

## Commissioner's Column

March 2017

### Louisiana's Opioid Addiction and Its Effect on Insurance

Over the past several years Louisiana has become part of a growing and alarming problem in our country: the increase of opiate substance use disorders. I warned of this issue last fall following a study from the Workers Compensation Research Institute reporting that one in six injured workers in Louisiana was identified as having longer-term use of opioids, the most prevalent out of the 25 states included in the two-year study period. According to the U.S. Department of Health and Human Services, the rate of overdose deaths nationally involving opioids including prescription pain relievers and heroin nearly quadrupled between 1999 and 2014.

This is an issue making headlines around the nation with several studies pointing to rising death rates due to drug overdoses. In one study reported by The New York Times, the rising death rates for young white males have made them the first generation since the Vietnam War to experience higher death rates in early adulthood than the previous generation. There are an estimated \$55 billion in health and social costs related to prescription opioid abuse each year and another \$20 billion in emergency department and inpatient care for opioid poisonings across the country. The Centers for Disease Control and Prevention estimates that the problem is especially acute in Louisiana which has an overdose death rate exceeding the national average.

We see the devastating effect of these substance use disorders in our premiums for both health care and workers' compensation insurance. Abuse of these drugs can lead to lost time from work and possible disability and death. Opioid addiction can be especially insidious because many users first encounter the drug as prescribed by a doctor and those of us most susceptible to addiction are often struggling with another medical problem such as chronic pain. In our "on the go" society, opioids can help mask the signs that patients have not allowed themselves sufficient time to heal after surgery or an injury thus extending the length of time opioids are needed to manage pain.

Pain can be a huge burden and opioids can and do have a part to play in pain management. There is a balance in allowing medical practitioners to prescribe the course of treatment that best fits a patient's needs while also considering quality of life and future outcomes. However, as we become more acutely aware of the dangers of opioid addiction, we must be vigilant at every point in the pain management process to ensure that these drugs aren't falling into the wrong hands and that we aren't creating more victims. A recent study in the Annals of Surgery found that providing guidelines to surgeons on the amount of opioid pills to prescribe to

patients after a specific surgery cut the number of pills prescribed by 53 percent and many patients didn't consume all of the pills they were prescribed.

Judicious prescribing of opioids at the time of care and careful monitoring for chronic pain conditions is necessary. However, once patients are determined to no longer need opioids for pain management, smart and planned withdrawal is needed. For those patients that have developed a dependency, there needs to be judgement-free help and resources. For the majority of patients that will not experience dependency, vigilance is still necessary. According to the authors of that recent study in the *Annals of Surgery*, illegal users consume as much as 71 percent of legitimately prescribed opioids. In fact, 80 percent of the global opioid supply is consumed in the United States. And they are finding those pills in the medicine cabinets of family, friends and neighbors.

National Prescription Drug Take Back Day provides a safe, convenient and responsible means of disposing of expired or unused prescription drugs while also educating the general public about the potential for abuse. Created by the Drug Enforcement Agency, the event offers an opportunity for consumers to safely and securely remove drugs that can contribute to accidental poisonings and overdoses.

The Take Back Day has removed millions of pounds of prescription drugs from homes and allowed them to be safely disposed of without polluting our environment and water supplies. This year's event will be held on Saturday, April 29. I encourage all Louisiana families to check their homes, automobiles and offices for unused or expired prescription drugs and to turn them in on Take Back Day. In a state with more opioid prescriptions than residents this problem has already reached epidemic proportions. By removing them from our homes and public spaces, we can begin the difficult process of freeing our family members, friends and communities from the clutches of this unforgiving addiction.