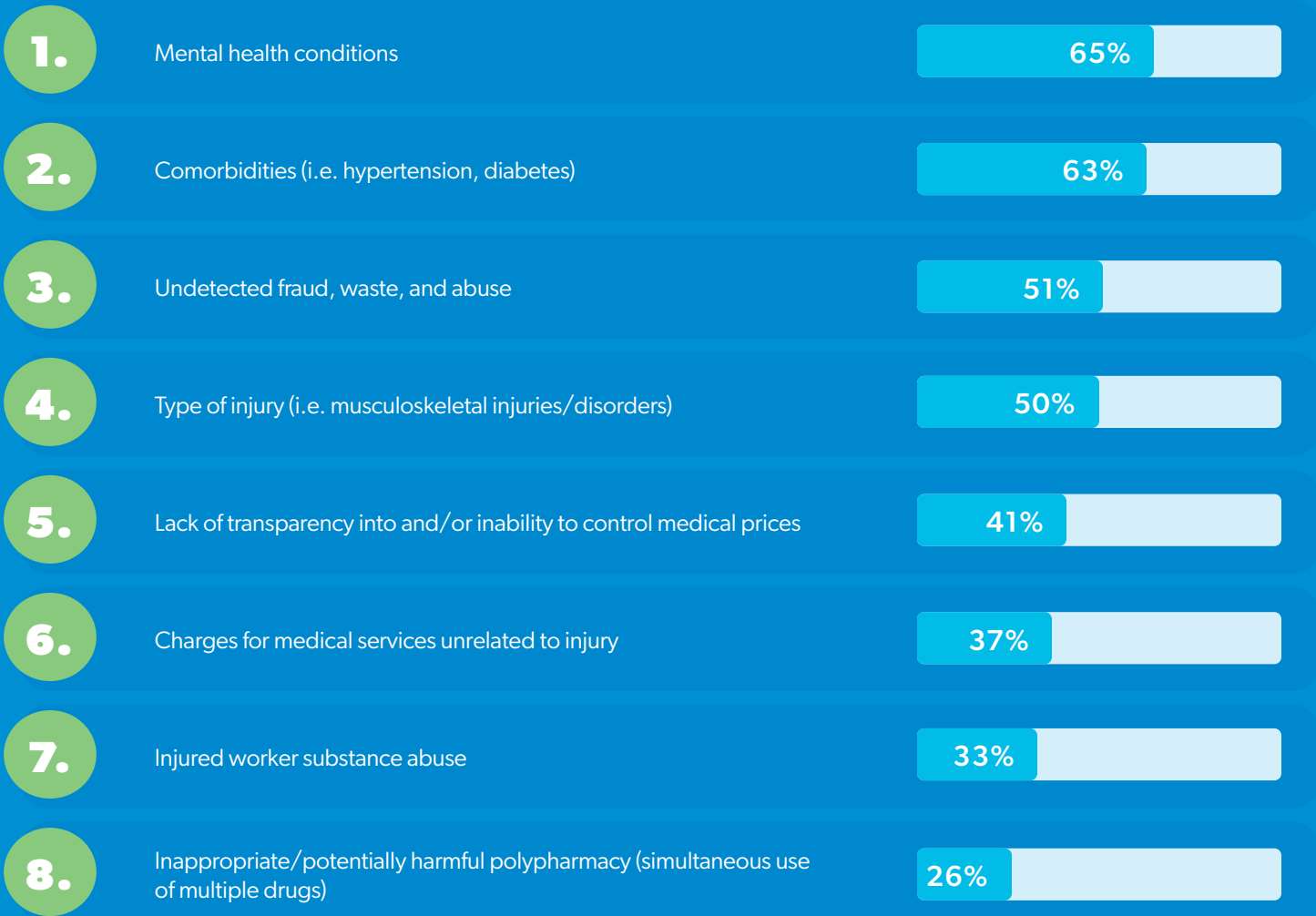


## Healthe Insight

Last year personalizing the injured worker experience was seen as the best use for analytics and AI. Possibly it slipped down to #4 because many organizations are already moving forward with technology to improve the injured worker experience, as indicated by the 46% who cited this as a beneficial initiative.

# Claim Complexity

Which types of medical/health related claim complexities most concern you?



## Participant Perspective

Comorbidities was #1 concerning claims complexity for both employers and insurance carriers.



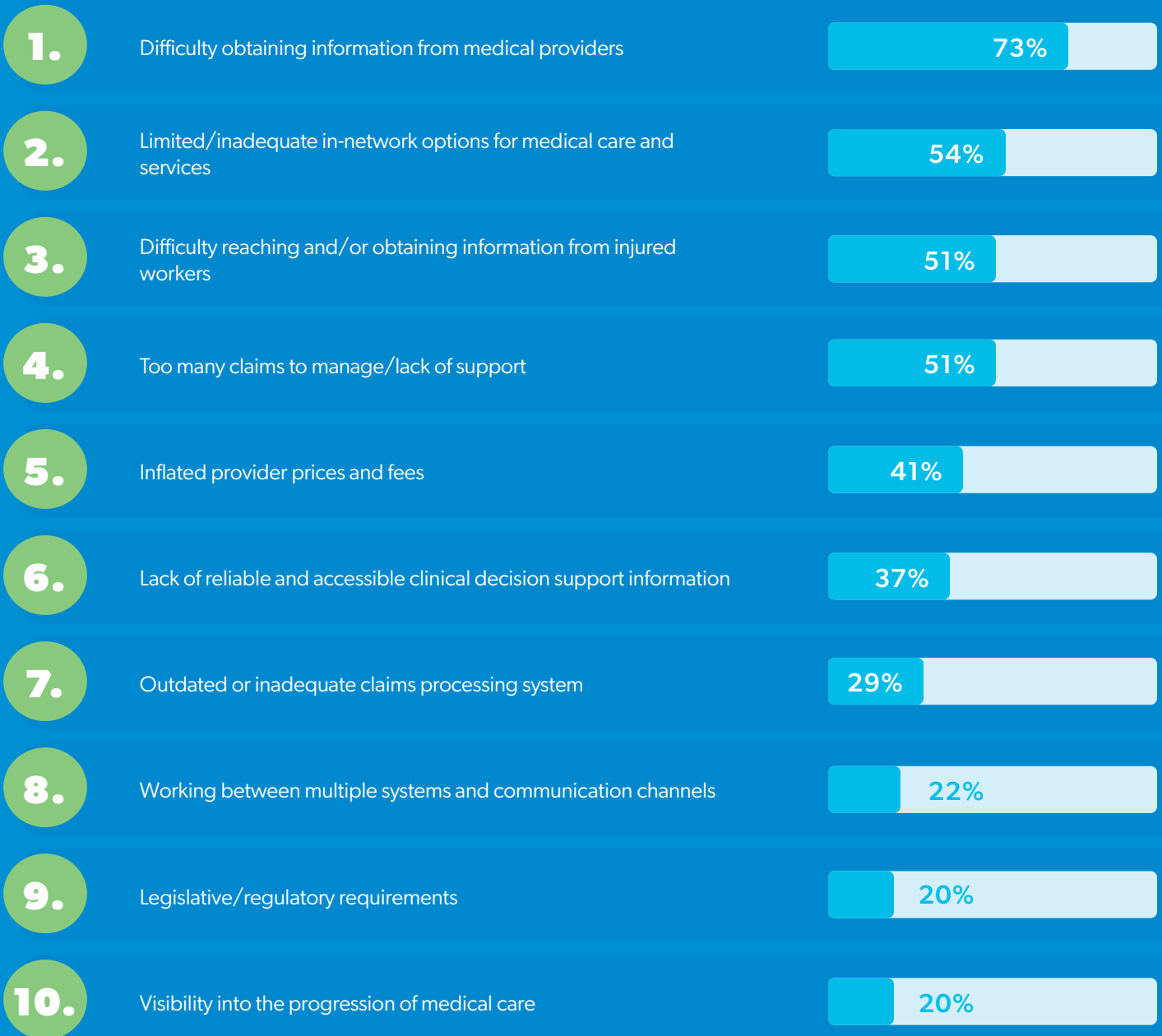
## Healthe Insight

Physical comorbidities and mental health conditions pose similar challenges in adversely affecting injured worker recovery, whether they are compensable injuries or pre-existing conditions.

# Claims Professional Perspective



If you are a claims professional or adjuster, what obstacles do you face when facilitating medical care for injured workers?



## Participant Perspective

Claims professionals at government agencies cited limited network options for medical care as their #1 obstacle.



## Health Insight

Providing care may become a bigger obstacle in the future as the shortage of healthcare professionals continues, making it even more difficult to help injured workers find in-network care.



# Results by Featured Job Roles

## Industry Challenges

Executive Leaders	Claims Leaders	Clinical/Case Managers	Medical Program Managers	Risk Managers	Claims Professionals
1. Workforce recruiting, retention, and succession	1. Healthcare provider/service shortages	1. Healthcare provider/service shortages	1. Healthcare provider/service shortages	1. Other workplace safety challenges	1. Healthcare provider/service shortages
2. Other workplace safety challenges	2. Workforce recruiting, retention, and succession	2. Poor worker health/comorbidities	2. Medical/pharmacy price inflation	2. Poor worker health/comorbidities	2. Mental health conditions and coverage
3. Healthcare provider/service shortages	3. Workers' comp litigation	3. Mental health conditions and coverage	3. Workforce recruiting, retention, and succession	3. Mental health conditions and coverage	3. Increasingly complex claims
4. Mental health conditions and coverage	4. Other workplace safety challenges	4. Increasingly complex claims	4. Mental health conditions and coverage	4. Workers' comp litigation	4. Poor worker health/comorbidities
5. Medical/pharmacy price inflation	5. Medical/pharmacy price inflation	5. Workers' comp litigation	5. Operational and technical efficiency	5. Medical/pharmacy price inflation	5. Workers' comp litigation
6. Operational and technical efficiency	6. Increasingly complex claims	6. Other workplace safety challenges	6. Increasingly complex claims	6. Workforce recruiting, retention, and succession	6. Medical/pharmacy price inflation
7. Increasing regulation and/or expanding coverage requirements	7. Poor worker health/comorbidities	7. Workforce recruiting, retention, and succession	7. Other workplace safety challenges	7. Healthcare provider/service shortages	7. Other workplace safety challenges
8. Workers' comp litigation	8. Mental health conditions and coverage	8. Medical/pharmacy price inflation	8. Poor worker health/comorbidities	8. Increasingly complex claims	8. Workforce recruiting, retention, and succession
9. Increasingly complex claims	9. Increasing regulation and/or expanding coverage requirements	9. Increasing regulation and/or expanding coverage requirements	9. Increasing regulation and/or expanding coverage requirements	9. Increasing regulation and/or expanding coverage requirements	9. Increasing regulation and/or expanding coverage requirements
10. Poor worker health/comorbidities	10. Operational and technical efficiency	10. Climate change impact on work conditions and occupational health	10. Workers' comp litigation	10. Climate change impact on work conditions and occupational health	10. Rapid technological change
11. Rapid technological change	11. Climate change impact on work	11. Operational and technical efficiency	11. Climate change impact on work conditions and occupational health	11. Operational and technical efficiency	11. Climate change impact on work conditions and occupational health
12. Climate change impact on work conditions and occupational health	12. Rapid technological change	12. Rapid technological change	12. Rapid technological change	12. Rapid technological change	12. Operational and technical efficiency



# Results by Featured Job Roles

## Beneficial Programs

Executive Leaders	Claims Leaders	Clinical/Case Managers	Medical Program Managers	Risk Managers	Claims Professionals
<ol style="list-style-type: none"> <li>1. Claims process improvements/operational efficiency</li> <li>2. Initiatives to improve the injured workers' experience</li> <li>3. Employee retention and recruitment</li> <li>4. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/meetings</li> <li>5. Expanding integration with partners and providers</li> <li>6. Expansion of/access to medical services for injured workers</li> <li>7. Remote and/or digital therapeutics</li> <li>8. Analytics and/or artificial intelligence investment</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims process improvements/operational efficiency</li> <li>2. Initiatives to improve the injured workers' experience</li> <li>3. Employee retention and recruitment</li> <li>4. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/meetings</li> <li>5. Analytics and/or artificial intelligence investment</li> <li>6. Expanding integration with partners and providers</li> <li>7. Remote and/or digital therapeutics</li> <li>8. Expansion of/access to medical services for injured workers</li> </ol>	<ol style="list-style-type: none"> <li>1. Employee retention and recruitment</li> <li>2. Expansion of/access to medical services for injured workers</li> <li>3. Claims process improvements/operational efficiency</li> <li>4. Initiatives to improve the injured workers' experience</li> <li>5. Remote and/or digital therapeutics</li> <li>6. Expanding integration with partners and providers</li> <li>7. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/meetings</li> <li>8. Analytics and/or artificial intelligence investment</li> </ol>	<ol style="list-style-type: none"> <li>1. Initiatives to improve the injured workers' experience</li> <li>2. Claims process improvements/operational efficiency</li> <li>3. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/meetings</li> <li>4. Analytics and/or artificial intelligence investment</li> <li>5. Expanding integration with partners and providers</li> <li>6. Employee retention and recruitment</li> <li>7. Expansion of/access to medical services for injured workers</li> <li>8. Remote and/or digital therapeutics (i.e. telehealth, wearables)</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims process improvements/operational efficiency</li> <li>2. Initiatives to improve the injured workers' experience</li> <li>3. Expanding integration with partners and providers</li> <li>4. Employee retention and recruitment</li> <li>5. Remote and/or digital therapeutics</li> <li>6. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/meetings</li> <li>7. Analytics and/or artificial intelligence investment</li> <li>8. Expansion of/access to medical services for injured workers</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims process improvements/operational efficiency</li> <li>2. Initiatives to improve the injured workers' experience</li> <li>3. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/meetings</li> <li>4. Employee retention and recruitment</li> <li>5. Expanding integration with partners and providers</li> <li>6. Expansion of/access to medical services for injured workers</li> <li>7. Remote and/or digital therapeutics (i.e. telehealth, wearables)</li> <li>8. Analytics and/or artificial intelligence investment</li> </ol>



# Results by Featured Job Roles

## Medical Management Priorities

Executive Leaders	Claims Leaders	Clinical/Case Managers	Medical Program Managers	Risk Managers	Claims Professionals
<ol style="list-style-type: none"> <li>1. Solutions to support front-line claims decisions and efficiency</li> <li>2. Manage individual patient chronic conditions/ comorbidities</li> <li>3. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> <li>4. Implement mental/ behavioral health programs</li> <li>5. Align with RTW goals</li> <li>6. Increase use of in-network providers</li> <li>7. Clinical outreach/ intervention programs</li> <li>8. Injured worker population segmentation and management</li> <li>9. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> </ol>	<ol style="list-style-type: none"> <li>1. Align with RTW goals</li> <li>2. Solutions to support front-line claims decisions and efficiency</li> <li>3. Increase use of in-network providers</li> <li>4. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> <li>5. Manage individual patient chronic conditions/ comorbidities</li> <li>6. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> <li>7. Injured worker population segmentation and management</li> <li>8. Implement mental/ behavioral health programs</li> <li>9. Clinical outreach/ intervention programs</li> </ol>	<ol style="list-style-type: none"> <li>1. Align with RTW goals</li> <li>2. Solutions to support front-line claims decisions and efficiency</li> <li>3. Injured worker population segmentation and management</li> <li>4. Manage individual patient chronic conditions/ comorbidities</li> <li>5. Increase use of in-network providers</li> <li>6. Clinical outreach/ intervention programs</li> <li>7. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> <li>8. Implement mental/ behavioral health programs</li> <li>9. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> </ol>	<ol style="list-style-type: none"> <li>1. Clinical outreach/ intervention programs</li> <li>2. Implement mental/ behavioral health programs</li> <li>3. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> <li>4. Manage individual patient chronic conditions/ comorbidities</li> <li>5. Solutions to support front-line claims decisions and efficiency</li> <li>6. Injured worker population segmentation and management</li> <li>7. Align with RTW goals</li> <li>8. Increase use of in-network providers</li> <li>9. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> </ol>	<ol style="list-style-type: none"> <li>1. Align with RTW goals</li> <li>2. Implement mental/ behavioral health programs</li> <li>3. Injured worker population segmentation and management</li> <li>4. Solutions to support front-line claims decisions and efficiency</li> <li>5. Manage individual patient chronic conditions/ comorbidities</li> <li>6. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> <li>7. Increase use of in-network providers</li> <li>8. Clinical outreach/ intervention programs</li> <li>9. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> </ol>	<ol style="list-style-type: none"> <li>1. Align with RTW goals</li> <li>2. Manage individual patient chronic conditions/ comorbidities</li> <li>3. Increase use of in-network providers</li> <li>4. Injured worker population segmentation and management</li> <li>5. Solutions to support front-line claims decisions and efficiency</li> <li>6. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> <li>7. Implement mental/ behavioral health programs</li> <li>8. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> <li>9. Clinical outreach/ intervention programs</li> </ol>



# Results by Featured Job Roles

## Pharmacy Management Goals

Executive Leader	Claims Leader	Clinical/Case Manager	Medical Program Manager	Risk Managers	Claims Professional
<ol style="list-style-type: none"> <li>1. Contain costs</li> <li>2. Improve provider outreach and education</li> <li>3. Increase processing/ authorization efficiency</li> <li>4. Opioid and substance abuse control/ prevention</li> <li>5. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>6. Increase network penetration</li> <li>7. Reduce physician dispensing of drugs</li> <li>8. Improve specialty drug program management</li> <li>9. Decrease usage of private label topicals</li> </ol>	<ol style="list-style-type: none"> <li>1. Opioid and substance abuse control/ prevention</li> <li>2. Contain costs</li> <li>3. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>4. Reduce physician dispensing of drugs</li> <li>5. Increase processing/ authorization efficiency</li> <li>6. Decrease usage of private label topicals</li> <li>7. Improve provider outreach and education</li> <li>8. Increase network penetration</li> <li>9. Improve specialty drug program management</li> </ol>	<ol style="list-style-type: none"> <li>1. Opioid and substance abuse control/ prevention</li> <li>2. Contain costs</li> <li>3. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>4. Increase processing/ authorization efficiency</li> <li>5. Increase network penetration</li> <li>6. Reduce physician dispensing of drugs</li> <li>7. Improve provider outreach and education</li> <li>8. Decrease usage of private label topicals</li> <li>9. Improve specialty drug program management</li> </ol>	<ol style="list-style-type: none"> <li>1. Opioid and substance abuse control/ prevention</li> <li>2. Decrease usage of private label topicals</li> <li>3. Reduce physician dispensing of drugs</li> <li>4. Contain costs</li> <li>5. Improve specialty drug program management</li> <li>6. Improve provider outreach and education</li> <li>7. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>8. Increase network penetration</li> <li>9. Increase processing/ authorization efficiency</li> </ol>	<ol style="list-style-type: none"> <li>1. Opioid and substance abuse control/ prevention</li> <li>2. Contain costs</li> <li>3. Reduce physician dispensing of drugs</li> <li>4. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>5. Improve provider outreach and education</li> <li>6. Increase network penetration</li> <li>7. Increase processing/ authorization efficiency</li> <li>8. Decrease usage of private label topicals</li> <li>9. Improve specialty drug program management</li> </ol>	<ol style="list-style-type: none"> <li>1. Opioid and substance abuse control/ prevention</li> <li>2. Contain costs</li> <li>3. Reduce physician dispensing of drugs</li> <li>4. Improve specialty drug program management</li> <li>5. Improve provider outreach and education</li> <li>6. Decrease usage of private label topicals</li> <li>7. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>8. Increase processing/ authorization efficiency</li> <li>9. Increase network penetration</li> </ol>



# Results by Featured Job Roles

## Barriers to Recovery

Executive Leader	Claims Leader	Clinical/Case Manager	Medical Program Manager	Risk Managers	Claims Professional
1. Comorbidities/poor worker health	1. Comorbidities/poor worker health	1. Comorbidities/poor worker health	1. Psychosocial/mental/behavioral health concerns	1. Comorbidities/poor worker health	1. Comorbidities/poor worker health
2. Injured worker engagement	2. Psychosocial/mental/behavioral health concerns	2. Limited availability of transitional duty/return to work options	2. Comorbidities/poor worker health	2. Injured worker engagement	2. Limited availability of transitional duty/return to work options
3. Limited availability of transitional duty/return to work options	3. Limited availability of transitional duty/return to work options	3. Psychosocial/mental/behavioral health concerns	3. Limited availability of transitional duty/return to work options	3. Limited availability of transitional duty/return to work options	3. Psychosocial/mental/behavioral health concerns
4. Psychosocial/mental/behavioral health concerns	4. Injured worker engagement	4. Injured worker engagement	4. Care coordination/communication challenges	4. Care coordination/communication challenges	4. Worker fear of re-injury
5. Access to timely/quality care	5. Care coordination/communication challenges	5. Care coordination/communication challenges	5. Injured worker engagement	5. Psychosocial/mental/behavioral health concerns	5. Injured worker engagement
6. Care coordination/communication challenges	6. Medical history and/or other relevant information unavailable to payers or providers	6. Language/cultural barriers	6. Negative interactions with claims staff and/or treating providers	6. Access to timely/quality care	6. Care coordination/communication challenges
7. Negative interactions with claims staff and/or treating providers	7. Negative interactions with claims staff and/or treating providers	7. Negative interactions with claims staff and/or treating providers	7. Worker fear of re-injury	7. Negative interactions with claims staff and/or treating providers	7. Negative interactions with claims staff and/or treating providers
8. Medical history and/or other relevant information unavailable to payers or providers	8. Language/cultural barriers	8. Worker fear of re-injury	8. Language/cultural barriers	8. Medical history and/or other relevant information unavailable to payers or providers	8. Medical history and/or other relevant information unavailable to payers or providers
9. Worker fear of re-injury	9. Access to timely/quality care	9. Medical history and/or other relevant information unavailable to payers or providers	9. Access to timely/quality care	9. Language/cultural barriers	9. Access to timely/quality care
10. Language/cultural barriers	10. Worker fear of re-injury	10. Access to timely/quality care	10. Medical history and/or other relevant information unavailable to payers or providers	10. Worker fear of re-injury	10. Language/cultural barriers





# Results by Featured Job Roles

## Technology

Executive Leader	Claims Leader	Clinical/Case Manager	Medical Program Manager	Risk Managers	Claims Professional
<ol style="list-style-type: none"> <li>1. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>2. Telemedicine/virtual technologies</li> <li>3. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>4. Predictive/ prescriptive analytics</li> <li>5. Mobile technologies</li> <li>6. Artificial intelligence/ machine learning (i.e. foundational and generative models: ChatGPT/GPT- etc.)</li> <li>7. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>8. Virtual assistant/ chatbot</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>2. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>3. Telemedicine/virtual technologies</li> <li>4. Predictive/ prescriptive analytics</li> <li>5. Mobile technologies</li> <li>6. Artificial intelligence/ machine learning (i.e. foundational and generative models: ChatGPT/GPT- etc.)</li> <li>7. Virtual assistant/ chatbot</li> <li>8. Wearables/ virtual reality/ digital medicine/ smart devices</li> </ol>	<ol style="list-style-type: none"> <li>1. Telemedicine/virtual technologies</li> <li>2. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>3. Predictive/ prescriptive analytics</li> <li>4. Mobile technologies</li> <li>5. Artificial intelligence/ machine learning (i.e. foundational and generative models: ChatGPT/GPT- etc.)</li> <li>6. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>7. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>8. Virtual assistant/ chatbot</li> </ol>	<ol style="list-style-type: none"> <li>1. Telemedicine/virtual technologies</li> <li>2. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>3. Predictive/ prescriptive analytics</li> <li>4. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>5. Mobile technologies</li> <li>6. Artificial intelligence/ machine learning (i.e. foundational and generative models: ChatGPT/GPT- etc.)</li> <li>7. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>8. Virtual assistant/ chatbot</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>2. Telemedicine/virtual technologies</li> <li>3. Mobile technologies</li> <li>4. Predictive/ prescriptive analytics</li> <li>5. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>6. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>7. Artificial intelligence/ machine learning (i.e. foundational and generative models: ChatGPT/GPT- etc.)</li> <li>8. Virtual assistant/ chatbot</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>2. Telemedicine/virtual technologies</li> <li>3. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>4. Mobile technologies</li> <li>5. Predictive/ prescriptive analytics</li> <li>6. Virtual assistant/ chatbot</li> <li>7. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>8. Artificial intelligence/ machine learning (i.e. foundational and generative models: ChatGPT/GPT- etc.)</li> </ol>



# Results by Featured Job Roles

## Analytics and AI

Executive Leader	Claims Leader	Clinical/Case Manager	Medical Program Manager	Risk Managers	Claims Professional
1. Identifying potential fraud, waste, and abuse	1. Customer service (i.e. chatbots, virtual assistants)	1. Customer service (i.e. chatbots, virtual assistants)	1. Identification, segmentation, and management of high-risk patient populations	1. Identifying potential fraud, waste, and abuse	1. Summarizing and sharing medical records/history
2. Customer service (i.e. chatbots, virtual assistants)	2. Identifying potential fraud, waste, and abuse	2. Summarizing and sharing medical records/history	2. Identifying potential fraud, waste, and abuse	2. Customer service (i.e. chatbots, virtual assistants)	2. Identifying potential fraud, waste, and abuse
3. Summarizing and sharing medical records/history	3. Summarizing and sharing medical records/history	3. Identifying potential fraud, waste, and abuse	3. Analyzing/capturing adjuster best practices	3. Summarizing and sharing medical records/history	3. Customer service (i.e. chatbots, virtual assistants)
4. Automated referral and authorization activity	4. Analyzing/capturing adjuster best practices	4. Vendor/provider performance benchmarking and management	4. Vendor/provider performance benchmarking and management	4. Personalizing the injured worker experience	4. Automated referral and authorization activity
5. Personalizing the injured worker experience	5. Identification, segmentation, and management of high-risk patient populations	5. Automated referral and authorization activity	5. Customer service (i.e. chatbots, virtual assistants)	5. Vendor/provider performance benchmarking and management	5. Vendor/provider performance benchmarking and management
6. Vendor/provider performance benchmarking and management	6. Personalizing the injured worker experience	6. Personalizing the injured worker experience	6. Automated referral and authorization activity	6. Analyzing/capturing adjuster best practices	6. Personalizing the injured worker experience
7. Analyzing/capturing adjuster best practices	7. Vendor/provider performance benchmarking and management	7. Analyzing/capturing adjuster best practices	7. Summarizing and sharing medical records/history	7. Automated referral and authorization activity	7. Analyzing/capturing adjuster best practices
8. Identification, segmentation, and management of high-risk patient populations	8. Automated referral and authorization activity	8. Identification, segmentation, and management of high-risk patient populations	8. Personalizing the injured worker experience	8. Identification, segmentation, and management of high-risk patient populations	8. Identification, segmentation, and management of high-risk patient populations
9. Legal contract review	9. Legal contract review	9. Legal contract review	9. Legal contract review	9. Legal contract review	9. Legal contract review



# Results by Featured Job Roles

## Claim Complexities

Executive Leader	Claims Leader	Clinical/Case Manager	Medical Program Manager	Risk Managers	Claims Professional
1. Mental health conditions	1. Comorbidities (i.e. hypertension, diabetes)	1. Comorbidities (i.e. hypertension, diabetes)	1. Lack of transparency into and/or inability to control medical prices	1. Comorbidities (i.e. hypertension, diabetes)	1. Mental health conditions
2. Comorbidities (i.e. hypertension, diabetes)	2. Mental health conditions	2. Mental health conditions	2. Comorbidities (i.e. hypertension, diabetes)	2. Mental health conditions	2. Comorbidities (i.e. hypertension, diabetes)
3. Undetected fraud, waste, and abuse	3. Undetected fraud, waste, and abuse	3. Type of injury (i.e. musculoskeletal injuries/disorders)	3. Mental health conditions	3. Type of injury (i.e. musculoskeletal injuries/disorders)	3. Undetected fraud, waste, and abuse
4. Type of injury (i.e. musculoskeletal injuries/disorders)	4. Lack of transparency into and/or inability to control medical prices	4. Undetected fraud, waste, and abuse	4. Type of injury (i.e. musculoskeletal injuries/disorders)	4. Undetected fraud, waste, and abuse	4. Lack of transparency into and/or inability to control medical prices
5. Charges for medical services unrelated to injury	5. Type of injury (i.e. musculoskeletal injuries/disorders)	5. Injured worker substance abuse	5. Charges for medical services unrelated to injury	5. Charges for medical services unrelated to injury	5. Type of injury (i.e. musculoskeletal injuries/disorders)
6. Lack of transparency into and/or inability to control medical prices	6. Charges for medical services unrelated to injury	6. Charges for medical services unrelated to injury	6. Undetected fraud, waste, and abuse	6. Injured worker substance abuse	6. Injured worker substance abuse
7. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)	7. Injured worker substance abuse	7. Lack of transparency into and/or inability to control medical prices	7. Injured worker substance abuse	7. Lack of transparency into and/or inability to control medical prices	7. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)
8. Injured worker substance abuse	8. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)	8. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)	8. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)	8. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)	8. Charges for medical services unrelated to injury

## Claims Professionals' Obstacles

1. Difficulty obtaining information from medical providers
2. Limited/inadequate in-network options for medical care and services
3. Difficulty reaching and/or obtaining information from injured workers
4. Too many claims to manage/lack of support
5. Inflated provider prices and fees
6. Lack of reliable and accessible clinical decision support information
7. Outdated or inadequate claims processing system
8. Working between multiple systems and communication channels
9. Legislative/regulatory requirements
10. Visibility into the progression of medical care



# Results by Featured Organization Types

## Industry Challenges

Insurance Carriers	Employers	TPAs	Government Agencies	MCOs	Healthcare Providers
1. Healthcare provider/service shortages	1. Poor worker health/comorbidities	1. Healthcare provider/service shortages	1. Mental health conditions and coverage	1. Healthcare provider/service shortages	1. Healthcare provider/service shortages
2. Workforce recruiting, retention, and succession	2. Other workplace safety challenges (communicable disease, remote work, marijuana, violence)	2. Mental health conditions and coverage	2. Other workplace safety challenges (communicable disease, remote work, marijuana, violence)	2. Other workplace safety challenges (communicable disease, remote work, marijuana, violence)	2. Workforce recruiting, retention, and succession
3. Medical/pharmacy price inflation	3. Workers' comp litigation	3. Workforce recruiting, retention, and succession	3. Healthcare provider/service shortages	3. Operational and technical efficiency	3. Medical/pharmacy price inflation
4. Mental health conditions and coverage	4. Healthcare provider/service shortages	4. Poor worker health/comorbidities	4. Workforce recruiting, retention, and succession	4. Mental health conditions and coverage	4. Operational and technical efficiency
5. Other workplace safety challenges (communicable disease, remote work, marijuana, violence)	5. Mental health conditions and coverage	5. Increasingly complex claims	5. Increasingly complex claims	5. Increasing regulation and/or expanding coverage requirements	5. Mental health conditions and coverage
6. Increasingly complex claims	6. Workforce recruiting, retention, and succession	6. Other workplace safety challenges (communicable disease, remote work, marijuana, violence)	6. Operational and technical efficiency	6. Increasingly complex claims	6. Increasingly complex claims
7. Workers' comp litigation	7. Medical/pharmacy price inflation	7. Workers' comp litigation	7. Workers' comp litigation	7. Workforce recruiting, retention, and succession	7. Increasing regulation and/or expanding coverage requirements
8. Poor worker health/comorbidities	8. Increasingly complex claims	8. Medical/pharmacy price inflation	8. Medical/pharmacy price inflation	8. Climate change impact on work conditions and occupational health	8. Other workplace safety challenges (communicable disease, remote work, marijuana, violence)
9. Operational and technical efficiency	9. Increasing regulation and/or expanding coverage requirements	9. Increasing regulation and/or expanding coverage requirements	9. Poor worker health/comorbidities	9. Medical/pharmacy price inflation	9. Workers' comp litigation
10. Increasing regulation and/or expanding coverage requirements	10. Operational and technical efficiency	10. Operational and technical efficiency	10. Increasing regulation and/or expanding coverage requirements	10. Poor worker health/comorbidities	10. Poor worker health/comorbidities
11. Climate change impact on work conditions and occupational health	11. Climate change impact on work conditions and occupational health	11. Climate change impact on work conditions and occupational health	11. Rapid technological change	11. Rapid technological change	11. Climate change impact on work conditions and occupational health
12. Rapid technological change	12. Rapid technological change	12. Rapid technological change	12. Climate change impact on work conditions and occupational health	12. Workers' comp litigation	12. Rapid technological change



# Results by Featured Organization Types

## Beneficial Programs

Insurance Carriers	Employers	TPAs	Government Agencies	MCOs	Healthcare Providers
1. Claims process improvements/operational efficiency	1. Claims process improvements/operational efficiency	1. Claims process improvements/operational efficiency	1. Claims process improvements/operational efficiency	1. Expanding integration with partners and providers	1. Initiatives to improve the injured workers' experience
2. Employee retention and recruitment	2. Initiatives to improve the injured workers' experience	2. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/ meetings	2. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/ meetings	2. Remote and/or digital therapeutics (i.e. telehealth, wearables)	2. Expansion of/access to medical services for injured workers
3. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/ meetings	3. Expanding integration with partners and providers	3. Initiatives to improve the injured workers' experience	3. Employee retention and recruitment	3. Initiatives to improve the injured workers' experience	3. Claims process improvements/operational efficiency
4. Initiatives to improve the injured workers' experience	4. Employee retention and recruitment	4. Expansion of/access to medical services for injured workers	4. Initiatives to improve the injured workers' experience	4. Expansion of/access to medical services for injured workers	4. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/ meetings
5. Expanding integration with partners and providers	5. Remote and/or digital therapeutics (i.e. telehealth, wearables)	5. Employee retention and recruitment	5. Expanding integration with partners and providers	5. Claims process improvements/operational efficiency	5. Analytics and/or artificial intelligence investment
6. Analytics and/or artificial intelligence investment	6. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/ meetings	6. Expanding integration with partners and providers	6. Expansion of/access to medical services for injured workers	6. Analytics and/or artificial intelligence investment	6. Employee retention and recruitment
7. Remote and/or digital therapeutics (i.e. telehealth, wearables)	7. Expansion of/access to medical services for injured workers	7. Analytics and/or artificial intelligence investment	7. Remote and/or digital therapeutics (i.e. telehealth, wearables)	7. Implementation of virtual/remote/digital technologies for workplace safety/monitoring/ meetings	7. Expanding integration with partners and providers
8. Expansion of/access to medical services for injured workers	8. Analytics and/or artificial intelligence investment	8. Remote and/or digital therapeutics (i.e. telehealth, wearables)	8. Analytics and/or artificial intelligence investment	8. Employee retention and recruitment	8. Remote and/or digital therapeutics (i.e. telehealth, wearables)



# Results by Featured Organization Types

## Medical Management Priorities

Insurance Carriers	Employers	TPAs	Government Agencies	MCOs	Healthcare Providers
<ol style="list-style-type: none"> <li>1. Solutions to support front-line claims decisions and efficiency</li> <li>2. Align with RTW goals</li> <li>3. Increase use of in-network providers</li> <li>4. Manage individual patient chronic conditions/ comorbidities</li> <li>5. Injured worker population segmentation and management</li> <li>6. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> <li>7. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> <li>8. Implement mental/ behavioral health programs</li> <li>9. Clinical outreach/ intervention programs</li> </ol>	<ol style="list-style-type: none"> <li>1. Align with RTW goals</li> <li>2. Manage individual patient chronic conditions/ comorbidities</li> <li>3. Injured worker population segmentation and management</li> <li>4. Solutions to support front-line claims decisions and efficiency</li> <li>5. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> <li>6. Implement mental/ behavioral health programs</li> <li>7. Increase use of in-network providers</li> <li>8. Clinical outreach/ intervention programs</li> <li>9. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> </ol>	<ol style="list-style-type: none"> <li>1. Solutions to support front-line claims decisions and efficiency</li> <li>2. Align with RTW goals</li> <li>3. Increase use of in-network providers</li> <li>4. Clinical outreach/ intervention programs</li> <li>5. Implement mental/ behavioral health programs</li> <li>6. Injured worker population segmentation and management</li> <li>7. Manage individual patient chronic conditions/ comorbidities</li> <li>8. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> <li>9. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> </ol>	<ol style="list-style-type: none"> <li>1. Align with RTW goals</li> <li>2. Solutions to support front-line claims decisions and efficiency</li> <li>3. Manage individual patient chronic conditions/ comorbidities</li> <li>4. Injured worker population segmentation and management</li> <li>5. Implement mental/ behavioral health programs</li> <li>6. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> <li>7. Increase use of in-network providers</li> <li>8. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> <li>9. Clinical outreach/ intervention programs</li> </ol>	<ol style="list-style-type: none"> <li>1. Clinical outreach/ intervention programs</li> <li>2. Increase use of in-network providers</li> <li>3. Implement mental/ behavioral health programs</li> <li>4. Solutions to support front-line claims decisions and efficiency</li> <li>5. Align with RTW goals</li> <li>6. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> <li>7. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> <li>8. Injured worker population segmentation and management</li> <li>9. Manage individual patient chronic conditions/ comorbidities</li> </ol>	<ol style="list-style-type: none"> <li>1. Clinical outreach/ intervention programs</li> <li>2. Implement mental/ behavioral health programs</li> <li>3. Solutions to support front-line claims decisions and efficiency</li> <li>4. Align with RTW goals</li> <li>5. Manage individual patient chronic conditions/ comorbidities</li> <li>6. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)</li> <li>7. Increase use of in-network providers</li> <li>8. Injured worker population segmentation and management</li> <li>9. Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors</li> </ol>



# Results by Featured Organization Types

## Pharmacy Program Goals

Insurance Carriers	Employers	TPAs	Government Agencies	MCOs	Healthcare Providers
<ol style="list-style-type: none"> <li>1. Contain costs</li> <li>2. Opioid and substance abuse control/prevention</li> <li>3. Reduce physician dispensing of drugs</li> <li>4. Improve provider outreach and education</li> <li>5. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>6. Decrease usage of private label topicals</li> <li>7. Improve specialty drug program management</li> <li>8. Increase network penetration</li> <li>9. Increase processing/authorization efficiency</li> </ol>	<ol style="list-style-type: none"> <li>1. Contain costs</li> <li>2. Opioid and substance abuse control/prevention</li> <li>3. Reduce physician dispensing of drugs</li> <li>4. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>5. Improve provider outreach and education</li> <li>6. Increase network penetration</li> <li>7. Increase processing/authorization efficiency</li> <li>8. Improve specialty drug program management</li> <li>9. Decrease usage of private label topicals</li> </ol>	<ol style="list-style-type: none"> <li>1. Opioid and substance abuse control/prevention</li> <li>2. Contain costs</li> <li>3. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>4. Reduce physician dispensing of drugs</li> <li>5. Decrease usage of private label topicals</li> <li>6. Improve specialty drug program management</li> <li>7. Improve provider outreach and education</li> <li>8. Increase processing/authorization efficiency</li> <li>9. Increase network penetration</li> </ol>	<ol style="list-style-type: none"> <li>1. Improve provider outreach and education</li> <li>2. Increase processing/authorization efficiency</li> <li>3. Opioid and substance abuse control/prevention</li> <li>4. Contain costs</li> <li>5. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>6. Reduce physician dispensing of drugs</li> <li>7. Decrease usage of private label topicals</li> <li>8. Increase network penetration</li> <li>9. Improve specialty drug program management</li> </ol>	<ol style="list-style-type: none"> <li>1. Opioid and substance abuse control/prevention</li> <li>2. Reduce physician dispensing of drugs</li> <li>3. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>4. Decrease usage of private label topicals</li> <li>5. Increase network penetration</li> <li>6. Improve provider outreach and education</li> <li>7. Increase processing/authorization efficiency</li> <li>8. Contain costs</li> <li>9. Improve specialty drug program management</li> </ol>	<ol style="list-style-type: none"> <li>1. Contain costs</li> <li>2. Improve provider outreach and education</li> <li>3. Opioid and substance abuse control/prevention</li> <li>4. Increase processing/authorization efficiency</li> <li>5. Manage other drugs of concern (i.e. benzodiazepines, gabapentinoids)</li> <li>6. Reduce physician dispensing of drugs</li> <li>7. Increase network penetration</li> <li>8. Improve specialty drug program management</li> <li>9. Decrease usage of private label topicals</li> </ol>



# Results by Featured Organization Types

## Barriers to Recovery

Insurance Carriers	Employers	TPAs	Government Agencies	MCOs	Healthcare Providers
1. Comorbidities/poor worker health	1. Comorbidities/poor worker health	1. Comorbidities/poor worker health	1. Comorbidities/poor worker health	1. Access to timely/quality care	1. Comorbidities/poor worker health
2. Psychosocial/mental/behavioral health concerns	2. Injured worker engagement	2. Limited availability of transitional duty/return to work options	2. Injured worker engagement	2. Psychosocial/mental/behavioral health concerns	2. Psychosocial/mental/behavioral health concerns
3. Limited availability of transitional duty/return to work options	3. Limited availability of transitional duty/return to work options	3. Psychosocial/mental/behavioral health concerns	3. Psychosocial/mental/behavioral health concerns	3. Language/cultural barriers	3. Access to timely/quality care
4. Injured worker engagement	4. Care coordination/communication challenges	4. Negative interactions with claims staff and/or treating providers	4. Access to timely/quality care	4. Comorbidities/poor worker health	4. Limited availability of transitional duty/return to work options
5. Access to timely/quality care	5. Medical history and/or other relevant information unavailable to payers or providers	5. Care coordination/communication challenges	5. Worker fear of re-injury	5. Limited availability of transitional duty/return to work options	5. Injured worker engagement
6. Negative interactions with claims staff and/or treating providers	6. Psychosocial/mental/behavioral health concerns	6. Injured worker engagement	6. Limited availability of transitional duty/return to work options	6. Care coordination/communication challenges	6. Negative interactions with claims staff and/or treating providers
7. Medical history and/or other relevant information unavailable to payers or providers	7. Negative interactions with claims staff and/or treating providers	7. Medical history and/or other relevant information unavailable to payers or providers	7. Care coordination/communication challenges	7. Negative interactions with claims staff and/or treating providers	7. Care coordination/communication challenges
8. Language/cultural barriers	8. Access to timely/quality care	8. Access to timely/quality care	8. Medical history and/or other relevant information unavailable to payers or providers	8. Injured worker engagement	8. Worker fear of re-injury
9. Care coordination/communication challenges	9. Language/cultural barriers	9. Worker fear of re-injury	9. Negative interactions with claims staff and/or treating providers	9. Worker fear of re-injury	9. Medical history and/or other relevant information unavailable to payers or providers
10. Worker fear of re-injury	10. Worker fear of re-injury	10. Language/cultural barriers	10. Language/cultural barriers	10. Medical history and/or other relevant information unavailable to payers or providers	10. Language/cultural barriers





# Results by Featured Organization Types

## Technology

Insurance Carriers	Employers	TPAs	Government Agencies	MCOs	Healthcare Providers
<ol style="list-style-type: none"> <li>1. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>2. Telemedicine/virtual technologies</li> <li>3. Mobile technologies</li> <li>4. Predictive/prescriptive analytics</li> <li>5. Artificial intelligence/machine learning (i.e. foundational and generative models: ChatGPT/GPT-4, etc.)</li> <li>6. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>7. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>8. Virtual assistant/ chatbot</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>2. Telemedicine/virtual technologies</li> <li>3. Predictive/prescriptive analytics</li> <li>4. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>5. Mobile technologies</li> <li>6. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>7. Artificial intelligence/machine learning (i.e. foundational and generative models: ChatGPT/GPT-4, etc.)</li> <li>8. Virtual assistant/ chatbot</li> </ol>	<ol style="list-style-type: none"> <li>1. Telemedicine/virtual technologies</li> <li>2. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>3. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>4. Mobile technologies</li> <li>5. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>6. Predictive/prescriptive analytics</li> <li>7. Artificial intelligence/machine learning (i.e. foundational and generative models: ChatGPT/GPT-4, etc.)</li> <li>8. Virtual assistant/ chatbot</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>2. Telemedicine/virtual technologies</li> <li>3. Mobile technologies</li> <li>4. Virtual assistant/ chatbot</li> <li>5. Predictive/prescriptive analytics</li> <li>6. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>7. Artificial intelligence/machine learning (i.e. foundational and generative models: ChatGPT/GPT-4, etc.)</li> <li>8. Interoperability and data sharing between payers, providers &amp; vendors</li> </ol>	<ol style="list-style-type: none"> <li>1. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>2. Predictive/prescriptive analytics</li> <li>3. Telemedicine/virtual technologies</li> <li>4. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>5. Mobile technologies</li> <li>6. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>7. Artificial intelligence/machine learning (i.e. foundational and generative models: ChatGPT/GPT-4, etc.)</li> <li>8. Virtual assistant/ chatbot</li> </ol>	<ol style="list-style-type: none"> <li>1. Claims process automation (i.e. using analytics to segment and drive claims along appropriate path)</li> <li>2. Interoperability and data sharing between payers, providers &amp; vendors</li> <li>3. Telemedicine/virtual technologies</li> <li>4. Artificial intelligence/machine learning (i.e. foundational and generative models: ChatGPT/GPT-4, etc.)</li> <li>5. Predictive/prescriptive analytics</li> <li>6. Wearables/ virtual reality/ digital medicine/ smart devices</li> <li>7. Mobile technologies</li> <li>8. Virtual assistant/ chatbot</li> </ol>



# Results by Featured Organization Types

## Analytics and AI

Insurance Carriers	Employers	TPAs	Government Agencies	MCOs	Healthcare Providers
1. Identifying potential fraud, waste, and abuse	1. Identifying potential fraud, waste, and abuse	1. Customer service (i.e. chatbots, virtual assistants)	1. Customer service (i.e. chatbots, virtual assistants)	1. Identifying potential fraud, waste, and abuse	1. Customer service (i.e. chatbots, virtual assistants)
2. Customer service (i.e. chatbots, virtual assistants)	2. Customer service (i.e. chatbots, virtual assistants)	2. Identifying potential fraud, waste, and abuse	2. Summarizing and sharing medical records/history	2. Customer service (i.e. chatbots, virtual assistants)	2. Automated referral and authorization activity
3. Summarizing and sharing medical records/history	3. Summarizing and sharing medical records/history	3. Summarizing and sharing medical records/history	3. Identifying potential fraud, waste, and abuse	3. Identification, segmentation, and management of high-risk patient populations	3. Identifying potential fraud, waste, and abuse
4. Analyzing/capturing adjuster best practices	4. Personalizing the injured worker experience	4. Automated referral and authorization activity	4. Personalizing the injured worker experience	4. Legal contract review	4. Personalizing the injured worker experience
5. Vendor/provider performance benchmarking and management	5. Analyzing/capturing adjuster best practices	5. Identification, segmentation, and management of high-risk patient populations	5. Automated referral and authorization activity	5. Summarizing and sharing medical records/history	5. Summarizing and sharing medical records/history
6. Personalizing the injured worker experience	6. Automated referral and authorization activity	6. Analyzing/capturing adjuster best practices	6. Identification, segmentation, and management of high-risk patient populations	6. Personalizing the injured worker experience	6. Analyzing/capturing adjuster best practices
7. Automated referral and authorization activity	7. Vendor/provider performance benchmarking and management	7. Personalizing the injured worker experience	7. Analyzing/capturing adjuster best practices	7. Analyzing/capturing adjuster best practices	7. Vendor/provider performance benchmarking and management
8. Identification, segmentation, and management of high-risk patient populations	8. Identification, segmentation, and management of high-risk patient populations	8. Vendor/provider performance benchmarking and management	8. Vendor/provider performance benchmarking and management	8. Automated referral and authorization activity	8. Identification, segmentation, and management of high-risk patient populations
9. Legal contract review	9. Legal contract review	9. Legal contract review	9. Legal contract review	9. Vendor/provider performance benchmarking and management	9. Legal contract review



# Results by Featured Organization Types

## Claim Complexity

Insurance Carriers	Employers	TPAs	Government Agencies	MCOs	Healthcare Providers
<ol style="list-style-type: none"> <li>1. Comorbidities (i.e. hypertension, diabetes)</li> <li>2. Mental health conditions</li> <li>3. Undetected fraud, waste, and abuse</li> <li>4. Lack of transparency into and/or inability to control medical prices</li> <li>5. Type of injury (i.e. musculoskeletal injuries/disorders)</li> <li>6. Injured worker substance abuse</li> <li>7. Charges for medical services unrelated to injury</li> <li>8. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)</li> </ol>	<ol style="list-style-type: none"> <li>1. Comorbidities (i.e. hypertension, diabetes)</li> <li>2. Type of injury (i.e. musculoskeletal injuries/disorders)</li> <li>3. Mental health conditions</li> <li>4. Undetected fraud, waste, and abuse</li> <li>5. Charges for medical services unrelated to injury</li> <li>6. Lack of transparency into and/or inability to control medical prices</li> <li>7. Injured worker substance abuse</li> <li>8. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)</li> </ol>	<ol style="list-style-type: none"> <li>1. Mental health conditions</li> <li>2. Comorbidities (i.e. hypertension, diabetes)</li> <li>3. Undetected fraud, waste, and abuse</li> <li>4. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)</li> <li>5. Type of injury (i.e. musculoskeletal injuries/disorders)</li> <li>6. Lack of transparency into and/or inability to control medical prices</li> <li>7. Charges for medical services unrelated to injury</li> <li>8. Injured worker substance abuse</li> </ol>	<ol style="list-style-type: none"> <li>1. Mental health conditions</li> <li>2. Comorbidities (i.e. hypertension, diabetes)</li> <li>3. Type of injury (i.e. musculoskeletal injuries/disorders)</li> <li>4. Undetected fraud, waste, and abuse</li> <li>5. Charges for medical services unrelated to injury</li> <li>6. Injured worker substance abuse</li> <li>7. Lack of transparency into and/or inability to control medical prices</li> <li>8. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)</li> </ol>	<ol style="list-style-type: none"> <li>1. Mental health conditions</li> <li>2. Undetected fraud, waste, and abuse</li> <li>3. Injured worker substance abuse</li> <li>4. Comorbidities (i.e. hypertension, diabetes)</li> <li>5. Type of injury (i.e. musculoskeletal injuries/disorders)</li> <li>6. Lack of transparency into and/or inability to control medical prices</li> <li>7. Charges for medical services unrelated to injury</li> <li>8. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)</li> </ol>	<ol style="list-style-type: none"> <li>1. Mental health conditions</li> <li>2. Type of injury (i.e. musculoskeletal injuries/disorders)</li> <li>3. Comorbidities (i.e. hypertension, diabetes)</li> <li>4. Injured worker substance abuse</li> <li>5. Inappropriate/potentially harmful polypharmacy (simultaneous use of multiple drugs)</li> <li>6. Charges for medical services unrelated to injury</li> <li>7. Lack of transparency into and/or inability to control medical prices</li> <li>8. Undetected fraud, waste, and abuse</li> </ol>



# Results by Featured Organization Types

## Claims Professionals' Obstacles

Insurance Carriers	Employers	TPAs	Government Agencies
<ol style="list-style-type: none"> <li>1. Difficulty obtaining information from medical providers</li> <li>2. Too many claims to manage/lack of support</li> <li>3. Inflated provider prices and fees</li> <li>4. Difficulty reaching and/or obtaining information from injured workers</li> <li>5. Limited/inadequate in-network options for medical care and services</li> <li>6. Lack of reliable and accessible clinical decision support information</li> <li>7. Working between multiple systems and communication channels</li> <li>8. Visibility into the progression of medical care</li> <li>9. Legislative/regulatory requirements</li> <li>10. Outdated or inadequate claims processing system</li> </ol>	<ol style="list-style-type: none"> <li>1. Difficulty obtaining information from medical providers</li> <li>2. Limited/inadequate in-network options for medical care and services</li> <li>3. Difficulty reaching and/or obtaining information from injured workers</li> <li>4. Lack of reliable and accessible clinical decision support information</li> <li>5. Visibility into the progression of medical care</li> </ol>	<ol style="list-style-type: none"> <li>1. Too many claims to manage/lack of support</li> <li>2. Limited/inadequate in-network options for medical care and services</li> <li>3. Difficulty obtaining information from medical providers</li> <li>4. Difficulty reaching and/or obtaining information from injured workers</li> <li>5. Outdated or inadequate claims processing system</li> <li>6. Lack of reliable and accessible clinical decision support information</li> <li>7. Inflated provider prices and fees</li> <li>8. Legislative/regulatory requirements</li> <li>9. Visibility into the progression of medical care</li> <li>10. Working between multiple systems and communication channels</li> </ol>	<ol style="list-style-type: none"> <li>1. Limited/inadequate in-network options for medical care and services</li> <li>2. Difficulty obtaining information from medical providers</li> <li>3. Difficulty reaching and/or obtaining information from injured workers</li> <li>4. Lack of reliable and accessible clinical decision support information</li> <li>5. Outdated or inadequate claims processing system</li> </ol>



# Related Resources

## From Healthsystems:

### [The Mind-Body Connection: Exploring the Relationship Between Injury and Mental Health](#)

Physical injuries are often accompanied by mental health disorders such as depression, increasing workers' comp claim costs and delaying recovery

### [Beyond Opioids: Drugs of Concern in Workers' Comp](#)

As opioid utilization decreases, other pharmacy trends bear watching

### [The Real Promise of Artificial Intelligence in Healthcare and Workers' Comp](#)

Potential applications, benefits, pitfalls, questions, and the matter of regulation

### [Giving Notice: How Workforce Attrition Impacts Workers' Comp](#)

Millions of workers are changing occupations and retiring, leading to ripple effects for comp

### [Three Ways the Digital Experience Can Drive Meaningful Engagement for Injured Workers](#)

Using technology such as mobile apps, we can help injured workers navigate the daunting workers' comp system

## From Risk & Insurance®:

### [These Are the 10 Most Pressing Challenges for Workers' Comp, According to 500 Industry Stakeholders](#)

From talent shortages to increasingly complex claims, these are the most pressing challenges for the workers' comp industry

### [7 Current and Evolving Drug Trends in Workers' Comp Medical Management](#)

The decline in opioid prescribing is reshaping pharmacy costs in workers' comp, allowing a more diverse range of concerns to come to the fore

### [Technology for Today's Workers' Comp Medical Programs: 8 Attributes to Insist On](#)

As workers' comp challenges grow, Healthsystems' Kristine Kennedy lists the vital features to look for in benefit management solutions

### [Digital Health Apps Are the Wild West. Here's How to Saddle Up With the Right 'Partner'](#)

Experts in the medical and pharmaceutical management spaces have studied the issue of health care apps as the number of them have grown, and learned that the more specific an app is, the better



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