



2023

WORKERS' COMPENSATION MEDICAL
ACCESSIBILITY STUDY

EXECUTIVE SUMMARY

PREPARED BY FIELDGOALS.US

Background

In the Commonwealth of Pennsylvania (Commonwealth), the workers' compensation system protects both employees and employers. Employees receive medical treatment and are compensated for lost wages associated with work-related injuries and disease, while employers provide the cost of such coverage and are protected from direct lawsuits by employees.

The Pennsylvania Bureau of Workers' Compensation (BWC), under the auspices of the Pennsylvania Department of Labor & Industry (L&I), is required under the Workers' Compensation Act (act) to retain an independent consulting firm to conduct a study to determine whether there is adequate access to quality healthcare and products for injured workers.

The Medical Accessibility Study collects data from injured workers, healthcare providers, and insurance companies in the Commonwealth to consider the effects the current fee schedules and utilization of provider panels may have on access to quality care and lost days from work. If the research indicates there is not sufficient access to quality healthcare or products for persons suffering injuries covered by this act, the secretary may make recommendations for modifications or changes to the insurance commissioner.

FieldGoals.US was commissioned by the BWC to collect data, analyze, and provide recommendations in this report to assist the secretary of L&I in determining whether injured workers have adequate access to timely quality healthcare, and the impact the use of provider panels is having on the program.

The 2023 survey collected data from three workers' compensation stakeholders:

- Injured workers
- Insurance carriers
- Healthcare providers

Methodology

FieldGoals.US conducted a comprehensive survey of workers injured during 2023 using a list of 86,013 contacts from 67 counties across Pennsylvania. The list provided by the BWC was cleaned of duplicates and a statistically significant sample size was selected. The number of injured workers surveyed provides results at a 99 percent confidence level with a +/- 3 confidence interval, deeming the information contained herewith of the highest reliability. Telephone interviews were utilized to collect the injured worker responses for the 2023 study. One thousand five hundred twenty-three workers representing all regions of Pennsylvania shared their experiences.

For the insurance carrier survey, FieldGoals.US elicited responses from insurance carriers, self-insured employers, group members, and self-insured group funds via email and traditional mail. Handouts were also made available at the 23rd Annual Pennsylvania Workers’ Compensation Conference. The 142 insurance carriers that completed the survey represented the 1,523 injured workers surveyed in 2023.

To reach the final group of stakeholders, emails, including four follow-up reminders, were sent to healthcare providers who submitted claims on the portal in 2023. The BWC posted a banner on the Claims Dashboard to bring awareness to the healthcare providers using the dashboard about participating. Additionally, FieldGoals.US reached out to healthcare providers via email and mail to elicit participation and spread awareness of the survey. Handouts were also made available at the 23rd Annual Pennsylvania Workers’ Compensation Conference. A total of 205 healthcare providers are represented in this study.

Survey Results

Injured Worker Survey

The objectives of the injured worker survey match the requirements of the act. The injured worker survey provides findings in several key areas:

1. Provider panel utilization and acknowledgment of workers’ compensation rights and duties
2. Prompt return to work
3. Healthcare satisfaction and quality of care
4. Timely access to treatment

Timely Access to Quality Care

Timely access to quality care remains one of the priorities for this study; therefore, survey questions were asked to determine the timeliness of care and to measure the quality-of-care metrics relating to communication of diagnosis and treatment plans.

Timely Access to Appropriate Care	2019	2020	2021	2022	2023
Seen by a doctor within 48 hours	83%	80%	80%	82%	83%
Doctor explained injury	78%	70%	65%	69%	71%
Doctor discussed treatment options	70%	62%	59%	61%	59%
Doctor gave diagnosis (this question was changed in 2021 from “My doctor gave me a correct diagnosis”)	60%	55%	54%	57%	58%
Rights and Duties					
Rights and Duties explained at injury** (in 2019, 2020 this included “within 48	44%	44%	64%***	60%	60%

hours”; since 2021 this was modified to “a few days”)					
Patient Satisfaction					
Overall, extremely satisfied, very satisfied or moderately satisfied with care	85%	86%	85%	86%	87%
Medical care much better, somewhat better or similar/same as other healthcare	82%	82%	83%	84%	84%
Satisfied with timing of return to work	50%	47%	50%	49%	47%
Lost Time & Return to Work					
Percent without other injury after return to work	89%	89%	90%	89%	89%

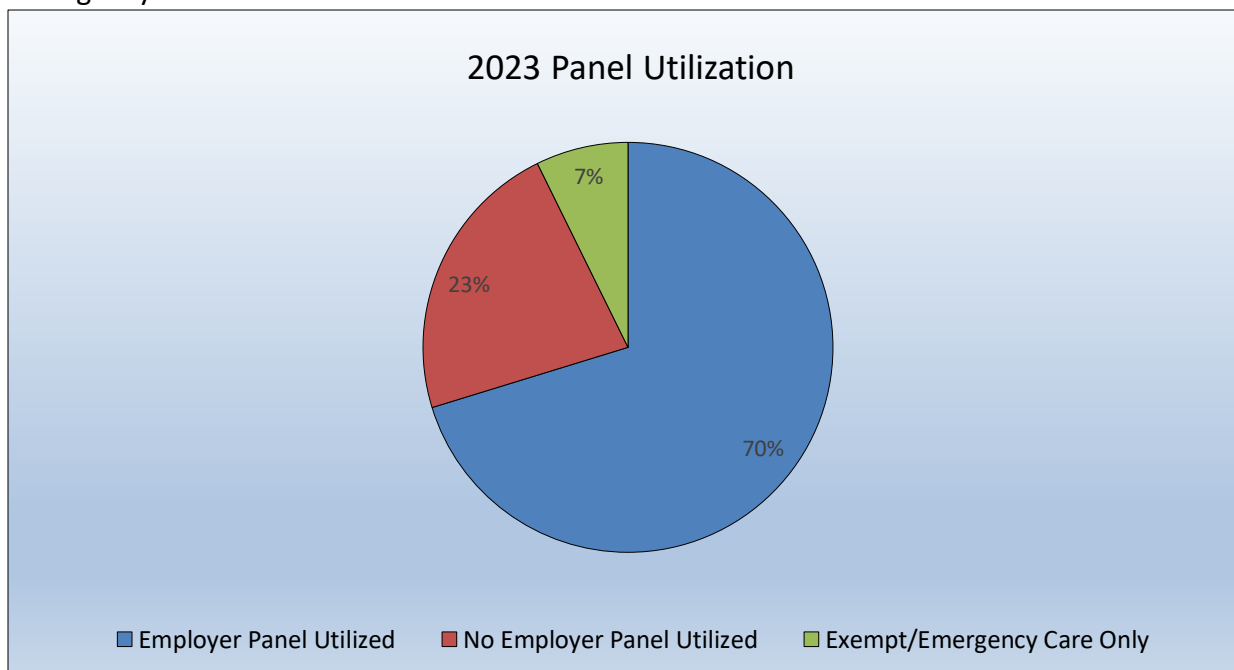
*99 percent confidence, +-3 percent Margin of Error

**Only injured workers subject to use of panel included

***This increase could be a result of the change in language for this question

Provider Panel Utilization and Acknowledgment of Workers’ Compensation Rights and Duties

When asked about their initial visit, 70 percent of injured workers reported they were treated by a panel physician, or a physician chosen by their employer. Of those who used a panel physician, 37 percent chose a doctor from a list of several doctors, 58 percent stated their employer sent them to their workers’ compensation doctor, and 5 percent asked their employer to choose one of the doctors from a list of several doctors the employer uses for workers’ compensation injuries. Twenty-two percent of all respondents chose their own doctor without a list, or their employer does not use specific doctors for work-related injuries, and 7 percent sought only emergency care.*



*This number is pulled from those who indicated they used a physician from an employer list in q5 or q5a. Those who went to an emergency room for their initial visit were asked the employer panel provider question as a follow-up. N=95 who did not receive treatment after the initial visit were excluded.

In 2023, although a significant 60 percent of those questioned stated their employer spoke to them about their rights, another 30 percent said their employer never spoke to them about their rights; this number remains identical to 2022. Ten percent did not recall.

- 7) *After your 2023 injury, did someone from the company or insurance carrier explain your medical treatment rights and duties under workers' compensation within a few days after the injury?*

Q7. Informed of Rights	# of Responses	% of Total
Yes	910	59.75%
No	460	30.20%
Don't remember	153	10.05%
Totals	1,523	100%

To dig a little deeper, injured workers who indicated their employer never spoke to them about their rights, or who did not remember (613 responses), were asked a follow-up question. Of those who responded to this follow-up question, 61 percent, or 371 injured workers, were not aware they had the right to choose their own doctor from the employer's list and the right to use a doctor not on the employer's list after 90 days. This represents 24 percent of the total population of injured workers. This number is down three percentage points from 2022.

- 7a) *Were you aware that you had the right to choose any doctor from the employer's list and the right to use a doctor not on the employer's list after 90 days?*

Q7a. Aware of rights	# of Responses	% of Total
Yes	242	39.48%
No	371	60.52%
Totals	613	100%

Prompt Return to Work

In 2023, 33 percent (498) of the total population responded they did not miss any work as a result of their injury. Twenty-nine percent of respondents missed a month or less of work. Twenty-eight percent of injured workers missed one to six months of work due to their injuries. The percentage of those who did not miss any work as a result of their injury increased by four percentage points.

For tracking purposes, in 2022, 29 percent did not miss any work at all; 32 percent of respondents missed a month or less of work; and 27 percent missed one to six months of work due to their injuries.

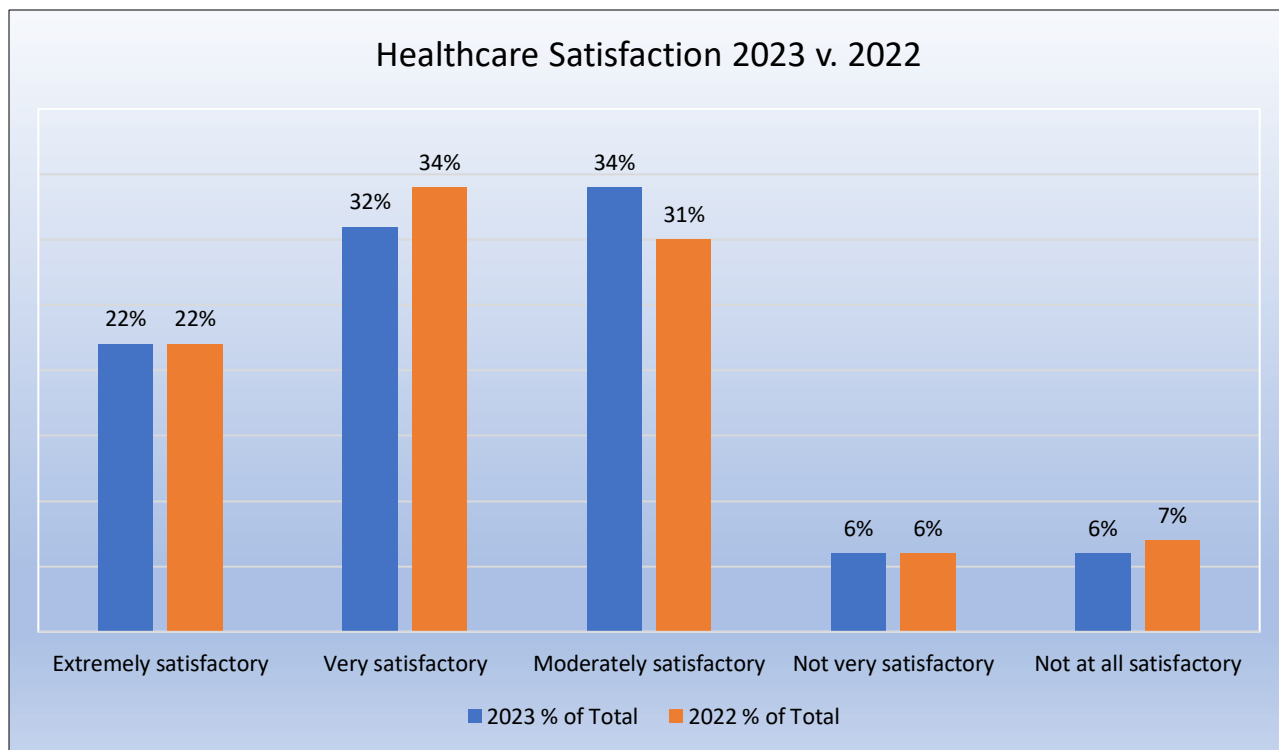
All but those who indicated they did not miss any work due to their injury were asked about their experience returning to work. Of the 1,025 injured workers asked this question, 482, or 47 percent, felt they returned to work when they were ready. Twenty-three percent of those who spent time off work due to an injury felt they went back to work too soon. Twenty-five percent still have not returned to work. This number is two percentage points higher than in 2022.

Eighty-nine percent of injured workers in 2023 did not experience a second, work-related injury. Only 11 percent overall were re-injured, and, of those who were re-injured, 72 percent were re-injured within the first six months after their initial injury. These numbers are unchanged since 2022.

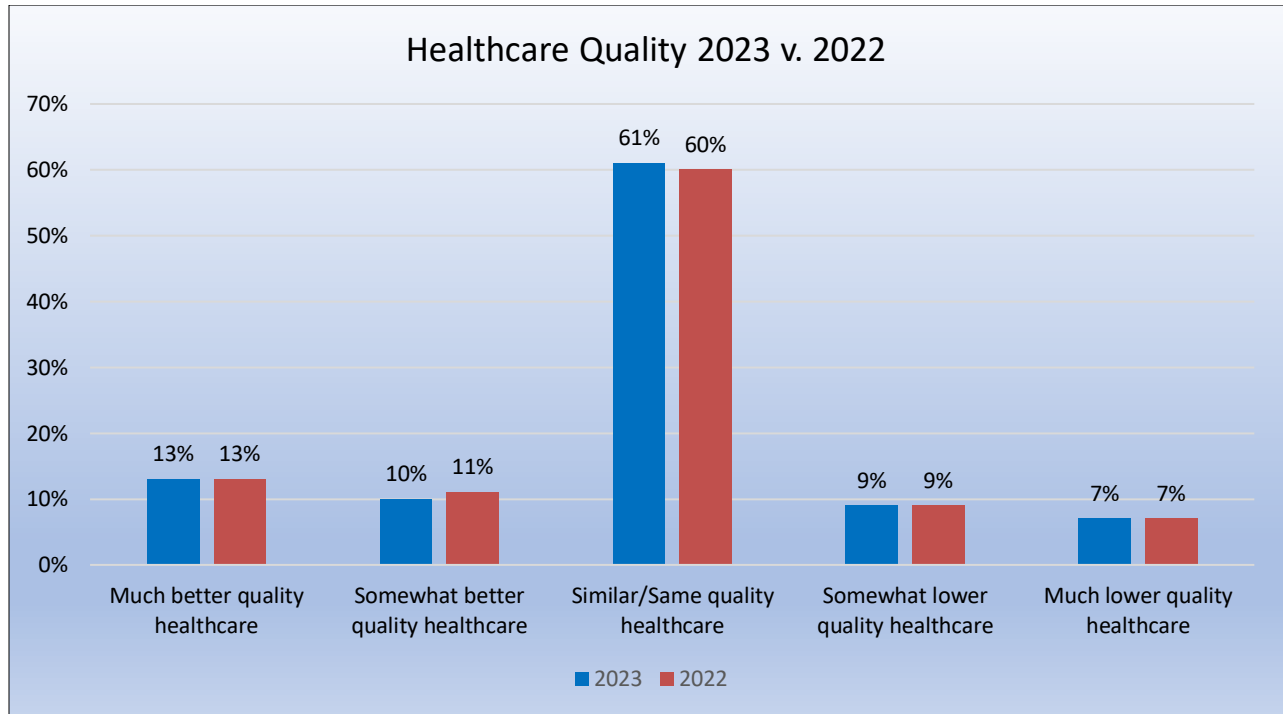
Of the 164 re-injured workers, 44 percent, (or 72 workers) stated it was the same injury or an injury related to the original injury. The remaining 56 percent (92 workers) stated it was a completely different or separate injury, unrelated to the original.

Healthcare Satisfaction and Quality of Care

Fifty-three percent of injured workers were very or extremely satisfied with the care they received from their treating physician or healthcare provider; this number was down slightly from 2022. Another 34 percent were moderately satisfied (up four percentage points from 2022), while 13 percent felt their care was less than satisfactory. Overall satisfaction (top three box) was one percentage point higher than in 2022.



Sixty-one percent of the respondents stated the healthcare they received through workers' compensation was similar to that of their routine healthcare. Twenty-three percent (355 injured workers) felt they received somewhat or much better-quality healthcare through workers' compensation, and 16 percent felt it was somewhat or much lower quality.



To ensure injured workers received quality care for their work-related injuries in 2023, all injured workers were asked a series of questions about their experience with the doctor who first treated them; multiple selections were permitted. Seventy-one percent of injured workers stated their doctor explained their injury to them using understandable language (up two percentage points from 2022), and more than half said they were given a diagnosis (58 percent) and discussed treatments for their injuries (59 percent). All three of these were up from the 2022 data. There was a one-percent decrease in the percentage of injured workers who stated their doctor did “none of the above” – 14 percent in 2023 compared to 15 percent in 2022.

Timely Access to Treatment

Seventy-three percent of injured workers received treatment within the first day of injury (a total of 1,111 injured workers); ten percent were treated after two days, eight percent after three days to one week, and seven percent more than a week after their injury (a total of 107 injured workers); compared to 2022, the data reflects a slight increase in the percent of injured workers who received care one day or less after injury (+.80 percent).

Those who were not treated by a healthcare provider within the first two days (232 injured workers-does not include those who responded “Don’t know”) were asked a follow-up question to determine why they did not seek treatment within that time; multiple selections were

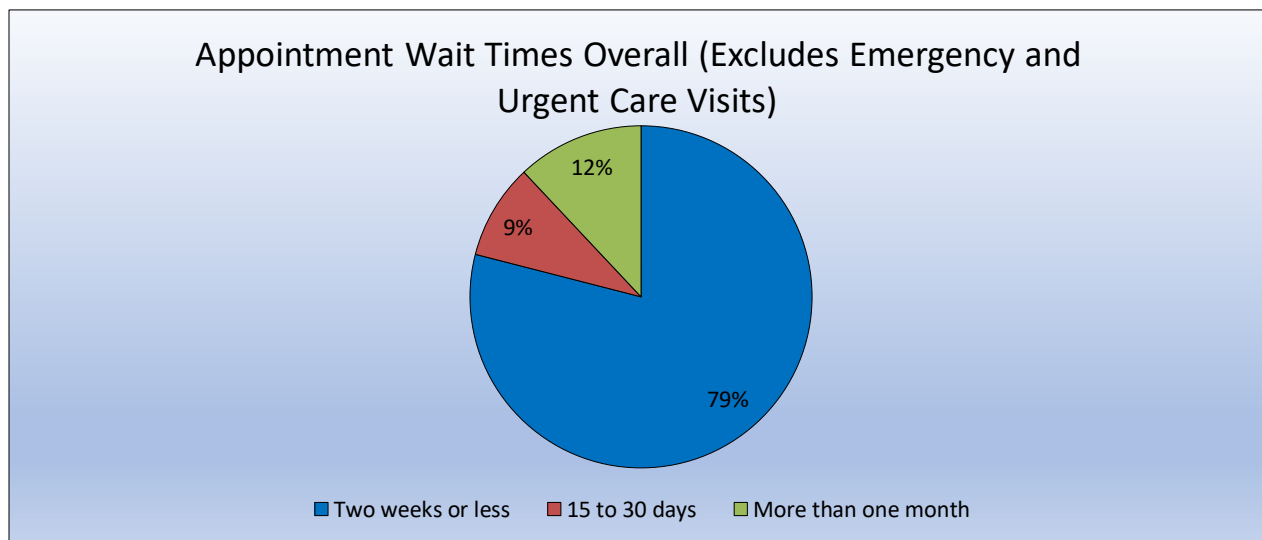
permitted. The plurality of respondents (51 percent – the same as in 2022) thought the injury would get better without professional medical treatment. Sixteen percent of the 232, or 36 injured workers, said the injury occurred before a weekend or holiday, which was slightly up from 2022. Twelve percent of the 232, or 28 injured workers, said they did know which doctor or facility to contact. Five percent of the 232, or 11, stated they did not know how to report their injury; and a small number of injured workers reported they could not find transportation to a healthcare facility (7).

Twenty-eight percent (65) of those who were not treated within the first 48 hours also indicated a reason being “something else” other than the responses listed. Most who responded “something else” indicated: employer did not inform them of their rights, told them they had to fill out paperwork first, or said not to report the injury (22); had to wait for an appointment (13); did not realize they were injured at first (5); wanted to finish shift (5).

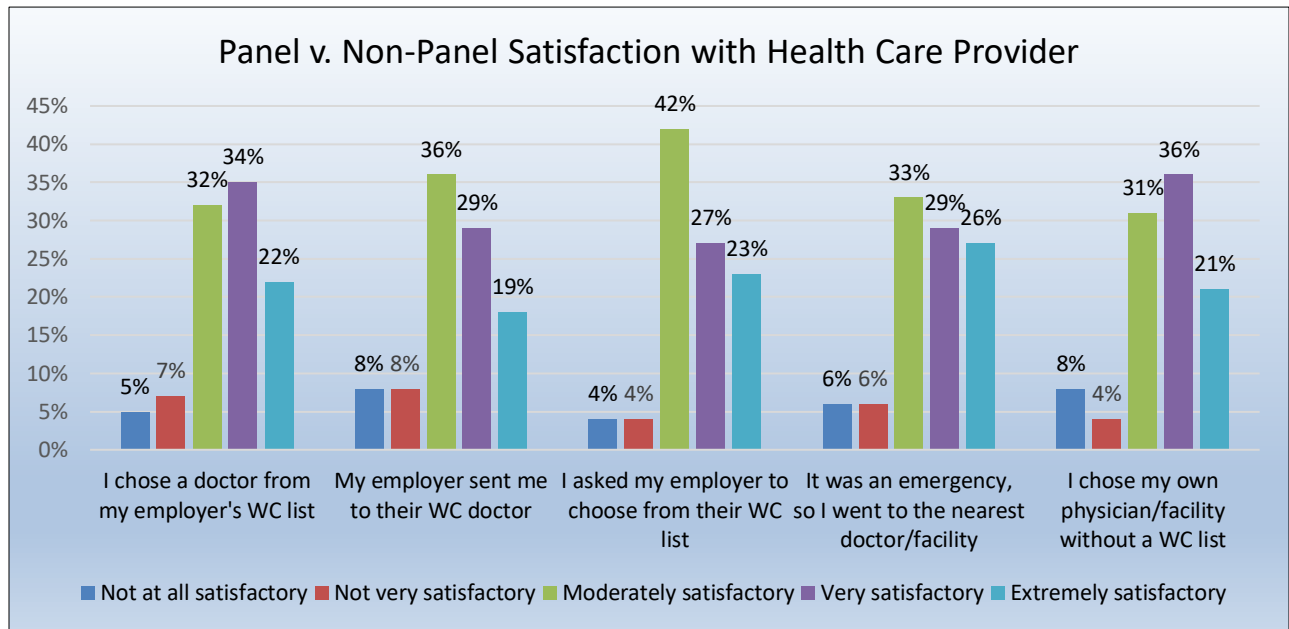
Injured workers were asked to recall approximately how long they waited for each type of healthcare provider they visited. For 84 percent of overall appointments, injured workers waited two weeks or less before seeing a doctor. If emergency room and urgent care visits are removed from this number, the percentage is 78 percent.

By specialty, 52 percent of injured workers visited a Neurologist or Neurosurgeon (N=64), 47 percent visited a Pain Management Specialist (N=68), 31 percent visited a General Surgeon (N=61), and 24 percent visited a Physical Therapist (N=384) waited more than two weeks for an appointment.

The largest number of respondents who were able to access an appointment within two weeks (other than those who visited the emergency room or an urgent care facility) visited an Acupuncturist (N=4 of 4, or 100 percent); Workers’ Compensation/Occupational Medicine Doctor (N=292 of 305, or 96 percent); Chiropractor (N=33 of 39, or 85 percent); Family Doctor (N=93 of 121, or 77 percent); Physical, Occupational, and/or Speech Therapist (N=291 of 384, or 76 percent); or an Eye Doctor (N=14 of 19, or 74 percent).



Panel V. Non-Panel Healthcare Satisfaction



When looking at the top three box satisfaction levels, those injured workers surveyed who used a panel of physicians experienced an equal satisfaction level with those who chose a physician on their own. An impressive average of 88 percent of panel users said they were moderately, very, or extremely satisfied with the care they received (up from 83 percent in 2022), while 89 percent of injured workers who chose their own provider felt the same. The highest level of extreme satisfaction was equal among the non-panel patients and panel patients, while the highest level of extreme satisfaction in the panel patients was among those who asked their employer to choose one of the doctors from a list of several doctors they use for workers’ compensation-related injuries.

Insurance Carrier Survey

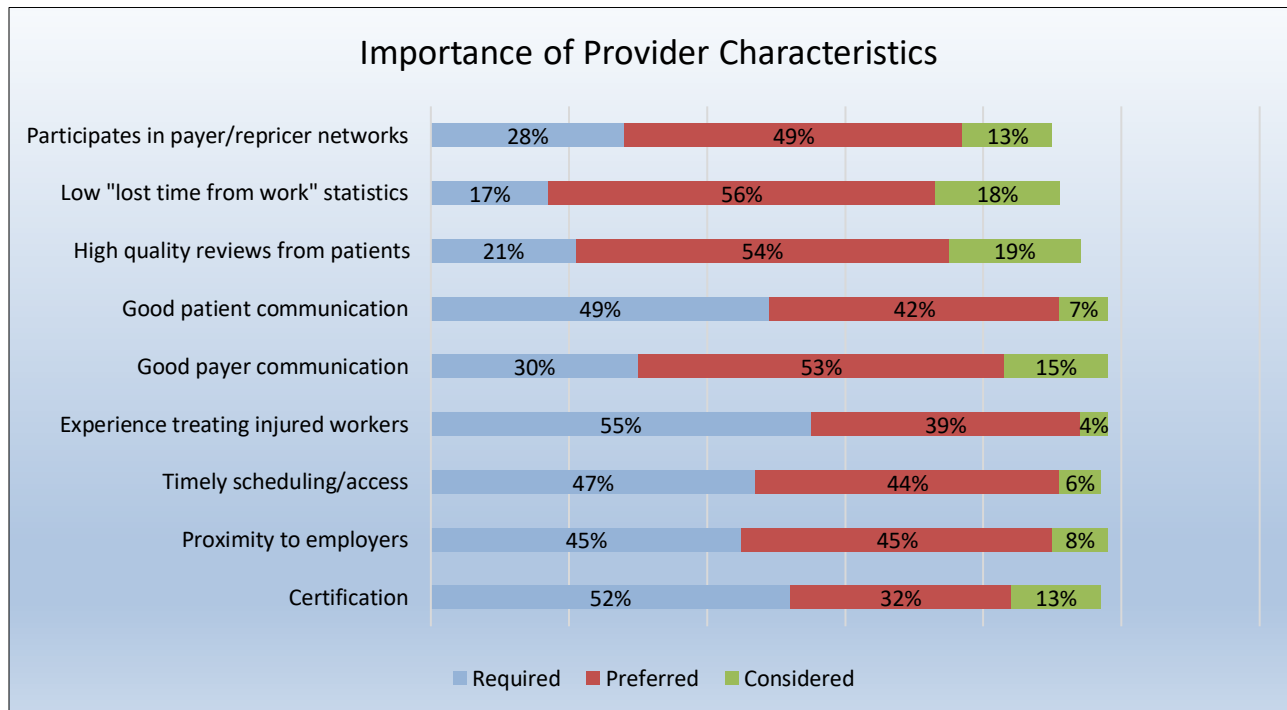
Ninety-one percent of the respondents offered healthcare provider panels to their claimants. The top provider types targeted for panel recruitment were Orthopedic Surgeons (89 percent), Urgent Cares (81 percent), Workers' Compensation/Occupational Medicine Doctors (80 percent), and Physical, Occupational, and/or Speech Therapists (72 percent).

Eighty-two percent of insurance carriers expressed no difficulty in securing healthcare providers for their panels, while another 18 percent shared, they do have challenges. Healthcare providers presenting the greatest challenges in recruitment and retention were Workers' Compensation/Occupational Medicine Doctors, Oral Surgeons/Dentists, Neurosurgeons, Orthopedic Surgeons, and Pulmonologists/Lung Doctors were also among the top few providing challenges. Workers' Compensation/Occupational Medicine Doctors and Oral Surgeons/Dentists saw a significant increase in recruitment challenges in 2023.

	Offer Panels	Difficulty Securing
Yes	91%	18%
No	9%	82%
Total	100%	100%

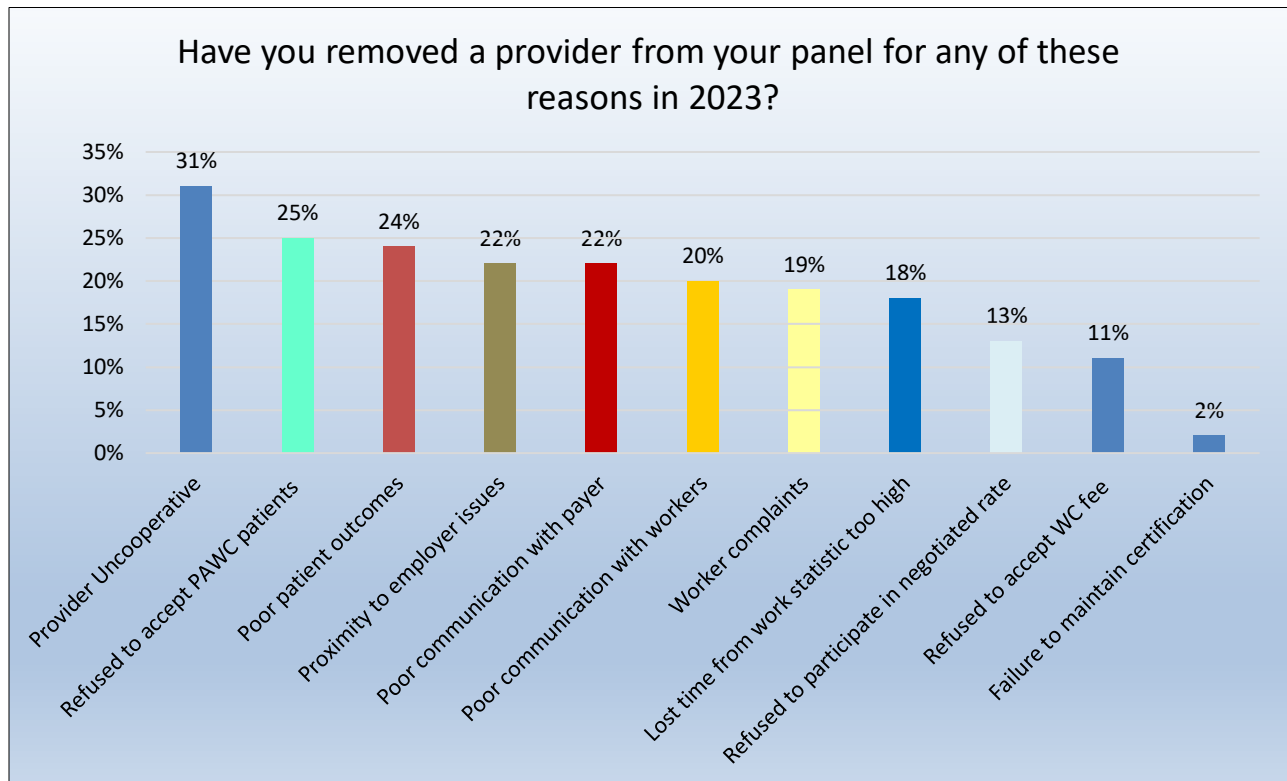
Recruitment

Insurance carriers were asked which characteristics they consider when determining whether to include a healthcare provider on their panel, and whether those characteristics were *required* or *preferred*. The most frequently *required* characteristics were “experience treating injured workers,” “certification,” “good patient communication,” and “timely scheduling/access.” The least required attributes were low lost time from work statistics and high-quality reviews from patients.



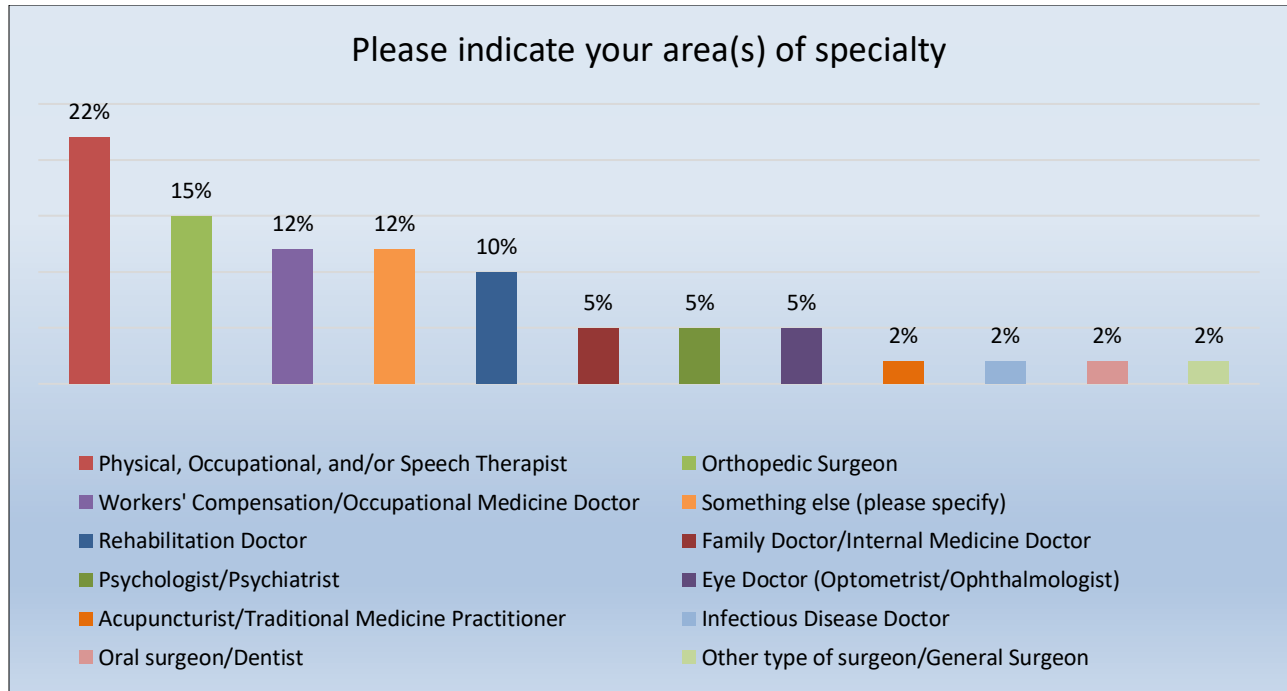
Dismissal

The most common reasons insurance carriers removed healthcare providers from a panel in 2023 included the healthcare provider was “uncooperative or provided a negative experience” (31 percent), “refused to accept PAWC patients” (25 percent), and “poor patient outcomes” (24 percent).



Healthcare Provider Survey

All healthcare providers included in the 2023 survey provided treatment or products for an injured worker within the past three years. Forty-six percent of those also served on a panel of providers in the past three years. A number of specialty areas were represented in the 2023 survey, including Physical, Occupational, and/or Speech Therapists (22 percent), Orthopedic Surgeons (15 percent), and more. Multiple selections were allowed to account for providers who offer a broad range of specialties at their practices.

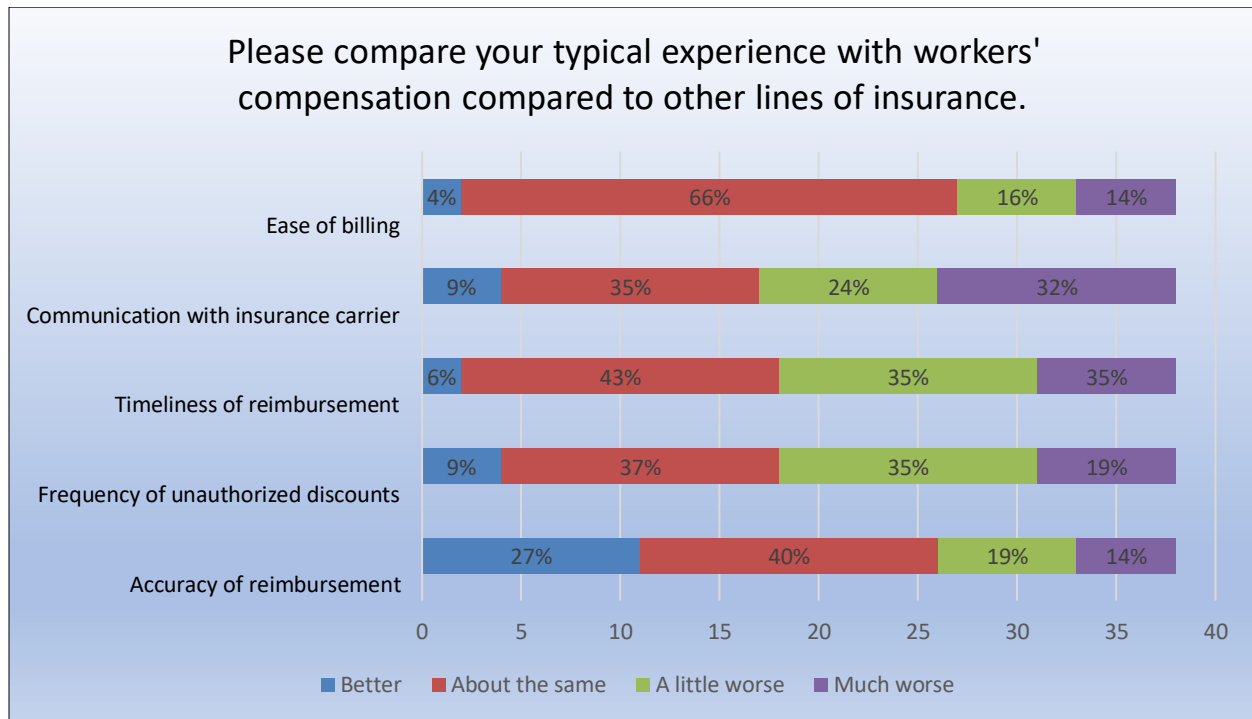


Thirty percent of panel members stated the reimbursement received is “always” or “usually” the same as the Pennsylvania Workers’ Compensation fee schedule (this is down a significant 27 percentage points from 2022), while 35 percent expressed variations in the average reimbursement schedule, and 20 percent said reimbursement is “usually discounted by about 20 percent.” Other responses included “Do not accept a panel that offers less than the state fee schedule” (1) and “approximately 65 percent of the amount bill” (1).

Only 28 percent (13 providers/provider groups) surveyed were invited to join a panel in the past twelve months. Eight of those providers/provider groups accepted. Three of those providers/provider groups said no invitations were accepted. Twenty-nine healthcare providers indicated they had not received invitations to join a panel of providers. Five providers/groups withdrew from a panel of providers for injured workers.

Twenty-three percent of providers surveyed in 2023 indicated they limited the number of workers' compensation patients treated in their practice because of reduced rates associated with PPO agreements. This number is a significant increase over 2022.

Most healthcare providers surveyed indicated their experience with workers' compensation insurance was better or about the same in "ease of billing" (70 percent) and "accuracy of reimbursement" (67 percent) compared to other lines of insurance. Categories where most healthcare providers indicated their experience was less satisfactory than other lines of insurance were "timeliness of reimbursement" (70 percent) and "communication with insurance carrier" (56 percent).



Utilization Review

The act provides for the process of medical treatment review under Section 306(f.1) (6) of the act. This utilization review (UR) process provides for the impartial examination of the reasonableness or necessity of medical treatment rendered to or proposed for work-related injuries and illnesses. A UR request is made by either the insurance carrier, the employer, or the injured worker to determine if the medical treatment being given by a particular healthcare provider is reasonable and necessary. Healthcare providers were asked a set of questions regarding the relationship between utilization reviews and the treatment they provide their injured worker patients.

This question only provides insight into whether a provider has ever had a UR request that caused treatment or payment delays or referrals and does not necessarily indicate that the healthcare provider's management of treatment that is the subject of a pending UR request is always the same.

Question	Yes	No
Utilization Review in Past 12 Months	78%	22%
In the past 12 months, did you have to delay treatment, a prescription, or product to an injured worker while you waited for utilization review determination? *	59%	41%
In the past 12 months, did you treat an injured worker, or provide a prescription or product without receiving payment, because you were waiting for a utilization review determination?*	74%	26%
In the past 12 months, did you have to refer an injured worker to another provider, pharmacy, or product provider because a utilization review found the treatment you were providing was unreasonable/unnecessary?*	31%	69%

*From the 78% who have had a utilization review in the past 12 months