

# WORK COMP INSIGHTS

## The Impact of the Affordable Care Act on Workers' Compensation

The Affordable Care Act does not directly address workers' compensation issues, but some aspects of the health care reform law will most likely have an impact on workers' compensation costs and practices.

### Benefits for Workers' Compensation

One of the main goals of the ACA is to provide citizens greater access to health care.

Greater access for more people potentially creates two benefits for workers' compensation.

One benefit of greater access to health care is that overall, employees will be healthier, likely leading to a reduction in workers' compensation claims. And if employees are healthier, they will be less likely to remain reliant on workers' compensation with a combination of work-related and other medical conditions, allowing claims to be closed sooner.

Greater access to health care will allow diseases or conditions, such as high blood pressure, to be diagnosed at an appointment with a primary physician rather than in the emergency room after a workplace accident. Diagnosing existing conditions before a workplace accident will help a physician treat injuries more thoroughly, since he or she will know that the patient has it earlier on.

Another benefit of the ACA on workers' compensation is that increased access to health care will help injured employees recover more quickly from workplace injuries, since employees will be healthier from the start. The sooner an injured employee recovers and is back to

work, the less you will have to pay for workers' compensation costs.

### Effects of a Potential Physician Shortage

The ACA has the potential to increase the costs of some aspects of workers' compensation. Perhaps the biggest potential aspect is the increased demand for physicians.

Because more people will have health insurance, more people will be going to the doctor, straining the current supply of physicians. This could delay initial treatment for an injured employee, cause more time for the employee to be away from work and result in your company paying more in lost wages.

To avoid delayed treatment, your company should enroll in a quality care network and keep those relationships strong. Your medical providers should be carefully selected to ensure that your employees receive quality care in a timely manner.

### The Future of Workers' Compensation and the ACA

It is still too soon to determine the true effects of the ACA on workers' compensation. However, some things can be predicted.

The shift to electronic health records (EHRs) from paper records is a key feature of the ACA. There are benefits, such as reduced paperwork and paperwork errors, but also risks, such as the ever-present threat of a data breach and loss of patient information. But overall, the use of EHRs is expected to improve health care and help keep track of a patient's health history.

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The ACA also provides employers with incentives to implement a workplace wellness program. Employers can pay a reduced rate for health insurance by introducing a wellness program. An increased focus on wellness would help employees improve their health and lifestyles and avoid workplace injuries.

## **We Are Your Workers' Compensation Resource**

Workers' compensation combined with the ACA is a difficult landscape to navigate. CRW Insurance & Financial Services is here to guide you and help you understand this new terrain, so contact us today to learn more about the ACA.

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