Mental Health at the Forefront:

How Early Intervention and Virtual Care Are Transforming Workers' Compensation



By the Numbers:



3x

On average, mental health claims remain open three times longer than physical-only claims.



69%

69% of mental health claims involve lost time; compared to only 37% of physical-only claims.



>6 mo More than half of injured workers with psychological symptoms don't receive treatment until six months after their injury.



4x

Mental health claims are four times as costly as physical-only claims.

Delays often stem from reporting inefficiencies, communication gaps, and provider shortages —barriers that contribute to prolonged treatment timelines and delayed claim closure.

Trends to Watch:



Jurisdiction Impact

California allows mental health claims without a physical injury, unlike Texas and Georgia.



State Claim Rates

North Carolina & Illinois, at peak levels, mental health claims comprise nearly 10% of total cases.

(10.4% & 9.7%, respectively)



Industry Risk

Transportation &
Warehousing,
Arts & Entertainment
report highest
percentage of
mental health
claims YOY.



Predictive Analytics

Predictive analytics help these sectors reduce risks and inform wellness strategies.