

The opioid epidemic—your workforce at risk



50%

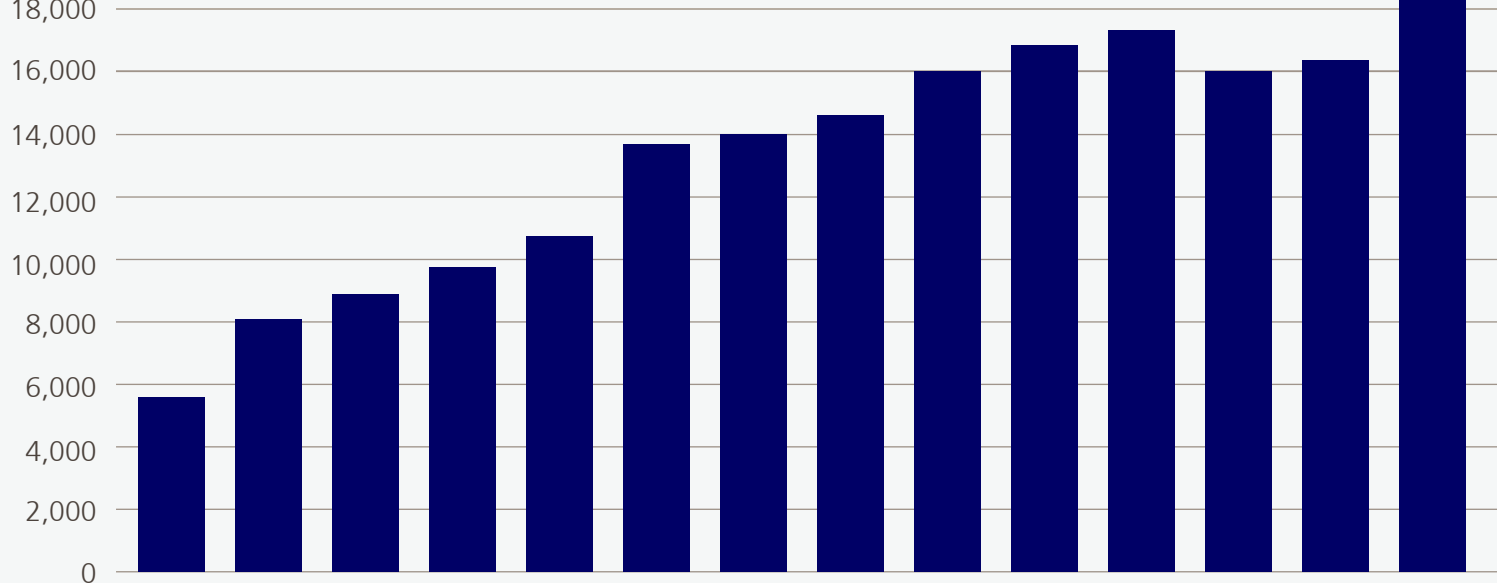
At least 50 percent of all opioid overdose deaths involve a prescription opioid.



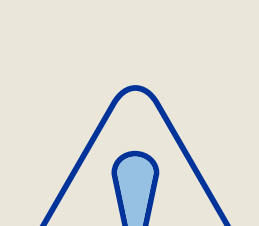
Most common prescription opioids that cause overdose deaths include:

- Methadone
- Oxycodone (such as OxyContin®)
- Hydrocodone (such as Vicodin®)¹

Prescription opioid overdose deaths

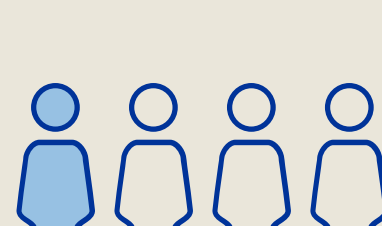


Source: Centers for Disease Control and Prevention¹



Overdose is not the only risk

- Misuse
- Abuse
- Opioid addiction and dependency

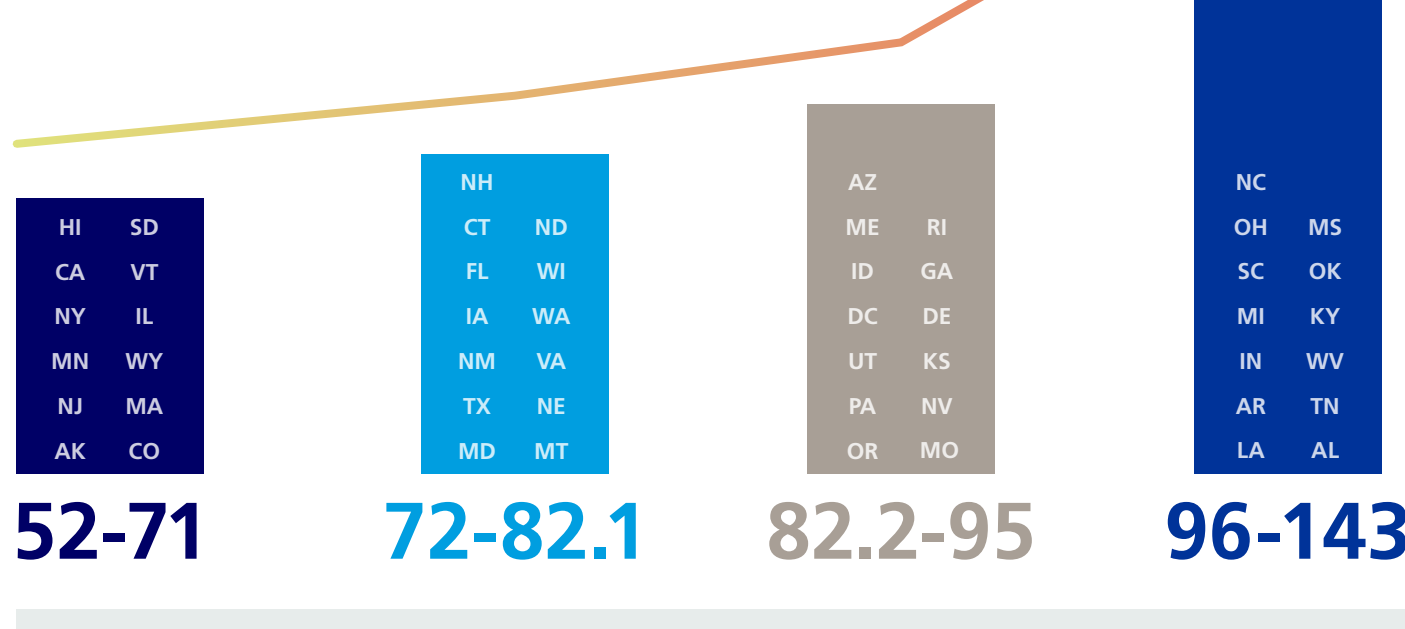


1 in 4 people addicted

from long-term prescription opioids for non-cancer pain.¹

Healthcare providers in different states prescribe at different levels

Prescription trends by state



Quartile (painkiller prescriptions per 100 people)

Source: Centers for Disease Control and Prevention¹



Case study: The Florida experience

61%

Florida tightened the requirements for treating pain when it saw a 61 percent increase in deaths caused by drug overdose from 2003 to 2009.

Immediately following the policy changes, Florida saw declines in:



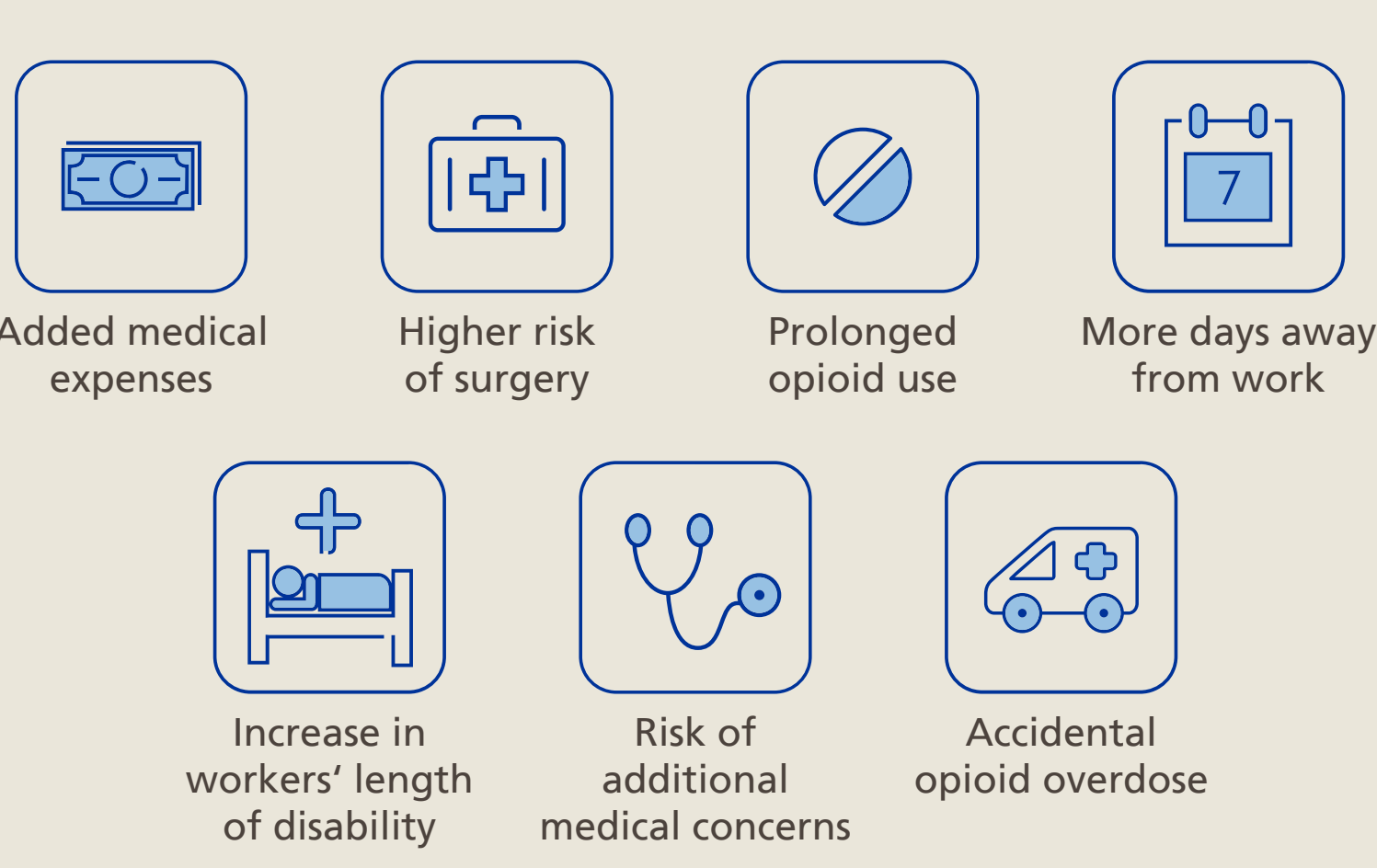
Prescribing of drugs



Overdose deaths

These changes might represent the first documented substantial decline in drug overdose mortality in any state during the past 10 years.²

Increased narcotic utilization impacts workers' compensation costs



Do you have a strong opioid program for your injured employees?



Steps employers can take to help curb prescription drug abuse:

1

Create educational programs for employees outlining the dangers of prescription painkillers.

2

Promote your employee-assistance program.

3

Evaluate your company's drug policy in relation to prescription medicine—does it include protections for risk management, injury prevention and liability.

4

Train managers to be able to identify employee impairment/intoxication as your company's first line of defense.

5

Partner with your healthcare and/or workers' compensation insurance providers to benefit from their programs as well (i.e., nurse case-management programs, updates on state regulations, education on national data registries, etc.).

6

Coordinate drug testing and medical management.

Sources:
1 "Understanding the Epidemic" and "Prescription Opioid Overdose Data." Centers for Disease Control and Prevention, Centers for Disease Control and Prevention, 21 June 2016. Web. 02 Aug. 2016.
2 "In First Year, Two Florida Laws Reduce Amount of Opioids Prescribed, Study Suggests." Johns Hopkins Bloomberg School of Public Health, 17 Aug. 2015. Web. 02 Aug. 2016.
3 Maurer, Roy. "Curb Prescription Drug Abuse at Work with Six Proactive Steps." SHRM, Society for Human Resource Management, 22 Oct. 2014. Web. 02 Aug. 2016.

Zurich
1299 Zurich Way, Schaumburg, Illinois 60196-1056
800.382.2150 www.zurichna.com

The information in this publication was compiled from sources believed to be reliable for informational purposes only. All sample policies and procedures herein should serve as a guideline, which you can use to create your own policies and procedures. We trust that you will customize these samples to reflect your own operations and believe that these samples may serve as a helpful platform for this endeavor. Any and all information contained herein is not intended to constitute legal advice and accordingly, you should consult with your own attorneys when developing programs and policies. We do not guarantee the accuracy of this information or any results and further assume no liability in connection with this publication and sample policies and procedures, including any information, methods or safety suggestions contained herein. Moreover, Zurich reminds you that this cannot be assumed to contain every acceptable safety and compliance procedure or that additional procedures might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these policies and procedures ensure coverage under any insurance policy.

© 2016 Zurich American Insurance Company