

The Orthopedic Impact of Comorbidities in Workers' Compensation Claims

Understanding the Clinical, Financial, and Legal Ramifications

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Conference: ICA Claims Seminar

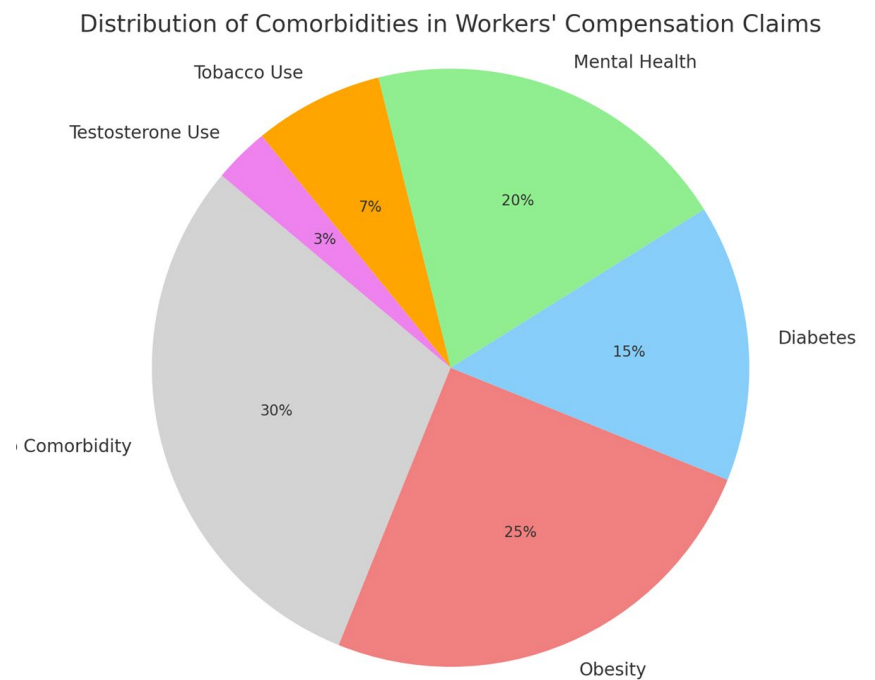
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Introduction

- Comorbidities are no longer the exception—they are the norm.
- 30–50% of injured workers present with at least one comorbid condition.
- Orthopedic recovery and claim outcomes are deeply influenced by overall health status.

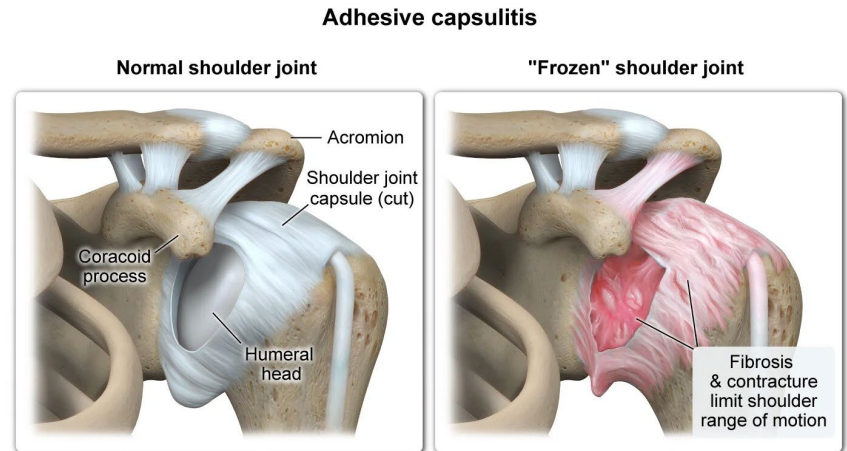
Common Comorbidities Impacting Claims

- Obesity
- Diabetes
- Mental Health
- Tobacco Use
- Testosterone Use

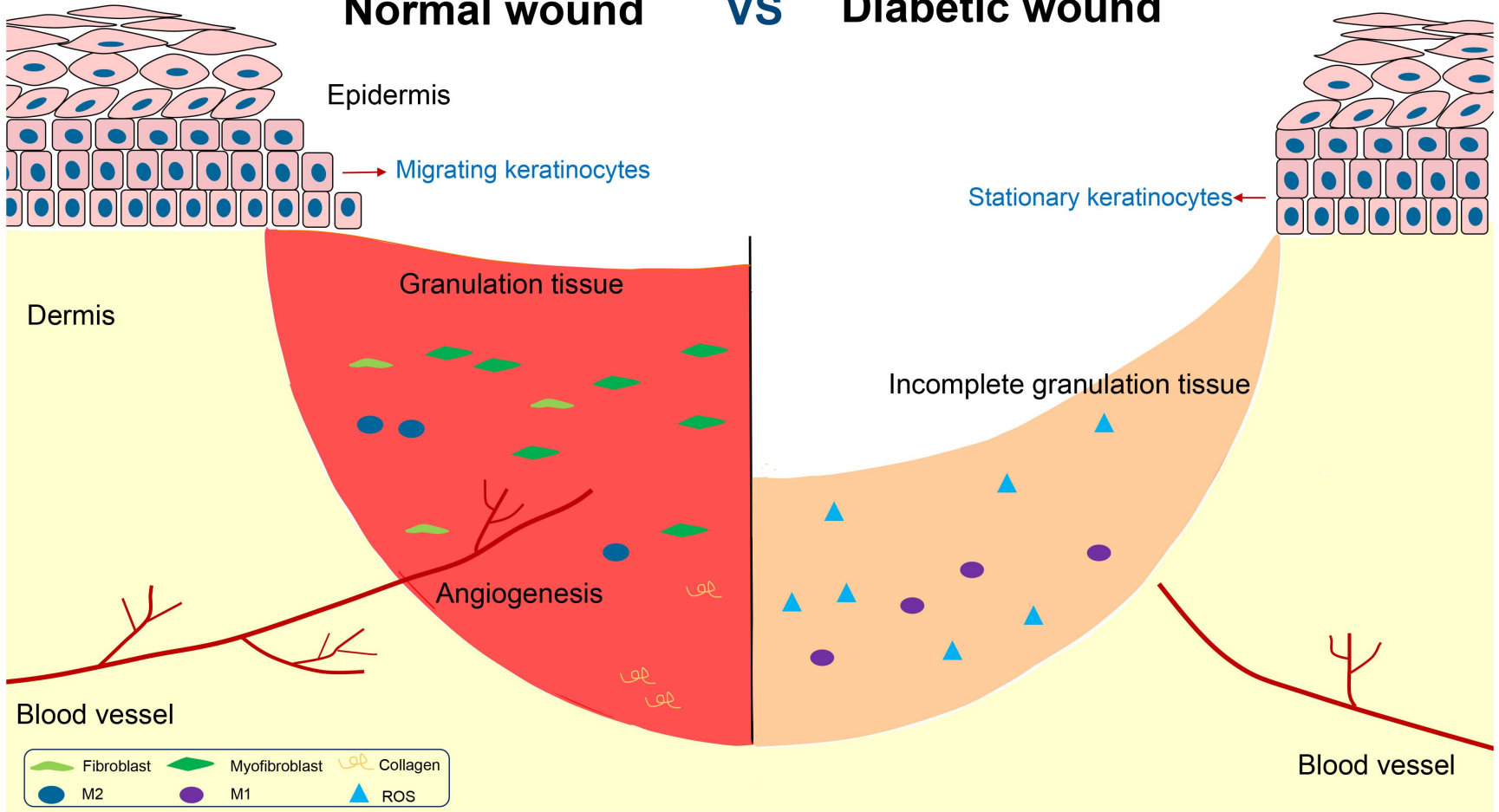


Diabetes

- Poor blood supply
- Impaired healing
- Infection
- Revision risk
- Adhesive capsulitis
 - ie frozen shoulder



Normal wound VS Diabetic wound



Obesity

- Infection
- DVT
- Implant failure
- Altered biomechanics

Treating Obesity in Patients Undergoing Orthopaedic Surgery



Obesity is a complex, multifactorial condition that induces stress throughout the musculoskeletal system

It leads to increased costs and health complications due to infection, revision, and blood loss following orthopaedic surgery

Strategies for obesity and weight reduction



- Improving nutritional quality
- Restricting calorie intake
- Weight gain prevention
- Pharmacotherapy
- Community support
- Regular exercise
- Bariatric surgery

⚠️ Although possible, postoperative weight loss is rare

Adopting an appropriate strategy towards obesity management can help reduce complications and improve outcomes in patients undergoing orthopaedic surgery

As published in Carreira et al. (2022)

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Mental Health

- Addiction / Dependence
 - Opioid use
 - Tobacco?
- Depression
 - Life of its own



Tobacco Use

- Impairs tissue oxygenation
- Non-union
 - Fractures
- Infection
- Incomplete healing
 - Rotator cuff repairs



Testosterone use

- Endogenous or exogenous
- Clotting risk
- Tendon rupture
- Tendon repair failure



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Orthopedic Surgical Perspective: Shoulder

- More complex pre-op clearance
- Higher rates of post-op complications
- Delayed return to work
- Compromised functional outcomes
- Diabetes status / current A1C level
- Develop adhesive capsulitis
- Need a MUA
- Perm loss of ROM & therefore function ... perm work restrictions?

Financial Impact on Claims

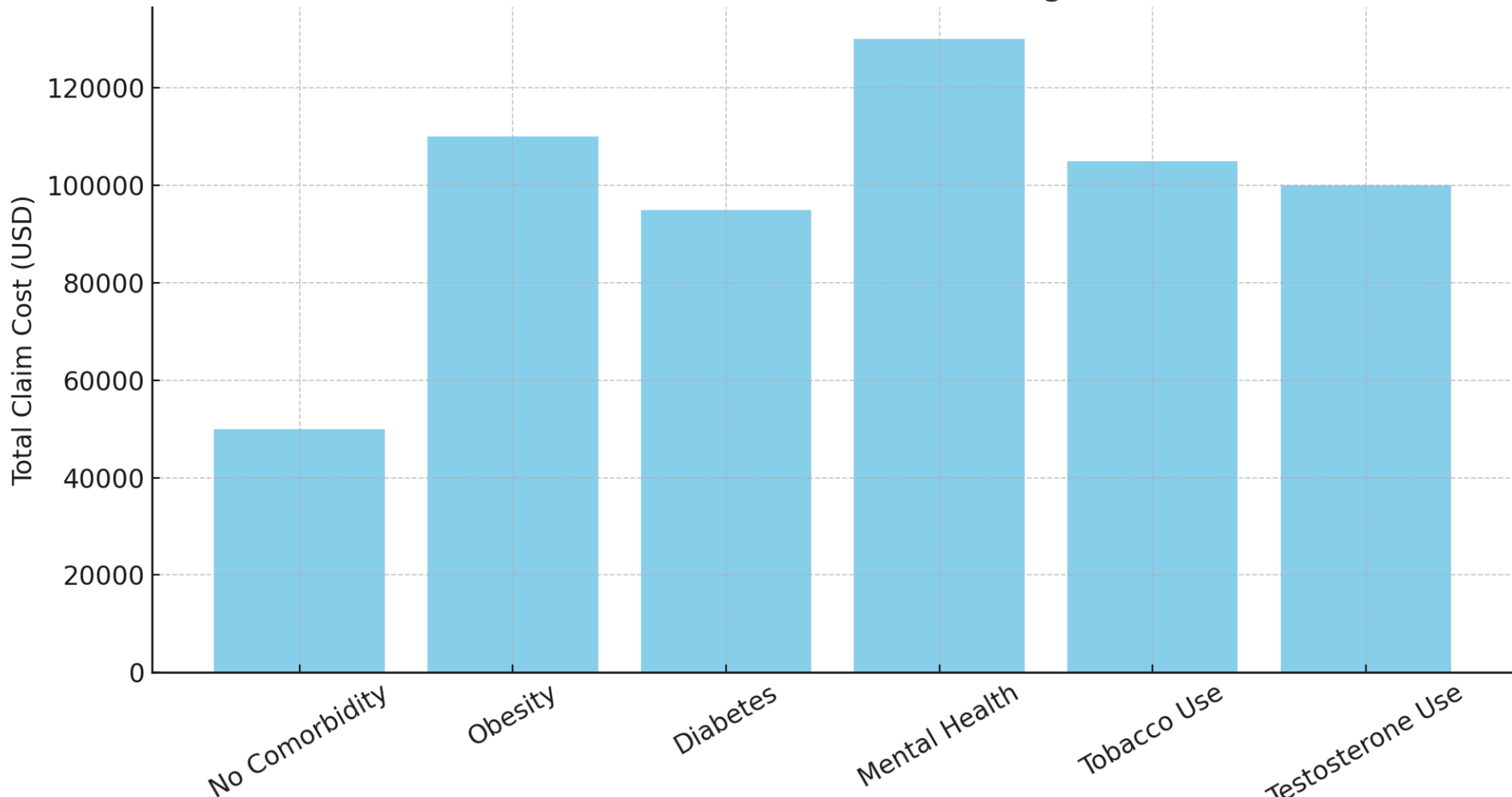
- Comorbid claims cost 2–5x more
- Increased medical and indemnity costs
- TKR example: \$200K vs. \$50K

Legal Complexity

- Apportionment challenges
- Delayed MMI
- Higher permanent impairment ratings
 - RCR complicated by adh capsulitis
 - 7%UEI (DBI max)
 - 15%UEI just for 80 deg of flexion & abduction
- Increased litigation

Average Claim Costs by Comorbidity

Estimated Total Claim Costs by Comorbidity
(Per WC Claim, National Avg.)



Final Thoughts

- Comorbidities are central to orthopedic outcomes
- Orthopedic surgeons must engage in broader care planning
- Better coordination = improved outcomes and reduced costs

Final Thoughts cont'd ...

