

# How Stress Is Impacting Your Medical Claims

**Presented by:**

**Taylor Almonte-Hahn, CHES  
Health and Wellness Consultant**

**Michelle Froehlke, CSFS  
Employee Benefits Consultant**

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# Today's Presenters



Taylor Almonte-Hahn, CHES  
Health & Wellness Consultant



Michelle Froehlke, CSFS  
Employee Benefits Consultant

the knowledge brokers™



WELCOA  
WELL WORKPLACE BRONZE

# Agenda



# Physiological Impacts of Stress



# Stress

- Natural physical and mental reaction
- Everyone encounters stress
- Can be beneficial to health
- If your stress response prolongs, it becomes negative



# Domino Effect



## HOW **STRESS** AFFECTS THE BODY

### **BRAIN**

Difficulty concentrating, anxiety, depression, irritability, mood, mind fog

### **CARDIOVASCULAR**

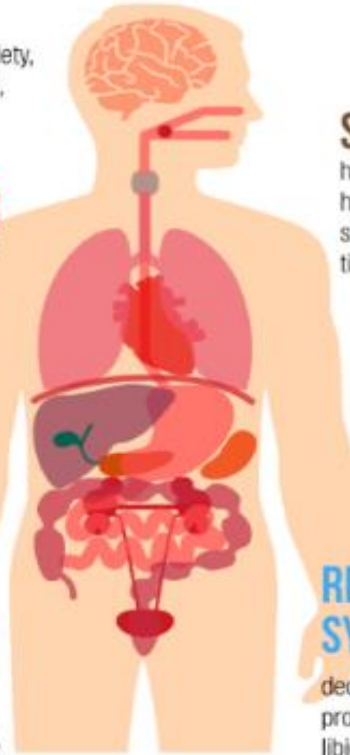
higher cholesterol, high blood pressure, increased risk of heart attack and stroke

### **JOINTS AND MUSCLES**

increased inflammation, tension, aches and pains, muscle tightness

### **IMMUNE SYSTEM**

decreased immune function, lowered immune defenses, increased risk of becoming ill, increase in recovery time



### **SKIN**

hair loss, dull/brittle hair, brittle nails, dry skin, acne, delayed tissue repair

### **GUT**

nutrient absorption, diarrhea, constipation, indigestion, bloating, pain and discomfort

### **REPRODUCTIVE SYSTEM**

decreased hormone production, decrease in libido, increase in PMS symptoms

- Headaches
- GI issues (i.e. IBS, celiac, gallstones, intestinal inflammation, ...)
- Immune system (i.e. arthritis, lupus, psoriasis, graves...)
- Diabetes
- Heart issues

*2018 study by Humana; stress related chronic health conditions cost \$15.64 per day*

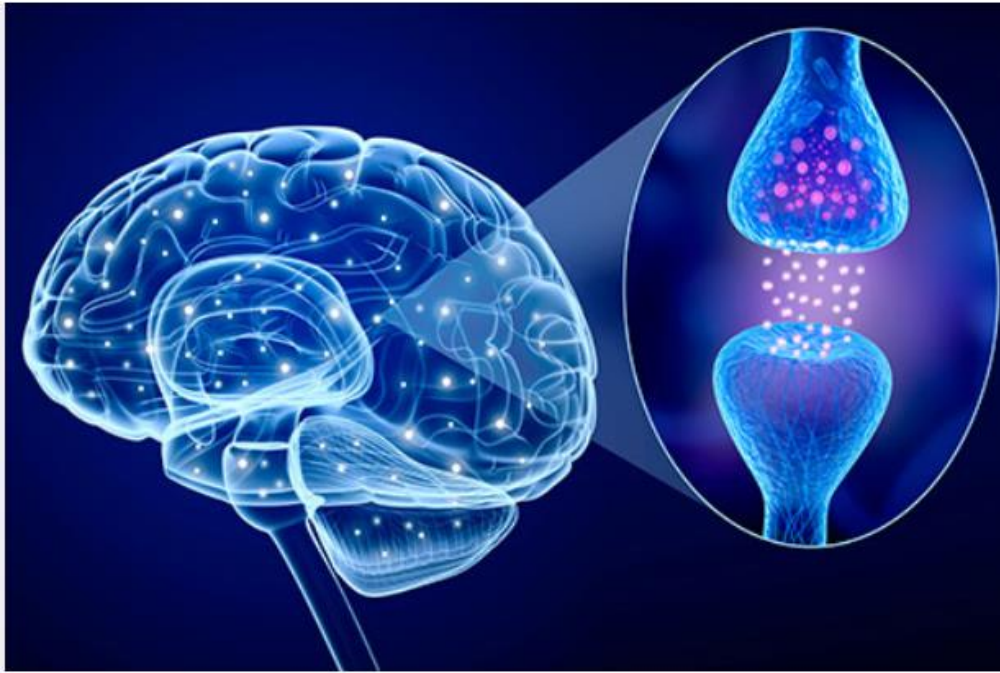


[The Effects of Stress on Your Body - WebMD](#)



# Nervous System

- Network made up of your brain, spinal cord, nerves, and *neurons*.
- Stress triggers the nervous system to release "stress hormones".
- "Fight or flight"
- Over time, this can affect your heart, blood vessels, muscles, and other systems in the body



[The Effects of Stress on Your Body - WebMD](#)



# Rx Utilization Example

163 employees on plan, 212 members

Drug name	Condition	Number of members	Number of Rx	Net Paid Claims	% of Total Rx Spend
Escitalopram	Depression	30	165	\$884	5.1%
Atorvastatin	High cholesterol	26	110	\$736	3.4%
Levothyroxine	Thyroid	17	75	\$627	2.3%
Omeprazole	Acid reflux	20	72	\$840	2.2%
Sertraline	Depression	16	72	\$293	2.1%
Metoprolol	HBP	26	128	\$834	4.0%
Metformin	Type 2 Diabetes	14	59	\$149	1.8%
Bupirone	Anxiety	13	54	\$850	1.7%
Amlodipine	HBP	12	49	\$91	1.5%
Fluoxetine	Depression/anxiety	12	48	\$93	1.5%



# Stomach/Gut Health

- Acid flows up; GERD
- Intestinal issues; tears in lining, inflammation, celiac
- Bowel issues; IBS, flare ups crohns
- Up to 70% Americans impacted (2x those with diabetes)
- \$136 billion/year

CDC June 2020



# Autoimmune Health

- Arthritis
- Lupus
- Psoriasis
  
- \$19,300 in medical claims vs \$4,800 in claims without (4X)
- Creams > Injectable \$500-\$20,000
  - Humira \$52K/year
  - Enbrel \$67K/year
- Rx costs 2.92x greater

# Type 2 Diabetes

Stress hormones boost  
glucose



Overweight

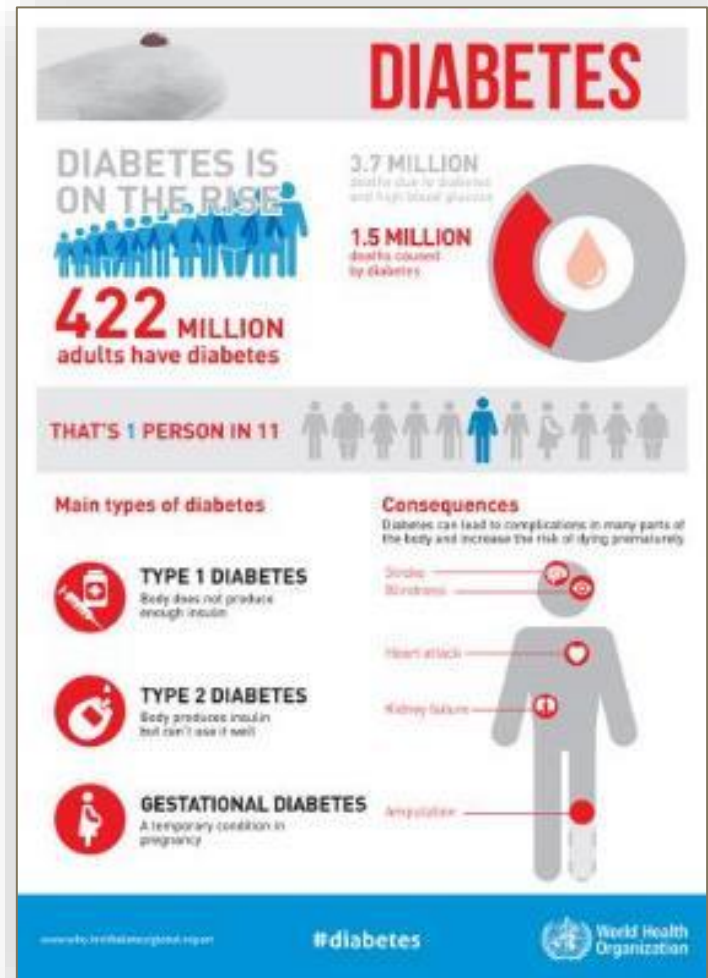


Heart disease, stroke,  
kidney disease



# Diabetes – An R&R Case Study

- 3-Year Study of Self-Funded and 100+ Fully Insured Clients
- Over 7,000 Claimant Years
- Medical & Rx Claims Data



# Diabetes – Our Results

- **6.8% of Claimants have Diabetes**
  - Gallup-Sharecare puts the percentage in SE Wisconsin at 10.7%
  - Roughly 4% of Diabetics aren't receiving treatment, or don't know they have the disease
- **Diabetics made up 15.2% of total Plan Costs**
  - 14.7% of Medical Costs
  - 16.8% of Rx Costs
- **Diabetics cost on average 2.64x more than Non-Diabetics**
  - 58% of clients experienced a ratio greater than 2:1
  - 41% of clients experienced a ratio greater than 3:1
  - 24% of clients experienced a ratio greater than 4:1



# Heart Health



- Blood pressure
- Heart attack
- Stroke
  
- Stress boosts hormones that trigger faster heart beat/pressure
  
- Consistent high levels can lead to:
  - Inflamed heart vessels
  - Hardened artery walls
  - A fib
  - High cholesterol
  - Heart failure

# Impacts of Heart Disease



**116.4 million, or 46%**

of US adults are estimated to have hypertension. These are findings related to the new 2017 Hypertension Clinical Practice Guidelines.



On average, **1 in 5 adults, or 22.5%**

of American adults, reported achieving adequate leisure-time aerobic and muscle-strengthening activities to meet the physical activity guidelines, based on 2016 data.



**1 in 6 males and 1 in 7 females**

in the United States are current smokers, based on 2016 data.

By 2035, more than **130 million adults, or 45.1%** of the US population,

are projected to have some form of CVD. Total costs of CVD are expected to reach \$1.1 trillion in 2035, with direct medical costs projected to reach \$748.7 billion and indirect costs estimated to reach \$368 billion.



Journal of the American Heart Association

# Effects of Stress on the Body



**SKIN:**  
Changes in Skin Texture,  
Loss of Skin Tone, Loss of  
Moisture, Thinner & More  
Delicate Skin



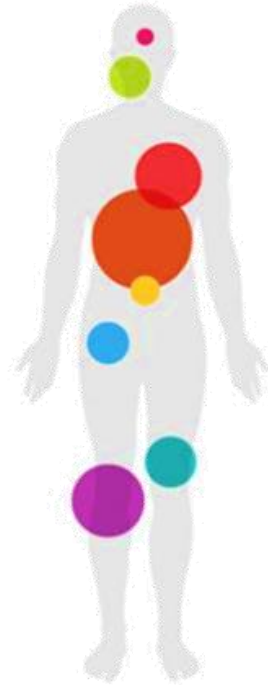
**IMMUNE  
SYSTEM:**  
Decreased Immunity



**HORMONES:**  
Hormonal Imbalances,  
Increased Cortisol



**BONES:**  
Decreased Calcium  
Absorption, Weakened  
Bones



**BRAIN:**  
Fatigue, Reduced Con-  
centration, Decreased  
Mood



**HEART:**  
Increased Heart Rate,  
Elevated Blood Pressure

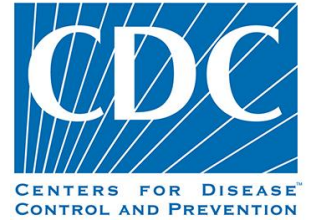


**GUT:**  
Decreased Nutrient  
Absorption, Alterations in  
Gut Motility, Changes in  
Microbiome, Leaky Gut



**MUSCLE:**  
Muscle Protein Breakdown

# The Need for Wellbeing!



## The Centers for Disease Control and Prevention

- 60% of adults have a chronic disease
- 40% of adults have two or more chronic diseases

## Most Chronic Diseases Can be Avoided or Reversed

- Quit smoking
- Eat healthy
- Avoid drinking too much alcohol
- Get 7 hours of quality sleep
- Have a regular physical and health screening
- Engage in physical activity

Percentage of workers reporting mental health issues, by generation:

**BOOMERS**

**22%**



**GEN X**

**36%**



**MILLENNIALS**

**59%**



**GEN Z**

**71%**



# Dimension Examples

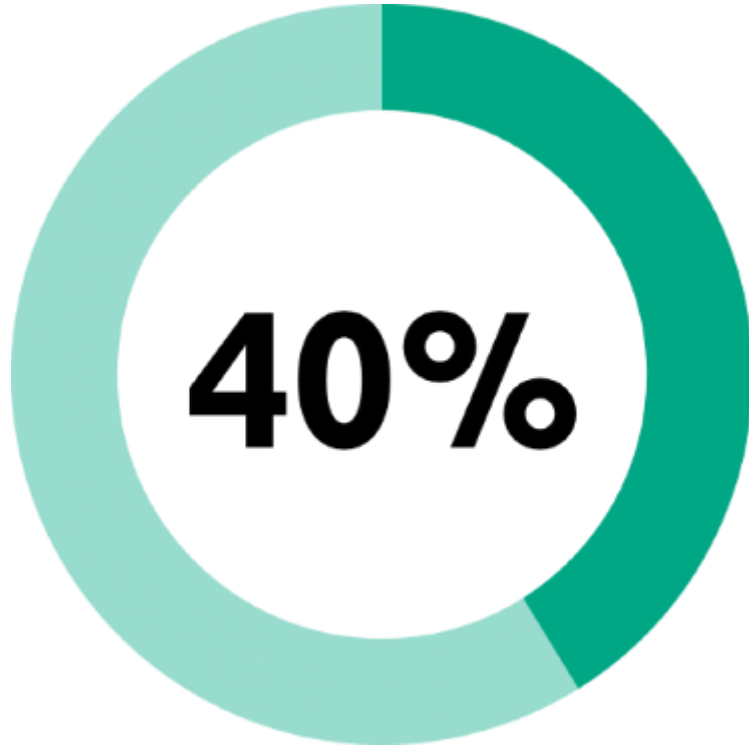
- **Intellectual** – Start a book club
- **Financial** – Host a session on budgeting
- **Social** – Implement social media reduction challenge
- **Spiritual** – Demonstrate a weekly form of meditation
- **Physical** – Host a 10AM walk session
- **Environmental** – Host a seminar on decluttering
- **Occupational** – Have a purposeful check-in meeting with staff
- **Emotional** – Host a weekly journal challenge





# Stress in the Workplace





Turnover due to stress



# Stress Statistics - Forbes

- 76% say workplace stress negatively impacts their personal relationship
- 66% have lost sleep due to work stress
- 16% have quit due to high work stress
- 80% feel increased stress with a leadership change
- 35% of stress comes from direct supervisor



## Minimizing Stress in the Workplace

- Treat others how you wish to be treated
- Hold regular staff meetings to plan, problem solve, recognize accomplishments
- Clearly communicate the rationale performance expectations and any changes occurring
- Create a formal suggestion system
- Resolve conflicts early and efficiently
- Acknowledge that work is often stressful and connect staff to professional help if necessary
- Promote mental health resources and reduce the stigma



## Almost half are now suffering from mental health issues



Pre-pandemic  
(2019)



During pandemic  
(2020)

## More than 10% are now suffering from serious mental illness



Pre-pandemic  
(2019)



During pandemic  
(2020)

Employees comfortable seeking employer help:



Employees comfortable accepting employer help:



Employees know who to talk to for help:



Pre-pandemic (2019)  
During pandemic (2020)



# Importance of Self-Care



# What is Self-Care?

- Allow ourselves grace
- Know your limits
- No is a complete sentence
- Slowing down
- Rebooting
- Seek joy with the little things in life
- Get to know yourself better
- Put on your own oxygen mask first



# TYPES OF SELF-CARE



# Train the Brain

**Positive  
Self-Talk**



Recognize negative self-talk

Reframe those emotions

Refocus

*Control your outcome!*



Stillness comes in many forms:

- Exercise
- Yoga/meditate
- Cooking
- Being with a pet
- Drive
- Music
- Read...

Give yourself permission to find what works for you.

# Resources

- [Stress at Work | NIOSH | CDC](#)
- [Mental Health – NAMI](#)
- [Interactive Tool - What Is Your Stress Level?](#)
- [Substance Abuse and Mental Health Services Administration](#)
- [My One Word](#)
- Apps (Headspace, Calm, 5 Min Journal)
- Utilize embedded EAP services
- Contract with EAP vendor
- Utilize a consultant with expertise



# Thank you!



**Taylor Almonte-Hahn, CHES**

Health & Wellness Consultant

[Taylor.Almonte-Hahn@rrins.com](mailto:Taylor.Almonte-Hahn@rrins.com)

Direct: 262.953.7233



**Michelle Froehlke, CSFS**

Employee Benefits Consultant

[Michelle.Froehlke@rrins.com](mailto:Michelle.Froehlke@rrins.com)

Direct: 920.931.3262



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