

The Complex Influence of the Prescription Opioid Abuser on the Family of Payers

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Prescription Opioid Abuse

- What is the Total Impact?
 - Objective:
 - Change the Historic/Limited Perceptions of the Actual Impact of Opioid Abuse
 - Identify the Web Links between the Family of Payers
 - Identify the “Hidden Impact Areas”



Prescription Opioid Abuse

– Outcome:

- Utilize the Enhanced Understanding of the Impact of Opioid Abuse
- Develop Recommendations for Payer-Based Approaches to Decrease Health Consequences /Costs

Complex Web of Entities Affected

- Begins with A Single Subject
- A ***Single Subject*** can cause a chain of events that affect numerous payer's either directly or indirectly
 - Subject can mean :
 - “Individual Person”
 - “Category of Drugs”

The Web Influences

- Risk Management must Identify the areas of Threat to Payers
- Challenges
 - The Link of Networks and Randomness
 - The Ripple Effect of Social Interactions
- Focal Point of the Affect
 - Has Been ▶ Costs by Payer's
 - Look At ▶ Indicators and Patterns

The effect to the Global Industry through the

INFLUENCE OF AN INDIVIDUAL PERSON

*The
Hidden
Impact
Areas*

Influence of an Individual Person

- Direct or Indirect Affect to Payer's
- Payer's Effected
 - Health Insurance
 - Auto Insurance
 - Property Insurance
 - Law Enforcement Resources
 - Emergency Resources
 - State Support Resources
 - Banking Industry



Health Insurance Industry

- **Direct Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Medical expenses to Individuals Health Insurance Plan
 - Direct expenses
 - Enhanced expenses as a result of health deterioration greatly influenced by drug misuse
 - Worker's Compensation Claims for injuries received as a result of drug misuse
 - Fraud

Health Insurance Industry

- **Indirect Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Individual Healthcare costs related to injuries received from overt actions of the individual drug abuser
 - Friends with whom the individual shares drugs, etc.
 - Social Behavior patterns ingrained in children, family, and friends
 - The developing “Social Norm” sets future behaviors

Auto Insurance Industry

- **Direct Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Expenses to Individuals Auto Insurance Plan
 - Direct expenses for accident and injury
 - Auto Accidents are greatly influenced by drug misuse
 - Expenses to employer's Auto Insurance for accidents caused by an employee as a result of drug misuse
 - Fraud
- **Indirect Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Other individual's Healthcare costs related to injuries received from overt actions of the individual drug abuser
 - Property damage caused by reckless driving patterns

Property Insurance Industry

- **Direct Affect** *by an Individual Person abusing Opioids*
 - Costs for:
 - *Fraud reports of thefts, damage, or loss to Individuals Homeowners Insurance Plan*
 - *Claims for damage caused as a result of drug influence*
 - *Injuries to friends (also drug users) injured on the property of the drug user*
- **Indirect Affect** *by an Individual Person abusing Opioids*
 - Costs for:
 - *Claims filed by **Victims** of theft, fraud, or property damage related to incidents from overt actions of the individual drug abuser*

Law Enforcement Resources

- **Direct Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Direct response to calls/reports of fraud, thefts, damage, or illegal actions caused by the Individuals drug user
 - The System: Courts, Department of Corrections (long or short term), Healthcare while in custody, Pretrial Programs, etc.

Law Enforcement Resources

- **Indirect Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Law enforcement response to peripheral incidents caused/related to incidents from overt actions of the individual drug abuser
 - Healthcare costs for injuries sustained by Law Enforcement responding to incidents related/caused by the individual drug user
 - Workers Compensation
 - Disability
 - Life/Death Benefits

Emergency Resources

- **Direct Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Direct response to calls/reports of injury, fire, or rescue related actions caused by the individual drug abuser
 - Costs to Ambulance Services, Fire Department, Medical Examiner, Children's Services, Community Response Organizations (Red Cross, etc)
 - Domestic Violence Shelters, Rape Crisis Centers

Emergency Resources

- **Indirect Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Emergency Services response to peripheral incidents caused/related to incidents from overt actions of the individual drug abuser
 - Healthcare costs for injuries sustained by Emergency Services Personnel responding to incidents related/caused by the individual drug user
 - Workers Compensation
 - Disability or Death Benefits

State Supported Resources

- **Direct Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Direct response to requests for need of State Assistance (Medicaid, etc) food, healthcare, living expenses due to the Individual drug users inability to work, etc.
 - Costs for related family members & children
 - Fraudulent Activities to State Systems
 - Prevention and Rehabilitation Programs

State Supported Resources

- **Indirect Affect** by an Individual Person abusing Opioids
 - Costs for:
 - State Support Services needed for dependants caused by incidents from overt actions of the individual drug abuser
 - Fraud to other individuals who are receiving State Support Services caused by the individual drug user (identity theft, injury, etc.)


Banking Industry and Other Financial Institutions

- **Direct Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Foreclosure on homes
 - Bankruptcy
 - Costs for related family members & children
 - Fraud

Banking Industry and Other Financial Institutions

- **Indirect Affect** by an Individual Person abusing Opioids
 - Costs for:
 - Fraud to peripheral victims caused by incidents from overt actions of the individual drug abuser
 - Replacement costs for damages to peripheral individual victims

Why Should Non-Health Care Payers Care About Prescription Opioid Abuse

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- The Interrelated Risks and Variable Issues
 - No Action ► Creates an Enabling Society with a Festering Issue
 - Direct Action ► Creates Opportunities for Cost Containment

*Thank You for
Your Efforts*

