

PTSD – Why Are Police Uniquely At Risk?

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Officers have continual exposure

- Careers range an average of 5 – 30 years
- There is no significant break from traumatic events
- Officers face constant threats

Training

- Officers and supervisors sometimes lack training in PTSD
- Law Enforcement personnel are on high alert at all times

Law enforcement culture

- Stigma
- Police personality
- Expectations
- Misconceptions
- Internal stress

Dangers of PTSD

- Burnout (overtime, long shifts, odd hours, manpower)
- Self-medicating
- Hypersensitivity
- Loss of outside relationships
- Stress-related illnesses
- Suicide

Correcting the problem

Focus on wellness from day one

"Most police agencies train new officers to be sprinters and then they enter them into a marathon."

—K. Gilmartin

Focus on wellness programs

- It is critical that training focused on officers' well-being is integrated into law enforcement training programs with the same regularity as any other critical skill set.
- Officer wellness shouldn't be viewed as an ancillary topic. Integrating wellness into the fabric of an organization has a positive impact on the culture of public safety.

Correcting the problem

- Emotional support throughout their career
- Early warning systems to mitigate potential risks
- Policies that align with best practices
- Agency support
- Positive usage of police culture

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PTSD Presumption

Pam Daniel, SAIF, Senior Claims Adjuster

The slides use the term PTSD claims. All data referenced in these slides under PTSD claims is for PTSD Presumption claims. No other PTSD claims data is included.

First responder PTSD/Acute disorder presumption

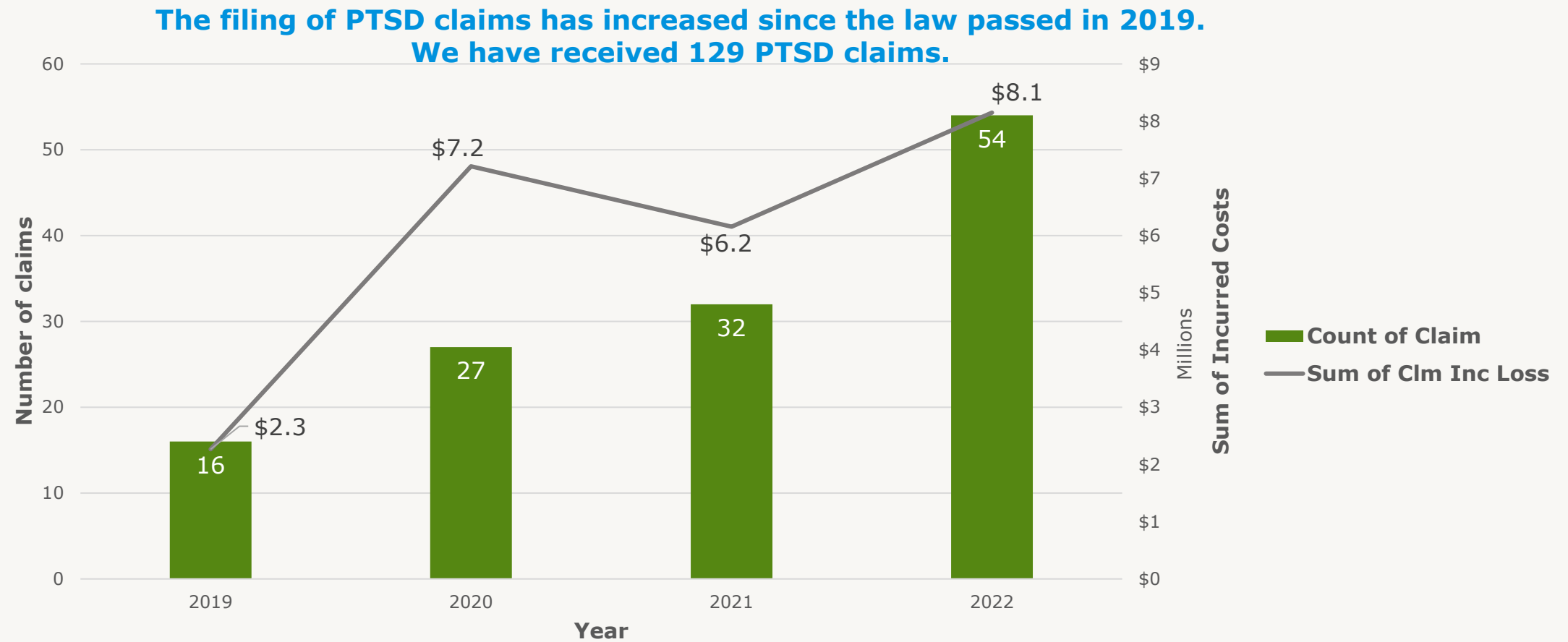
Effective September 19, 2019, the Oregon Legislature amended ORS 656.802 to add subsections (7). Under amended ORS 656.802, there is now a rebuttable presumption for full-time firefighters, police officers, corrections officers, parole and probation officers and first responders suffering from PTSD or an Acute Stress Disorder.

Under ORS 656.802(7), individuals in covered occupations who suffer from PTSD or an Acute stress Disorder, can legally have those conditions be presumed to result from employment when the following factors are present:

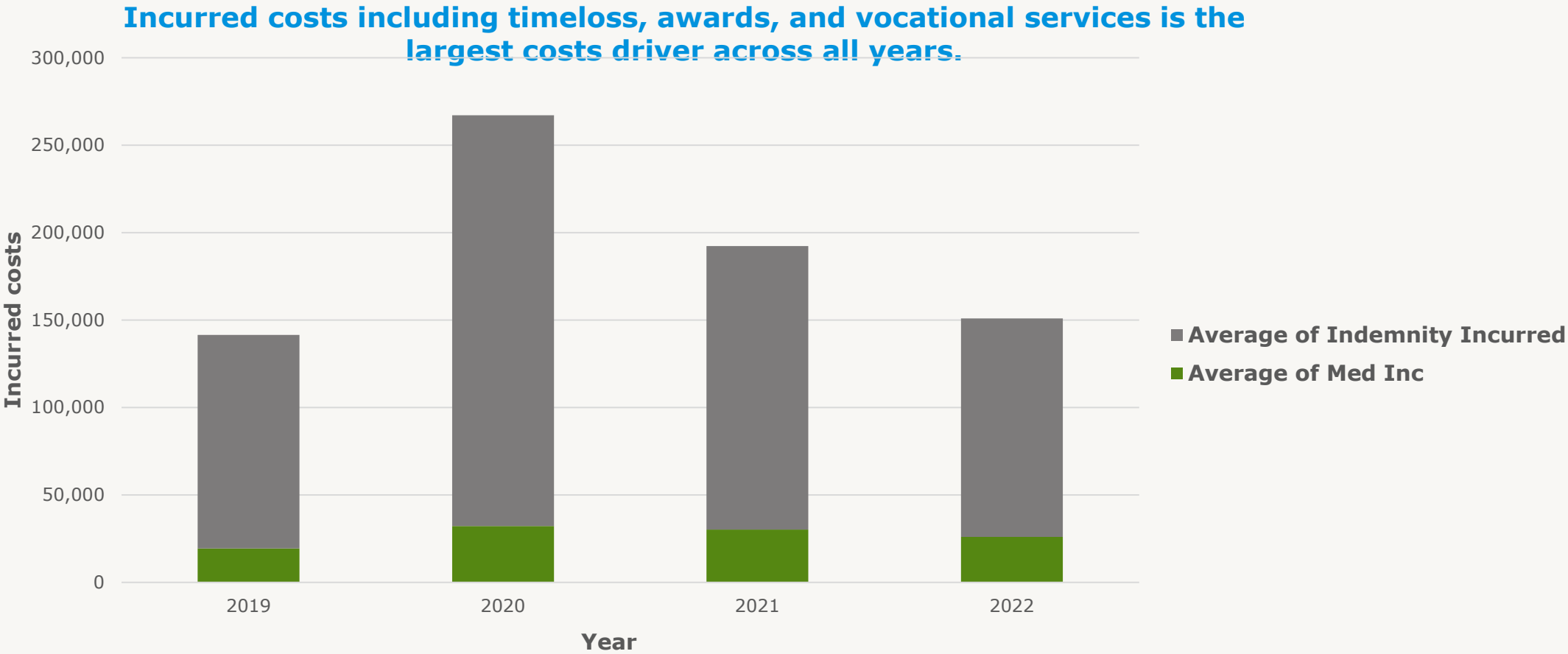
- Claimant is employed in one of the covered occupations: firefighter, police officer, corrections officer, parole and probation officer or first responder;
- Claimant is employed by the state, a political division or subdivision of the state, a public agency, or a special government body as defined in ORS 174.117;
- Claimant has been employed for at least five years or experienced a single traumatic event;
- Claimant remains employed in a covered occupation or has not been separated for more than seven (7) years from a covered occupation;
- Claimant must be diagnosed with either PTSD or an Acute Stress Disorder as defined by the DSM-5;

If claimant establishes the above elements, then the PTSD/Acute Stress Disorder presumption attaches, and the burden is then placed on SAIF to rebut the presumption by proving with clear and convincing medical evidence that the claimant's duties as a covered employee were not of real importance or great consequence in causing the diagnosed condition.

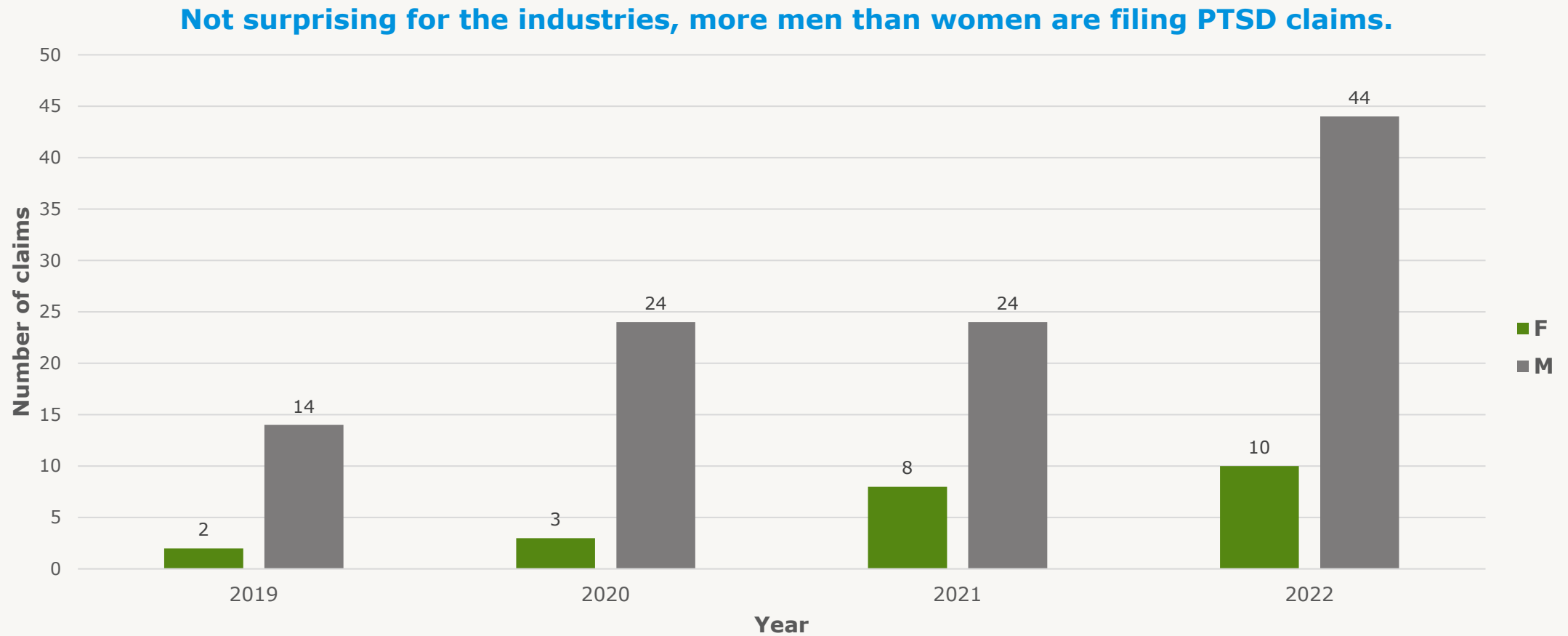
Total number of PTSD claims and incurred costs



Incurring costs splits between indemnity and medical

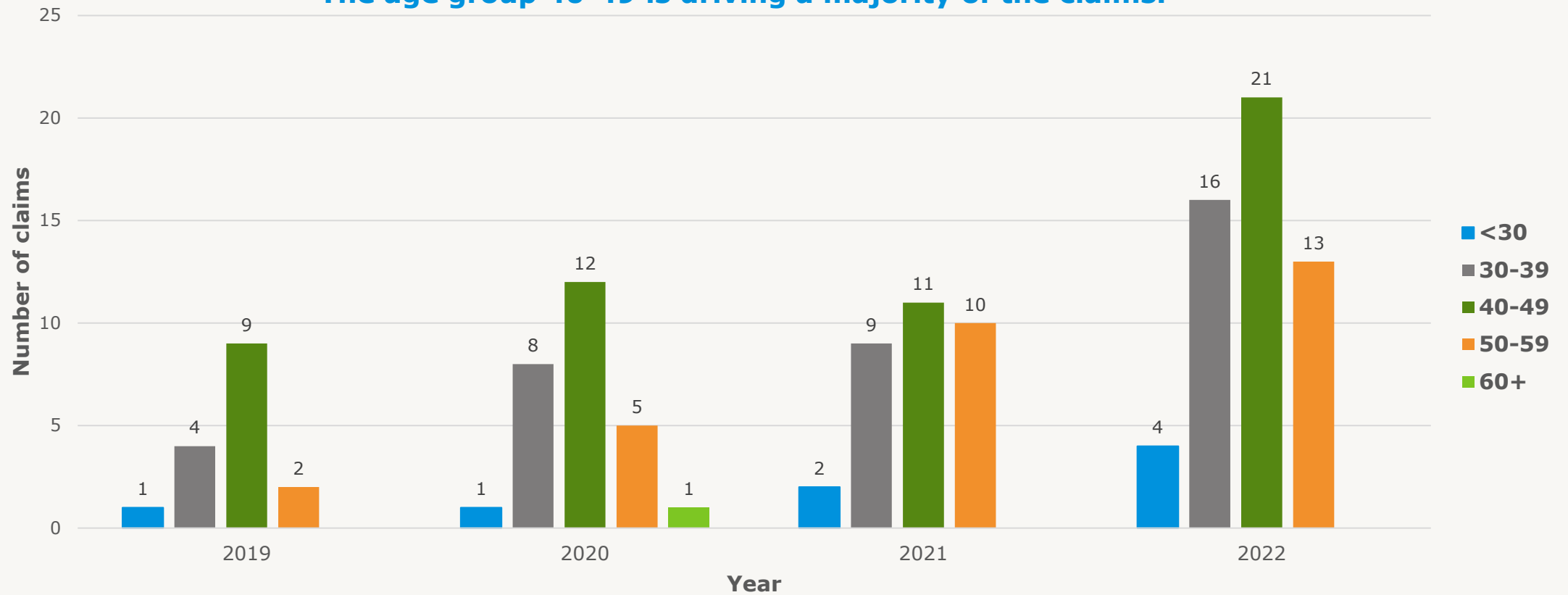


PTSD claims by gender



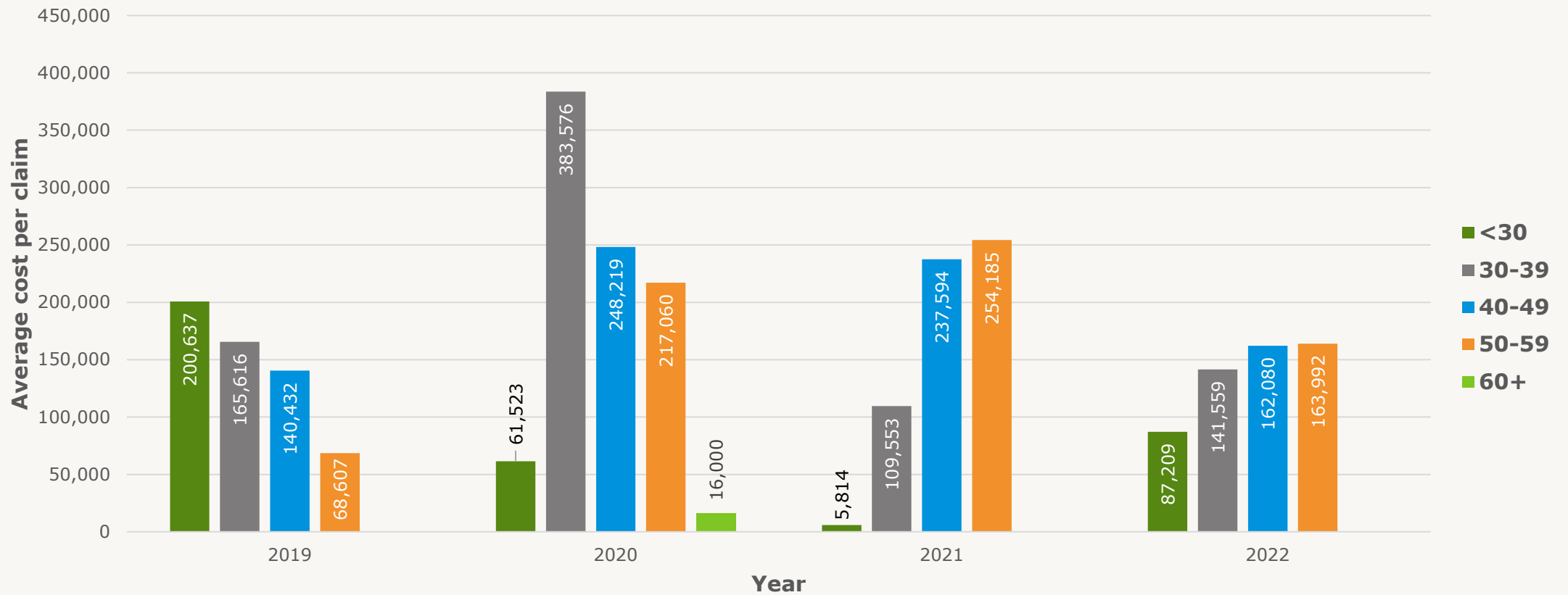
PTSD claims by age range

PTSD claims are trending up for all age groups.
The age group 40-49 is driving a majority of the claims.



Average cost per PTSD claim by age range

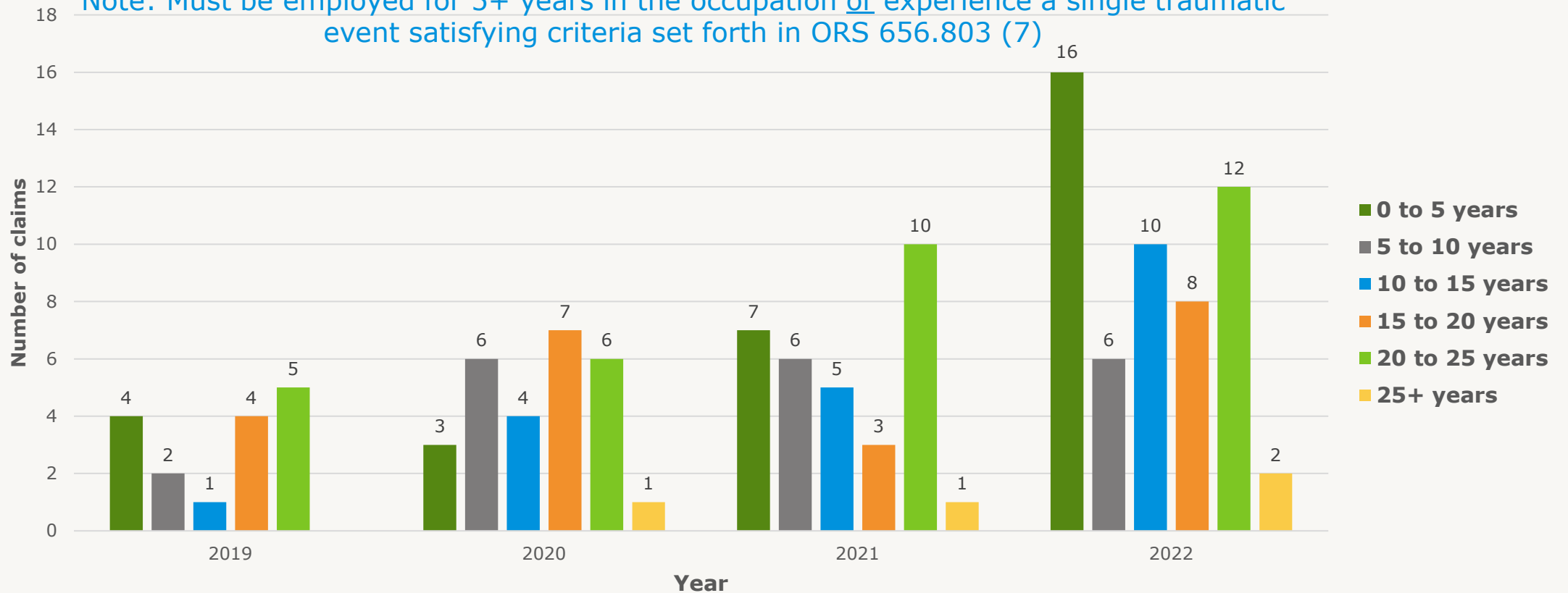
Two very large claims driving 2020 age 30-39. When removed average drops to \$193,771.



PTSD claims by tenure range

Single traumatic events are driving the majority of our PTSD claims in 2022.

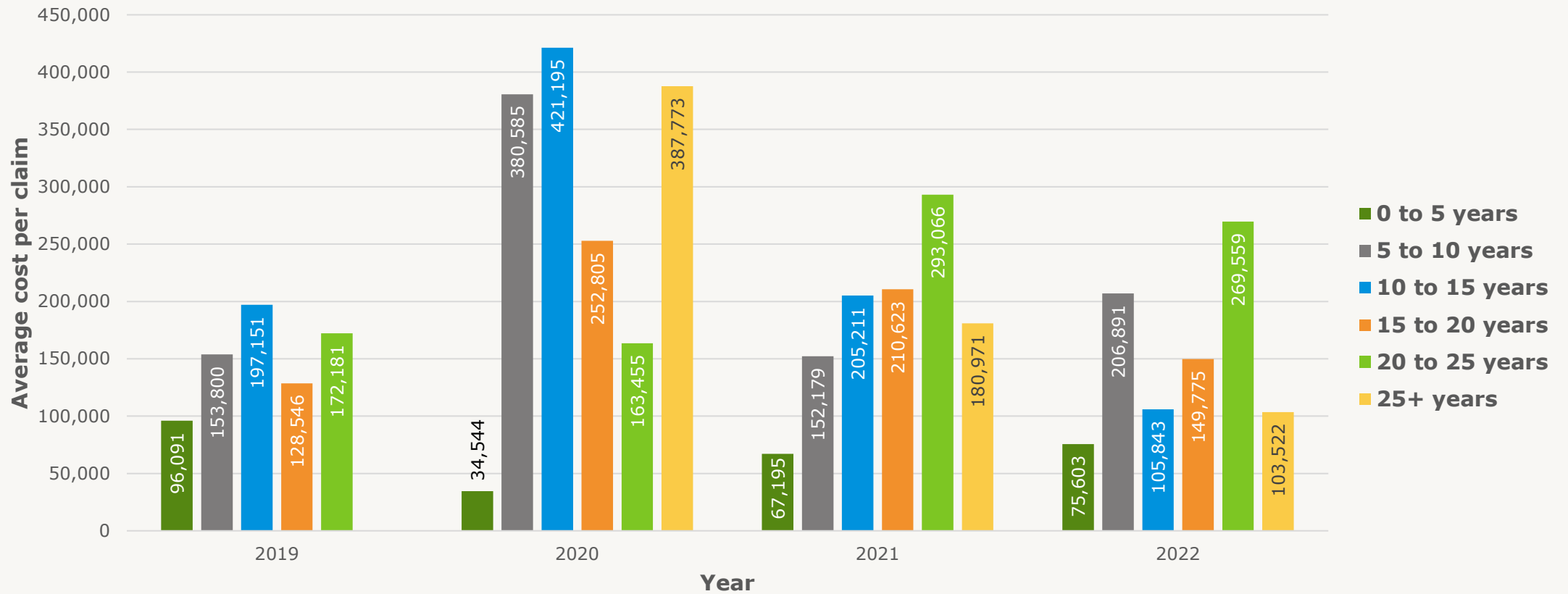
Note: Must be employed for 5+ years in the occupation or experience a single traumatic event satisfying criteria set forth in ORS 656.803 (7)



Average cost per PTSD claim by tenure

Average severity is noticeably higher in 2020 vs. other years.

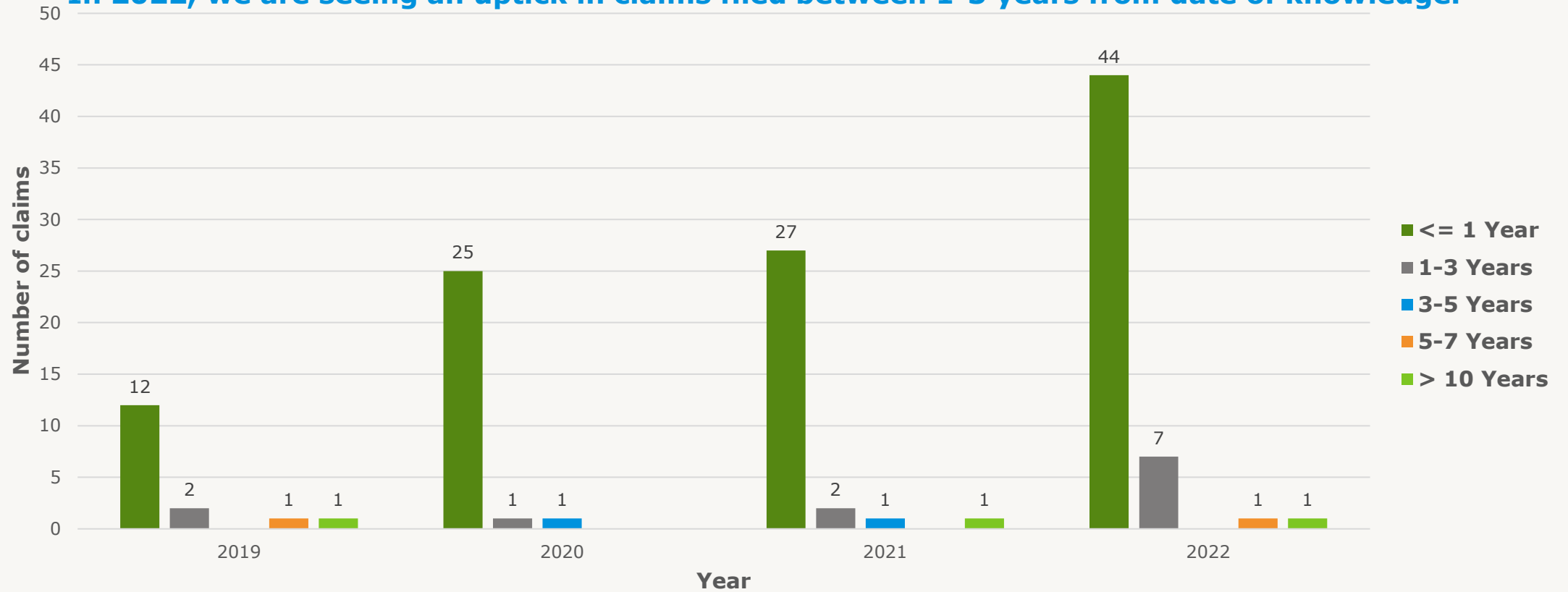
Potential factors: law enacted September 2019, George Floyd murder, Oregon wildfires, COVID-19



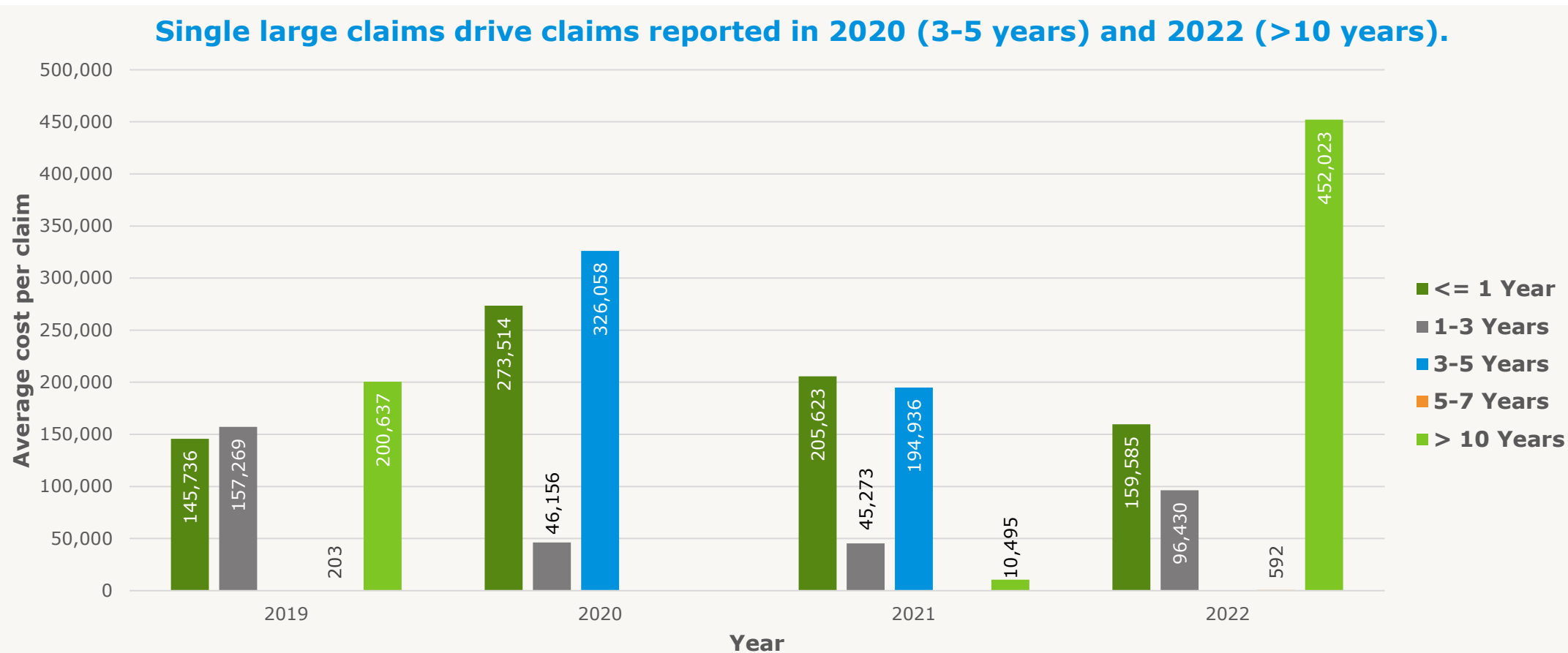
PTSD claims by report timeframe

Most PTSD claims are filed within 1 year.

In 2022, we are seeing an uptick in claims filed between 1-3 years from date of knowledge.



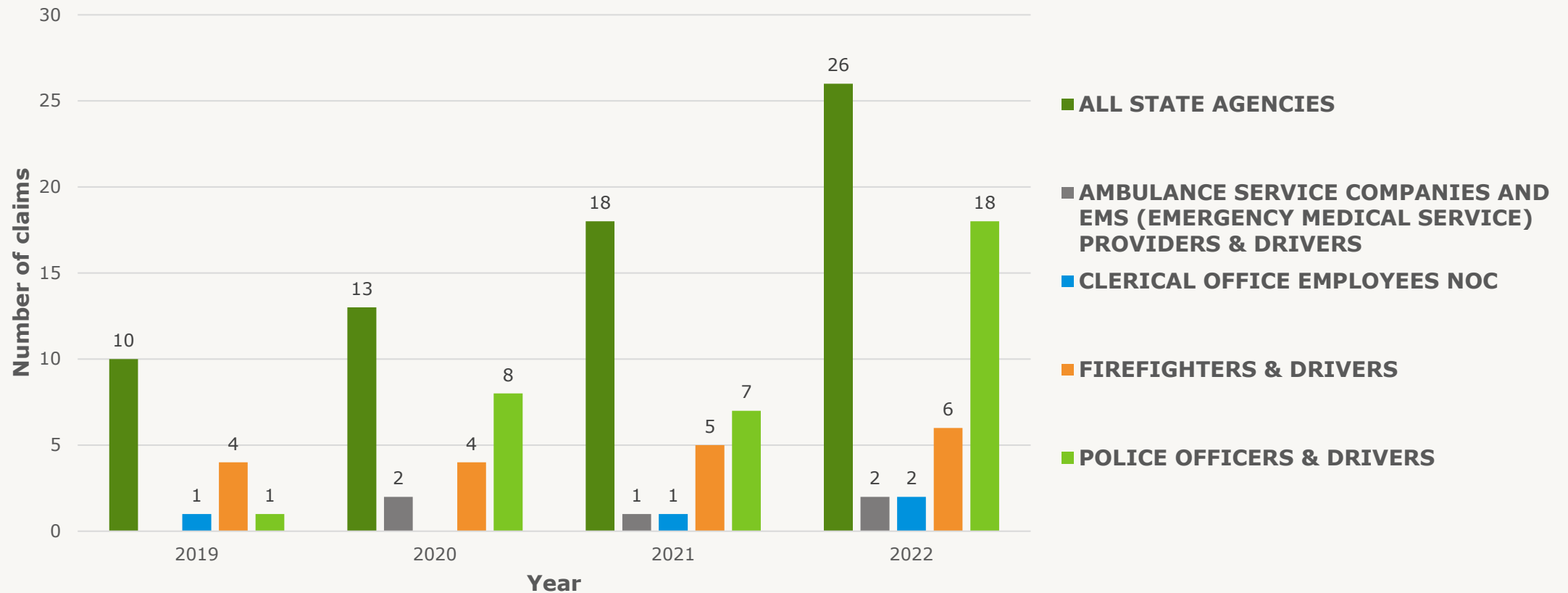
Average cost per PTSD claim by report timeframe



PTSD claims by occupation

State Agency separated out

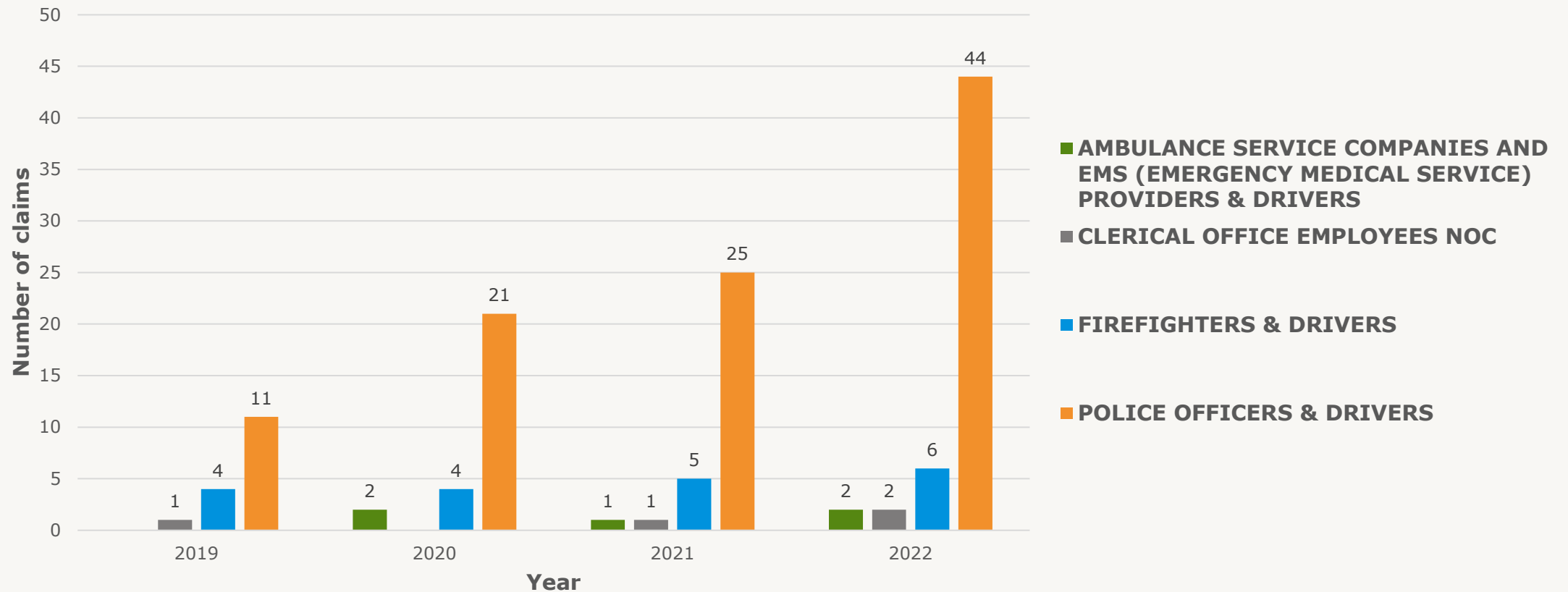
67 of 129 claims are from State Agency employees displayed under class code 9499.



PTSD claims by occupation

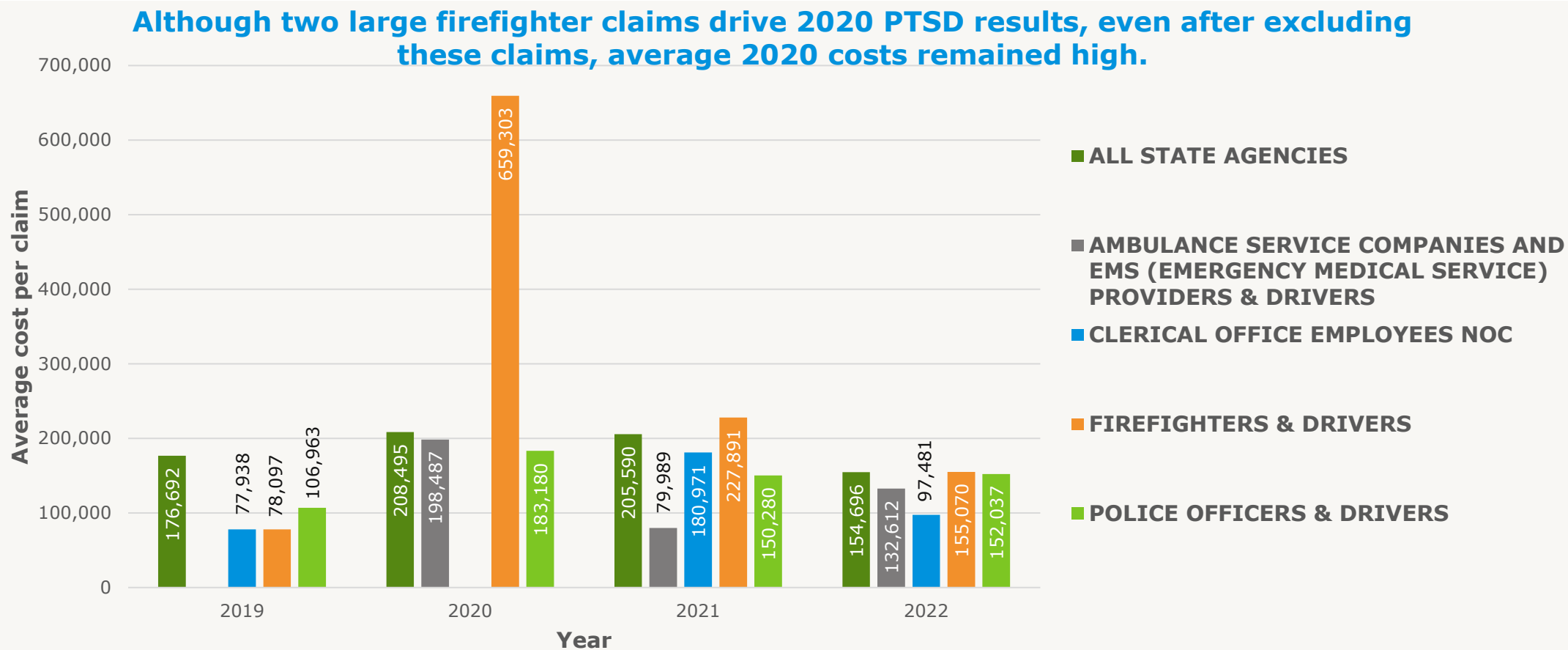
State Agency included by occupation

All the State Agency claims would fall under class code 7720 (police/correction officers).



Average cost per PTSD claim by occupation

State Agency separated out



Case studies



1. Denial overturned at hearing

- 37 year old officer hired 2010 with significant off job stressors and treated with therapists over the years
- 2021 PA and LMFT diagnosed her with PTSD and anxiety from exposure to various traumatizing events and hostile work environment
- SAIF psychologist IME did not support PTSD diagnosis and work was not major cause
- ALJ found treating providers more persuasive due to the extensive time they spent with this worker and denial overturned at hearing 8/30/23

	Reserve	Paid	Outstanding
Medical	\$ 24,600	\$ 10	\$ 24,590
TD	\$ 66,154	\$ 11,200	\$ 54,953
PPD	\$ 37,208	\$ -	\$ 37,208
Legal Fees	\$ 11,250		\$ 11,250
Voc	\$ -	\$ -	\$ -
Total	\$ 139,212	\$ 11,210	\$ 128,001

2. Accepted, significant off job stressor

- 56 year old officer under investigation for wrongdoing
- He claims years of traumatic exposure in law enforcement since 1995 hire date
- IME confirmed PTSD diagnosis caused from traumatic work exposures

	Reserve	Paid	Outstanding
Medical	\$ 57,075	\$ 2,275	\$ 54,800
TD	\$ 93,867	\$ -	\$ 93,867
PPD	\$ 107,152	\$ -	\$ 107,152
Legal Fees	\$ -	\$ -	\$ 11,250
Voc	\$ 76,936	\$ -	\$ 76,936
Total	\$ 335,030	\$ 2,275	\$ 344,005

3. Open, nondisabling

- 43 year old detective with years of exposure to child abuse investigations when he worked as a child services worker
- Hired as police officer 2005 and exposure to traumatic events
- IME diagnosed him with PTSD caused from traumatic work exposure in law enforcement.
- He continues to work with the help of counseling and neuromodulation treatments.

	Reserve	Paid	Outstanding
Medical	\$ 33,806	\$ 6,552	\$ 27,254
TD	\$ -	\$ -	\$ -
PPD	\$ -	\$ -	\$ -
Legal Fees	\$ -	\$ -	\$ -
Voc	\$ -	\$ -	\$ -
	\$ 33,806	\$ 6,552	\$ 27,254

4. Open with pre-existing conditions

- 33 year old prison guard hired 2012
- Significant history of childhood trauma
- IME diagnosed unspecified trauma and stressor related disorder caused in major part from traumatic work exposures.
- Likely not able to return to work as prison guard

	Reserve	Paid	Outstanding
Medical	\$ 23,250	\$ 7,724	\$ 15,526
TD	\$ 94,192	\$ 35,164	\$ 59,028
PPD	\$ 75,627	\$ -	\$ 75,627
Legal Fees	\$ 488	\$ 488	\$ -
Voc	\$ 80,278	\$ -	\$ 80,278
Total	\$ 273,835	\$ 43,376	\$ 230,459

5. Open with hospitalization

- 39 year old officer hired 2007
- Responded to several fatal crashes on highway and did death notifications to families
- 30 day inpatient hospitalization and 6 weeks of IOP following poor response to therapy and medications.
- Poor likelihood of return to regular work.

	Reserve	Paid	Outstanding
Medical	\$ 190,640	\$ 8,490	\$ 182,150
TD	\$ 127,764	\$ 59,480	\$ 68,284
PPD	\$ 99,221	\$ -	\$ 99,221
Legal Fees			\$ -
Voc	\$ 96,035	\$ -	\$ 96,035
Total	\$ 513,660	\$ 67,970	\$ 445,690

6. Settled, unable to return to law enforcement

- 53 year old officer with 23 years of exposure to traumatic events
- His own child died prior to claim filing
- IME supported PTSD diagnosis caused from traumatic work exposures
- \$198,000 CDA 5/2022
- IW continues to have ongoing symptoms and treatment

	Reserve	Paid	Outstanding
Medical	\$ 27,250	\$ 18,964	\$ 8,286
TD	\$ 74,853	\$ 74,853	\$ -
PPD	\$ 198,254	\$ 198,254	\$ -
Legal Fees	\$ 390	\$ 390	\$ -
Voc		\$ -	\$ -
	\$ 300,747	\$ 292,461	\$ 8,286

7. Hospitalized and settled

- 43 year old officer with significant off job stressors
- Hired 2006 and was exemplary employee who investigated child sex abuse cases.
- Inpatient treatment x 30 days with 6 weeks of IOP after suicide attempt
- Accepted PTSD following IME and settled for \$250,000 9/2023

	Reserve	Paid	Outstanding
Medical	\$ 176,751	\$ 98,827	\$ 77,924
TD	\$ 32,167	\$ 32,167	\$ -
PPD	\$ 250,000	\$ 250,000	\$ -
Legal Fees	\$ 666	\$ 666	\$ -
Voc	\$ -	\$ -	\$ -
	\$ 459,584	\$ 381,660	\$ 77,924

8. Closed, permanent modified work, PPD

- 47 year old officer/collision reconstructionist with accepted PTSD
- Permanent work restriction of no collision reconstruction work, returned to patrol after 6 months
- Claim closed 1.5 years later with PPD award – 23% for class II mild and 32% work disability
- He is doing well, employer made permanent accommodations, retirement planned in 2024

	Reserve	Paid	Outstanding
Medical	\$ 22,543	\$ 14,124	\$ 8,419
TD	\$ 55,877	\$ 27,368	\$ 28,510
PPD	\$ 90,695	\$ 90,695	\$ -
Legal Fees	\$ -	\$ -	\$ -
Voc	\$ 760	\$ 760	\$ -
	\$ 169,875	\$ 132,947	\$ 36,929

9. Closed with no PPD

- 41 year old officer witnessed coworker suffer significant injuries during pursuit of a suspect
- IME diagnosed adjustment disorder. This situation did not meet criteria for PTSD
- Claim closed with regular work release 2 months post incident.
- Reserves set to cover future counseling and possible reopening

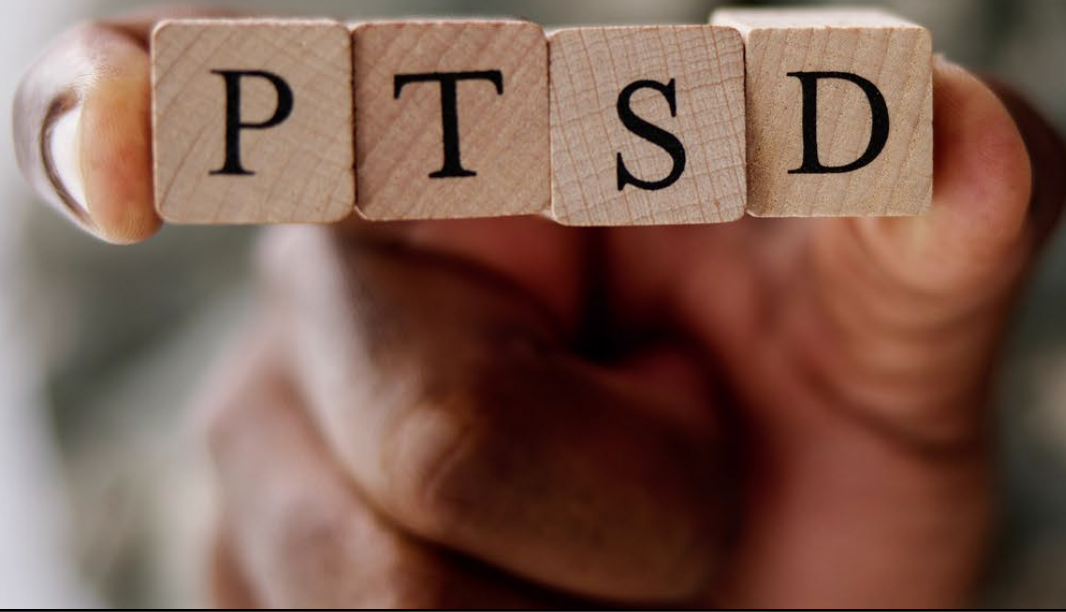
	Reserve	Paid	Outstanding
Medical	\$ 9,975	\$ 4,913	\$ 5,062
TD	\$ 14,265	\$ 6,635	\$ 7,630
PPD	\$ -	\$ -	\$ -
Legal Fees	\$ -	\$ -	\$ -
Voc	\$ -	\$ -	\$ -
	\$ 24,240	\$ 11,548	\$ 12,692

Claims management

General observations and challenges

- It is a challenge for us to find medical providers to offer an opinion (IME) or treat mental health conditions.
- Recovery, return-to-work and vocational retraining can depend a lot on the mindset and motivation of the worker. If low motivation and/or depression, recovery times are longer.
- A small handful of workers go back to their job at injury, but most do not. Re-training into workforce can be difficult.
- Culture at employer may have changed over the years, where previously it was not seen as appropriate to file a mental health claim, where now it seems more acceptable.

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Post Traumatic Stress Disorder (PTSD)

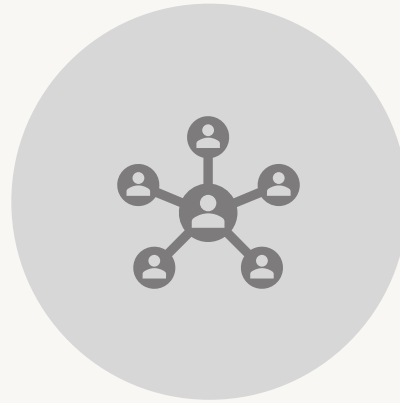
Building connectedness



Connectedness



WORKPLACE CULTURE



PEER SUPPORT &
CHAPLAINCY PROGRAMS



COACHING

Workplace culture



Peer support and chaplaincy programs

Day-to-day support

Training and education in self-care for first responders and family members

Support lines

Case management

Post-incident psychological first-aid

Critical incident debriefing

Support for line-of-duty deaths



Certified Wellness coach



Well-rounded curriculum



Client-centered approach



Routine check-ins



Support

When traumatic events occur

Critical incident debriefing

Minimize additional stress

Routine visit with a mental health provider

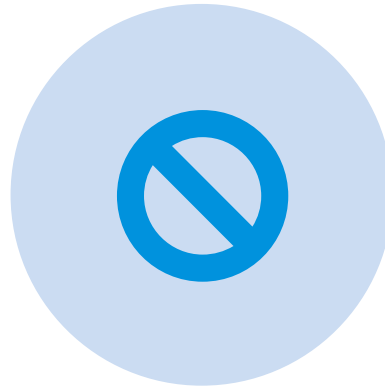
Buddy or mentor system



Screen for symptoms



INTRUSIVE
MEMORIES



AVOIDANCE



HYPER-AROUSAL

Timely mental health intervention

Employee Assistance and other mental health providers

- Equipped to deal with trauma?
- Qualifications?
- Culturally competent?
- Availability/hours?
- How many hours/visits can employees receive? Can this be increased with PTSD cases?
- Can they assist with critical incidents? How soon?

Presenters

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Life.
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