

MSWS: Episode 3 – MS By the Numbers: The Financial Realities of MS for Employers & Employees

On Screen Logo Animation	00:00	MSWS Multiple Sclerosis Work Space
Announcer VO:	00:08	The following podcast is not designed to provide legal or HR advice, but is intended to provide a general overview of the topic. Today's guest is being compensated for their participation.
On-Screen Super:	00:09	MS by the Numbers: The Financial Realities of MS for Employers and their Employees
Mary Schafer:	00:18	I'm Mary Schafer. I am an HR professional whose focus is on humanity in the workplace and I'm here with Dr. Gary Owens. Gary, would you tell us a little bit about yourself?
On-Screen Super:	00:20	Mary Schaefer, SHRM-CP, PHR Speaker, Trainer, Coach, Consultant and Advocate for a ProHuman Workplace
Gary Owens:	00:29	Good morning, Mary. Thank you for that brief introduction and yes, I am Gary Owens. I am a physician by background, and spent a number of years in primary care medicine, and then spent the vast majority of my career working in the payer world in the Blue Cross system. I've also worked with employers and employer benefit organizations as well as, I've done a number of MS publications are around payer issues and employer issues in this space.
On-Screen Super:	00:31	Gary Owens, MD President, Gary Owens Associates Medical Management and Pharmaceutical Consultant
Mary Schafer:	01:00	Thank you and welcome to the podcast. It's hard to read the news these days without seeing something about the huge financial burden around chronic diseases like MS, can you speak to that a little bit?
Gary Owens:	01:13	I sure can. The US healthcare system is obviously one of the more, if not the most expensive healthcare system in the world. Much of that cost is driven by the treatment of chronic diseases. And MS is just one of many chronic diseases. Certainly, we have chronic diseases that affect very large populations like Heart Failure and Diabetes. MS affects a much smaller population, you know, former data suspected that number of cases was around four to five hundred thousand. We now know that that number

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is approaching, but not yet reached, a million—most likely due to better diagnostics, better ability to diagnose these patients early with new technology.

- On-Screen Super: 01:48 The number of people in the United States with MS is higher than previously thought—approaching 1 million.
- Gary Owens: 01:59 And the cost of treating these patients can be quite expensive at times. \$50,000 to \$100,000 a year for their therapeutics, as well as the cost of physical therapy, medical treatments, and other things. On the good side, the therapies available for MS do help these employees remain productive, remain in the workplace, and therefore, the investment in these patients is often offset by their ability to remain productive and relatively healthy employees.
- On-Screen Super: 01:59 The cost of treating someone with MS can be \$50,000-100,000 per year for their treatments alone.
- Mary Schafer: 02:28 You know, I understand that there are an array of symptoms for people with MS that they have to deal with. And, it occurred to me there must be a huge impact on their ability to work. Can you talk a little about that?
- Gary Owens: 02:40 I can. Remember that most MS patients when they're first diagnosed are younger patients. They may be diagnosed in their 30s, it may be younger, a bit older, but let's say they are diagnosed in their prime of life. And these are people who want to work, and have been employed and are very employable even with the diagnosis of MS. And we tend to think of MS just as a neurologic disease, and that's not just as because it's insignificant. Most people think of MS symptoms as those of inability to ambulate, inability to have proper coordination ... perhaps visual disturbances, or cognitive disturbances. But that's really only the tip of the iceberg. These patients often have other profound symptoms that you and I don't recognize—fatigue being one of them. And again, it's not just being tired after staying up late at night. I've often said to people, "Imagine staying up two nights in a row and then trying to go to work on the third day. That's what MS fatigue can feel like to these patients."
- On-Screen Super: 03:23 MS is not just a neurological disease; those diagnosed are often affected by intense fatigue, may be sensitive to temperature changes, may have cognitive issues, etc. that negatively impact their ability at work.

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- Gary Owens: 03:38 They can be very sensitive to temperature changes, especially heat. They're very heat intolerant. So, what may be a normal work environment, or working in an environment where there is excess heat can be very burdensome to these patients. Those are just a few of the things that we don't always see in these patients. They may have cognitive issues, and it's not constant cognitive issues. But, you know, there are days where they have difficulty just processing everything—that classic thing called “cog fog” in MS patients. You know, those can affect their ability at work, not on a regular basis, but certainly on an intermittent basis. And those are things that employers need to be aware [of] and concerned about.
- Mary Schafer: 04:26 Thank you. Does an MS diagnosis mean that people will have to stop work altogether?
- Gary Owens: 04:31 Absolutely not. Again, many of these patients are diagnosed after their first episode. They're diagnosed when they're relatively young. There's some good data out there that, you know, 40 - 45% of these patients continue in the workforce. Now, some of them do continue at reduced hours, or with modifications. But I do think the vast majority of these patients with MS want to continue to work and continue to be productive.
- On-Screen Super: 04:42 40-45% of people with MS continue in the workforce; want to remain productive.
- Gary Owens: 05:01 And, it becomes important for them to open that dialogue with their employers, to point out that they may need some workplace adaptations. And it's important for employers to open that two-way street by not creating an environment where the employee is hesitant or fearful to come forward with their needs in the workplace.
- On-Screen Super: 05:05 Employers should create an environment of openness for all employees, especially those with chronic illnesses.
- Mary Schafer: 05:22 Are there any other financial challenges that companies might confront with employees who are diagnosed with MS?
- On-Screen Super: 05:24 Mary Schaefer, SHRM-CP, PHR
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On-Screen Super:	05:30	Gary Owens, MD President, Gary Owens Associates Medical Management and Pharmaceutical Consultant
Gary Owens:	05:28	I think there are several that are out there. One of the biggest ones is employees with MS often face increased rates of absenteeism. You know, five or six times higher than the typical employee without a chronic disease. Now, I also would remind you that many other chronic diseases have similar absentee rates. So, I'm not singling out MS patients as being unique in that aspect.
Gary Owens:	05:54	These employees often need to go out on short-term disability sometimes when they have a disease flare up or need therapy. And, if they have truly progressive disease, you know, they can go out on long-term disability, which can be a significant cost to employers. So, it's in the employer's best interest to maintain a workplace which accommodates MS employees. And so, employers need to foster those types of healthy environment programs as do health plans.
On-Screen Super:	06:09	Employers and health plans alike should do what they can to provide support and a healthy environment for individuals with MS and consider "reasonable accommodations."
Mary Schafer:	06:25	Great. Thank you. What about the workplace itself? How can reasonable accommodations perhaps even ease the financial burden, in addition to helping the employee?
Gary Owens:	06:35	Yeah, I think that's a two-way street. First of all, the employer needs to have an environment where the employee knows that they can trust their human resources professional and go to them to ask for assistance in the workplace. And then once that request is made, the employer needs to understand MS, and needs to understand some of the issues that we've talked about—the fatigue, some of the neurologic problems, ambulatory difficulties—and to provide an environment where they can be flexible—perhaps flexible work hours can happen. In a recent survey, flexible work hours were one of the most requested things by employees—I think about 37% of employees with MS thought that that would be a good thing. About a third of them were looking for, you know, ability to take workplace breaks, to help with them.
On-Screen Super:	07:09	Flexible work hours are a highly valued way for employers to provide support to employees with MS; this may help them to

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stay on the job longer and do their jobs better.

- Gary Owens: 07:26 So it's important that employers understand that, and understand that the MS patient wants to be a productive employee, but may need to have some of those accommodations in the workplace. And, it's not going to make them less productive. It may actually help them stay on the job longer, and do their job better.
- Mary Schafer: 07:45 It makes sense that a more flexible, comfortable work environment is going to make for more positive, productive employees.
- Gary Owens: 07:52 Yeah.
- Mary Schafer: 07:52 What would you say the role is for human resources around addressing any coverage related questions, or challenges that might arise for an employee?
- Gary Owens: 08:01 Yeah, and that's another very important issue. The human resources department is often, you know, first point of contact to understand benefits and to understand the health plan and the health system. The health system can be very bewildering to the average employee. Among other things, most of us don't really understand our health benefits or haven't read about them until we have need for them. And very often you have enough to do to deal with your illness, let alone understand the benefits.
- On-Screen Super: 08:03 Human Resources can play a valuable role by helping employees to understand and navigate their company-sponsored health plans.
- Gary Owens: 08:29 So again, it's important to have that open door, employee-friendly type of environment where an employee can go to the human resources department and say, "You know, I'm having trouble getting coverage for something." Or "I don't understand my coverage." Or "Are there options I can have within my coverage that might lower my out-of-pocket costs?" For instance, if there's a preferred therapy that's covered at a preferred benefit level, helping the employee understand that that's one of the right therapies for me that I may be able to save on that out-of-pocket cost. Or, on those occasions where employees need a therapy that may *not* be covered or may be more expensive, to help them work their way through the health plan system, understand their rights of appeals, and how

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to get those things that are medically necessary and appropriate. So again, it's an environment of assistance and understanding, that if I can help these employees get the right treatments, stay on their treatments, and adhere to therapy, they will, in all likelihood, be more productive.

- Mary Schafer: 09:30 Gary, you mentioned earlier about programmatic approaches. What about hands- on approaches to support an employee with MS?
- Gary Owens: 09:37 Mary, that's another very important area that employees can take advantage of. Health plans, for instance, have case managers that can work with people with chronic diseases—not only MS but other chronic diseases. They can help them navigate the system. Very often these patients have multiple points of entry into the system, and it can be very confusing. They can help them understand their benefits, and how to maximize their benefits.
- On-Screen Super: 09:46 Case Managers at the health plans themselves can help employees with a chronic illness to navigate and maximize their specific benefits in addition to Human Resources personnel. This can assist the employee to manage their disease in a much more effective manner.
- Gary Owens: 10:03 On the employer side, the employer can help patients navigate through the system and understand their benefits, and perhaps understand what's covered and not covered and how to minimize their out-of-pocket costs, at times, or help them appeal when an initial treatment is not approved or covered by the benefit plan. All of those are things that can make an MS or any chronic disease patient's life much easier and much more navigable through the system.
- Mary Schafer: 10:34 It sounds like using a case manager can prove very valuable.
- Gary Owens: 10:38 It can prove very valuable. And again, health plans are very open to patients requesting a case manager if they have these issues, because they realize that there's a benefit for the patient. They get help in getting the right care. There is a benefit for the employer, and ultimately the health care system, because they can help them navigate, and possibly manage their disease in a much more effective manner—ultimately lowering perhaps long-term costs and decreasing complications long term.

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Mary Schafer: 11:09 Thank you. Now I understand that starting an MS treatment earlier can help reduce costs. Can you elaborate on that?

Gary Owens: 11:16 Absolutely. We know that in the past, before we had the biologic therapies, the specialty drugs for the treatment of MS, very often it was not until the second or even third episode of an acute MS flare that patients got treated. Part of that was because we really didn't have any effective therapies, and only really had symptomatic treatment. You know, fast forward to 2020, when we have more than a dozen therapies for the treatment of MS—many of them highly effective in clinical trials. So, getting these patients on when ... as soon as they're diagnosed and now, we can get very accurate diagnosis with the technology we have much earlier in the onset of symptoms.

On-Screen Super: 11:17 Multiple advanced treatment options are now available for the treatment of MS

On-Screen Super: 11:41 Getting people with MS to start treatment at the time of diagnosis can help to slow disease progression, remain healthier longer and minimize costs for the employer, health plan and employee.

Gary Owens: 12:04 We can minimize exacerbations. We can slow down. We can't yet stop disease progression in most patients, but we can slow it down. And all of that helps them remain healthier longer, productive longer, and all of those long-term costs such as disability costs, costs of incurring progressive disease, and needing assistance and all of those things can't be eliminated, but they can be minimized or put off to a much further in the future. And, and all of that's very important for these patients.

Gary Owens: 12:33 So, getting them to see an MS specialist early, getting them on the right therapy, and also getting the patient to help work with their doctor to understand, "Is my therapy working properly or not?" And if, if not, to bring that up so that, uh, you know, changes can be made before the disease progresses even more significantly.

Mary Schafer: 12:53 So being proactive...

Gary Owens: 12:54 Yes.

Mary Schafer: 12:55 ... and partnership with your doctor is really helpful. What should an employer or an HR professional do if they suspect an employee has MS?

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Gary Owens:	13:03	That's a great question, Mary. Of course, they can't proactively approach the patient because the patient/employee is protected by regulation. But what they can do is cultivate that environment of your HR department is your trusted resource. If you have a chronic illness, not just MS, but any chronic illness... If you have that chronic illness and you need an accommodation or you don't understand the system, that we're your resource to go to. And, to let employees know that you do understand the complexity of chronic disease, and that you're there to be able to help them make accommodations where those can be made or perhaps make job changes, or do things that can help these employees navigate the system better. So, it's really creating that environment of trust, so that the HR professional becomes a trusted advisor, and the employee does not have the fear of "Am I going to lose my job if I talk about my needs, and my chronic disease?"
On-Screen Super:	13:13	While HR professionals are unable to proactively approach an employee about MS, they can cultivate an environment in which HR is seen as a trusted resource/advisor for all regarding health-related topics.
Mary Schafer:	14:04	Very important. Thank you, and thank you so much for spending time with us today. I really enjoyed our conversation.
Gary Owens:	14:11	And thank you Mary. It's been my pleasure and hopefully this has been beneficial to the audience.
Announcer 2 VO:	14:15	Thanks for your time today. For those listening, be sure to check out the MS workspace website at ms-workspace.com . There you'll find resources that can provide additional support to employees in your organization, as well as a very unique MS estimator tool, that can help give you a sense of the impact MS may be having on your company right now. So visit that MS workspace website, and thanks again for listening.
On-Screen Animation	14:15	(ms-workspace.com screen shots)
On Screen Logo	14:39	MSWS Multiple Sclerosis Work Space ms-workspace.com
On Screen Logo Animation	14:44	MSWS Multiple Sclerosis Work Space
On-Screen Super	14:55	How many adults in your organization could have MS? Get your estimate at msestimator.com

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