

PRUDENTIAL HELPS HIGH-RISK DISABILITY CLAIMANTS ACCESS SUPPORT THROUGH POPULATION-WIDE SUICIDE RISK ASSESSMENT & PREVENTION



Primary Objective

Proactively identify and support at-risk disability claimants before they reach crisis by connecting them to the appropriate mental wellness resources at the right time.

Overview

Suicide is a serious and growing health concern that has come to dominate U.S. healthcare. In 2022, suicide deaths reached an all-time high, claiming the lives of over 49,000 Americans, or one death every 11 minutes.¹ Suicidal ideation is more prevalent, impacting over 12.3 million American adults in 2021.² Those who are on disability leave, in particular, are at risk for increased self-harm and suicidal ideation due to greater isolation, financial stress, and underlying mental health conditions.³ Reversing this trend without mechanisms to proactively identify individuals at risk exacerbates this challenge. As a result, interventions are often too late.

To address these issues, Prudential partnered with NeuroFlow, a behavioral health technology company, in 2021. The NeuroFlow technology platform provides mental wellness support to disability claimants through regular, remote clinical assessments and digital self-care resources tailored to individuals' needs. The technology provides insight into claimant wellbeing and triggers timely alerts that inform Prudential case managers and NeuroFlow Response Services when claimant wellbeing declines. These alerts empower Prudential's claims management team to connect rising- and high-risk disability claimants to the appropriate resources, helping prevent crises before they happen.

1. Centers for Disease Control and Prevention, National Center for Health Statistics (2022). <https://www.cdc.gov/suicide/suicide-data-statistics.html>

2. Substance Abuse and Mental Health Services Administration (2022). Key substance use and mental health indicators in the United States: Results from the 2021 National Survey on Drug Use and Health (HHS Publication No. PEP22-07-01-005, NSDUH Series H-57). <https://www.samhsa.gov/data/report/2021-nsduh-annual-national-report>

3. Collie A, Gray SE. The relationship between work disability and subsequent suicide or self-harm: A scoping review. PLOS Glob Public Health. 2022 Dec 7;2(12):e0000922. doi: 10.1371/journal.pgph.0000922. PMID: 36962884; PMCID: PMC10021753.

Key Stats

1,200

Urgent alerts triggered by claimants, indicating risk for self-harm or suicide.

3,000

At-risk alerts triggered by claimants, indicating a significant decline in mental wellness.

34%

Decline in depression symptoms after triggering an urgent alert and engaging with NeuroFlow.

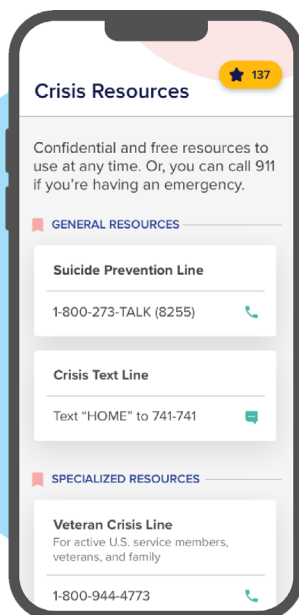
Solution

NeuroFlow offers a sophisticated system that engages claimants regularly in digital mental wellness content, covering disability-related topics like returning to work, living with chronic pain, depression, and more. The digital experience also delivers remote assessments that track claimants' wellbeing over time and allows claimants to monitor their own mood, pain, and sleep on an ongoing basis. Insights collected from this digital experience inform claimants' risk profiles, establishing a wellbeing baseline. Significant changes that deviate from the baseline can indicate a rising risk for self-harm.

Timely Alerts Identify Claimants Who Need Support

If a claimant's symptom severity spikes, or they indicate suicidal ideation, NeuroFlow automatically triggers an alert. This alert is sent to Prudential claims management and NeuroFlow Response Services, a team staffed by coordinators trained in suicide prevention. There are two types of alerts—at-risk alerts and urgent alerts—which prompt different responses.

An at-risk alert is triggered by a significant increase in an individual's risk compared to their personal baseline, as measured by NeuroFlow's proprietary severity score. This alert will immediately trigger relevant crisis resources within the claimant's digital experience and send an email to the claimant with custom resources. Prudential claims management team is also informed of the claimant's rising risk.



Claimants trigger an urgent alert when they indicate thoughts of self-harm or harm to others in an assessment or write about self-harm or suicide within the digital experience. Written suicidal ideation is identified through natural language processing (NLP) technology, which picks up on risky language used by claimants in journal entries or free text entries associated with mood, sleep, and pain tracking. When individuals trigger an urgent alert, they immediately receive a prompt within the NeuroFlow digital experience to call a free and confidential crisis resource line. They are also directed to crisis resources within the app, which provides further helplines for specific populations, such as Veterans or LGBTQ+.

An urgent alert also prompts timely outreach from Response Coordinators who conduct a Columbia Suicide Severity Rating Scale (C-SSRS) to further screen for suicidality and determine next steps. Based on the claimants' responses, the coordinator can refer the individual to appropriate resources, such as local programs that address social determinants of health, teletherapy options, or a local hospital.

Response Services Amplifies Claimant Outreach

Since launch, over 800 of Prudential disability claimants have triggered urgent alerts within the NeuroFlow platform. NeuroFlow's Response Services ensures these individuals are contacted in a timely manner, supplementing Prudential's claims management team. After triggering an urgent alert, claimants are informed that they will receive a phone call. If they don't answer, they receive a follow-up text and an email for scheduling.

Claimants who are not successfully contacted and screened are surfaced to the Prudential IBH clinical team who inform the individual's treating provider for further intervention.

Response Services play a pivotal role in helping high-risk individuals who otherwise might not receive the support they need while simultaneously alleviating burden for care management teams. Having a way to identify, contact, and connect these individuals to appropriate care is a significant differentiator for Prudential's disability program.

The Results

Analyzing the period of January 2021 to March 2023, the combination of mental wellness resources, clinical assessments, timely alerts, and proactive outreach contributed to an improvement in identification and wellbeing of rising risk claimants. During this period, Prudential disability claimants triggered 4,200 alerts; approximately 1,200 urgent alerts, 3,000 at-risk alerts. Roughly 2,900 claimants triggered these alerts, representing 24% of all claimants who were registered with NeuroFlow during this time period.

Decline in Depression Indicators

To determine the impact of Response Services, NeuroFlow compared Prudential claimants to similar populations that use NeuroFlow but do not have Response Services. The first comparison observed differences in Patient Health Questionnaire-9 scores. This assessment screens for depression symptoms and specifically asks about suicidal ideation and self-harm. It scores individuals on a range of 0-27, with 27 representing the greatest severity of depression symptoms.

Prudential disability claimants who triggered an urgent alert, prompting Response Services outreach, saw a decline in their PHQ-9 scores post-alert. After completing three PHQ-9 assessments post-alert, scores declined 34% on average.⁴ Populations that use NeuroFlow but don't utilize Response Services saw a smaller decline in PHQ-9 scores, a 29% decrease on average.⁵

In addition to improved symptom scores, Prudential disability claimants triggered fewer alerts over time than populations who use NeuroFlow but don't utilize Response Services. After triggering their first urgent alert, Prudential claimants averaged 1.65 additional urgent alerts. For those populations without Response Services, they averaged 2.68 additional urgent alerts. This may indicate a decline in risk among claimants who benefited from Response Services outreach.

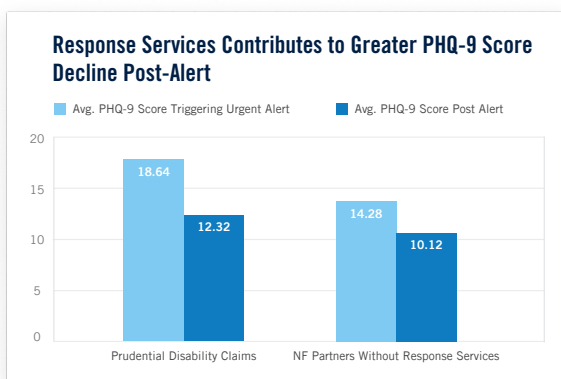
Improved Engagement

Interacting with Response Services also led to better engagement with the NeuroFlow platform, specifically a higher assessment compliance rate in the 30 days that followed an urgent alert. The assessment compliance rate is defined as the number of assigned and completed assessments, divided by the number of total assigned assessments on NeuroFlow. Prudential disability claimants who triggered urgent alerts had a 56% assessment compliance rate, versus populations without Response Services who averaged a 38% assessment compliance rate. This may indicate that interacting with Response Services reinforces the benefits of the NeuroFlow platform and encourages greater engagement with assessments.

Greater engagement creates a virtuous cycle in which claimants access more self-care resources and Prudential's claims management team gains greater insight into claimant wellbeing as they prepare to transition back to work.

"The combination of alerts and outreach helps us ensure that disability claimants who are at-risk for self-harm are connected to the support that they need in a timely manner," says Kristin Tugman, Ph.D., CRC, LPC, Vice President of Health and Productivity Analytics and Consulting Practice at Prudential Group Insurance. "Rather than allowing crises to escalate, we have implemented the technology and workflows necessary to create a safety net, helping claimants access resources or therapy as soon as risk indicators become apparent."

4. n=109; PHQ-9 score declined from 18.64 to 12.32 on average, January 2021 to March 2023.
5. n=3000; PHQ-9 score declined from 14.28 to 10.12 on average, January 2021 to March 2023.



Prudential and NeuroFlow are not suggesting there is a causal relationship between access to NeuroFlow and claimants' improvement in depression and anxiety symptoms. Any reported improvement could be a reflection of one or all interactions with providers or any other resources including NeuroFlow. These results are based on claimants' self-reported symptoms and do not attribute any improvement to any particular resource. The NeuroFlow App and any related resources or services are provided by NeuroFlow®, a third-party entity that is independent from Prudential Financial, Inc. ("Prudential") and its subsidiaries. NeuroFlow®, Prudential, and Prudential's subsidiaries are not crisis intervention service or medical service providers. Accordingly, any resources or services provided by either entity or through the NeuroFlow App are not intended to provide medical advice or a crisis intervention service, and are not intended to diagnose, cure, prevent, advise on and/or treat any disease, disorder, illness, crisis, or condition. If approved, claimants will have access to NeuroFlow (at no additional charge to them) until the earlier of one year from the date the claim is approved or three months after the claim ends. In addition, access to NeuroFlow is not guaranteed and may no longer be available at time of approval.