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Annual Insights Symposium

DATA. DRIVEN.

AIS
2025

If Not Opioids, Then What?

Jon Sinclair, FCAS, MAAA

Director & Actuary
NCCI



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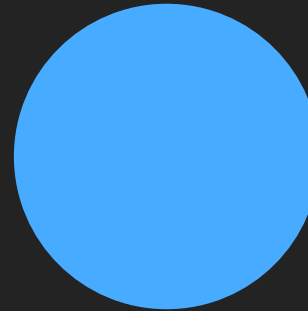
Pain Management

Identifying Pain Treatments

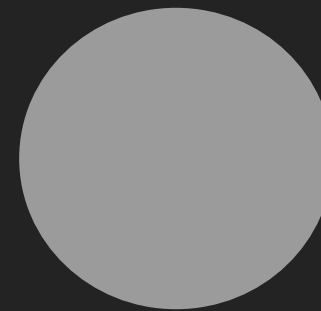
Pain-Specific
Treatments

+

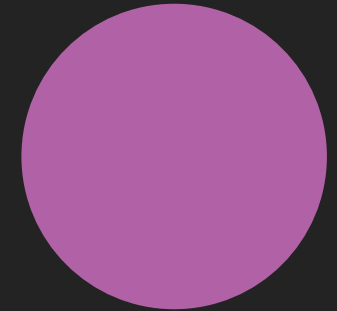
All Treatments for Pain
Medical Conditions



Drugs



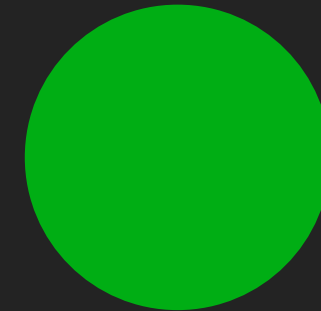
Minor Surgery



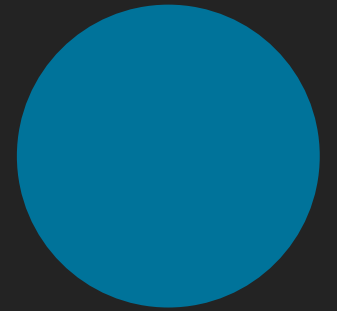
Major Surgery



Physical
Medicine



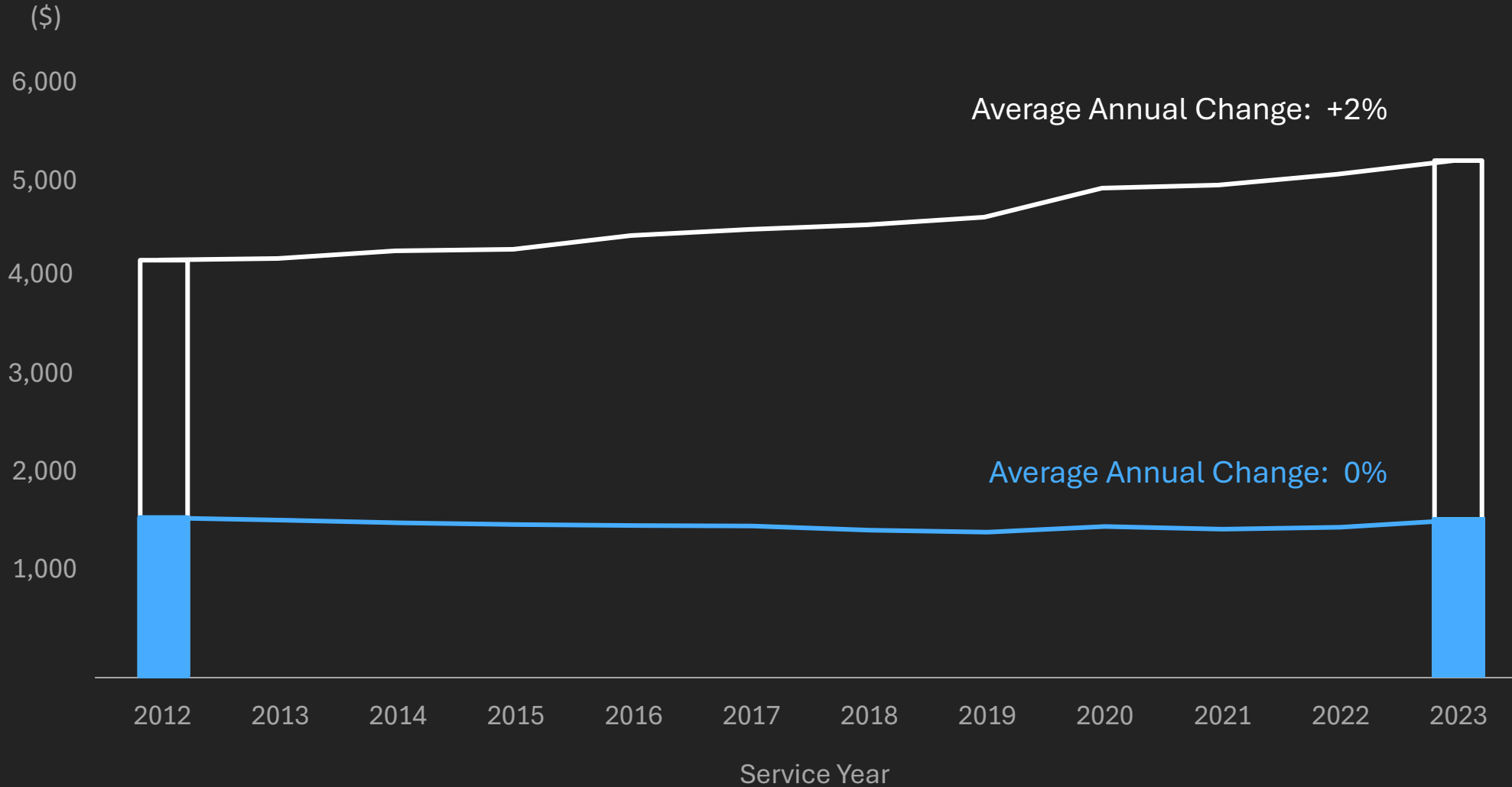
Evaluation and
Management
(E&M)



Imaging

Medical Cost per Claim

Total vs. Pain Management



Source: NCCI Medical Data Call

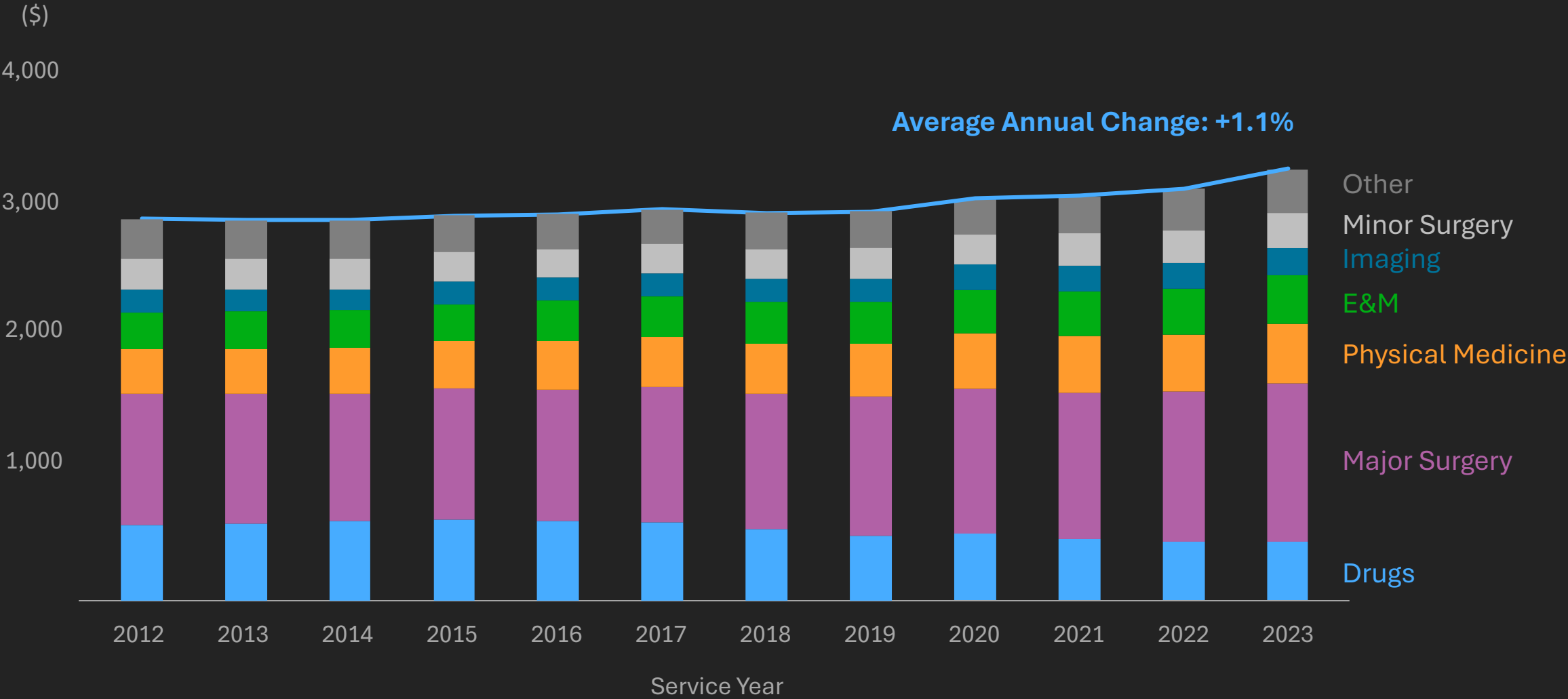
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The share of claims
receiving pain treatments
decreased 14% since
2012



Pain Treatment Cost per Pain Management Claim



The background is a dark blue gradient with faint, diagonal binary code (0s and 1s) scattered across it. On the left and right sides, there are vertical columns of glowing blue and purple dots, resembling a digital data stream. A bright yellow and orange diagonal line cuts across the center of the image, passing behind the text.

Changes in Pain Management

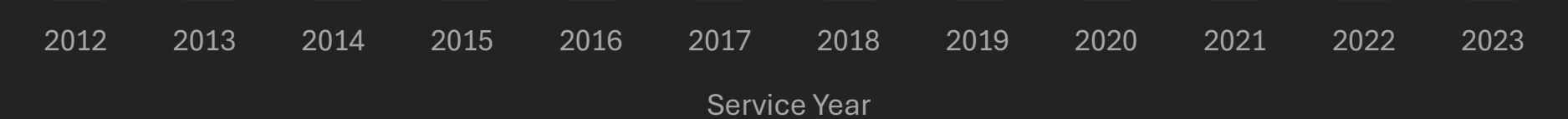
Drug Cost per Pain Management Claim

Opioids vs. All Other

(\$)

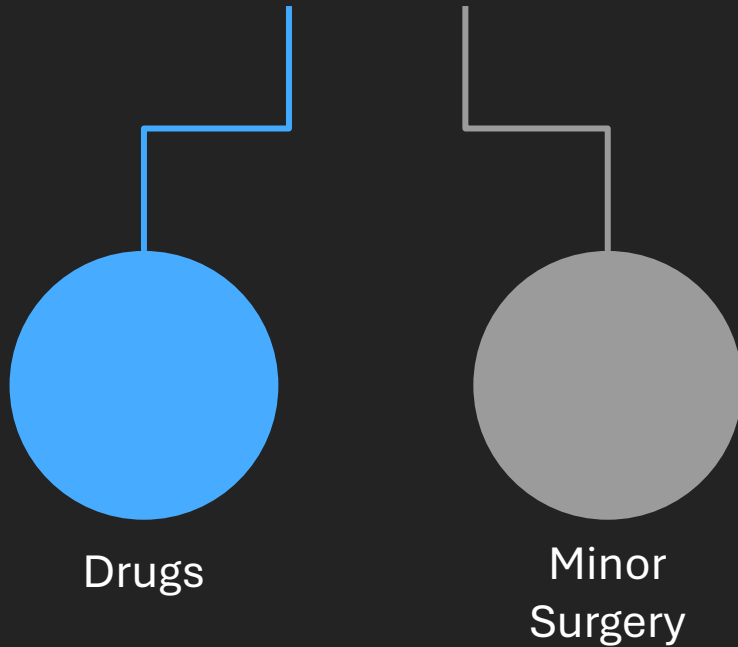
1,000

500

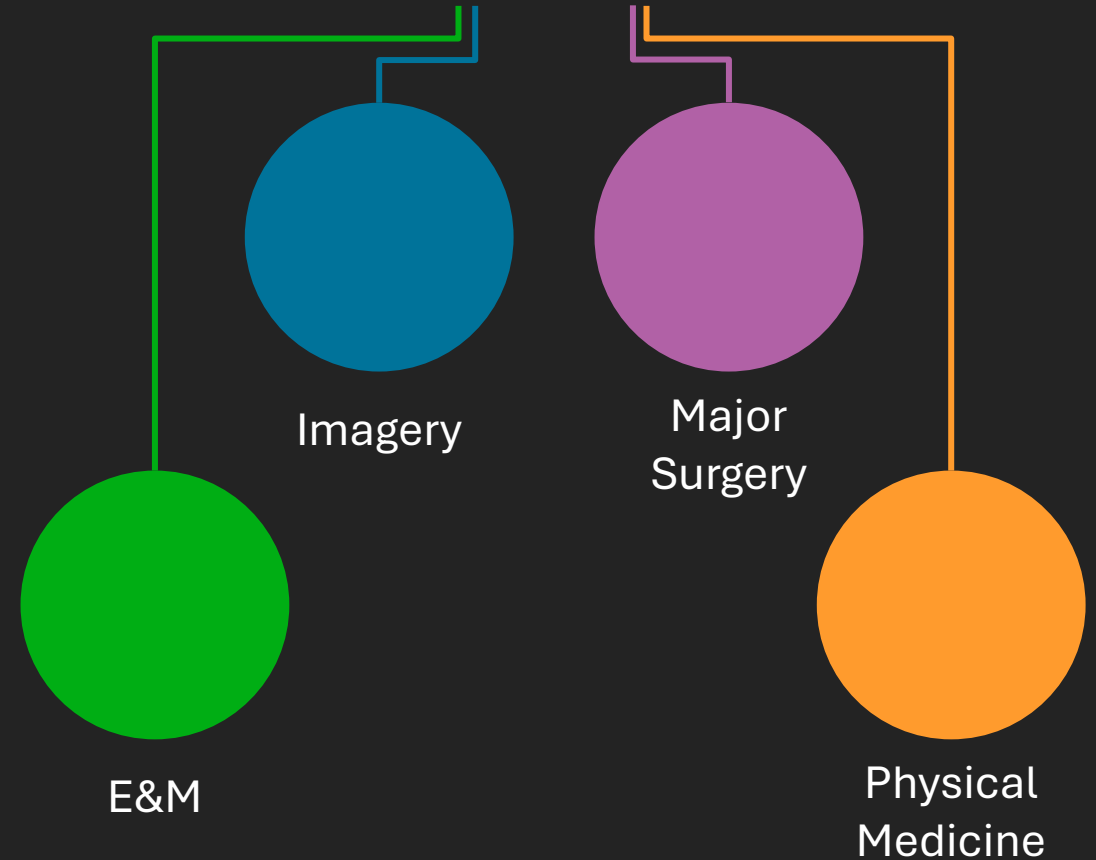


Opioid Replacements in the Pain Process

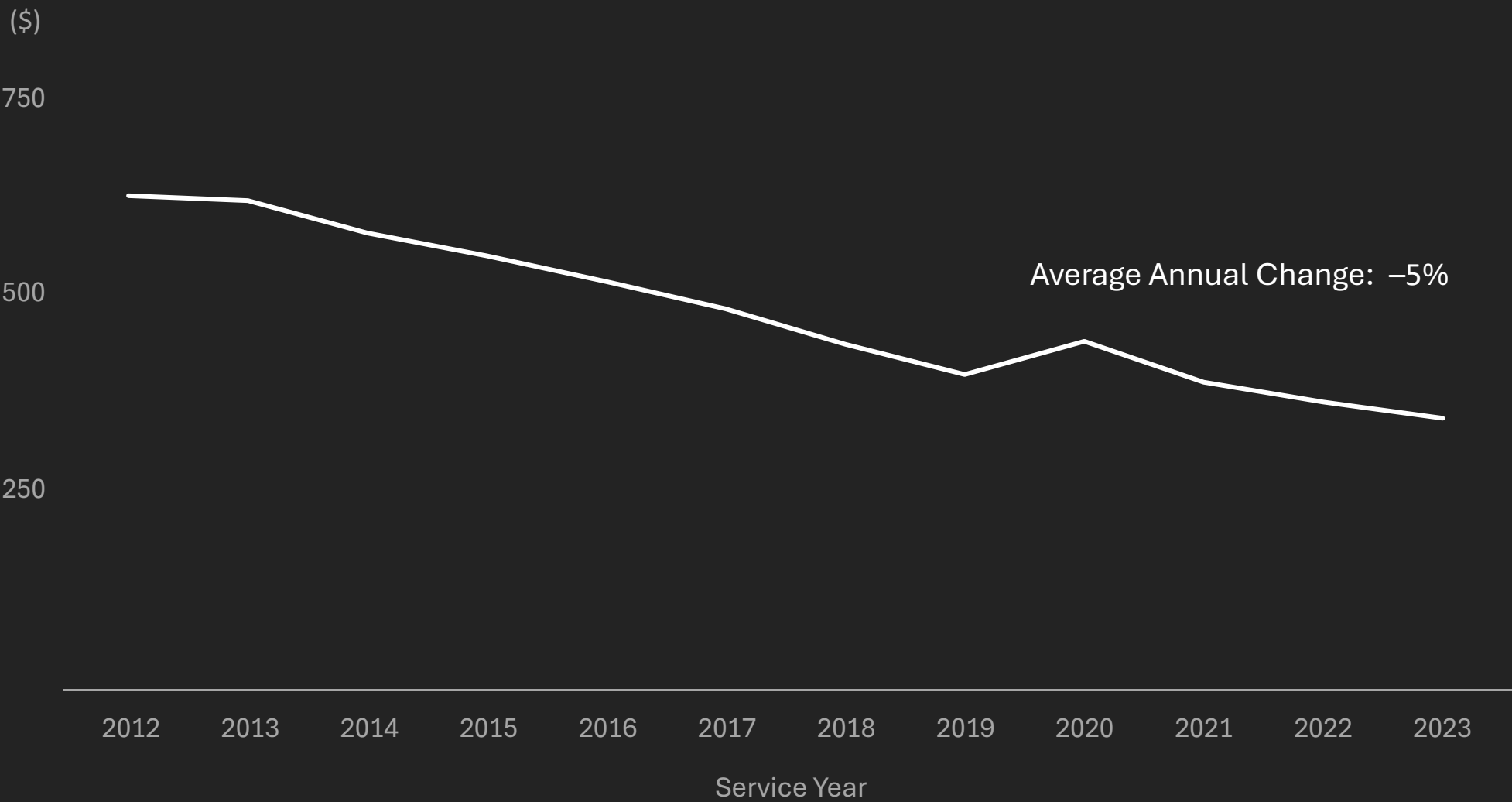
Pain Relief



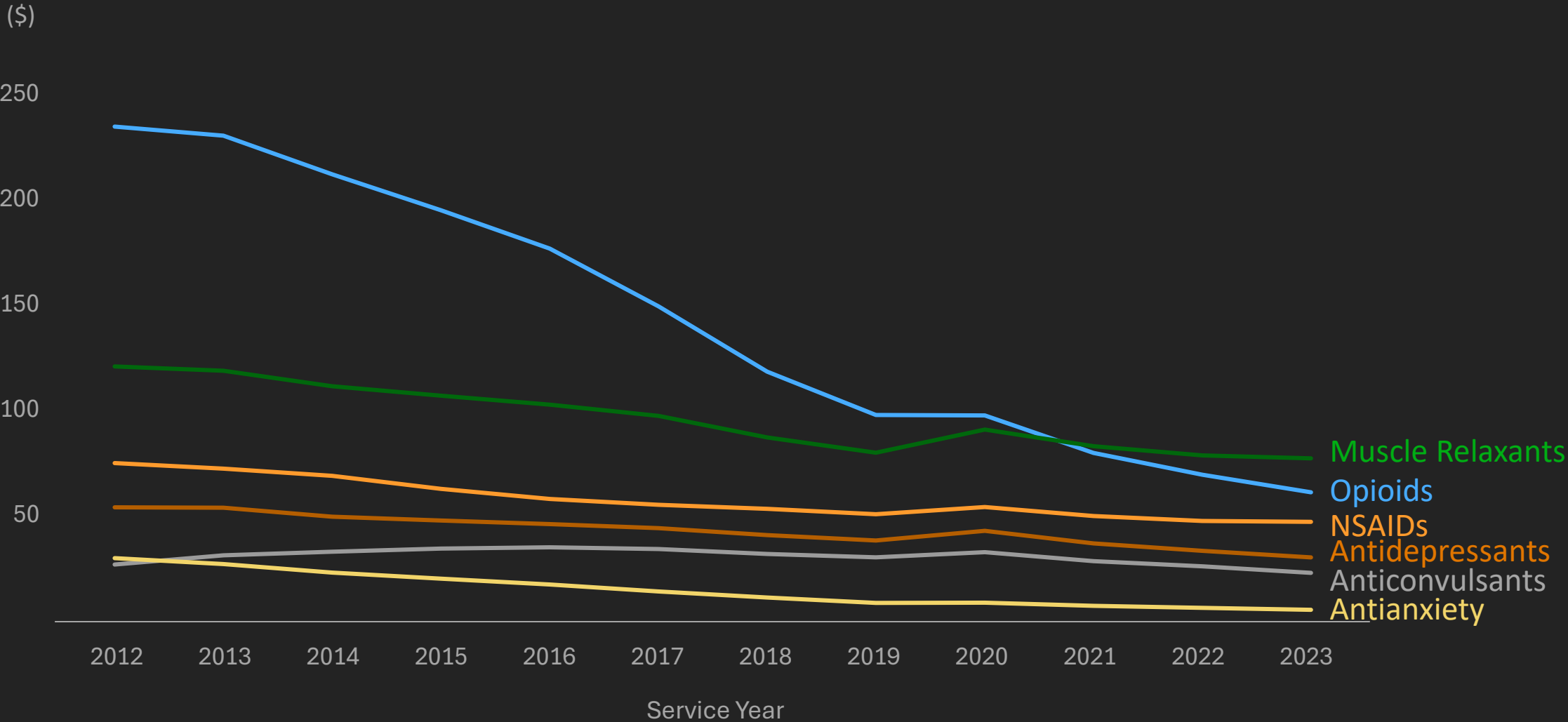
Pain Resolution



Drug Utilization per Pain Management Claim



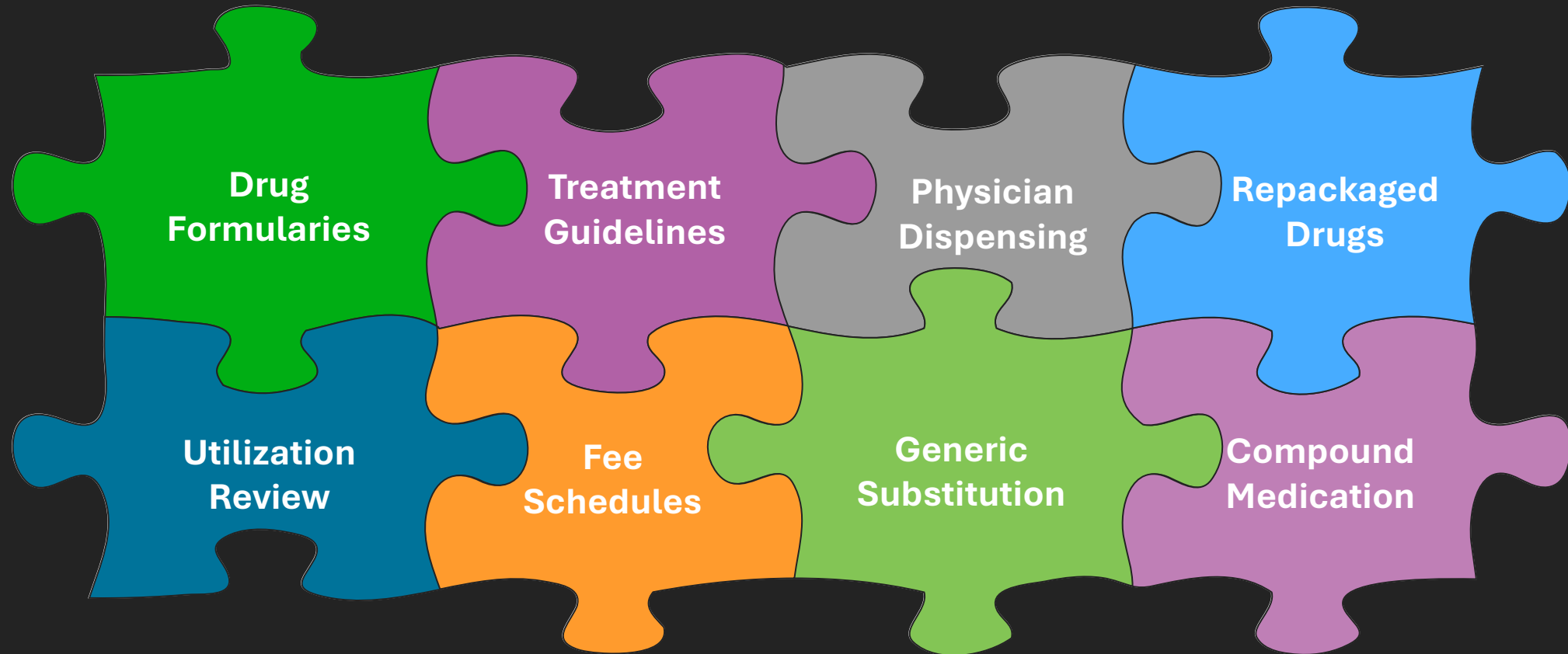
Drug Utilization per Pain Management Claim



The share of pain management
claims receiving prescription
drugs decreased 15% since 2012



Drug Management Framework in Workers Compensation



Factors Influencing Changes in Pain Management



Evolving Best Practices

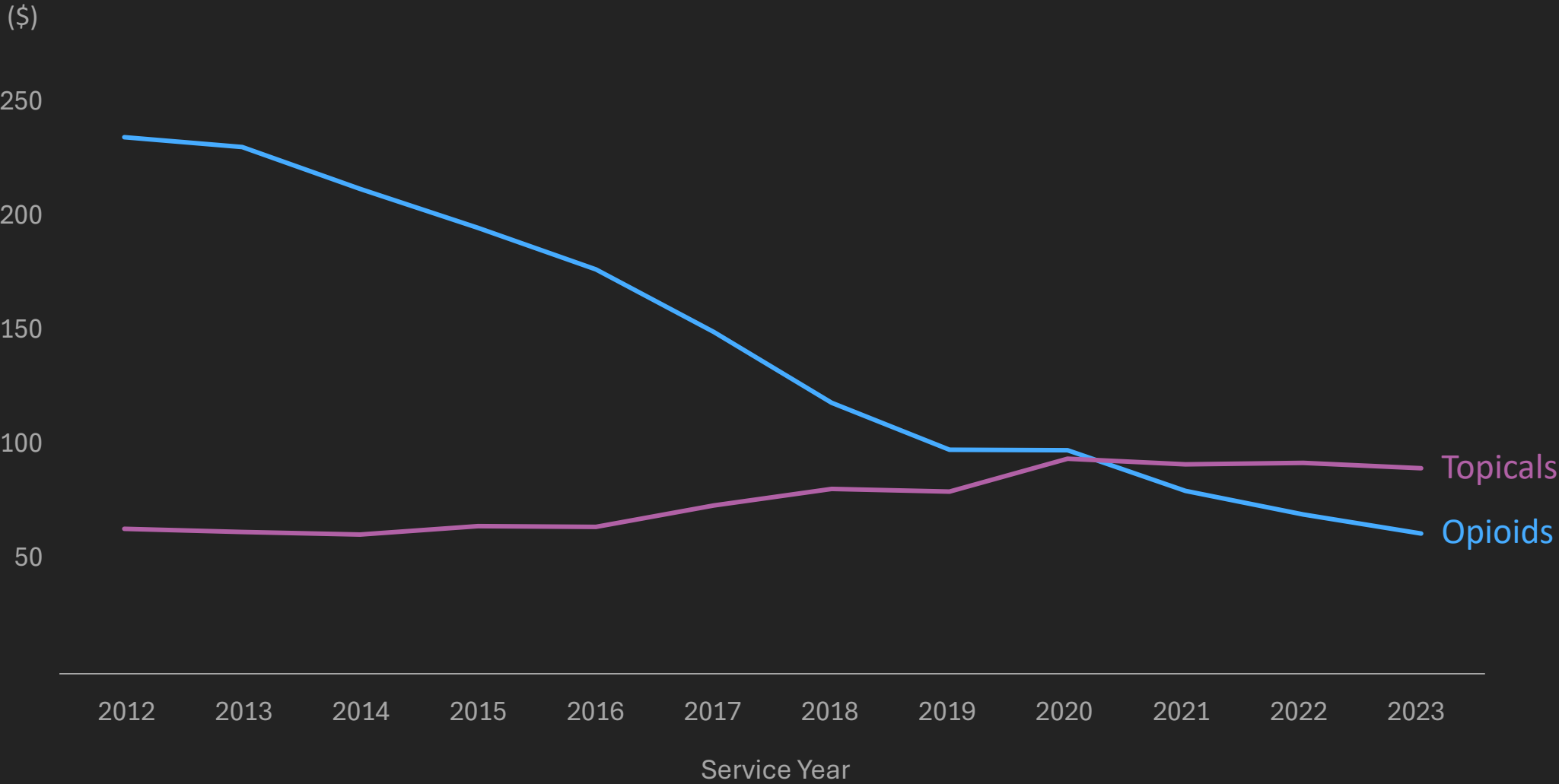
- Focus on individual
- Multi-modal pain resolution



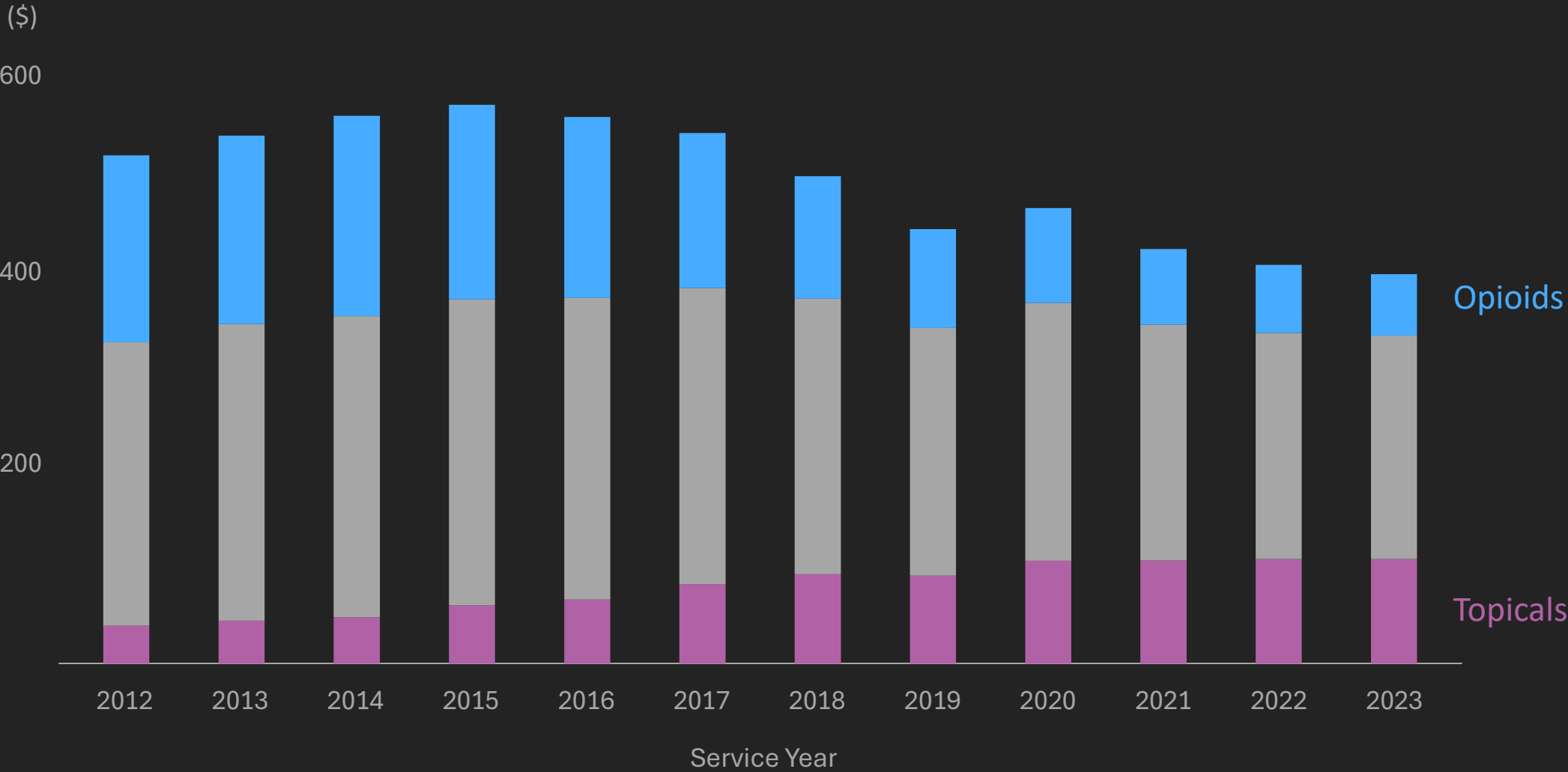
Shifting Public Perception

- Lower risk treatments

Drug Utilization per Pain Management Claim



Drug Cost per Pain Management Claim



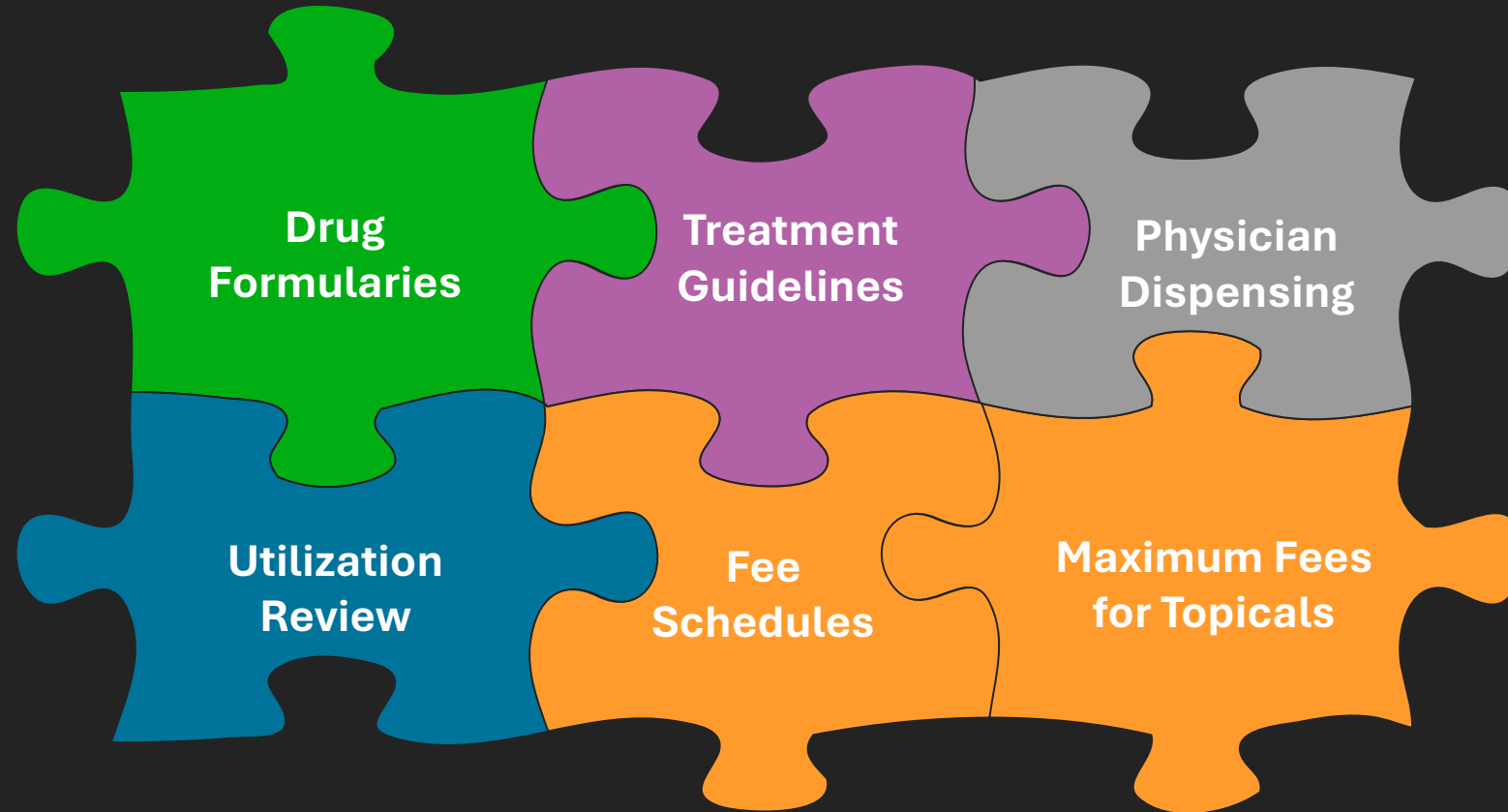
High-Cost Topicals



Private-Label Topical Characteristics

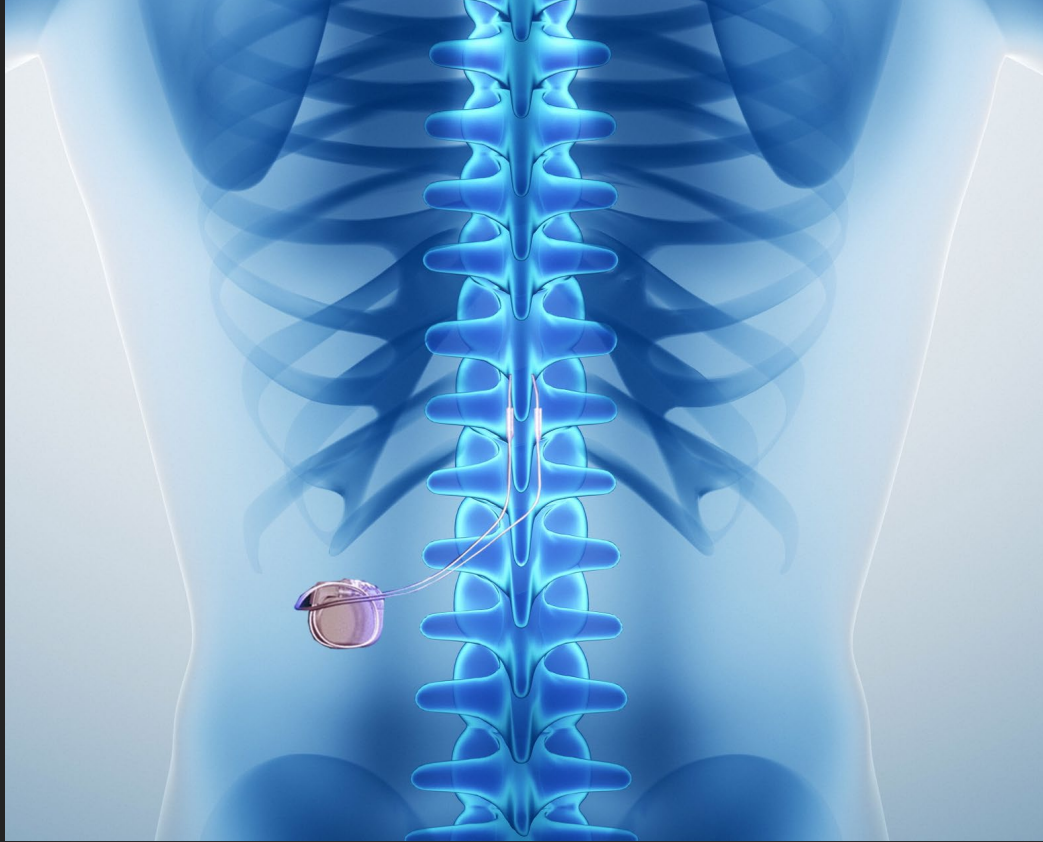
- High-cost, up to \$1,500 for 30-day supply
- Combine common over-the-counter pain relief ingredients

Drug Management Framework in Workers Compensation



Pain Relief Alternatives

Spinal Cord Stimulators



Use in Pain Management

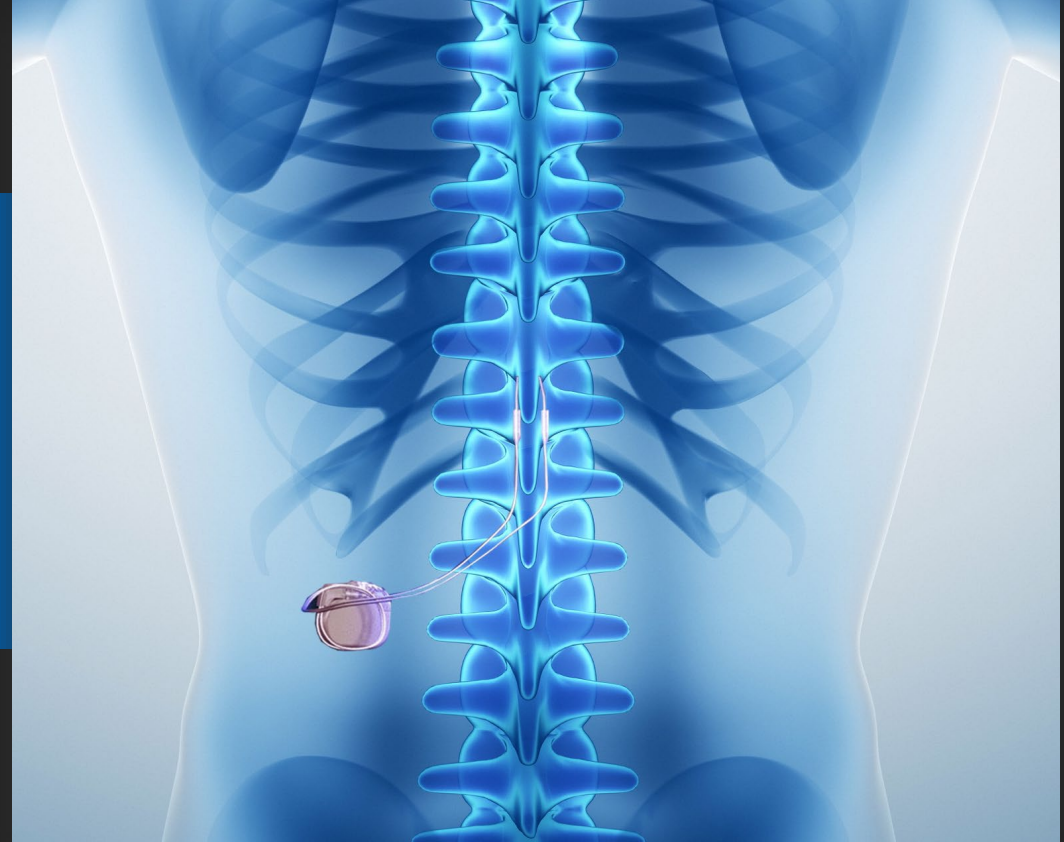
- Reduced reliance on drugs
- High up-front cost
- Risk of complications

Pain Relief Alternatives

Spinal Cord Stimulators

Use in Workers Compensation

- Continued limited use



Pain Relief Alternatives

Injections



Use in Pain Management

- Lower risk of systemic complications
- Targeted pain relief

Pain Relief Alternatives

Injections

Use in Workers Compensation

- The share of claims receiving an injection increased from 28% in 2012 to 31% in 2023



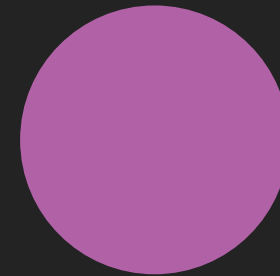
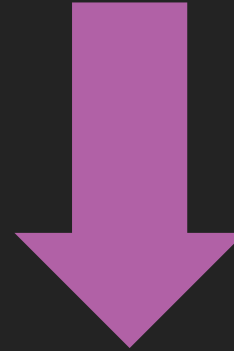
Pain Resolution—Increasing Cost

Utilization



Physical
Medicine

Utilization



Major
Surgery

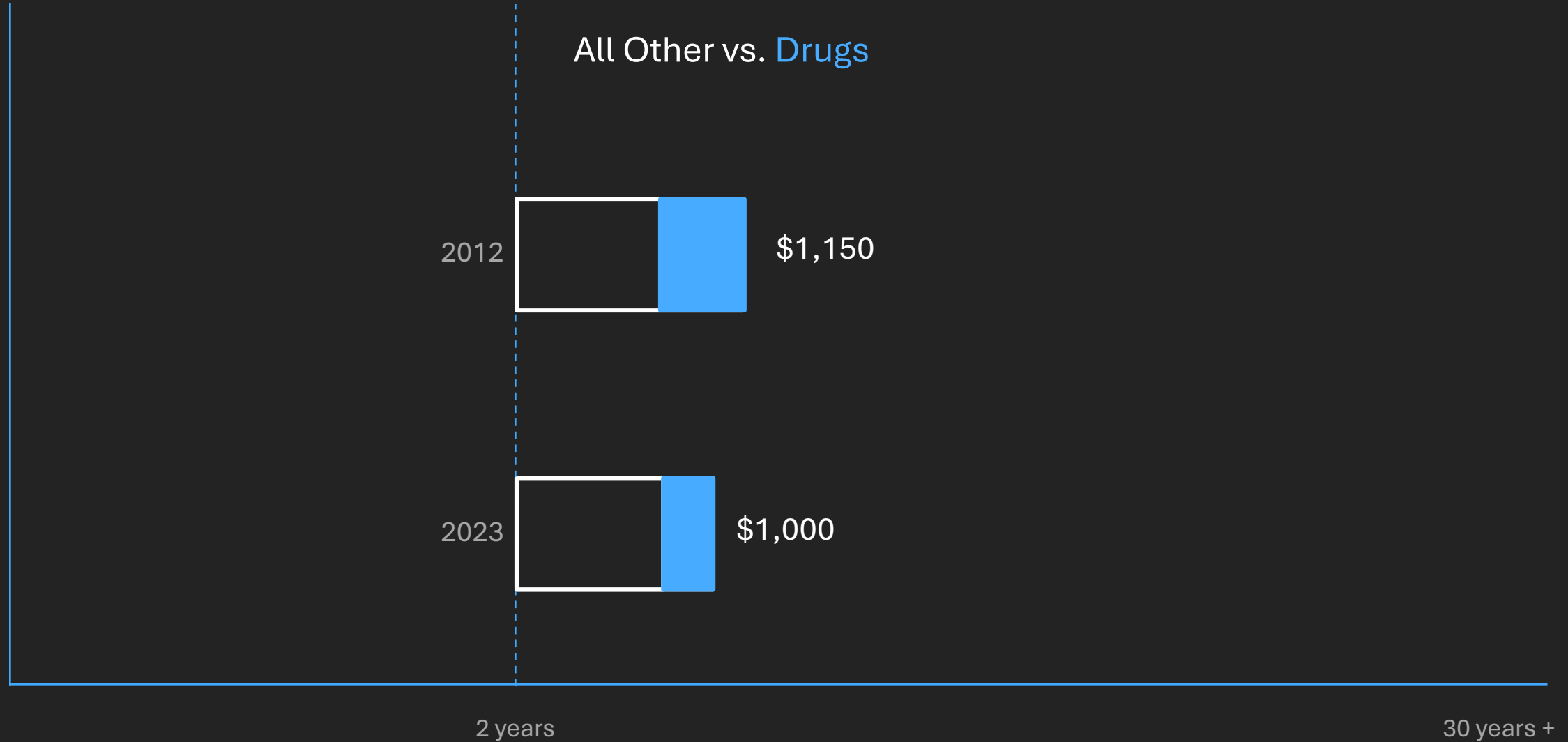
Price



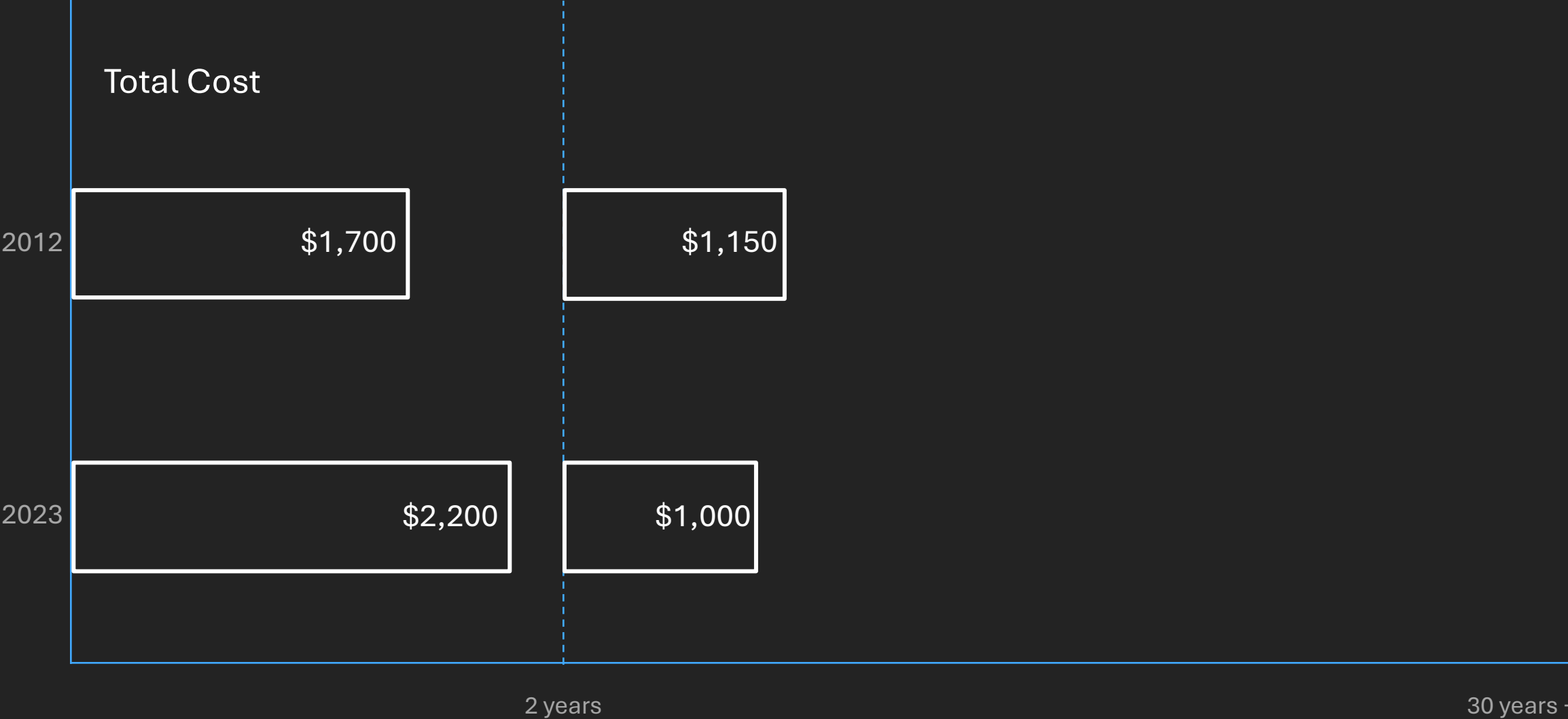
The background is a dark blue gradient with faint, diagonal binary code (0s and 1s) scattered across it. On the left and right sides, there are vertical columns of glowing blue and purple dots, resembling data streams or server racks. Two bright, glowing lines, one red and one yellow, cross each other in the center of the image, creating a sense of depth and movement.

Cost Implications

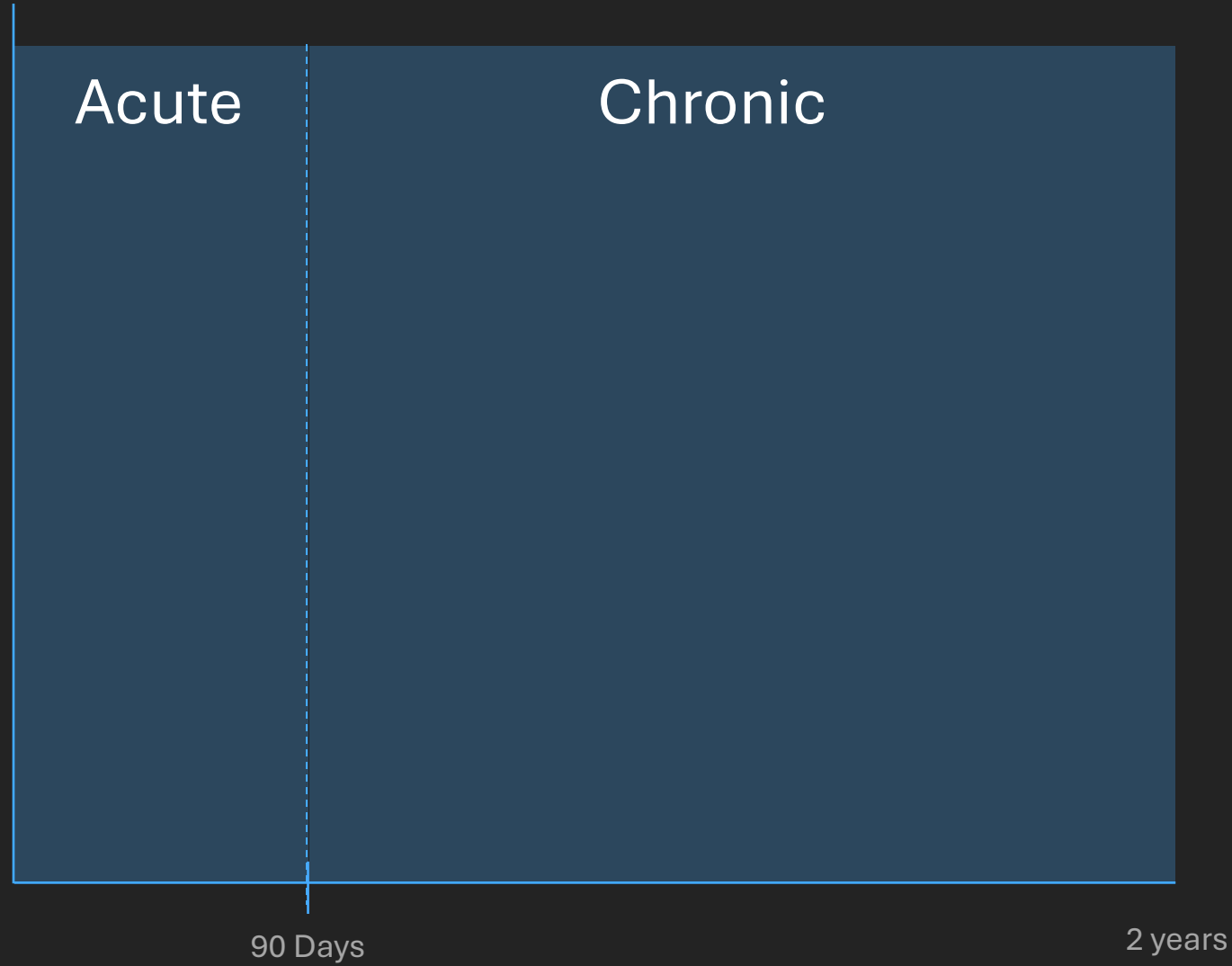
Pain Treatment Cost per Pain Claim Beyond 2 Years



Pain Treatment Cost per Claim

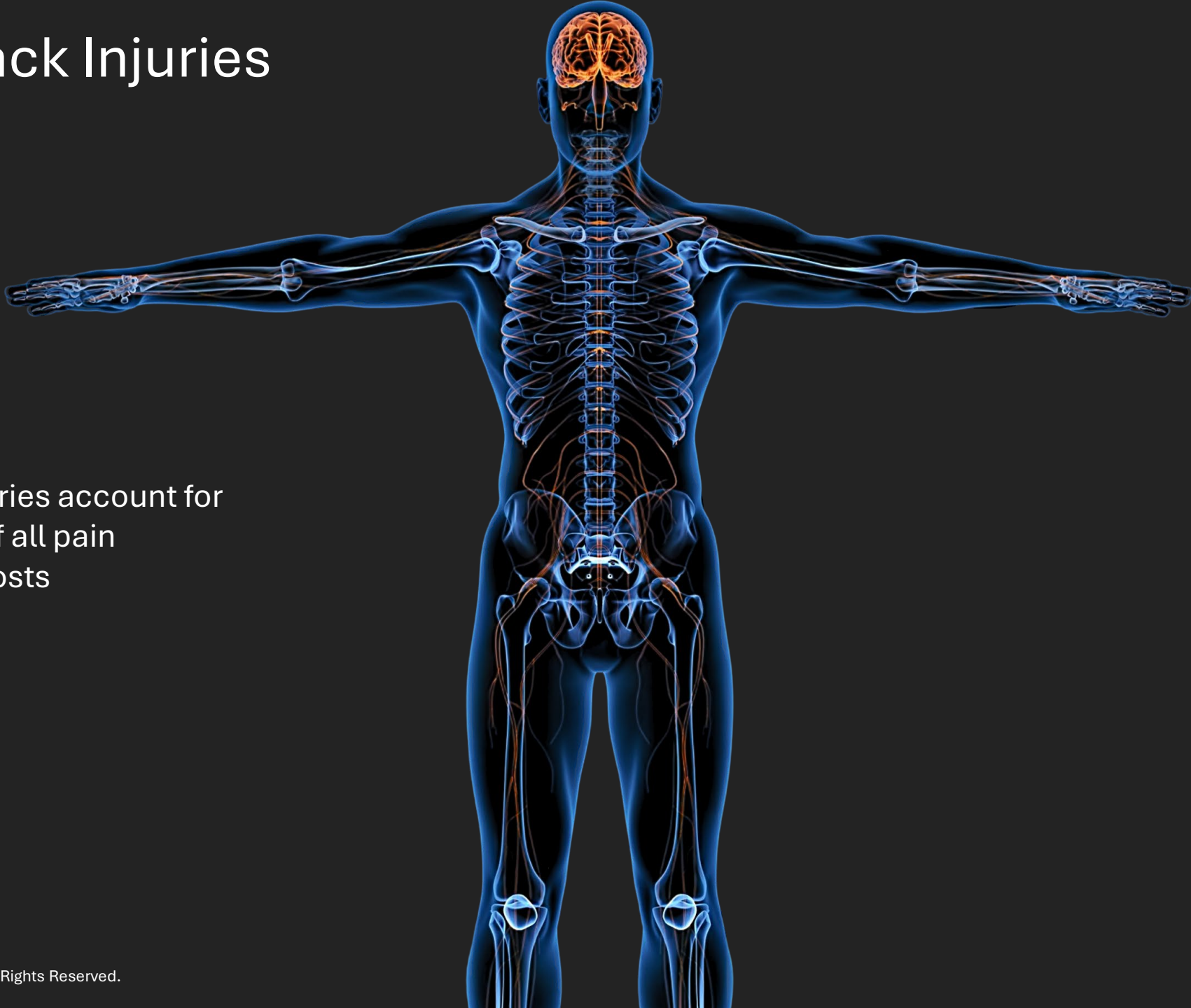


The Life of Pain

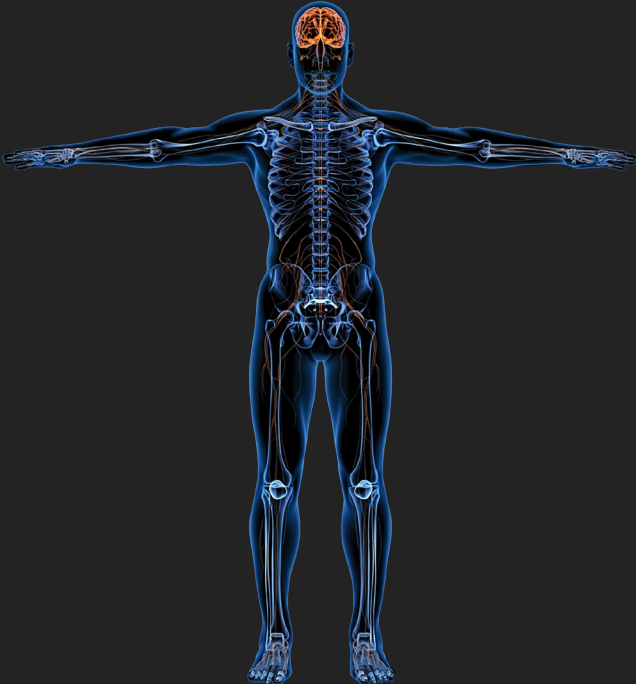
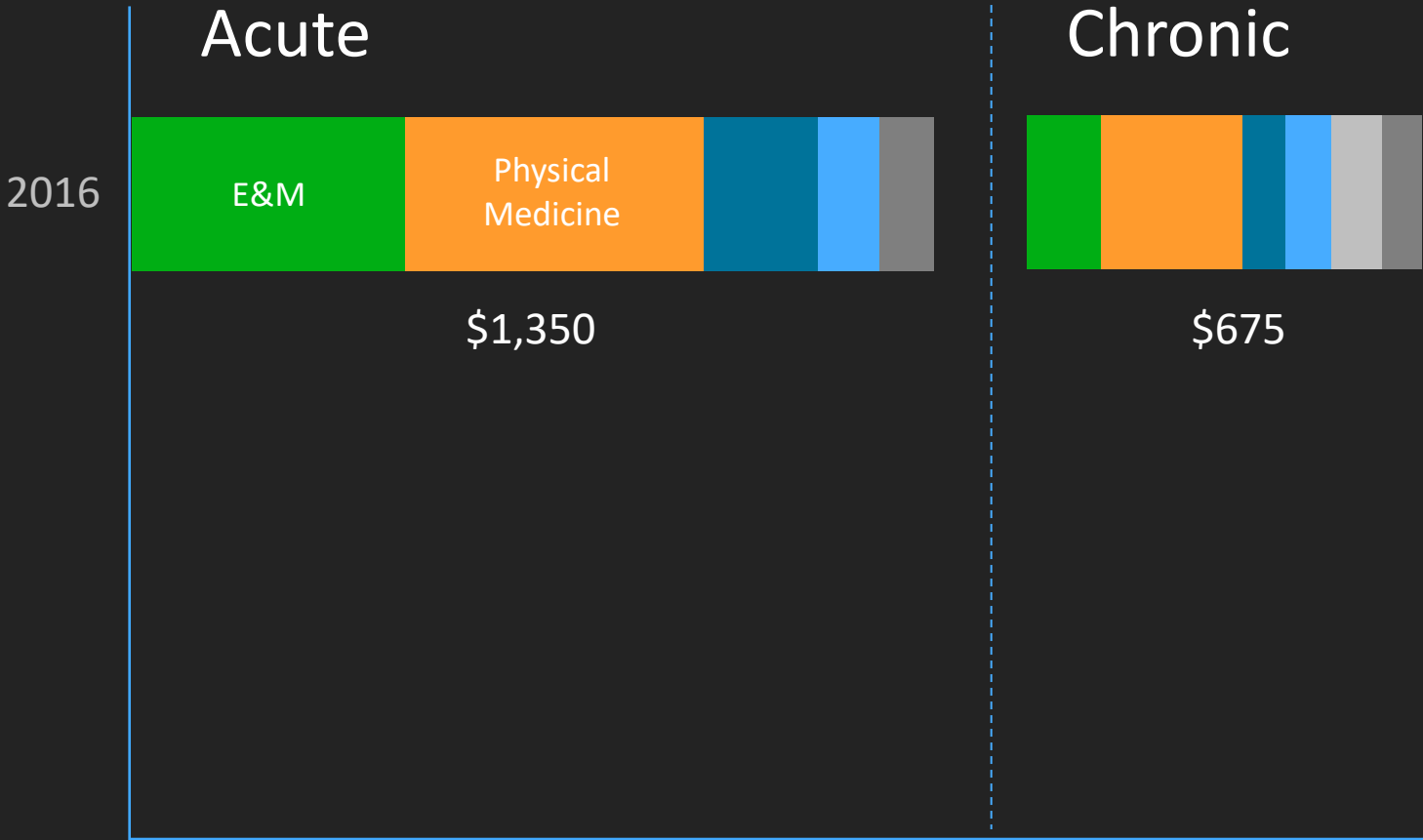


Lower Back Injuries

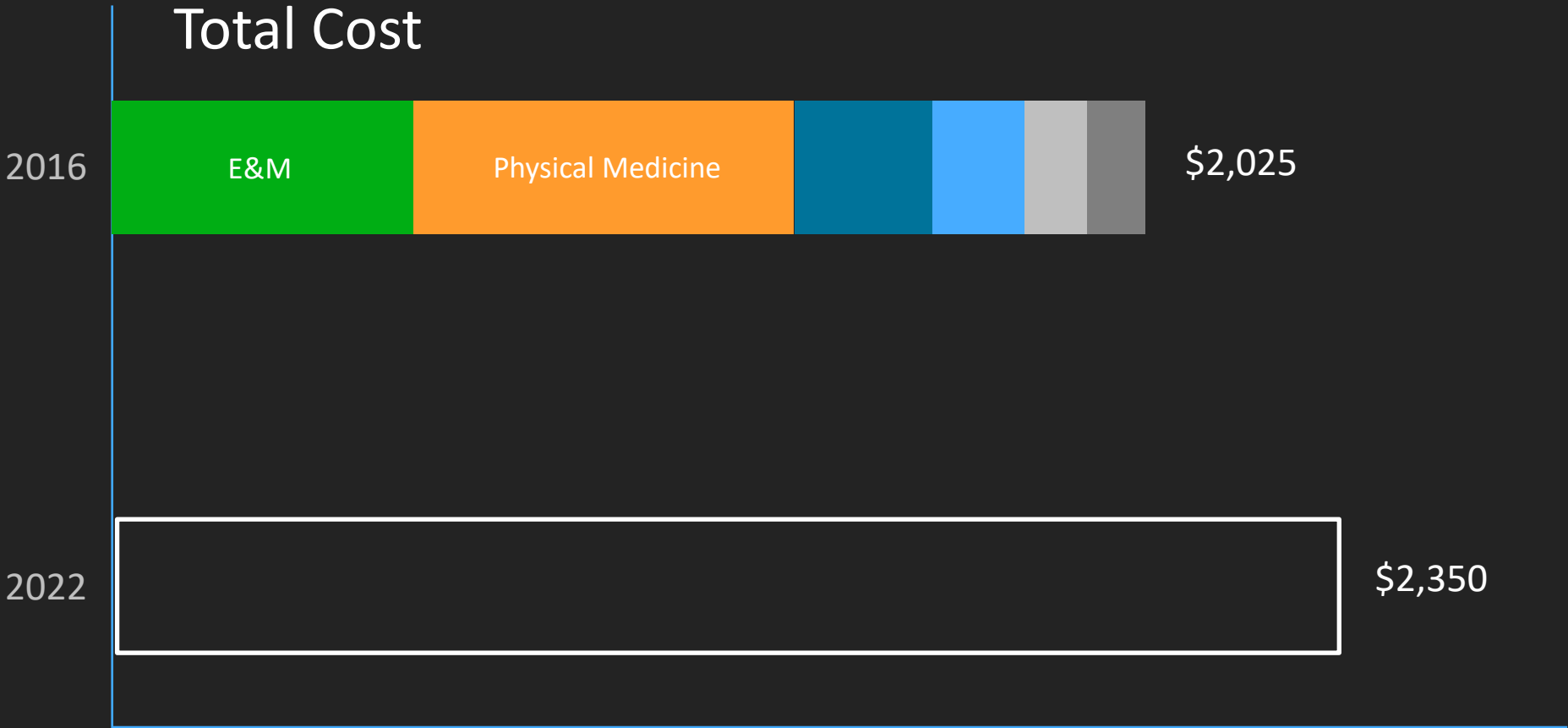
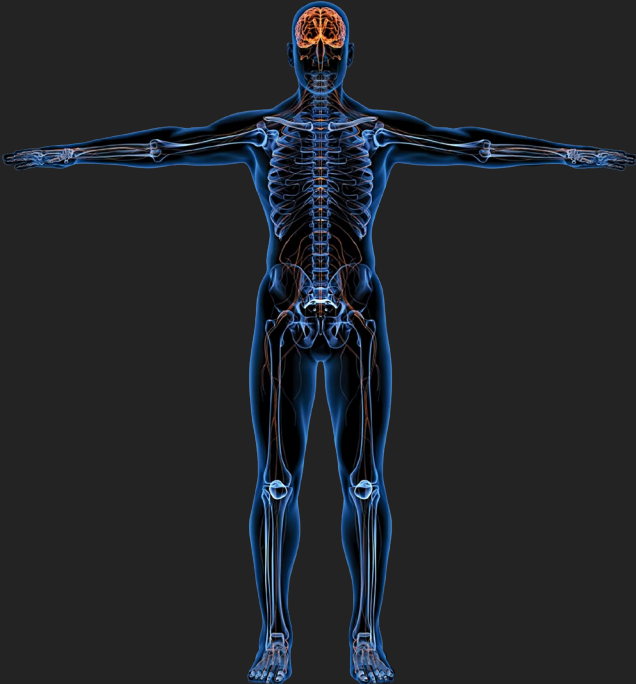
Lower back injuries account for
over one third of all pain
management costs



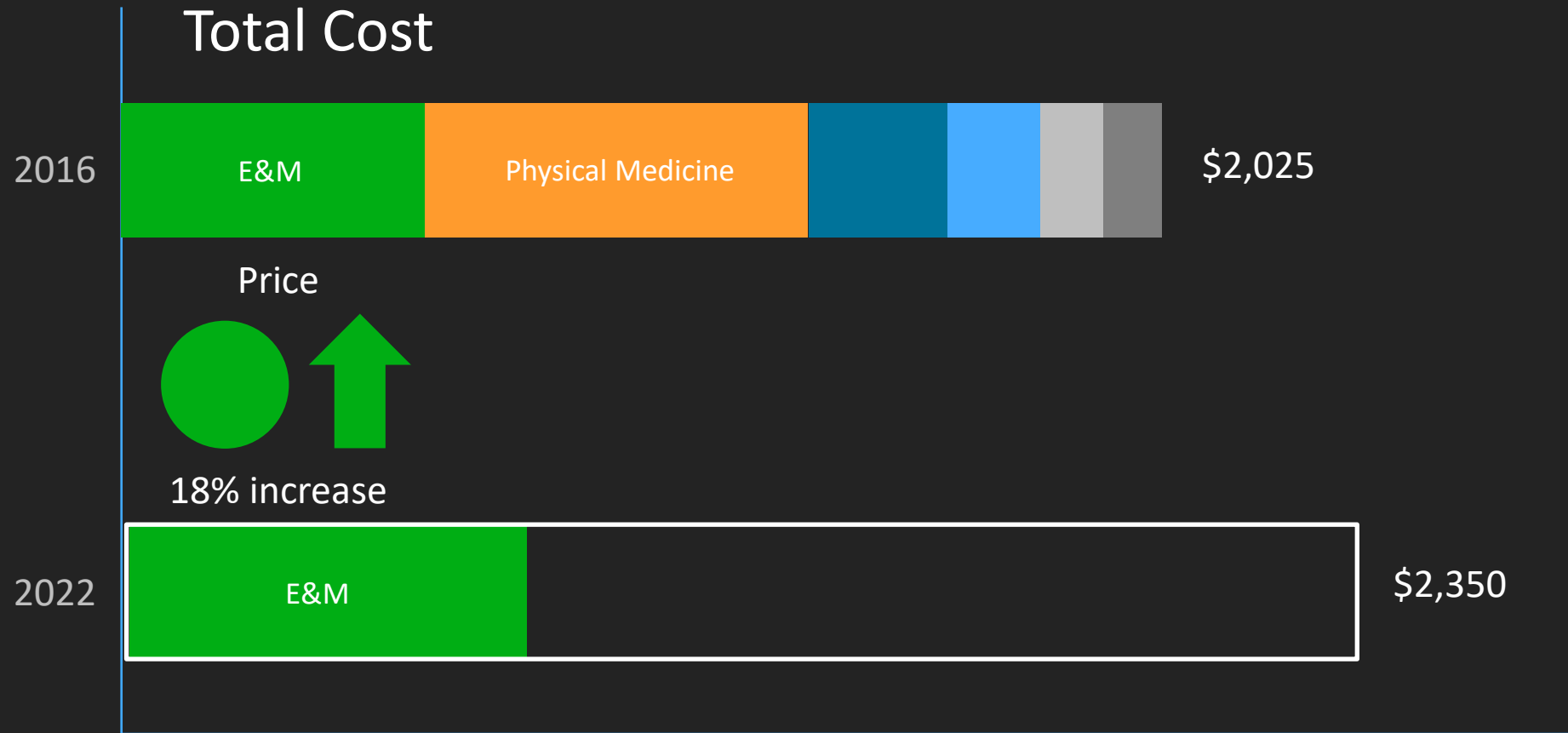
Low Back Pain



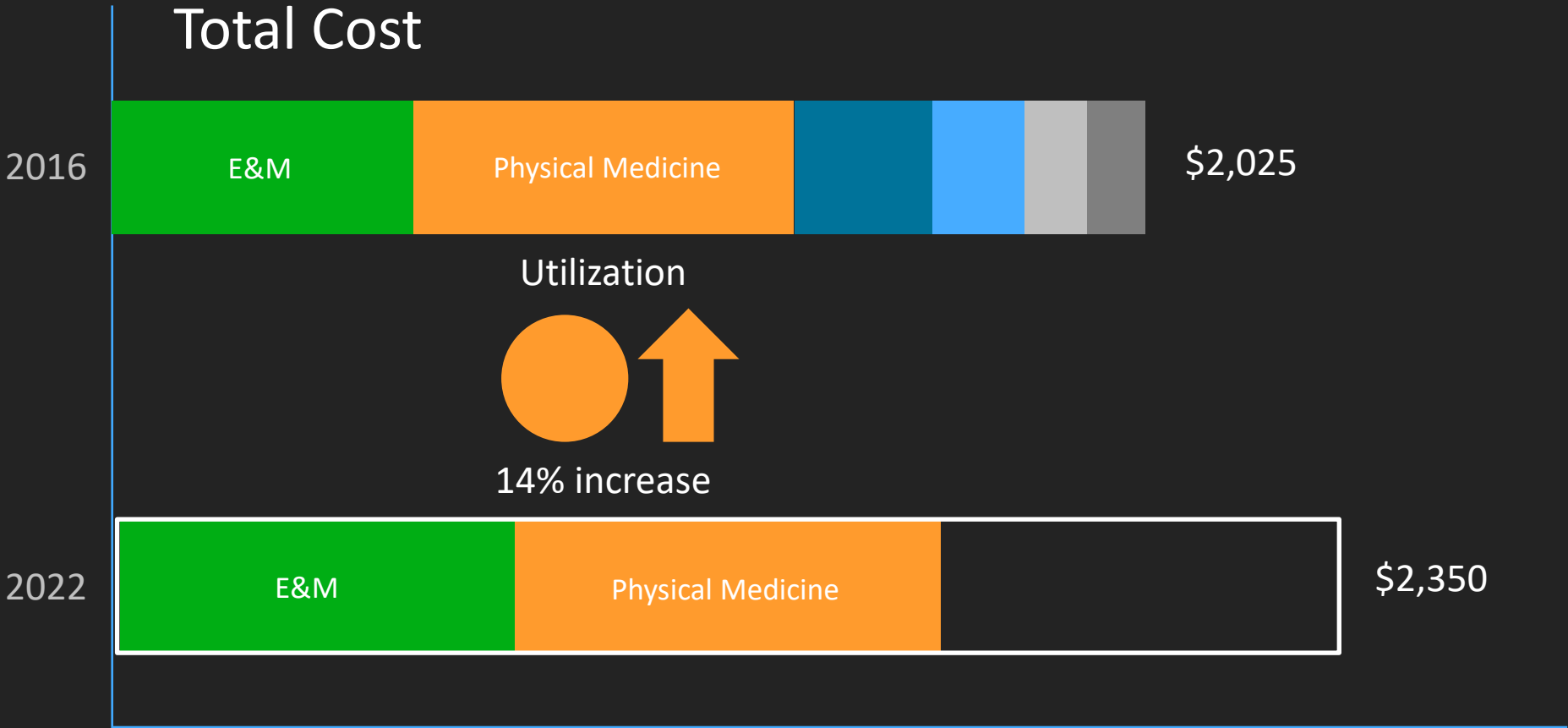
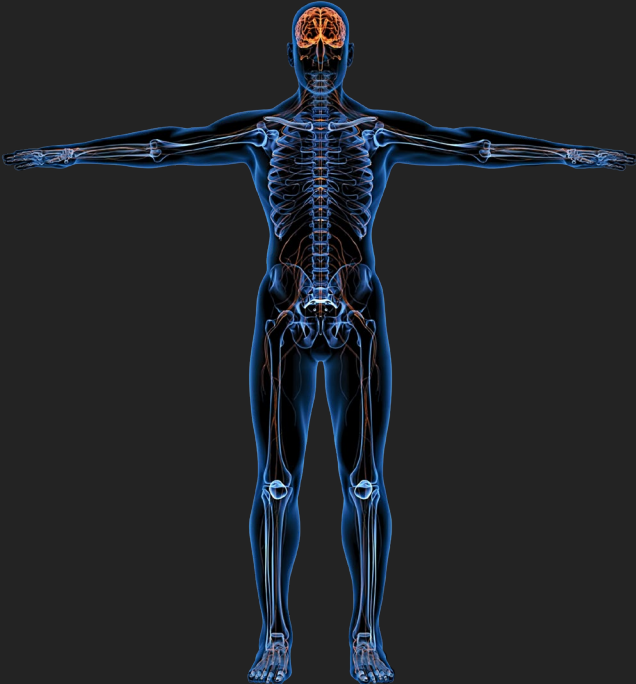
Low Back Pain



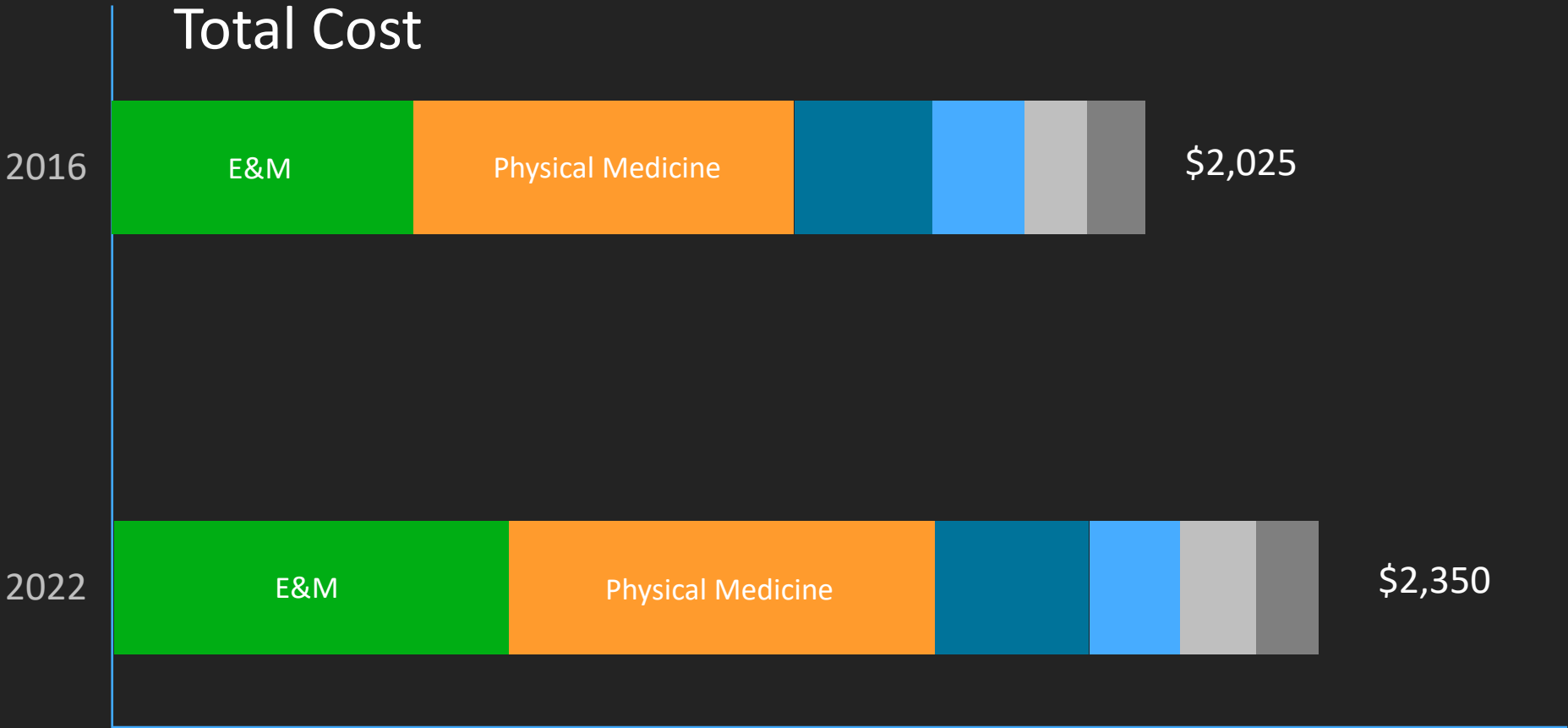
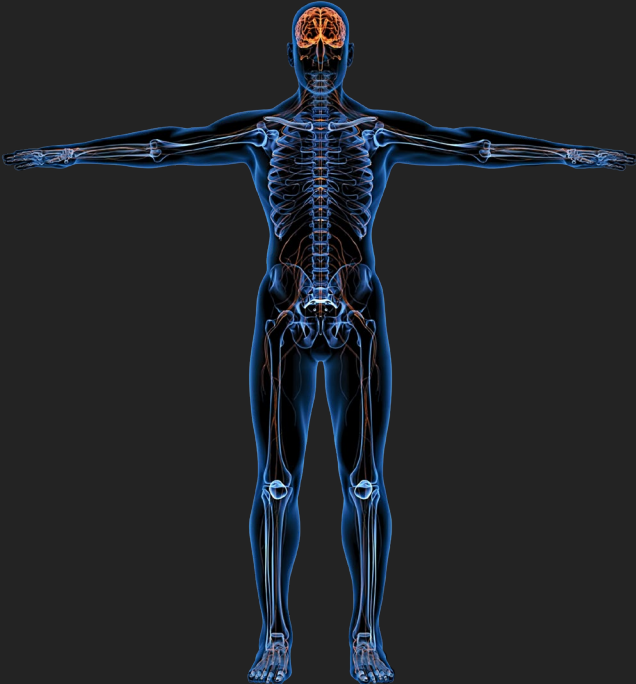
Low Back Pain



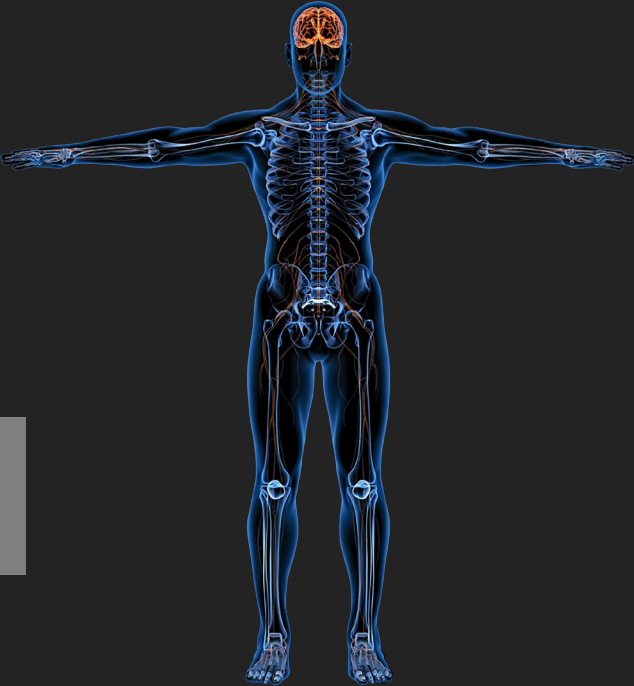
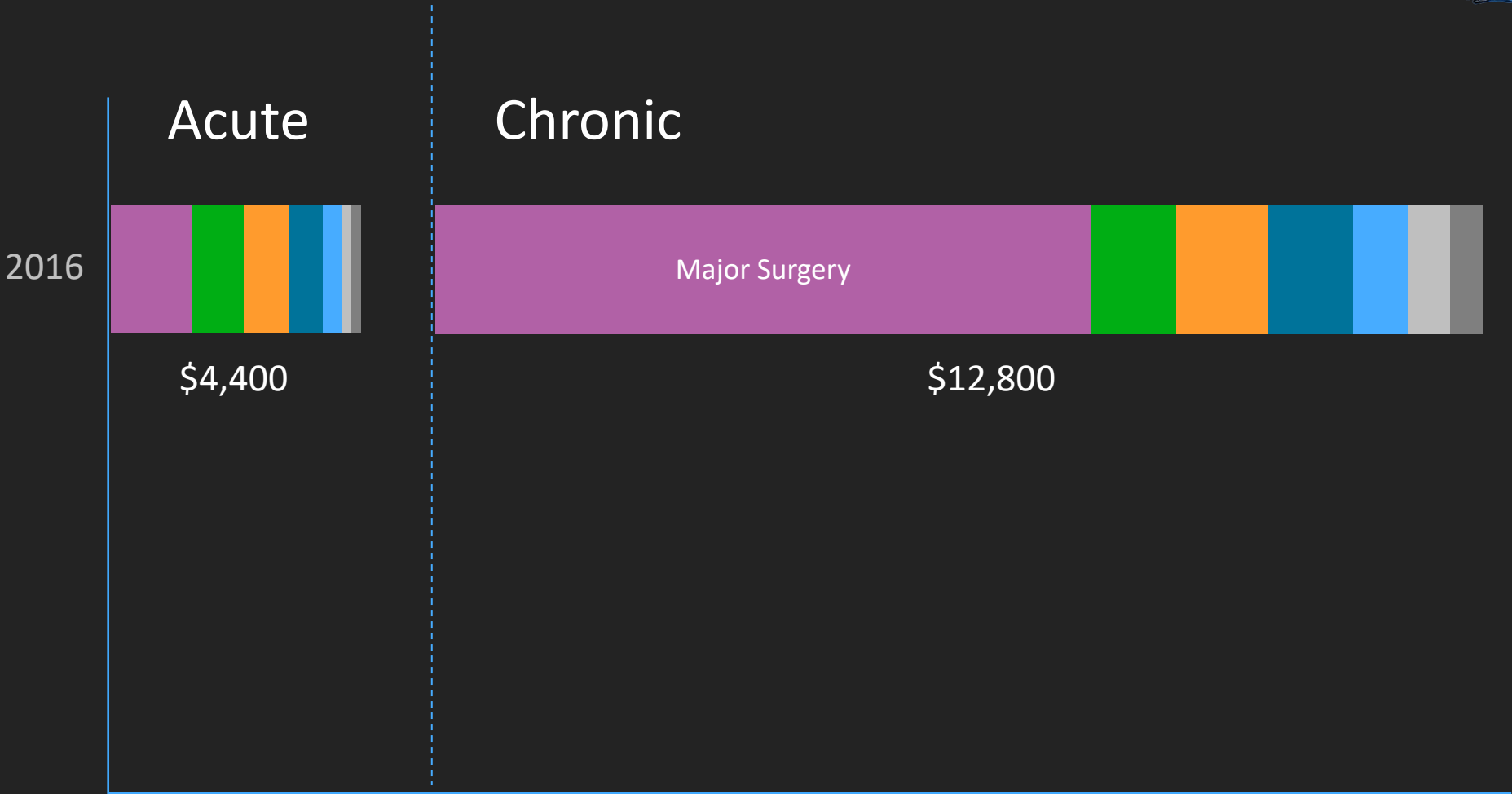
Low Back Pain



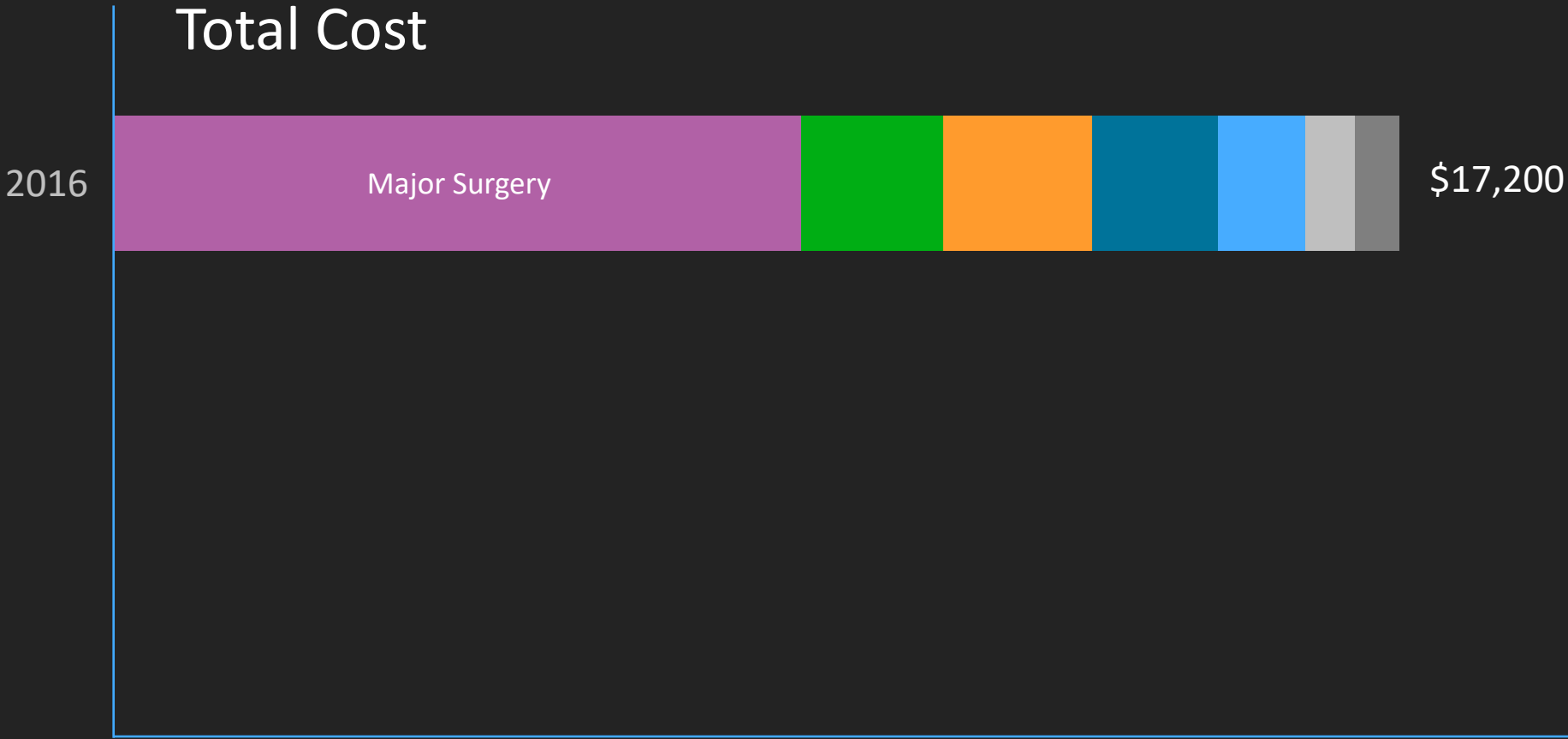
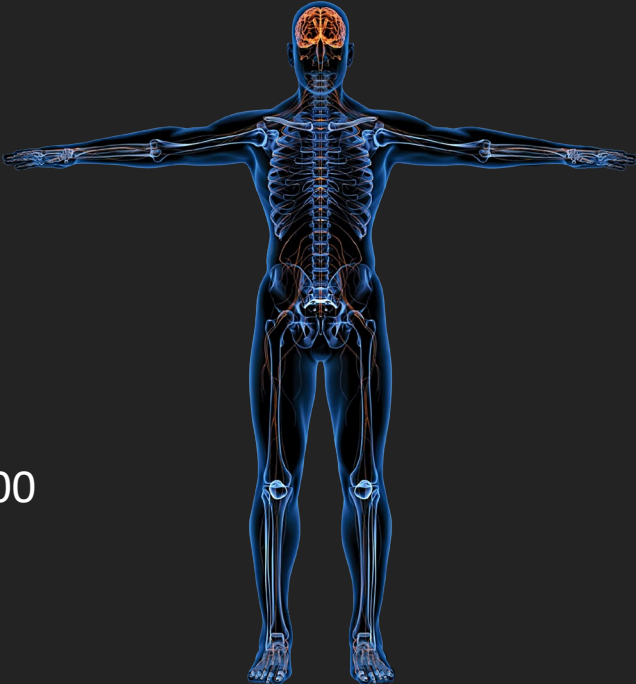
Low Back Pain



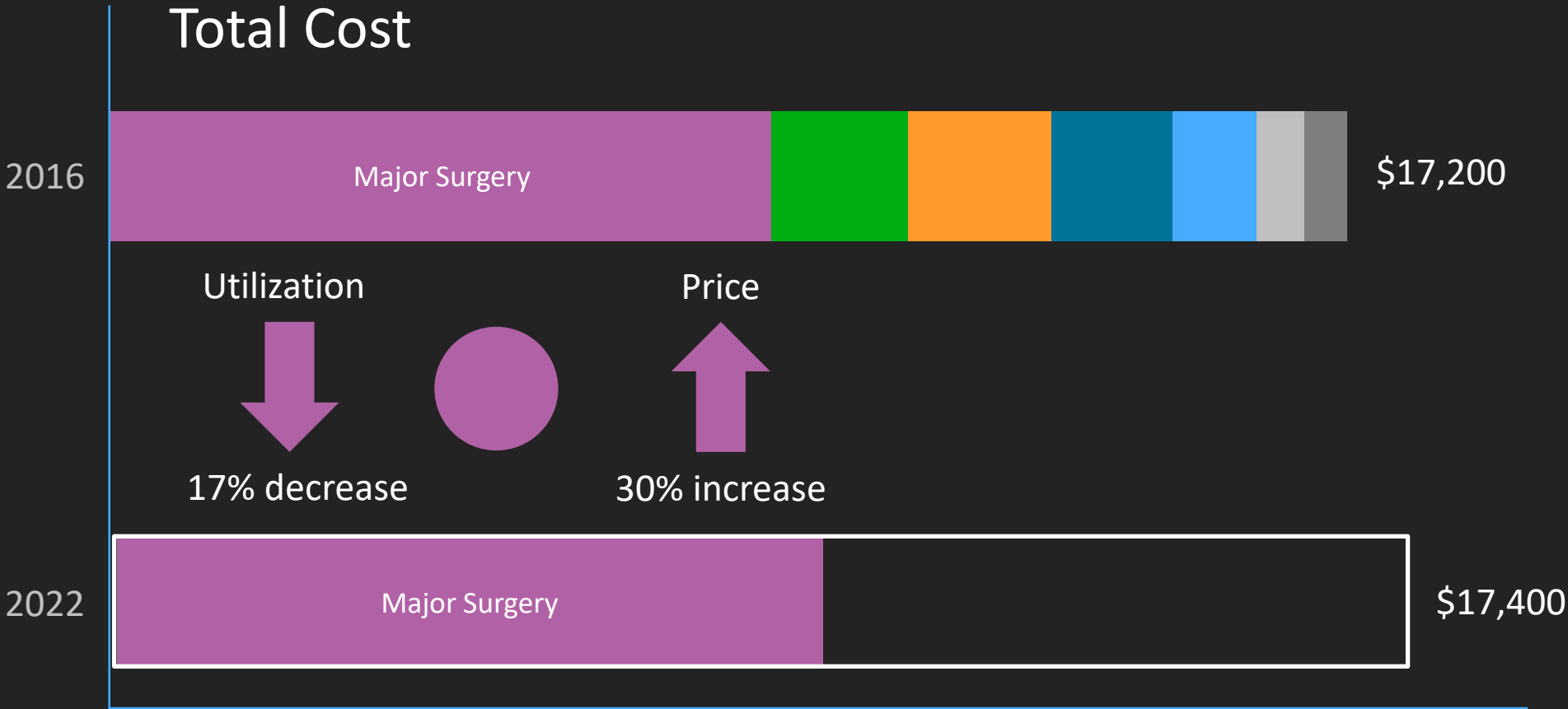
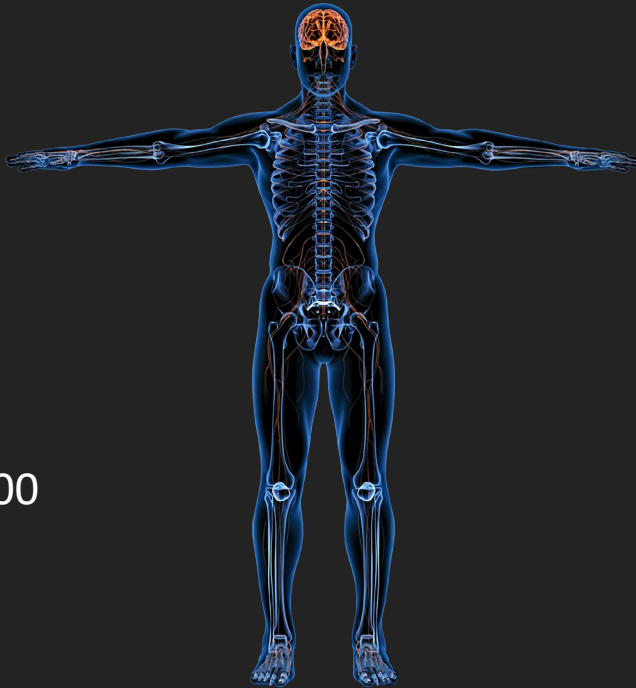
Lower Back Disc Disorders



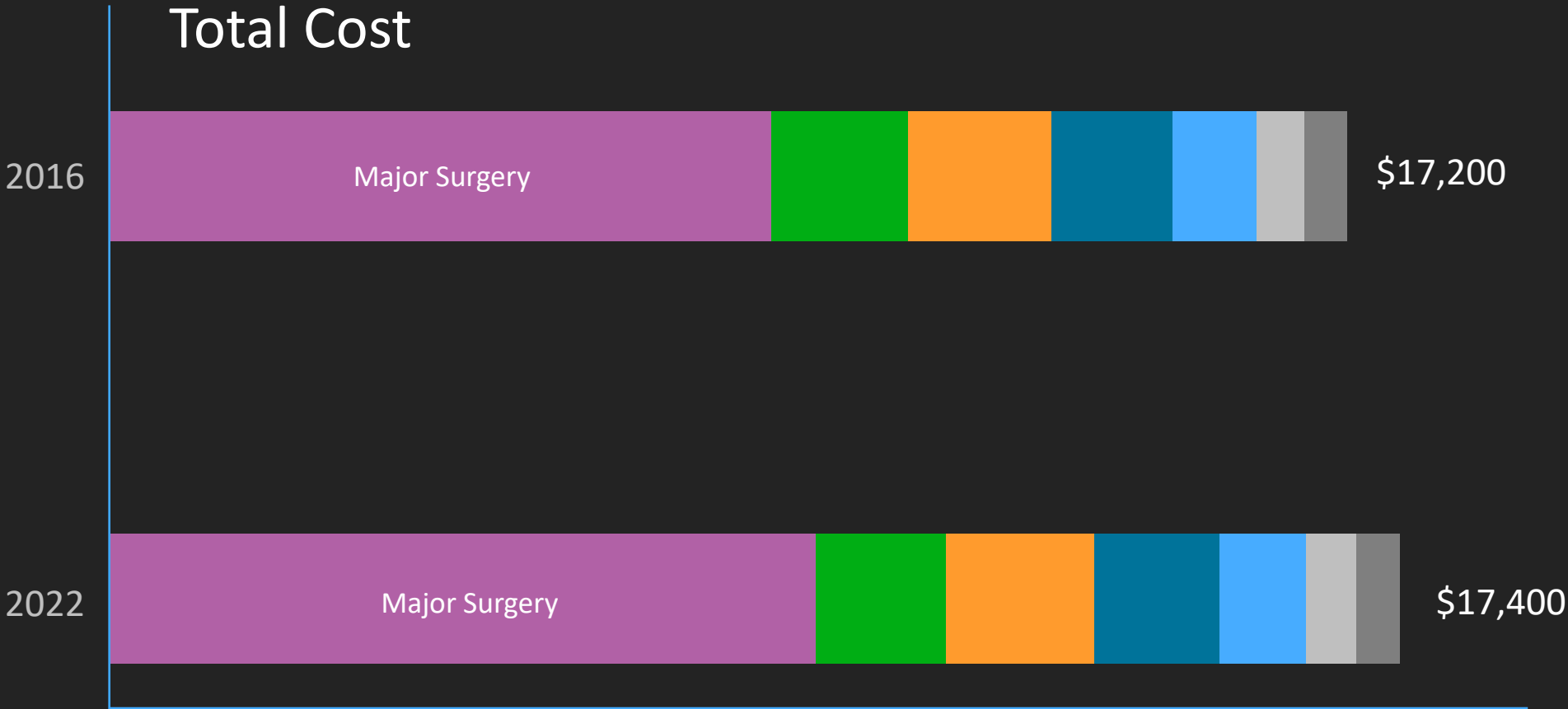
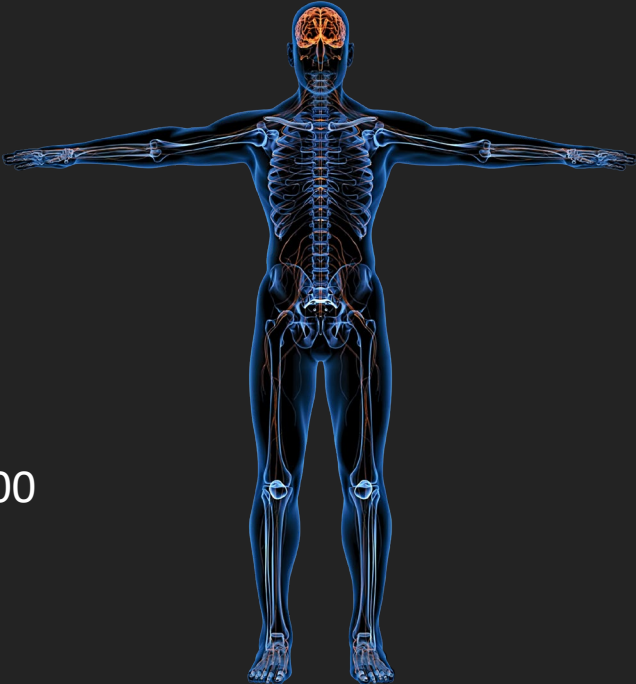
Lower Back Disc Disorders



Lower Back Disc Disorders



Lower Back Disc Disorders



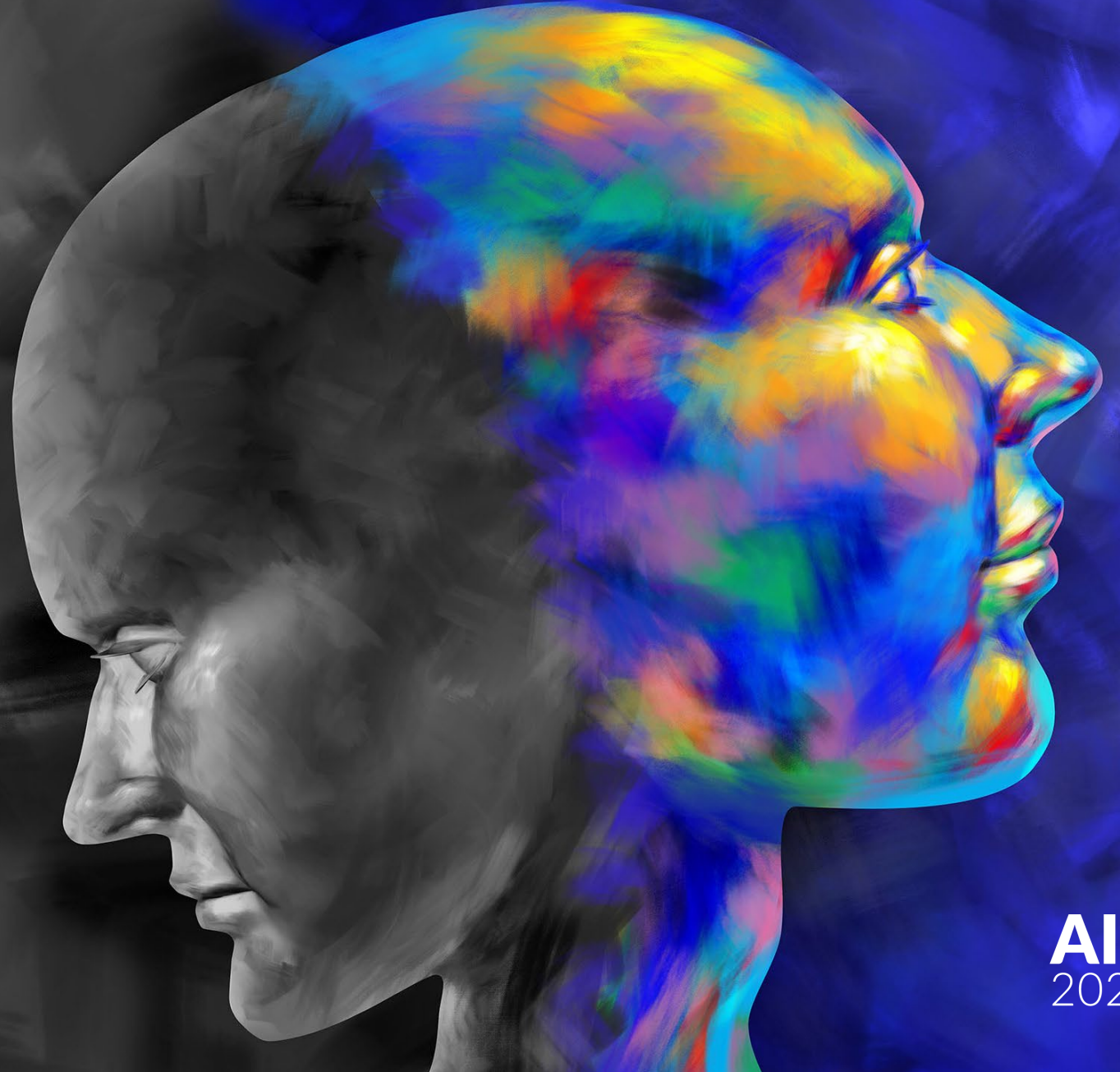
The background is a dark blue space filled with glowing digital elements. On the left and right sides, there are vertical structures resembling server racks or data centers, composed of numerous horizontal blue and purple lines. A bright yellow and orange diagonal line cuts across the center of the image. The background is also filled with faint, glowing binary code (0s and 1s) that appears to be receding into the distance, creating a sense of depth and movement.

On the Horizon

Emerging Changes in Pain Management

Obesity contributes to:

- Slower recovery
- Increased risk of chronic pain

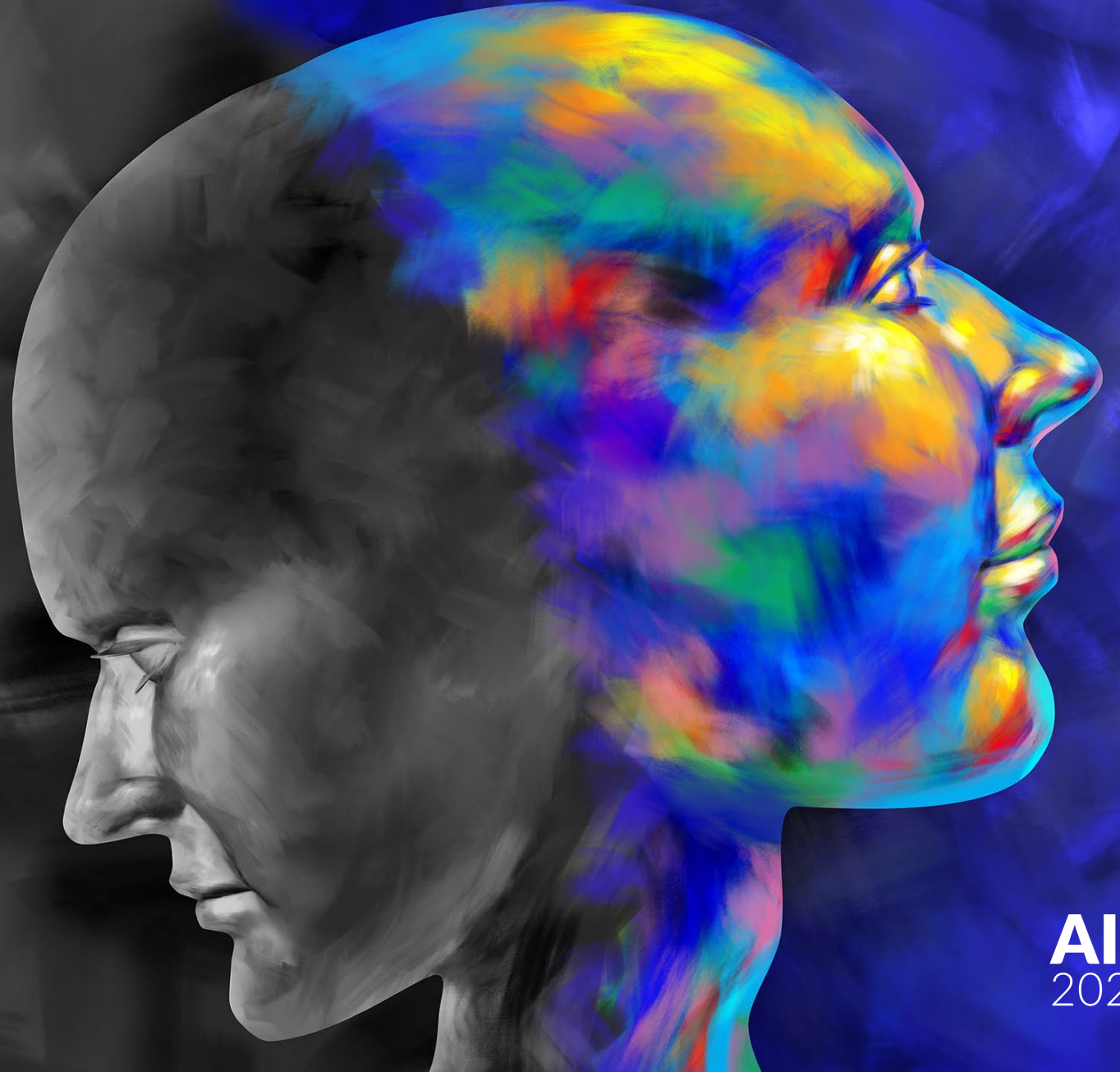


Emerging Changes in Pain Management

GLP-1s

Use in Pain Management

- Reduce obesity as a comorbidity

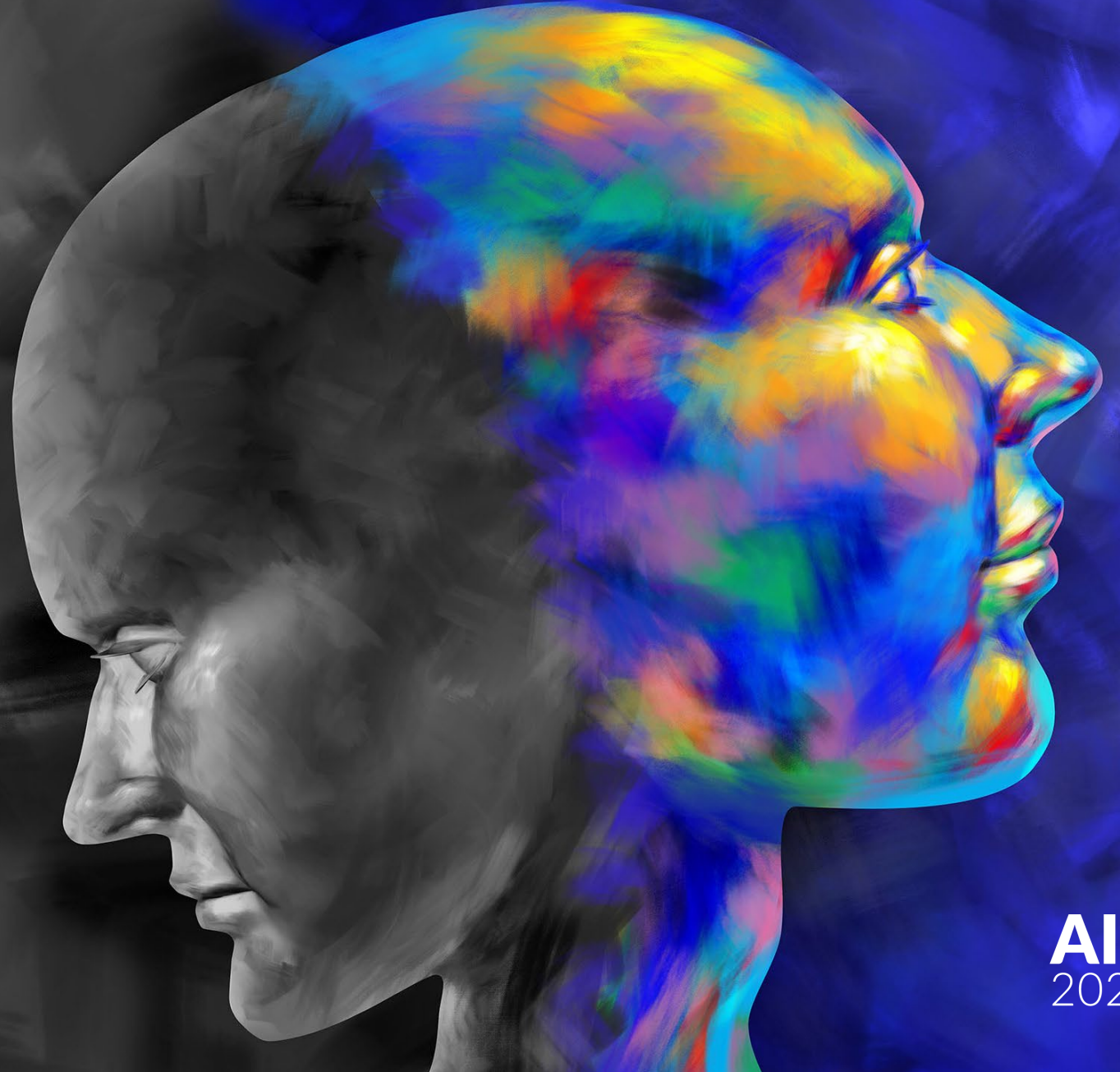


Emerging Changes in Pain Management

GLP-1s

Use in Workers Compensation

- Limited usage

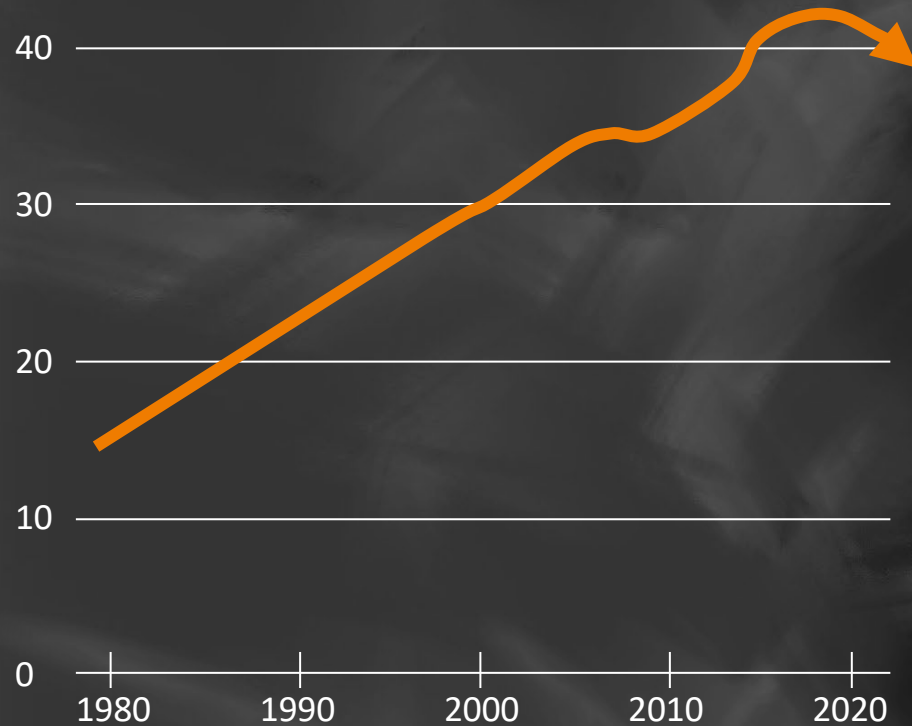


Emerging Changes in Pain Management

GLP-1s

The US obesity rate fell in 2023

Age-adjusted obesity rate among adults aged 20 and older (%)



Source: *Financial Times* analysis of US National Health and Nutrition Examination Survey

FT graphic: John Burn-Murdoch / @jburnmurdoch
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Emerging Alternative Pain Management Treatments

Cannabis



Use in Pain Management

- Limited clinical research
- Non-negligible side effects
- Not recommended as first-line pain treatment by existing guidelines

Emerging Alternative Pain Management Treatments

Cannabis

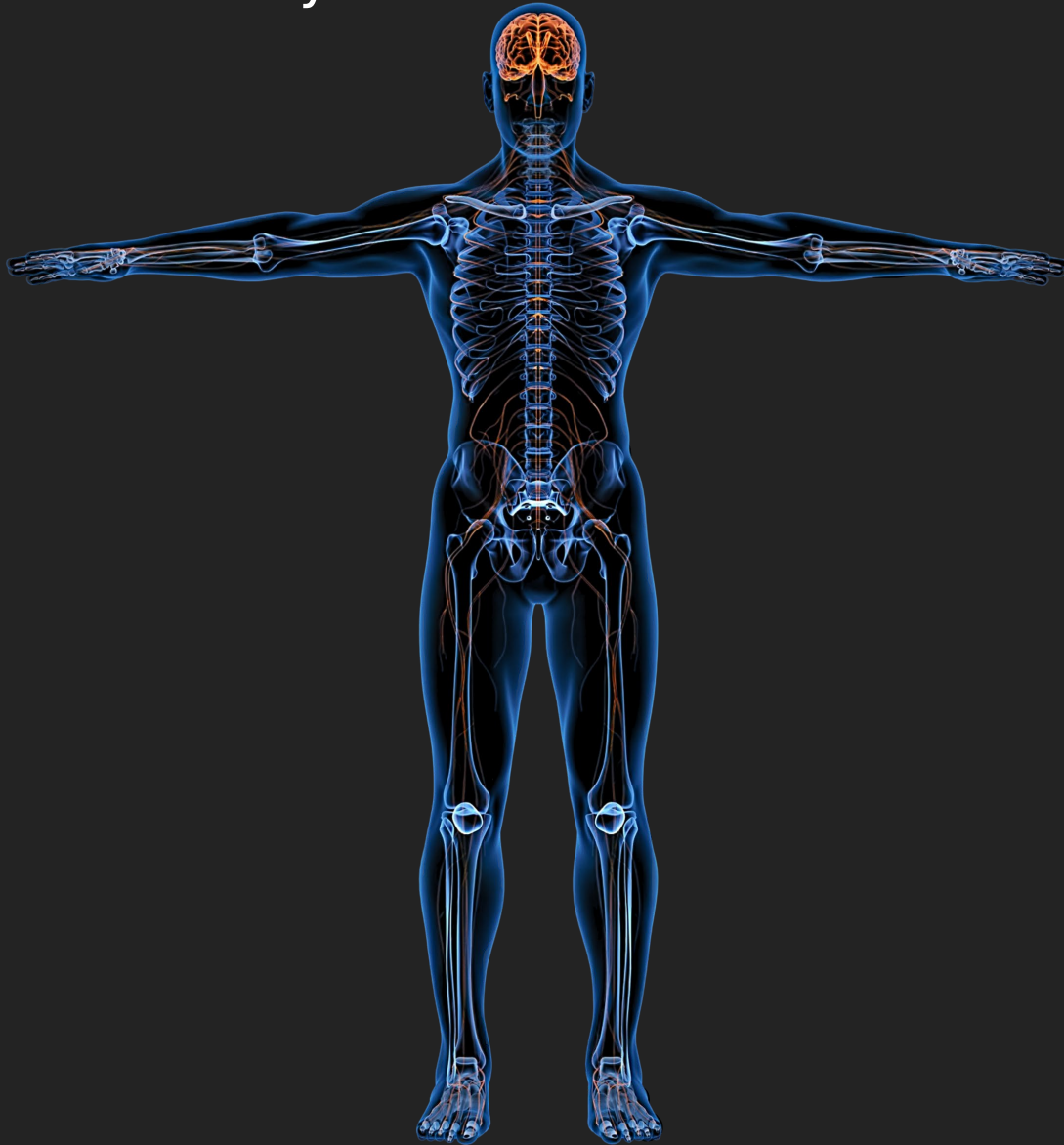
Potential Use in Workers Compensation

- Limited current reporting
- Conflicting research on impacts from state legalization
- Complementary, case-by-case usage



Emerging Alternative Pain Management Treatments

Virtual Reality



Use in Pain Management

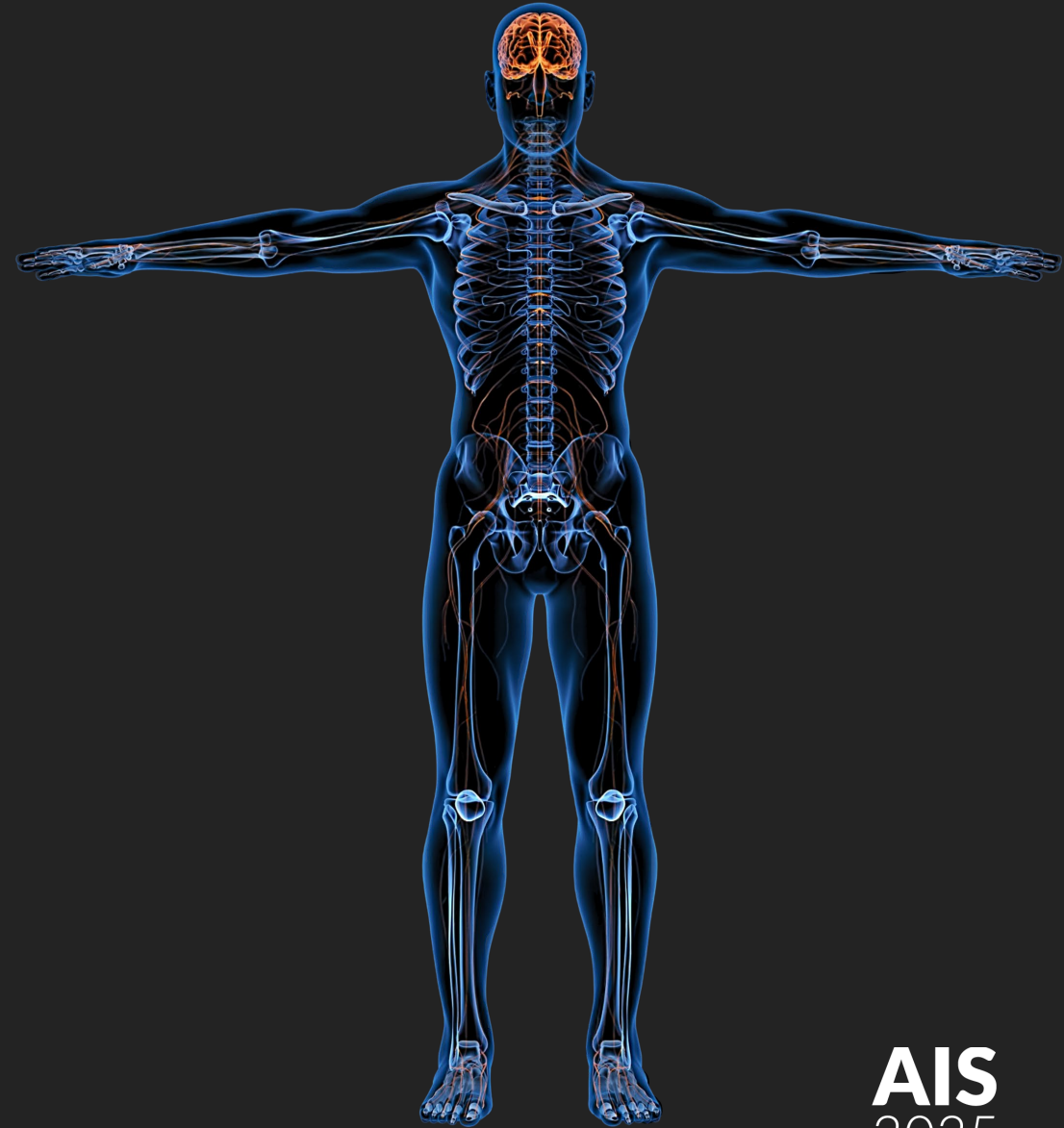
- Interrupts pain signal
- Improved rehabilitation

Emerging Alternative Pain Management Treatments

Virtual Reality

Potential Use in Workers Compensation

- Reduced drug utilization
- Improved recovery



Emerging Alternative Pain Management Treatments

Journavx



Emerging Alternative Pain Management Treatments

Journavx



Use in Pain Management

- First FDA-approved pain management drug in over two decades
- Approved for acute pain
- Low addiction risk

Emerging Alternative Pain Management Treatments

Journavx

Potential Use in Workers Compensation

- Replacement for acute pain relief
- Over 30 times the cost of generic Vicodin



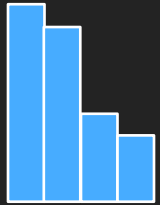
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Summary

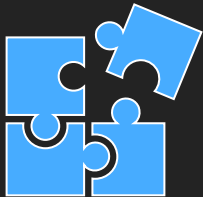
If Not Opioids, Then What?



Pain costs account for 30% of medical costs



Services have shifted to earlier in the life of a claim



Future changes will depend on how advancements fit into the workers compensation framework

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