

# The Next Workplace Management Challenge: End-of-Life Issues

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# do no harm

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. . . people have come both to fear a technologically over-treated and protracted death and to dread the prospect of abandonment and untreated physical and emotional distress.

*Institute of Medicine: "Approaching Death: Improving Care at the End of Life," 1997.*

# Workplace Management Challenges

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## Health Conditions

- Obesity
- Smoking
- Heart Disease
- Diabetes
- Depression
- Musculoskeletal Disorders

# agenda

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- Why it is an employer issue
- Components of the issue
- What employers can do to address the issue

# an employer issue

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## 1. Employees are caregivers

### –Demographic shifts

- One in five will be 65 and older by 2030
- percentage of working age 18 - 64 declining

# an employer issue

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## 1. Employees are caregivers

### –Caregiver duties

- 7 to 10 million adults care for parents from distance
- 25% of adults provide care to another adult
- 64% of caregivers work full or part-time
- 1 in 8 aged 40 – 60 care for both parent and child
- roughly half were men

# an employer issue

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## 1. Employees are caregivers

### –Productivity & financial impact (2006 MetLife)

- \$17.1 to 33.6 billion per year
- Workday interruption at least one hour per week
- 60% needed to attend to some crisis
- 2.4 percent leave workforce entirely
- Cost for full-time employed caregiver \$2,110
- Uncaptured presenteeism costs

# an employer issue

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## 1. Employees are caregivers

### –Unprepared

- fewer than half of baby boomers have discussed their parents' treatment wishes in the event of terminal illness
- only 40% have discussed their parents' will



# an employer issue

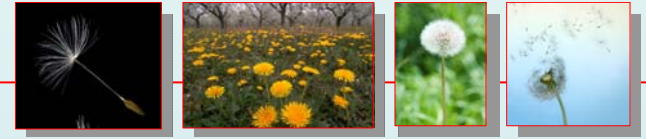
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1. Employees are caregivers
  - Adverse health effects

# an employer issue

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1. Employees are caregivers
2. Unexpected health crisis for employee or partner

# an employer issue

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## 2. Unexpected health crisis for employee or partner

- 627,000 working age adults die each year
- 2007, unintentional injuries caused 120,000 deaths and 26 million disabling injuries

# an employer issue

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## 2. Unexpected health crisis for employee or partner

### – Undocumented end of life issues

- Treatment decision confusion
- Emotional burden
- Mounting medical and disability costs

# an employer issue

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1. Employees are caregivers
2. Unexpected health crisis for employee or partner
3. Childhood health issues

# an employer issue

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## 3. Childhood health issues

- 1900, 30% children did not survive to age 5
- 1999, decreased to just 1.4%
- Currently, 2% deaths are in children

# an employer issue

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## 3. Childhood health issues

–Parents are caregivers

- Balance
  - Needs of other family members
  - Household
  - Jobs
- Travel to specialty centers

# an employer issue

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## 3. Childhood health issues

### –Prematurity

- One in eight in U.S
- Serious health conditions
- First year medical costs 10 x greater for preterm vs. full-term



# an employer issue

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## 3. Childhood health issues

### –Death

- Heavy emotional toll

# an employer issue

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1. Employees are caregivers
2. Unexpected health crisis for employee or partner
3. Childhood health issues

# an employer issue

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Discussions about end of life occur

. . . late

. . . too late

. . . or not at all.

# employer example—PB



provides employees with the environment,  
the tools, and the motivation  
to enhance their health and well-being.



# employer example—PB



## Health Care University

### 1<sup>st</sup> Trimester

- Know your numbers
- Healthy habits

### 2<sup>nd</sup> Trimester

- Staying Healthy in a Down Economy
- Nutrition, managing stress, stop smoking, managing diabetes

### 3<sup>rd</sup> Trimester

- Planning for the Future
- Important health topics



# employer example—PB

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## Planning for the Future

- 15 minute on-line learning module

# employer example—PB



## Planning for the Future

- 15 minute on-line learning module
- Workbook to organize important personal information

PLANNING FOR THE FUTURE TOOLKIT

PERSONAL INFORMATION			
<b>CONTACT INFORMATION</b>			
Full Name	Job Title	Employer Name/Address/Phone	
Home Address/Phone		Cell/Work/Other Phone	Emergency Contact Name/Phone
Current Family Name	Current Family Email Address	Address, Suite Number, Zip	
Current Family Address		City, State, Zip	
Current Family Phone		Home, Work, Cell	
<b>EMPLOYMENT HISTORY</b>			
Employer Name/Address/Phone	Job Title	Start Date/End Date	Reason for Leaving
Employer Name/Address/Phone	Job Title	Start Date/End Date	Reason for Leaving
Employer Name/Address/Phone	Job Title	Start Date/End Date	Reason for Leaving
Employer Name/Address/Phone	Job Title	Start Date/End Date	Reason for Leaving
Current Address	Home, Work, Cell Phone	Birth Date	Current Family Email Address

PROJECT: LIVING  
PLAN FOR TOMORROW. LIVE FOR TODAY.

# employer example—PB

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## Planning for the Future

- 15 minute on-line learning module
- Workbook to organize important personal information
- Advance directives
  - Living will
  - Medical power of attorney



# employer example—PB

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## Planning for the Future

- 15 minute on-line learning module
- Workbook to organize important personal information
- Advance directives
- Encouragement to have discussions

# employer example—PB

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## Planning for the Future



- 15 minute on-line learning module
- Workbook to organize important personal information
- Advance directives
- Encouragement to have discussions
- Direct employees to related services
  - Legal services
  - Employee Assistance Programs (EAP)
  - Financial planning

# employer example—PB

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## Planning for the Future

- 15 minute on-line learning module
- Workbook to organize important personal information
- Advance directives
- Encouragement to have discussions
- Direct employees to related services
- Caregiver—Work Limitations Questionnaire<sup>©</sup>

# employer example—PB

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## Caregiver—Work Limitations Questionnaire<sup>©</sup>

- Variation on WLQ<sup>©</sup>
- Impact of caregiving on the workforce

# employer example—PB



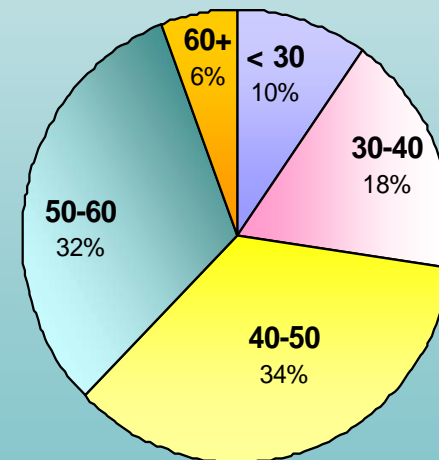
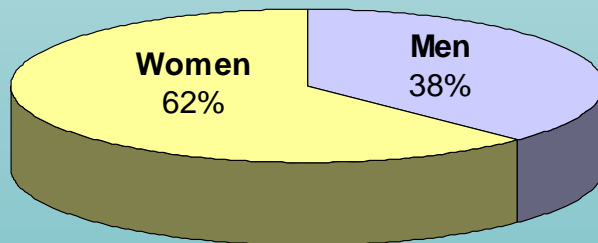
## Caregiver—WLQ<sup>©</sup> findings

N=4,128

Past Caregiver=10.2%

Current Caregiver=18.3%

**% of Caregiver Respondents in Age Groups**

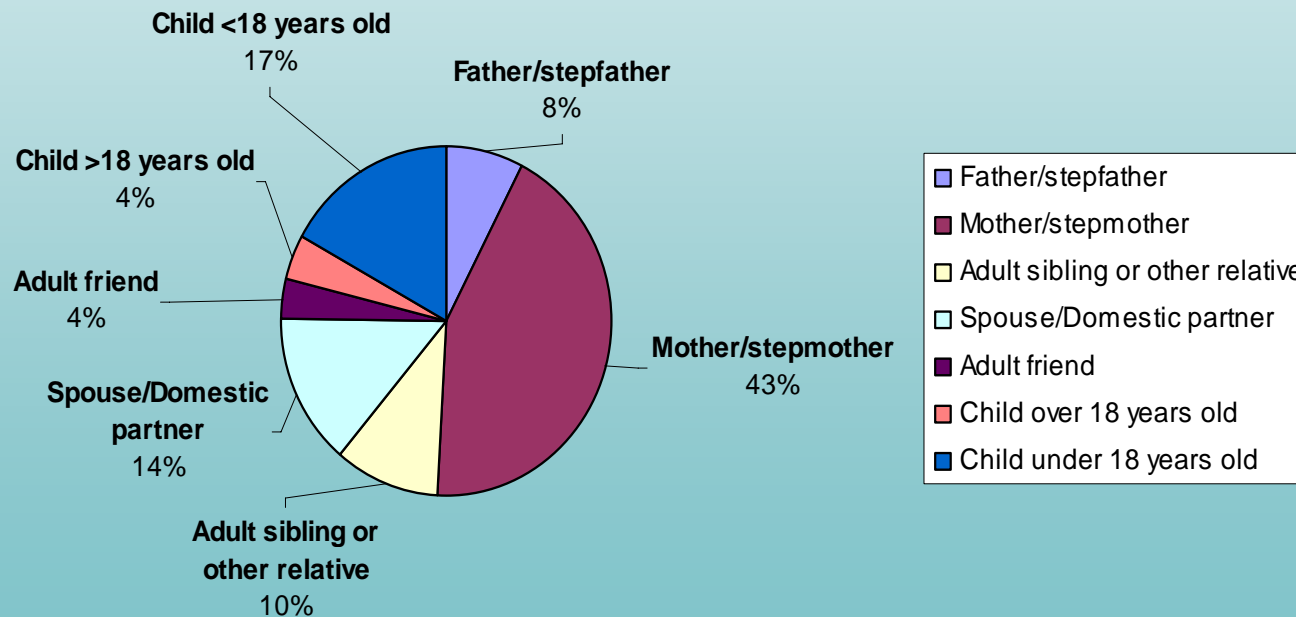


# employer example—PB



## Caregiver—WLQ<sup>©</sup> findings

Individuals Receiving Care by Caregivers



# employer example—PB

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## Caregiver—WLQ<sup>©</sup> Summary

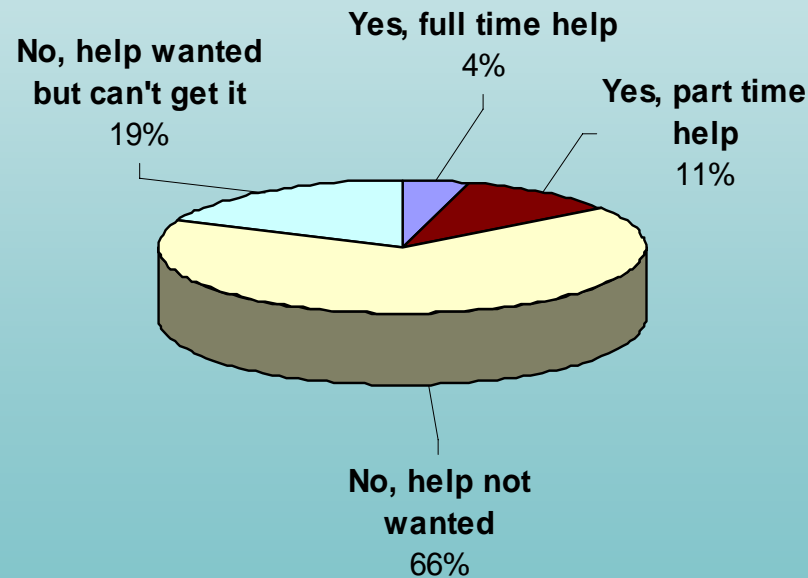
- 49% of caregivers are caring for 2 or more people
- The more people being cared for, the greater the toll on the caregiver
- The younger the caregiver, the greater the toll
- Burden factors include: Time Management, Physical Tasks, Mental-Interpersonal Tasks, Output tasks, At-Work Productivity Loss
- The dollar amount lost due to productivity loss = \$1,845 (highest for younger caregivers \$2,854)
- The higher the intensity of caregiving, the greater the productivity loss (\$3,758 for the roughly 10% of employees providing “extremely heavy duty” caregiving)

# employer example—PB



## Caregiver—WLQ<sup>©</sup> Summary

Of Caregivers, Paying for Assistance with Caregiving?





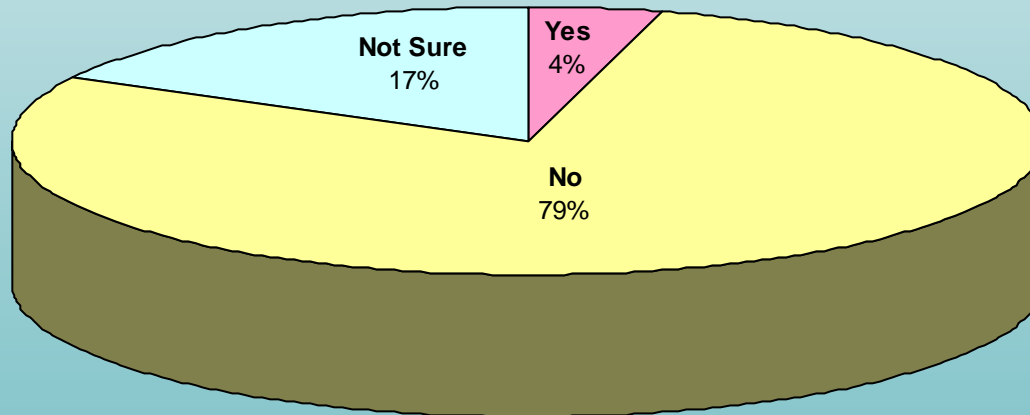
# employer example—PB

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## Caregiver—WLQ<sup>©</sup> Summary

Of Caregivers, Planning to Take a Leave of Absence  
from Work?



# employer resources

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## Caring Connections

- <http://caringinfo.org/employer>



## National Business Group on Health

- Participating in the National Priorities Partnership
- Workgroup: Palliative Care and End-of-Life Care
- Resources, Glossary, Fact Sheets
- Two conferences to date



# employer actions

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## Address components

- Encourage financial planning
- Encourage wills
- Encourage Advance Directives
- Review bereavement policies
- Long-term care policies
- EAP and counseling services

# employer actions

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- Recognize the issue on your human capital
- Determine the impact on your workforce
- Provide appropriate services
- Revise policies as needed

# employer actions



*Health Affairs*, 29, no. 1 (2010): 141-146.



*MetLife Mature Market Institute,*

<http://www.metlife.com/assets/cao/mmi/publications/studies/2010/mmi-working-caregivers-employers-health-care-costs.pdf>

# summary

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## An employer issue

- Employees are caregivers
- Unexpected health crisis for employee or partner
- Childhood health issues

Employers can implement programs



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