

The background of the slide is a photograph of a person in a blue suit holding a tablet. Overlaid on the tablet and the person's torso is a grid of hexagonal icons. These icons represent various concepts: a cloud, a Wi-Fi signal, a lightbulb, a gear, a group of people, a wrench and screwdriver, a pie chart, a world map, a hard hat, a truck, a lightbulb, a Wi-Fi signal, a group of people, a wrench and screwdriver, a pie chart, a world map, a hard hat, a truck, a lightbulb, a Wi-Fi signal, a group of people, a wrench and screwdriver, a pie chart, a world map, a hard hat, a truck, a lightbulb, a Wi-Fi signal, a group of people, a wrench and screwdriver, a pie chart, a world map, a hard hat, a truck. The text is overlaid on a semi-transparent grey rectangle.

Impacting Workplace Productivity by Optimizing Affordability and Access

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About IBI

National research and educational nonprofit
focused on linking workforce health, productivity
and business performance



1,200+ corporate members covering 20 million
employees. Member engagement opportunities
include:

- National Forum & regional programs
- IBIBridge
- Informative webinars on hot topics

Develop & provide industry leading:



Research



Data



Tools



Learning
opportunities

So business leaders can:

- Understand the toll that illness takes on
employee productivity
- Recognize the competitive advantages
of investments in employee health
- Create an impactful story for senior
leaders about why this holistic view is
important for their business objectives



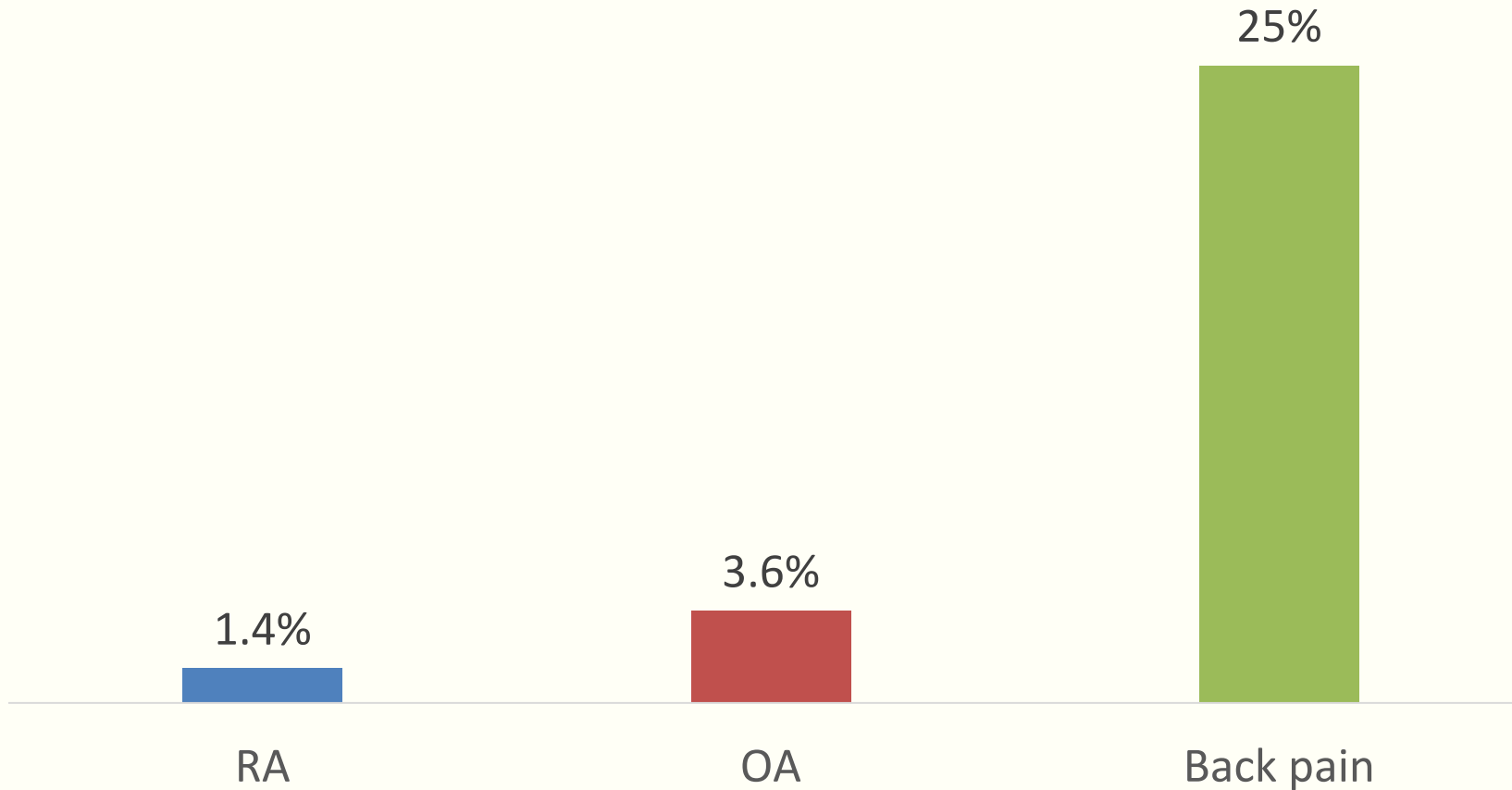


Arthritis Overview

Osteoarthritis (OA)	Rheumatoid arthritis (RA)
“Normal” wear and tear on the cartilage of the joints	Auto-immune disease <ul style="list-style-type: none">Immune system attacks lining of the joints
Aching, tender, stiff joints	Inflammation, pain, stiffness, fatigue
Genetics, but also <ul style="list-style-type: none">Repetitive motionStrain from overweight	Causes not well understood <ul style="list-style-type: none">But smoking, obesity may be risk factors
Slow development over lifetime	Rapid onset at any life stage

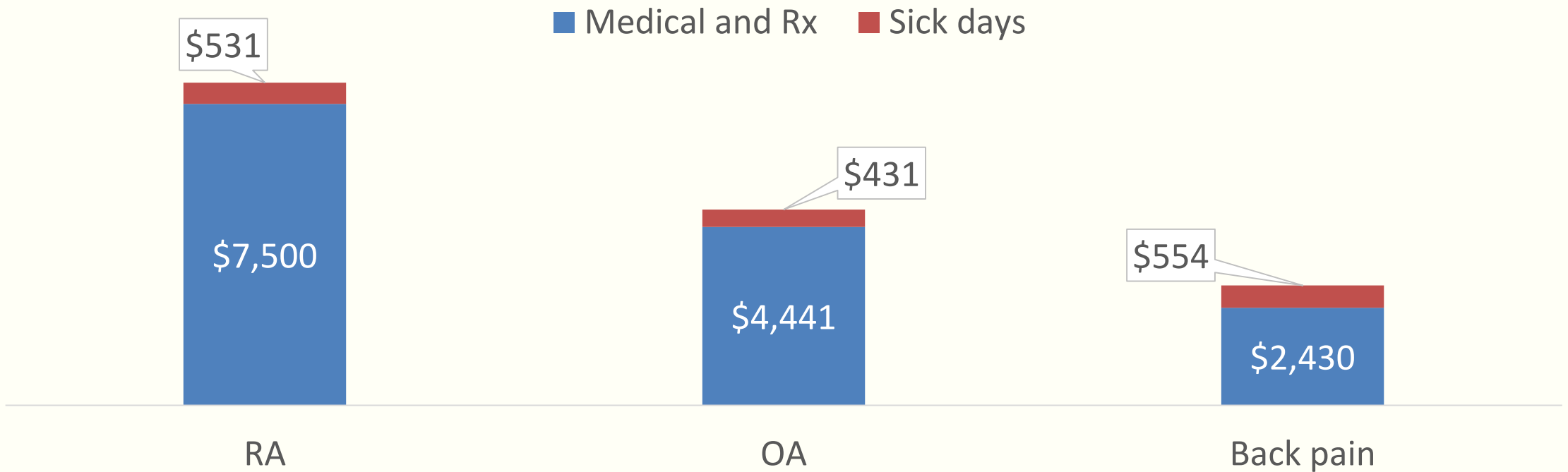
Relatively few employees have RA¹

% with condition



But RA comes with high costs¹

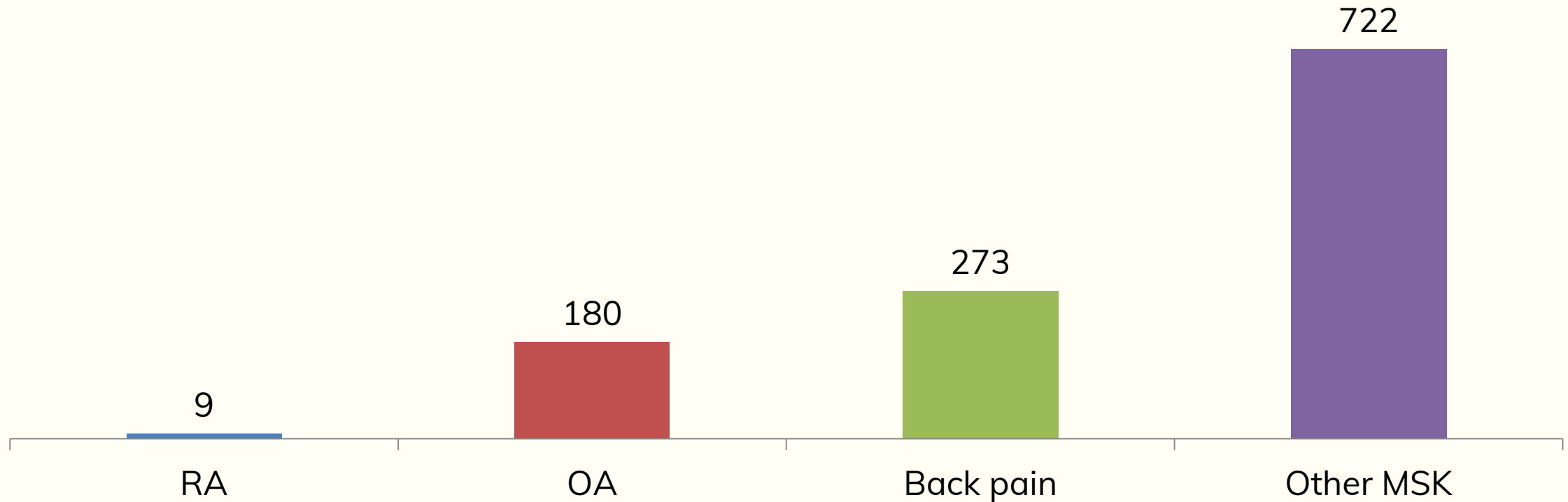
Excess medical and sick day costs for employees treated for condition, compared to employees without condition



Disability claims for RA are rare

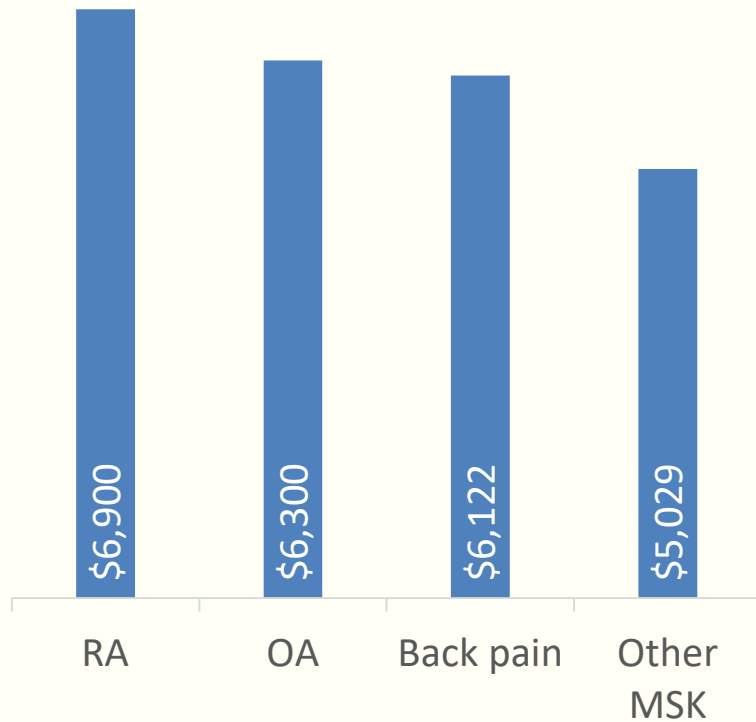
2

Short-term disability (STD) claims per 100,000 covered lives

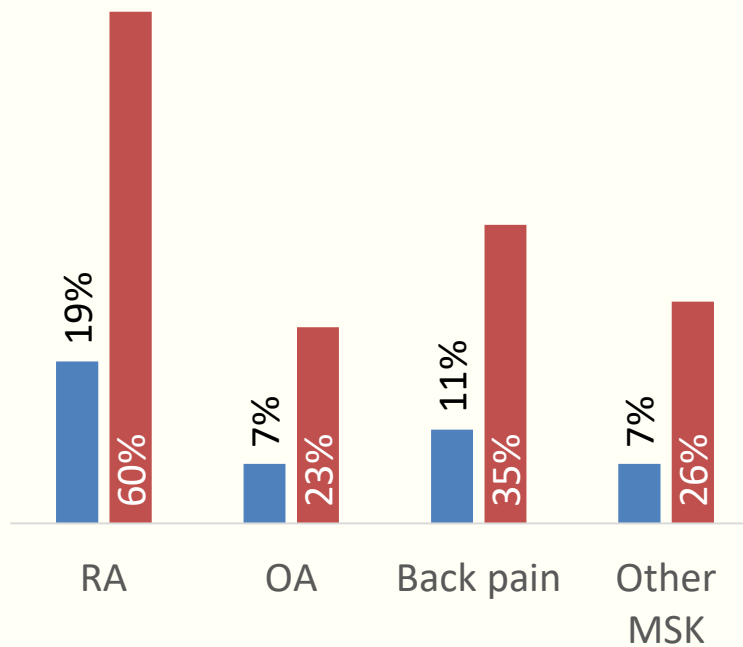


RA's disability leave burden is heavy²

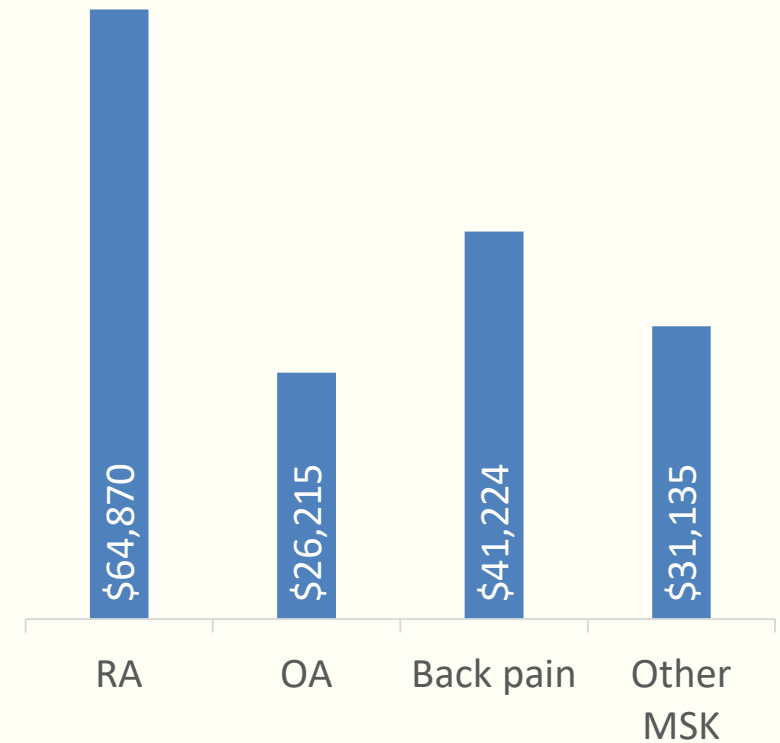
STD claims costs



■ % of STD claims converting to LTD
■ % of LTD claims active 2+ years



LTD claims costs



Biologic medications can reduce RA disability rates

- Tumor necrosis factor (TNF) inhibitors linked to improved sick day and work productivity outcomes among employees with inflammatory arthritis³
- RA patients who took disease-modifying anti-rheumatic agents (DMARDs) had one-third fewer STD claims^{4,5}
 - And shorter leave durations

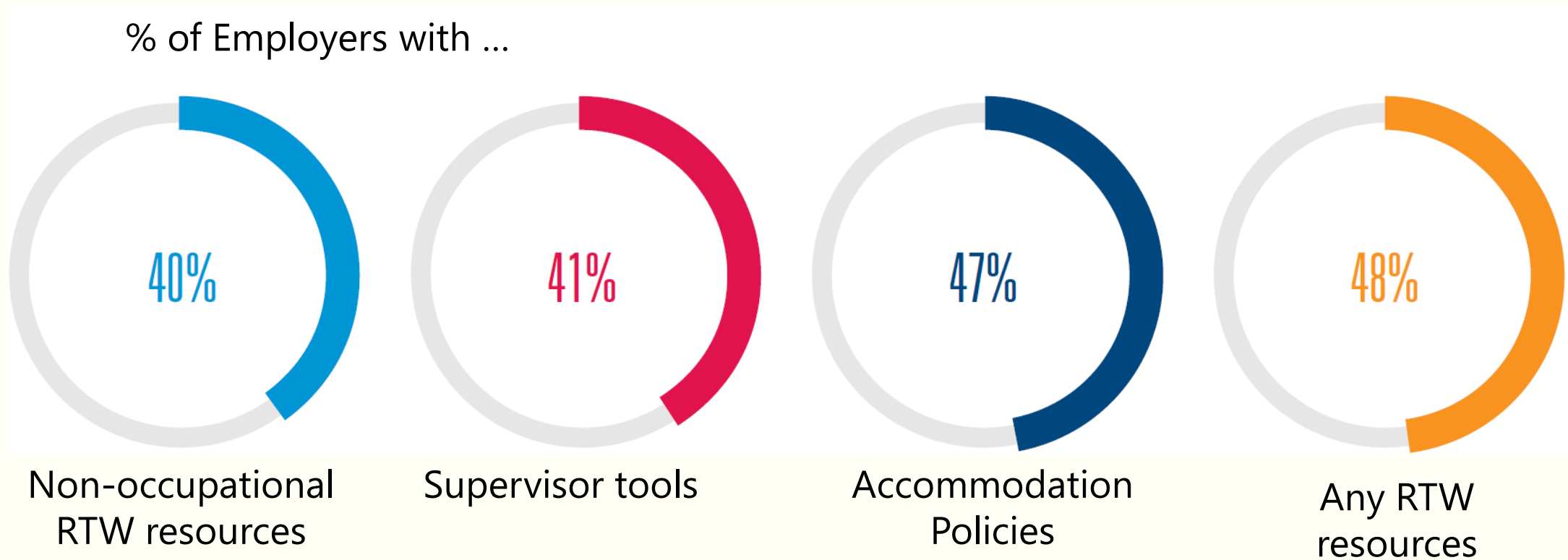
Patient costs, formulary restrictions limit access to RA treatments

- Every \$20 in co-pay cuts the use of DMARDs by 35%^{4,5}
 - Cuts use of symptom-relieving drugs by 84%
- Prior authorizations
- Step-edits
- Limits on prescription quantities

Implications for employers

- Understand prevalence of RA in your workforce
 - Claims analyses
 - Industry benchmarks
- Incorporate productivity items into health risk assessments to understand impact on absence and job performance
- Review benefit design to mitigate risks from cost-shifting, formulary restrictions
- Integrate formulary design to complement best practices in disability RTW

RTW best practices are well-known, but underutilized⁶



References

1. [Integrated Benefits Institute, Health and Productivity Impact of Chronic Conditions Series \(HPCC\)](#)
2. [Integrated Benefits Institute, Disability and Leave Benchmarking database, 2011-2018](#)
3. [Lenzsinck M-LB, Burdorf A, Boonen A, Gignac MA, Hazes JM, Luime JJ. Consequences of Inflammatory Arthritis for Workplace Productivity Loss and Sick Leave: a Systematic Review. Annals of the Rheumatic Diseases. 2013;72:493-505.](#)
4. [Jinnett K, Parry T, Valuing Lost Work Time: Connecting Medication Adherence and Short-Term Disability, The American Journal of Pharmacy Benefits, May/June 2012;](#)
5. [Jinnett K, Parry T, A Broader Reach for Pharmacy Plan Design, Integrated Benefits Institute, May 2007.](#)
6. [Gifford, B and Parry S, The Value of Disability Return-to-Work Programs, Integrated Benefits Institute , September 2016.](#)