Workers' Comp

Post-traumatic Stress Disorder and Workers' Comp

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3 MIN READ

PTSD typically starts with exposure to a critical incident. In order to meet the definition of PTSD, symptoms must last 30 days or more and disrupts normal life pursuits. It results from violation of expectations, deeply held beliefs, core beliefs such as belief in a just and fair world, need to trust others, self-esteem, self-efficacy, and the need for a predictable and safe world. Post-traumatic stress disorder (PTSD) is a trauma-related disorder caused by an individual's exposure to actual or threatened death, serious injury, or sexual violence in one or more of the following ways:

- Directly experiences the traumatic event
- Witnesses the traumatic event in person
- Learns that a traumatic event occurred to a close family member or close friend (with the actual or threatened incident being either violent or accidental)
- Experiences first-hand repeated or extreme exposure to aversive details of the traumatic event (not through media, pictures, television or movies unless work-related).

Individuals with PTSD may experience dissociation/flashbacks, psychogenic amnesia, persistent sleep disturbance, panic attacks, and severe exaggerated startle response. Diagnosis of PTSD increases the probability of depression, anxiety, substance abuse, somatoform disorder, and pain disorder. PTSD now has its own category in the American Psychiatric Association's *Diagnostic and Statistical Manual of Mental Disorders*, 5th Edition, called "Trauma- and Stress-Related Disorders." It can be difficult to know when someone is suffering from PTSD, as they may not even know themselves that they are affected. According to the American Psychiatric Association ([APA] 2013), people with PTSD experience a range of symptoms across 4 categories:

- Intrusive symptoms related to the event, such as nightmares, flashbacks, or unwanted thoughts about the trauma
- Behaviors designed to help a person avoid people, places, or situations that are reminders of the event
- Negative changes in one's thoughts and mood, such as blame of self or others, having persistent negative beliefs ("Everyone is out to hurt me.", "The world is an unsafe place."), or feeling unable to experience happiness or other positive emotions
- Feeling hyper aroused or overly reactive, including being irritable or easily startled or having sleep disturbance

The disturbance, regardless of its trigger, causes clinically significant distress or impairment in the individual's interactions and capacity to work. Not everyone with PTSD reacts the same. Be aware that some individuals will never need accommodations, while other may need accommodations that change over time. PTSD injuries in

workers' compensation (WC) have recently attracted the attention of legislators and other system stakeholders. Bringing about more focus on caring for and compensating for those who suffer from PTSD due to a work-related event. A number of states have either adopted compensation or proposed legislation that make PTSD compensable, especially for first responders. These typically include firefighters, police officers, and emergency medical technicians, but could possibly expand to occupations such as correctional officers, emergency dispatch operators, and child protective services employees. As it relates to WC, PTSD injuries are a subset of mental injuries, broadly defined in the following three categories:

- Physical-mental—a physical injury that progresses to include a mental injury or disability
- Mental-physical—a mental condition that causes some physical injury or disability
- Mental-mental—a mental injury or disability that arises without a physical injury

Although PTSD injuries can arise in any of these three categories, to be considered work-related—and thus compensable under WC—a required degree of stress typically needs to be established, unless the state has already established a presumption that PTSD is compensable. 90% of the US population will be exposed to one or more traumatic events during their lifetime[1]. Estimated lifetime prevalence of PTSD in the US is 8.7%[2]. PTSD rates for police officers have been estimated at 6 to 8% [3] and ambulance personnel at 20%[4]. Nearly 2 million American workers report having been victims of workplace violence each year[5]. If treating PTSD is not part of your workers' compensation program, please reach out to Coventry to see how we can help.

1Ogle, Rubin, Bernsten, and Siegler (2013) 2Kessler, Chiu, Demler and Walters (2005) 3Hartley, Burchfiel, Fekedulegn, Andrew and Violanti (2011) 4Bennett et al (2005) 5https://www.osha.gov/SLTC/workplaceviolence/



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