

The Extended Impact of Opioid Abuse

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Every day more than 130 people in the United States die from drug overdoses (www.drugabuse.gov). The opioid abuse problem is not limited to the abuser and their family. Opioid abuse impacts all of us, with estimated costs to the United States economy of over \$78 billion per year, according to the Centers for Disease Control (CDC). These costs include addiction treatment, criminal justice involvement, healthcare and lost productivity, as well as increased workers compensation costs. Helping clients understand the magnitude of the problem of opioid overuse, and the potential costs to individuals and businesses, is another value-added service of the professional insurance agent.

The U.S. Surgeon General estimates that nearly 21 million people suffer from some type of substance abuse. At least 2 million Americans abuse opioids. Drug overdose is the leading cause of accidental deaths in the United States, according to the American Society of Addiction Medicine (ASAM).

Some studies show that workers with opioid addiction miss 50% more days of work – up to 6 weeks – than their co-workers (<https://www.nsc.org>). 75% of employers report a problem with employee absence or reduced productivity due to opioid use. A Washington State Department of Labor and Industries study showed that workers who receive more than one week's supply of opioids after an injury are 50% more likely to still be on disability a year after the injury than those who did not receive opioids. In addition, several states now hold employers and insurers responsible for the financial impact of drug overdose deaths tied to injured workers (www.nsc.org). Employers can help to reduce the risk of opioid overdose by monitoring their healthcare program, and offering alternative treatments, limiting the length of opioid prescription, especially initially, to five days, and limiting refills.

The impact of opioid abuse is not limited to overdoses and increased workers compensation costs. A study published by the Journal of American Medicine Association found that drivers who caused fatal car crashes were twice as likely to have taken prescription opioids. The number of fatal car crashes linked to drivers high on opioid painkillers has tripled in the past 25 years, according to a Columbia University study. 44% of drivers involved in fatal car crashes in 2016 tested positive for drugs, as related in a Governors Highway Association report (getsmartaboutdrugs.org).

It has been argued that legalizing marijuana would help reduce opioid deaths. At one time, research indicated that opioid overdoses had decreased in states with legalized marijuana. However, a more recent study showed that states



with legalized medical marijuana are now seeing opioid overdose rates 23% higher than the states without legalized marijuana (statnews.com).

Multiple lawsuits against drug makers and distributors are attempting to make these companies help fund the fight against opioid addiction. A 2019 Oklahoma court case blamed Johnson & Johnson's "aggressive" marketing campaign for fueling the dependency crisis.

Opioid abuse has become a national problem, impacting society as a whole. Helping clients adjust to the changes and challenges imposed by the sharing economy is another value-added service of the professional insurance agent.

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