

Disability and absence management are not separate issues from health and medical issues and they need to be considered in the context of health care reform

The Patient Protection and Affordable Care Act (PPACA) has the potential to influence a wide variety of health care and non-health care benefits as it is fully implemented between now and 2020. While most benefit professionals are fully focused on the changes PPACA will bring to health care benefits, industry experts believe the new legislation will also bring large changes to the way companies approach absence management and disability related benefits.

Employee disability, leave, and absence are intricately tied to HEALTH

60-70% of all FMLA claims are tied to an employee's own health.



all disability claims are tied to an employee's own health.

100%

PPACA is going to bring millions more into the health care system but the number of doctors will not grow proportionately – access to care expected to be delayed

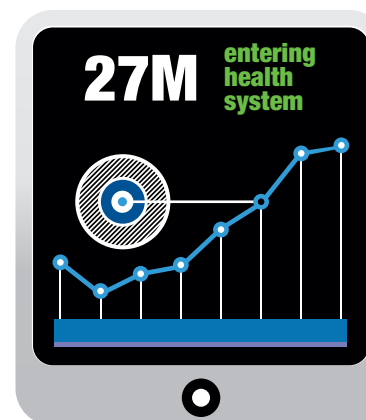


27 million people expected to enter the health care system under PPACA.

Shortage of primary care physicians in the U.S. will be 90,000 by 2020 and 130,000 by 2025 under health care reform.



Source: New York Times, "Too Few Doctors in Many US Communities"



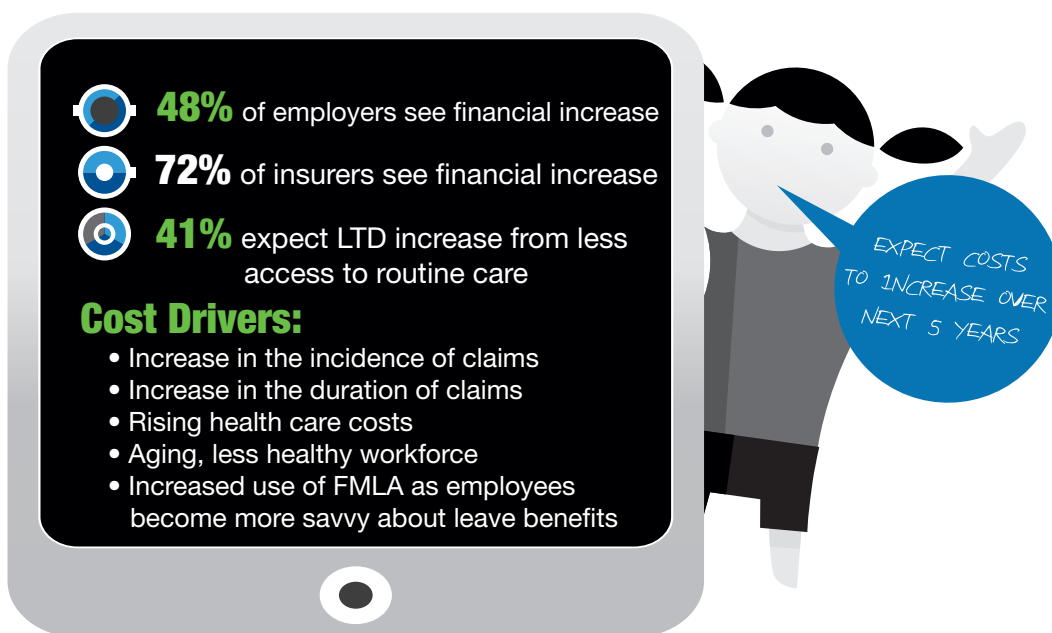
Employers and carriers agree that absence and disability significantly impact a company's bottom line.



Unscheduled absenteeism costs roughly:
\$3,600 per year for an hourly worker
\$2,650 each year for a salaried employee

Source: Absenteeism: Reducing the Often Overlooked Bottom Line Killer, Circadian

58% believe cost of absence & disability programs will increase



Bottom line, Large Employers take note:

PPACA conversations need to be about more than just health care...

Are you asking the right questions to prepare your company?