

▶ **SHIFTING MORTALITY DATA  
IMPACTING WELL BEING IN  
THE WORKPLACE**

Considerations for employers.





## SUMMARY

Adult mortality rates in the U.S. have decreased from 23.77 deaths per 100 population in 1970 to 18.2 deaths per 100 population in 2015.<sup>1</sup> Prudential uses historical claim and mortality trend data to provide insights into how employers can adapt and maintain productivity and overall workforce well-being.

Our claims study over a 10-year period revealed the following results:

- ▶ Cancer deaths declined 27% from 1991 to 2015.<sup>2</sup> Prostate, lung, colorectal, and breast cancer all declined during this period with improvements in screening and treatment noted as contributing factors.<sup>3</sup>
- ▶ While overall mortality rates have decreased, two areas with increases over the last 10 years are suicide and overdose.<sup>2</sup> Since 1999, suicide rates have increased by 30% in half of the U.S. states.<sup>5</sup> And overdose rates have increased 9.6% from 2016 to 2017.<sup>6</sup>

The World Health Organization indicates that by 2030, depression will be the leading cause of lost productivity in all economically advanced countries.<sup>10</sup> As a result, it's important to explore how we can help facilitate proper intervention through workplace recognition, programs, and adjudication.

In 2019, Prudential will explore each of these causes of death in more detail to gain insight into employer practices that can help contribute to the health, productivity, and overall well-being of the workforce.

By 2030 depression will be the leading cause of lost productivity in all economically advanced countries.<sup>10</sup>

## ABOUT THE AUTHOR

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Dr. Kristin Tugman has more than 20 years' experience as a health and productivity consultant. Her work details a specific cognitive behavioral model to help individuals overcome psychological barriers and return to productivity. In addition, she's the author of several publications on the psychological aspects of disability. A certified rehabilitation counselor and licensed professional counselor, Dr. Tugman earned a master's degree in rehabilitation counseling from Georgia State University and a Ph.D. in industrial and organizational psychology from Capella University.

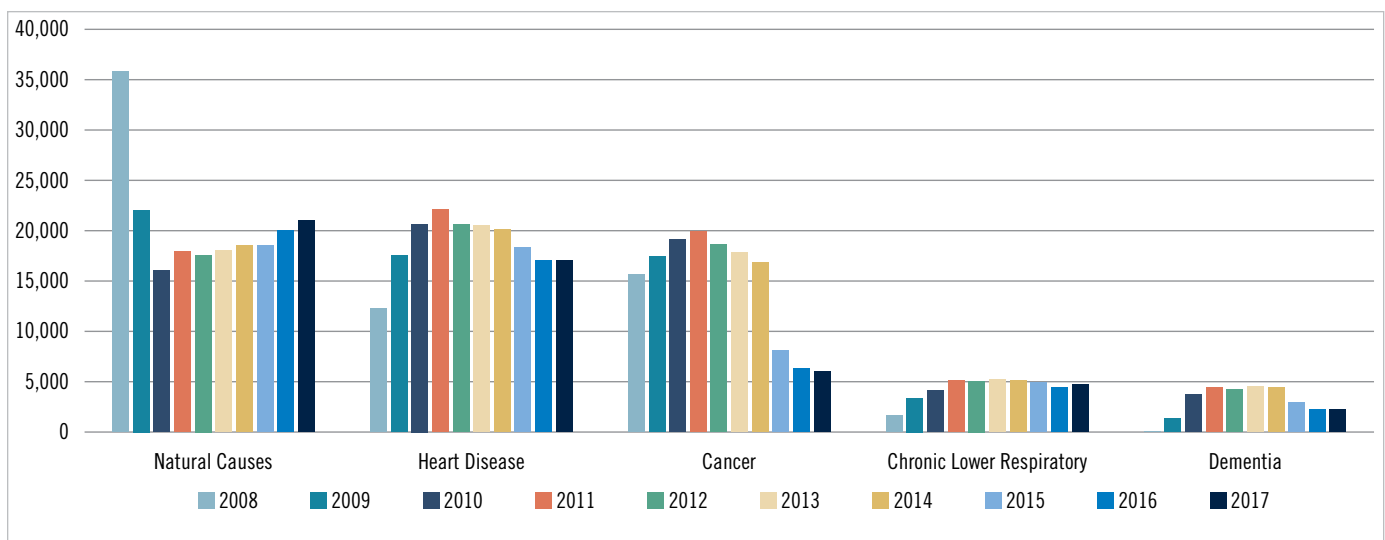
Dr. Tugman leads a team focused on identifying disability trends that impact Prudential customers, and making actionable recommendations to help maximize productivity and minimize absence.

**The Prudential Insurance Company of America** (Prudential) is a leading life insurance carrier in the United States. As a result, Prudential is in a unique position to offer claim and mortality trends over the last decade to provide insight into how we can connect the dots to prevention, productivity, and overall workforce well-being.

The adult mortality rate in the U. S. decreased from 23.77 deaths per 100 population in 1970 to 18.2 deaths per 100 population in 2015.<sup>1</sup> Prudential examined more than 865,000 claims over a 10-year period and found a similar decline in their top cause of deaths among the claims made between 2008-2017. Chart 1 represents the top 5 causes of death and 70% of all death claims.<sup>2</sup>

Mortality rates in the U.S. have decreased from 23.77 deaths per 100 population in 1970 to 18.2 deaths per 100 population in 2015.<sup>1</sup>

**Chart 1 – Top 5 Causes of Death Life Claims<sup>2</sup> (n = 611,562)**



## PROMISING NEWS

Of particular note is a significant decrease in cancer claims, especially between 2014 and 2017, with the decline beginning in 2013. According to the American Cancer Society, cancer deaths declined 27% from 1991 to 2015.<sup>5</sup> The major types of cancer—prostate, lung, colorectal, and breast—all declined during this period with improvements in screening and treatment noted as contributing factors. Smoking has also decreased and is thought to have contributed to a decrease in lung cancer prevalence and deaths.<sup>4</sup>

An increase in cancer survivorship poses a new productivity consideration for employers. As cancer evolves into more of a chronic condition rather than a terminal illness, employers are experiencing a need to help affected employees remain productive. In helping them access the proper resources at the right time, employers can help preserve employee productivity, financial wellness, and overall well-being.

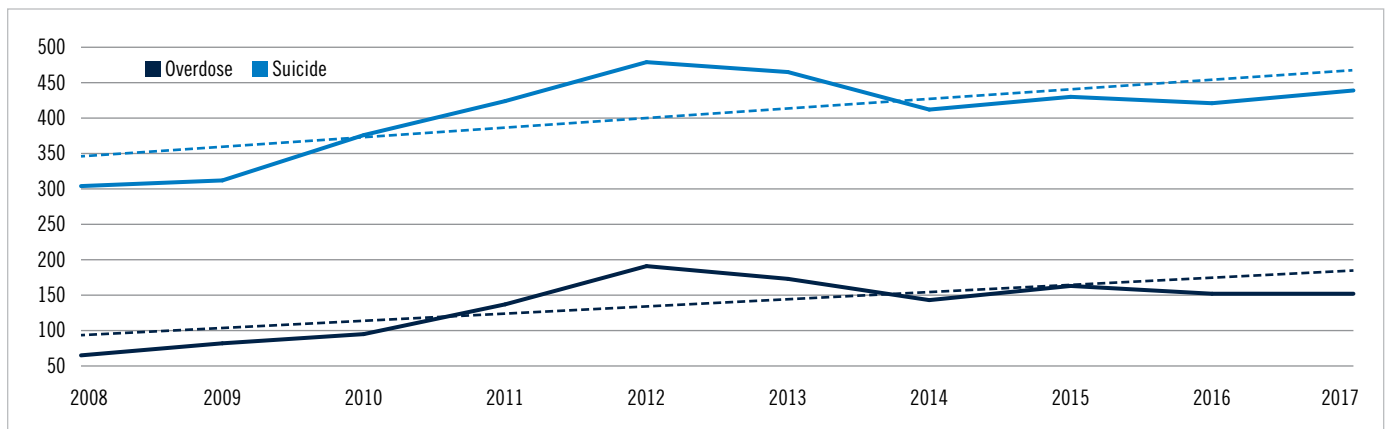
## BEHAVIORAL HEALTH IS CAUSE FOR CONCERN

While overall mortality rates have decreased, two areas that have experienced increases among the general population over the last 10 years are suicide and overdose. According to the Centers for Disease Control and Prevention, suicide rates have increased in every state and have increased by 30% since 1999 in half of the states.<sup>5</sup> Overdose has also increased by 9.6% from 2016 to 2017 according to the National Center for Health Statistics.<sup>6</sup> Among Prudential's basic life claims, both overdose and suicide have remained relatively flat, but we have seen an increase over the last 10 years in dependent life deaths as illustrated in chart 2, with a spike in 2012, a dip in 2014, and increases trending through 2017.

Since 1999 suicide rates have increased by 30% in half of the U.S. states. (CDC, 2018) And overdose rates have increased 9.6% from 2016 to 2017.<sup>5</sup>

### Chart 2 – Dependent Overdose and Suicide Claim Trends<sup>2</sup>

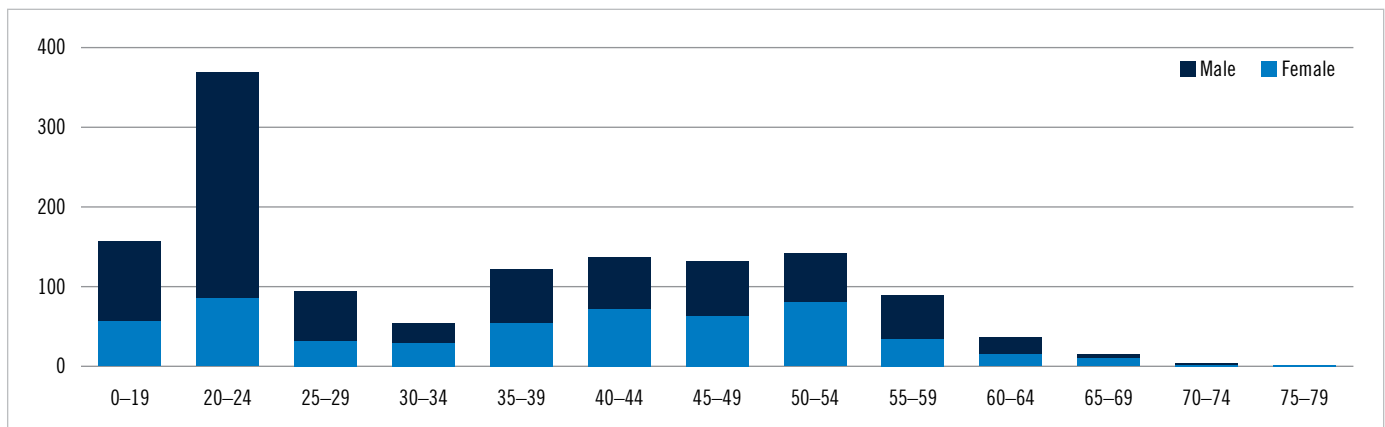
Total Claims from 2008-2017 (n = 1,353, n = 4,062)



The CDC also indicates that the largest increase in overdose claims is among males between the ages of 25-44, while Prudential's book of business shows most male dependent claims being ages 20-24<sup>7</sup> as evidenced by Chart 3.

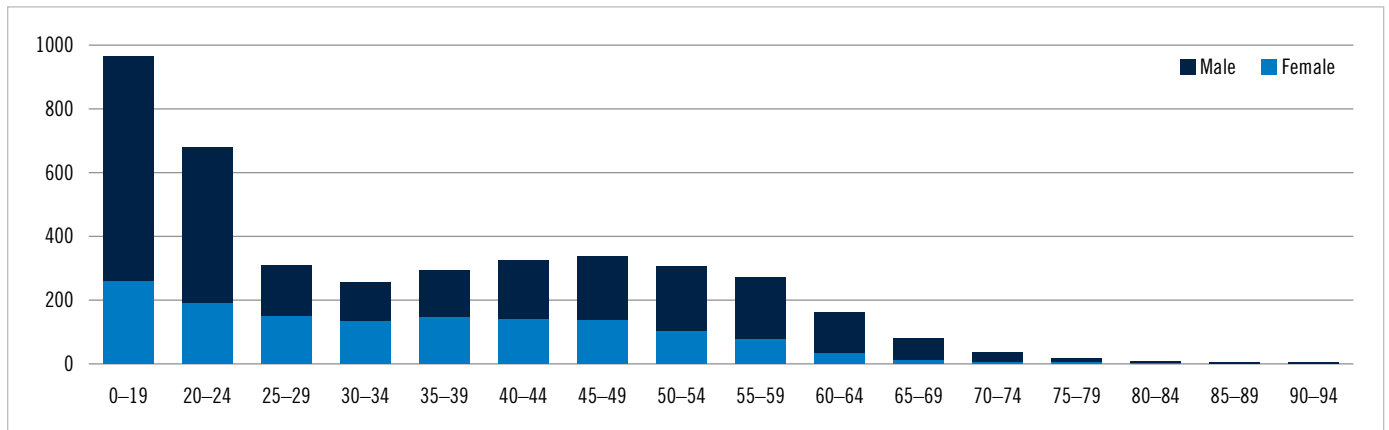
### Chart 3 – Overdose Claims<sup>2</sup>

Dependent Life Product (n = 1,353)



Dependent suicide claims are primarily male and under 25 years old, which is not terribly surprising given that the CDC indicates that for people 15-34, suicide is the second-leading cause of death.<sup>8</sup> The challenge with mental health care is that 9.5% of the population will experience depression during a given year, but only 29% will seek care and even fewer will receive it.<sup>9</sup> In addition, only 54% of people who die by suicide have a mental health diagnosis.<sup>9</sup>

**Chart 4 – Suicide Claims<sup>2</sup>**  
 Dependent Life Product (n = 4,062)



## PROACTIVE TREATMENT CAN BENEFIT EVERYONE

Mental health in the workplace is a significant issue for employers and employees. And the ripple effect of a dependent death due to overdose and suicide can have lasting repercussions for employees and their own mental health. There is a lot of work to be done in the world of mental health and substance abuse relative to access to care, prevention, and overcoming the stigma that often prevents individuals from seeking the care they need.

The World Health Organization indicates that by 2030, depression will be the leading cause of lost productivity in all economically advanced countries.<sup>10</sup> As a result, as an industry we have an important opportunity to explore how we can help facilitate proper intervention through workplace recognition, programs, and adjudication.

## FUTURE STEPS

As mortality rates go down, cancer survivorship has increased, and suicide and overdose deaths have risen. In 2019, Prudential will explore each of these causes of death in more detail to gain insight into employer practices that can help contribute to the health, productivity, and overall well-being of the workforce.

- 1 Knoema, <https://knoema.com/atlas/topics/Demographics/Mortality/Adult-mortality-rate>, 2018
- 2 Prudential Life Claims Data (2008-2017)
- 3 American Cancer Society, <https://www.cancer.org/latest-news/facts-and-figures-2019.html>, 2019
- 4 American Cancer Society, <https://www.cancer.org/latest-news/facts-and-figures-2018-rate-of-deaths-from-cancer-continues-decline.html>, 2018
- 5 Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/media/releases/2018/p0607-suicide-prevention.html>, 2018
- 6 National Center for Health Statistics (NCHS), <https://www.cdc.gov/nchs/products/databriefs/db329.html>, 2018
- 7 Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/media/releases/2018/p0329-drug-overdose-deaths.html>, 2018
- 8 Centers for Disease Control and Prevention (CDC), <https://www.nimh.nih.gov/health/statistics/suicide/index.shtml/index.shtml>, 2018
- 9 Centers for Disease Control and Prevention (CDC), <https://www.cdc.gov/workplacehealthpromotion/health-strategies/depression/index.html>, 2016
- 10 World Health Organization, 2012. [http://www.who.int/mental\\_health/management/depression/wfmh\\_paper\\_depression\\_wmhd\\_2012.pdf](http://www.who.int/mental_health/management/depression/wfmh_paper_depression_wmhd_2012.pdf)

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