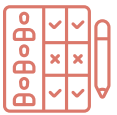


Evolution in the Employer Disability Approach

Overview

Disability used to be an afterthought for most employers. After setting up health insurance, stop loss, point solutions, and other benefits programs, HR teams would then look at disability. Post-pandemic, this has changed, and employers are giving disability more attention than ever before. Rather than choosing disability carriers based on the administration of disability claims and price alone, employers are prioritizing carriers that provide a positive employee experience.

There are a few factors influencing this change:



EMPLOYER OUTLOOK

Employers are looking at healthcare more holistically across prevention, chronic conditions, and disability. They understand the need for their employees to have access to resources across the care spectrum, including when on disability.



THE RISE OF MENTAL HEALTH

Disability cases involving complex and comorbid conditions are on the rise. Employers recognize that employees need mental health support during disability leave, whether mental health is their primary disabling condition or not.



THE NEED TO PROVIDE BETTER CARE TO EMPLOYEES ON DISABILITY

It is becoming clear to employers that they need to either directly provide resources to employees on disability or choose carriers who provide services beyond claim administration only to bring back healthy employees to work.



AN INCREASE IN DISABILITY CASES

1 in 4 of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach normal retirement age¹. Employers cannot afford this long-term and must invest in preventative care.

Keeping these factors in mind is critical as employers evaluate their disability strategies and health partners.

¹Social Security Administration, *Disability and Death Probability Tables for Insured Workers Born in 1999* <https://www.ssa.gov/oact/NOTES/ran6/an2020-6.pdf>, Table A.

Innovation in Disability

Goodpath hosted a webinar with thought-leaders in the disability space:

- › **Sheila Sokolski**, Sun Life AVP, Life, Absence and Disability Product and Product Marketing
- › **Mark Costello**, MunicheRe SVP, Group and Living Benefits Reinsurance
- › **Rich Clement**, SmithRe VP, Group Underwriting
- › **Carl Nehme**, Goodpath President & COO

The webinar focused on the rise of disability cases related to mental health, the increase in complex conditions, and the ways carriers are innovating by taking more holistic approaches to care.

You may find the full recording [here](#)

In the webinar, Sheila shared multiple case studies of Sun Life members, including one about a sales associate on long-term disability for long COVID. She emphasizes how **a holistic approach to care helped this member fully return to work.**

Rich highlighted the power of virtual care. **Employers can prevent conditions from progressing, reduce disability duration, and connect employees with the specific resources they need by partnering with virtual care benefits providers.**

In this clip, Mark shared **the need to educate managers and supervisors on health benefits** in order to engage employees and get them the care they need as soon as possible.

Early intervention was a key theme. Carl shared that **employers using Goodpath see a 30%-50% YoY decrease in short-term disability incidence** for musculoskeletal conditions.

Diving into mental health issues, Sheila shared the high rates of anxiety and depression Sun Life sees in short-term disability MSK members, and **how addressing mental health issues along with their MSK symptoms contributes to strong outcomes and return to work.**

To learn more about Goodpath's impact on disability, please visit us [here](#) or [book a demo](#) to learn more.