



# Curbing Opioid Abuse

RESOLUTION

Are You Aware?

*There is an opioid crisis in workplaces across America.*

Nearly 40,000 drug overdose deaths occur each year in the United States. According to [Insurance Journal](#), “The number continues to rise ... more than half of overdose deaths involve prescription drugs and ... opioid-related deaths now exceed deaths involving heroin and cocaine combined.”

According to the [National Institute of Health](#), the opioid crisis began in the 1990s as pharmaceutical companies advised physicians that these drugs, most often prescribed to address chronic pain, would not be addictive. Unfortunately, this did not turn out to be the case. The NIH reports that roughly “21 to 29 percent of patients prescribed opioids for chronic pain misuse them” and “between 8 and 12 percent develop an opioid use disorder.” In addition, the NIH estimates nearly 6% of those who misuse the drug will transition to heroin.

Among workers’ compensation claims, back injuries are frequent. This is also the injury most likely to be prescribed a prescription painkiller such as oxycodone or hydrocodone. However, these are the drugs most often leading to [opioid dependency and abuse](#).



Berkley  
INDUSTRIALCOMP

| a Berkley Company

## Are You Prepared?

Consider that working in a high hazard industry lends itself to a higher percentage of injuries, thus potentially resulting in a higher instance of opioid abuse.

Be aware of the following physical symptoms of opioid abuse:

- States of euphoria or noticeable elation.
- Marked sedation or drowsiness.
- Confusion.
- Constricted pupils.
- Slowed breathing.

Look for these workplace characteristics:

- Frequent absences
- Tardiness
- Irritability
- Other workers' complaints

If an employee exhibits symptoms, have a plan of intervention ready, and be prepared to request drug testing according to the policies outlined by the company.

## The Berkley Industrial Comp Difference

When an injury occurs, Berkley Industrial Comp seeks to provide a quality outcome for both the employee and the employer. We work to help employees recover physically without dependence on prescription painkillers.

Consider these statistics:

- At Berkley Industrial Comp, our narcotics prescription utilization is 46% lower than the national average.
- We spend 60% less on narcotic prescriptions for our clients. Billing for narcotics is 35% below average.
- In 2016, we saw an 8.81% reduction in narcotic prescriptions, making us 14% below the national competition.

We are also committed to providing support to employees who are facing opioid addiction. Our OnPoint program is designed to assist workers in becoming drug-free so they can return to work as soon as possible.

Because our RESOLUTION team is working for the best interest of each worker, this team includes medical and claims professionals who review each case individually. If prescription pain medications are necessary, we are committed to educating physicians on the importance of offering non-opioid prescriptions before long-term dependency occurs.

## What Next?

Be prepared to address opioid and other drug and alcohol usage with the following:

- Have a written policy addressing the use of drugs and alcohol. Include the right to random testing as well as testing due to reasonable suspicion.
- Document concerns, complaints, and behavior patterns as reported by other employees or supervisors.
- At least two members of the management team should also observe concerning behavior and document.
- Always meet with an employee after multiple observations and bring documentation of concerns. The meeting should include multiple team members.
- Know the company's and employees' legal rights concerning drug testing. If the policy allows for reasonable suspicion testing, notify the facility you are sending an employee in for testing. Never allow an employee to drive himself.
- Obtain a consent to drug testing form, signed by the employee. Your company policy should have a response ready in case an employee refuses to consent.
- Act on the results immediately according to company policy and based on employee's past record of substance abuse. Contact your Berkley Industrial Comp representative for advice on how to proceed with offering an employee counseling or rehabilitation services through such programs as OnPoint.

