



## **AmTrust's Opioid-Use Reduction Program Improves Outcomes for Injured Workers**

*Opioid Prescriptions and Pharmacy Spend Have Declined Significantly,  
Alternative Treatments to Long-term Opioid Use Offered by Licensed Nurses*

NEW YORK, October 20, 2022 – AmTrust Financial Services, Inc. (AmTrust), a leading small business insurance provider, reported today that its program to reduce the amount of opioids prescribed to injured workers is proving to be highly effective in reducing both the number of claims with opioid prescriptions, as well as the pharmacy spend for opioids.

AmTrust analyzed its workers' compensation claims paid by the company for the five-year period between 2017-2021. In 2017, 60% of claims had prescriptions containing an opioid. In 2018, that figure dropped to 25%, and, for the most recent full-year period 2021, only 15.2% of claims involved an opioid. This represents a reduction of 75% in prescriptions containing an opioid over four years.

Melissa Burke, PharmD, VP Claims Integrated Solutions, who spearheads the program for AmTrust, said, "Chronic use of opioids can have many side effects, including risk of overdose, and injured employees prescribed longer-term opioids take longer to return to work. At AmTrust, we are doing our part to change that narrative."

The data shows that AmTrust's nurse prior-authorization program significantly reduces claims with opioids, pharmacy spend and over 50 MED (Morphine Equivalent Dose).

In 2018, AmTrust formed a partnership with the pharmacy care management company, Optum Workers' Comp and Auto No-Fault (Optum), to reduce the amount of opioids prescribed to injured workers and the duration of opioid use. AmTrust claims adjusters work directly with licensed nurses at Optum to review prescriptions and ensure appropriate medication management.

"Having a medical professional review a claim is not typical in the workers' compensation insurance industry," said Dr. Burke. "We value the impact that medications can have on a claim outcome, and that's why as soon as a prescription is requested we present it to a nurse with a pharmaceutical focus. We believe that our nurse prior-authorization program has helped reduce AmTrust's claims with opioids and long-term opioid dependency. This has led to much better outcomes for injured workers, their families and their employers."

In lieu of opioids, AmTrust recommends safer, alternative treatments. These include Non-Opioid Medications (e.g., acetaminophen, ibuprofen and NSAIDs), Physical Therapy & Exercise, Massage Therapy, Yoga, Interventional Treatments (e.g., nerve blocks, epidurals and joint injections) and Cognitive Behavioral Therapy (CBT).

A full copy of both the 2022 and 2019 "AmTrust Opioid Prescription Risk Report" can be accessed at [www.amtrustfinancial.com/opioids](http://www.amtrustfinancial.com/opioids).

### **About AmTrust Financial Services, Inc.**

AmTrust Financial Services, Inc., a multinational insurance holding company headquartered in New York, offers specialty property and casualty insurance products, including workers' compensation, business owner's policy (BOP), general liability and extended service and warranty coverage. For more information about AmTrust, visit [www.amtrustfinancial.com](http://www.amtrustfinancial.com)

\*\*\*

Contact:  
AmTrust Financial Services, Inc.  
Hunter Hoffmann  
Chief Marketing Officer  
[hunter.hoffmann@amtrustgroup.com](mailto:hunter.hoffmann@amtrustgroup.com)  
646.870.1949