Enlyte, Workers' Comp

Behavioral Health Trends in Workers' Compensation

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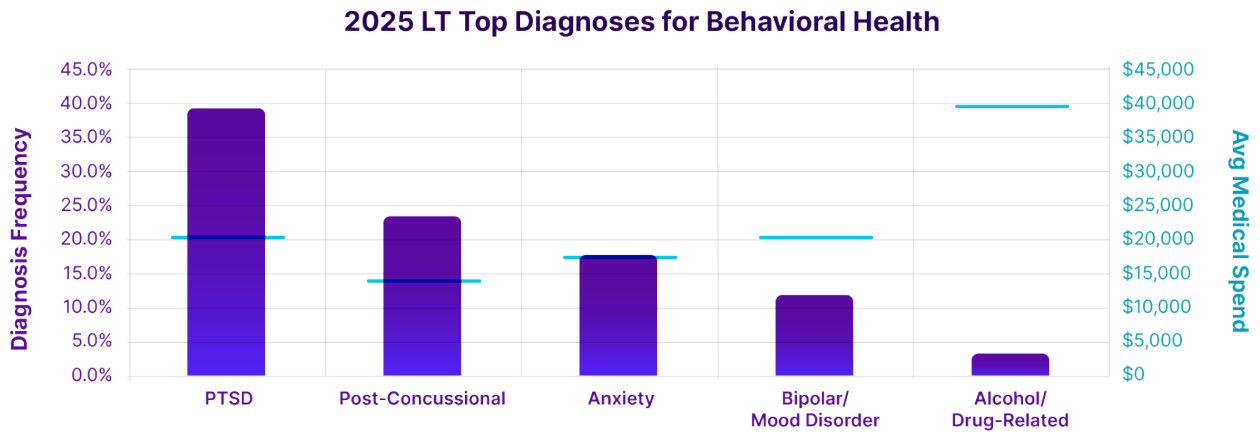
Vice President, Analytics & Reporting

Part 2: Behavioral Health

2025 Behavioral Health Study: Impact of Behavioral Health Treatments on Lost Time Workers' Compensation Claims

This study looked at all lost-time (LT) claims with dates of injury 1/1/2025–12/31/2025, valued at 15 months (3/31/2026) to determine the impact of behavioral health treatments on workers' compensation claim costs.

We looked at the impact of behavior health treatments (identified by diagnosis and/or CPT treatment codes) on the total medical costs of claims, the total medical treatment duration days, and the frequency of the different types of behavioral health diagnoses.



LT Claims Frequency with Behavioral Health	Longer Treatment Duration with Behavioral Health	Higher Medical Spend with Behavioral Health	Average Behavioral Health Treatments per Claim
5.9%	208.2%	382.0%	2.5
(+3.5%)	(-9.6%)	(-8.3%)	(+8.7%)
2024 DOL 5.7%	Average 151 Days vs. 49 Days	Average $17.5k vs. $3.6k	2024 DOL 2.3

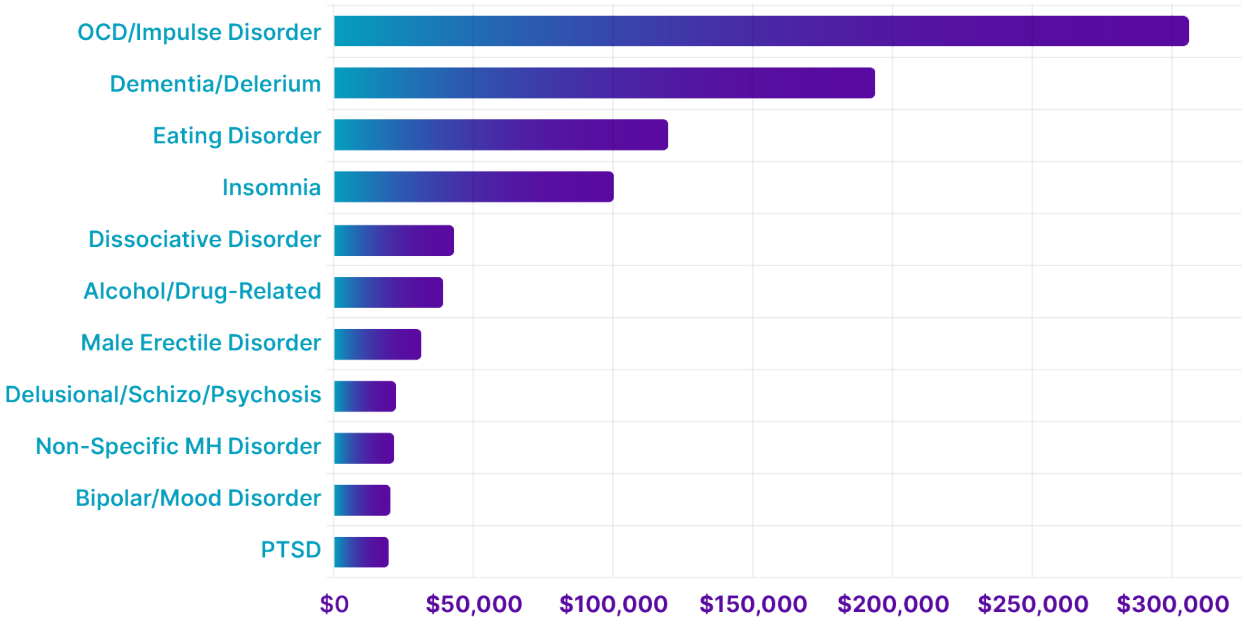
Insight

LT Claims with Behavioral Health treatments have nearly 4x medical costs & over 2x treatment durations compared to LT claims with no BH treatment.

Top Behavioral Health Diagnoses

Understanding the impact of behavioral health diagnoses on medical spend and treatment duration.

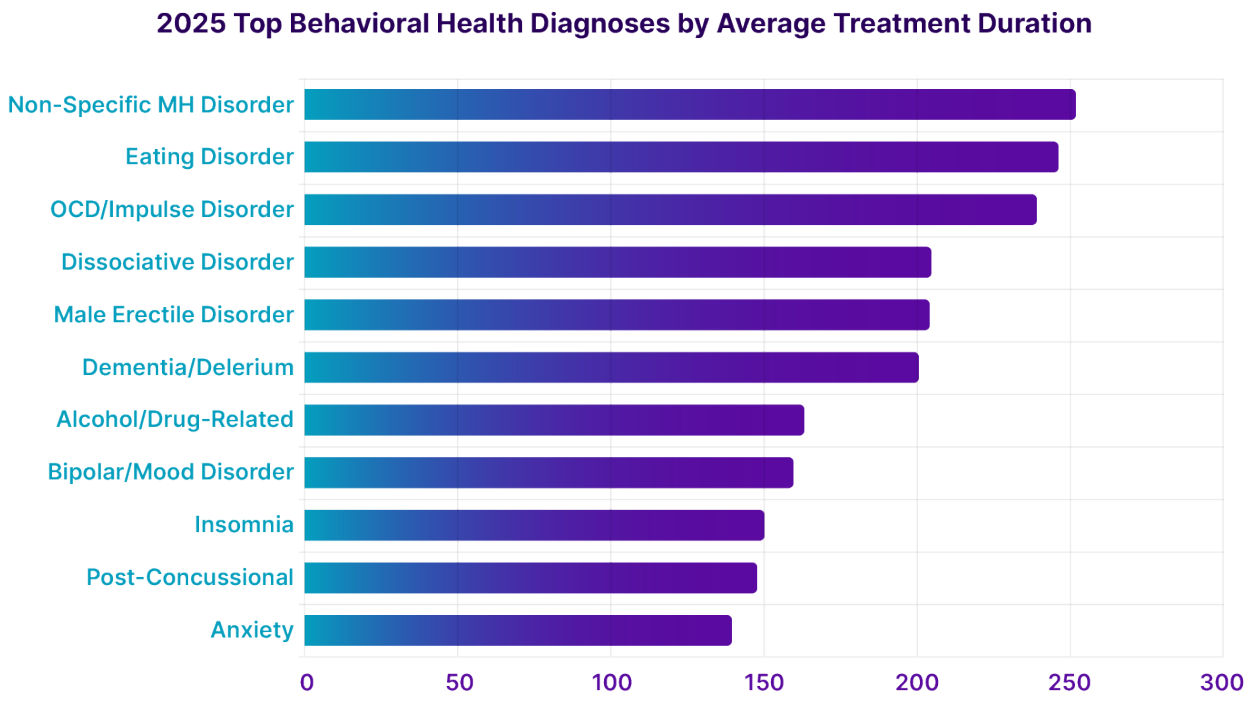
2025 LT Top Behavioral Health Diagnoses by Average Spend per Claim



Insight

Claims involving psychiatric conditions such as OCD/Impulse Disorders & Dementia/Delirium represent significant cost drivers, with average medical expenses averaging $200k–$300k per claim.

Fortunately, these high-severity diagnoses occur infrequently, representing 0.3% of the population of behavioral health claims.



Insight

Medical treatment duration on behavioral health claims averages 5–8 months for the top diagnoses.

Workers' Compensation Case Management Claims

Confounding Factors in Case Management

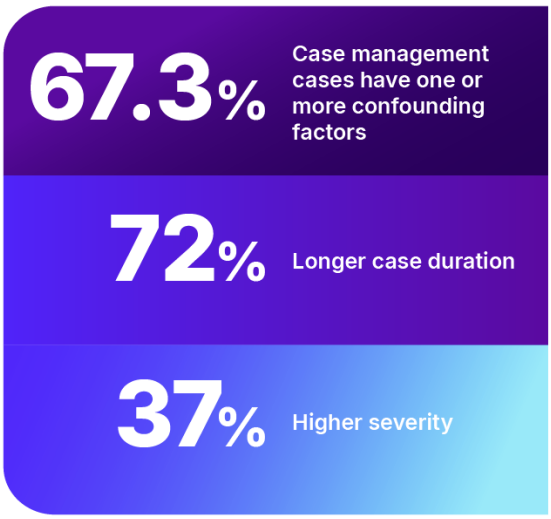
Confounding Factors Study

Enlyte analyzed 42k telephonic case management (TCM) Managed Full cases and 51k field case management (FCM) full cases in 2025 reviewing comorbidities and confounding factors to determine the impact on case

management claims.

When assessing both TCM and FCM cases:

- 67.3% of case management cases have one or more confounding factors (62,469 out of 92,754 total cases)
- Severity (avg. severity score) for cases with confounding factors is 37% higher than cases without (58.7/100 vs 80.5/100)
- Case duration (avg. days open) for cases with confounding factors is 72% higher than cases without (114 days vs 197 days)



Number of Confounding Factors (CF)	Percentage of All Cases
1	37.6%
2	26.6%
3	18.3%
4+	17.5%

Top 10 Confounding Factors	
Factor Type	**Percentage of All Cases**
Obesity	33.8%
Surgery	20.9%
Hypertension	20.3%
Attorney Representation	17.7%
Opioids	13.9%
Depression	11.9%
Preexisting Conditions	11.7%
Smoker	10.9%
Diabetes	9.7%
Substance Abuse	1.6%

Impact of Multiple Confounding Factors on FCM Full Medical Cases

Not surprisingly, the costs and duration of FCM cases increase steadily as more confounding factors occur on a claim, increasing nearly 15%–20% for each additional confounding factor.

Number of Confounding Factors	Percentage of All Cases	Average Severity per Case	Average Duration per Case
1	35.5%	76.1/100	193 days
2	25.4%	80.8/100	218 days
3	19.0%	84.7/100	244 days
4+	20.0%	88.3/100	292 days

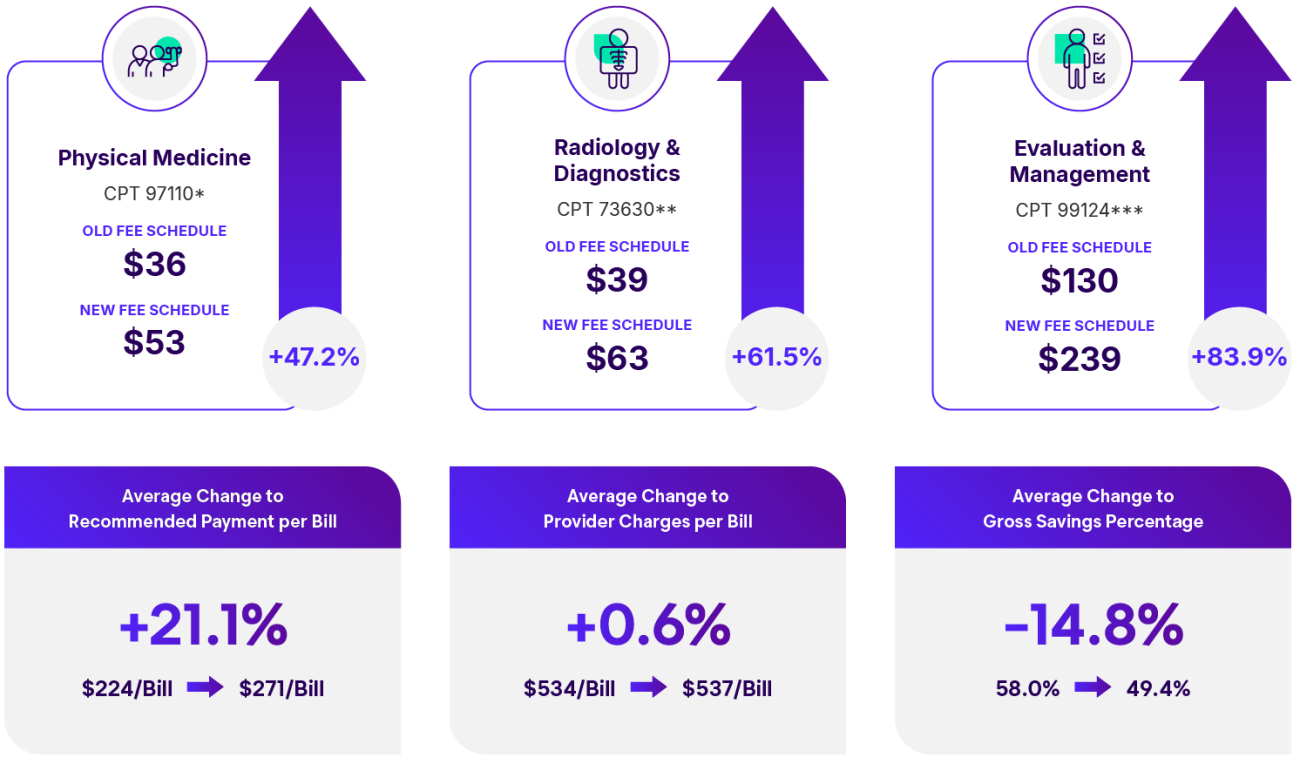
Insight

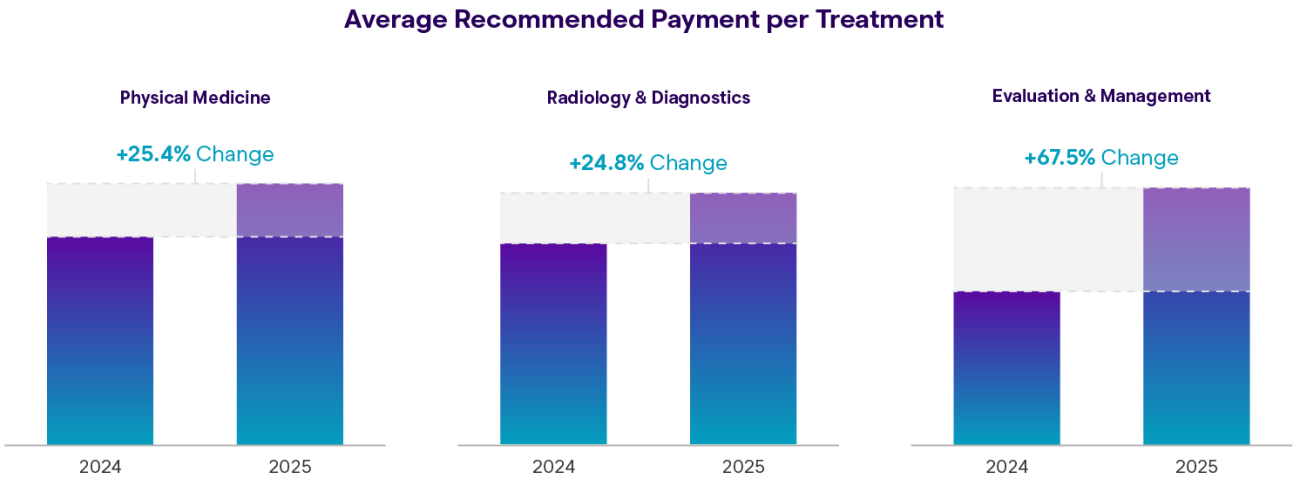
The greater the number of confounding factor, the greater the severity.

Workers’ Comp: Florida Fee Schedule Impact

The Florida Division of Workers' Compensation implemented substantial fee schedule increases for non-hospital medical services, effective for all treatments provided on or after January 1, 2025. Florida’s reimbursements vary based upon three different reimbursement localities.

Common Non-Hospital Utilization Categories and CPT Codes





Insight

Data analysis reveals a 21.1% increase in the BOB average recommended reimbursement per non-hospital medical bill following the implementation in 2025.

Part 2: Behavioral Health

Dive Into the Complete Trends Report

Explore More

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