



# Using GRACE to deal with stress and trauma

in claims and in life

October 26, 2022



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## Presenters



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# Agenda

- 1 Defining Stress and PTSD and their prevalence in life
- 2 Choosing to deal with your stress
- 3 Symptoms of stress and trauma
- 4 Start with GRACE

## Stress



Stress is a normal reaction the body has when changes occur, resulting in physical, emotional and intellectual responses. Stress management training can help you deal with changes in a healthier way.

**Over 3/4**

of adults report symptoms of stress, including headache, tiredness, or sleeping problems.

American Psychological Association, 2019

**80%**

of U.S. workers say they experience stress on the job.

American Institute of Stress

**49%**

of all U.S. adults say that stress has negatively affected their behavior

American Psychological Association, 2020

<https://my.clevelandclinic.org/health/articles/11874-stress>

## Stress and the pandemic

### Nearly 8 in 10 adults

say the coronavirus pandemic is a significant source of stress in their life.

### 2 in 3 adults

say they have experienced increased stress over the course of the pandemic.

<https://www.stress.org/daily-life>

## Post-traumatic stress disorder (PTSD)



Post-traumatic stress disorder (PTSD) is a **mental health condition that's triggered by a terrifying event — either experiencing it or witnessing it.** Symptoms may include flashbacks, nightmares and severe anxiety, as well as uncontrollable thoughts about the event.

**Some 7-8%**  
of the **American population** will develop PTSD at some point in their lives.

**About 8 million**  
**adults** have PTSD during a given year.

**32%**  
**of first responders**  
Suffer from PTSD including **19% of police officers.**

<https://www.mayoclinic.org> › syc-2035596



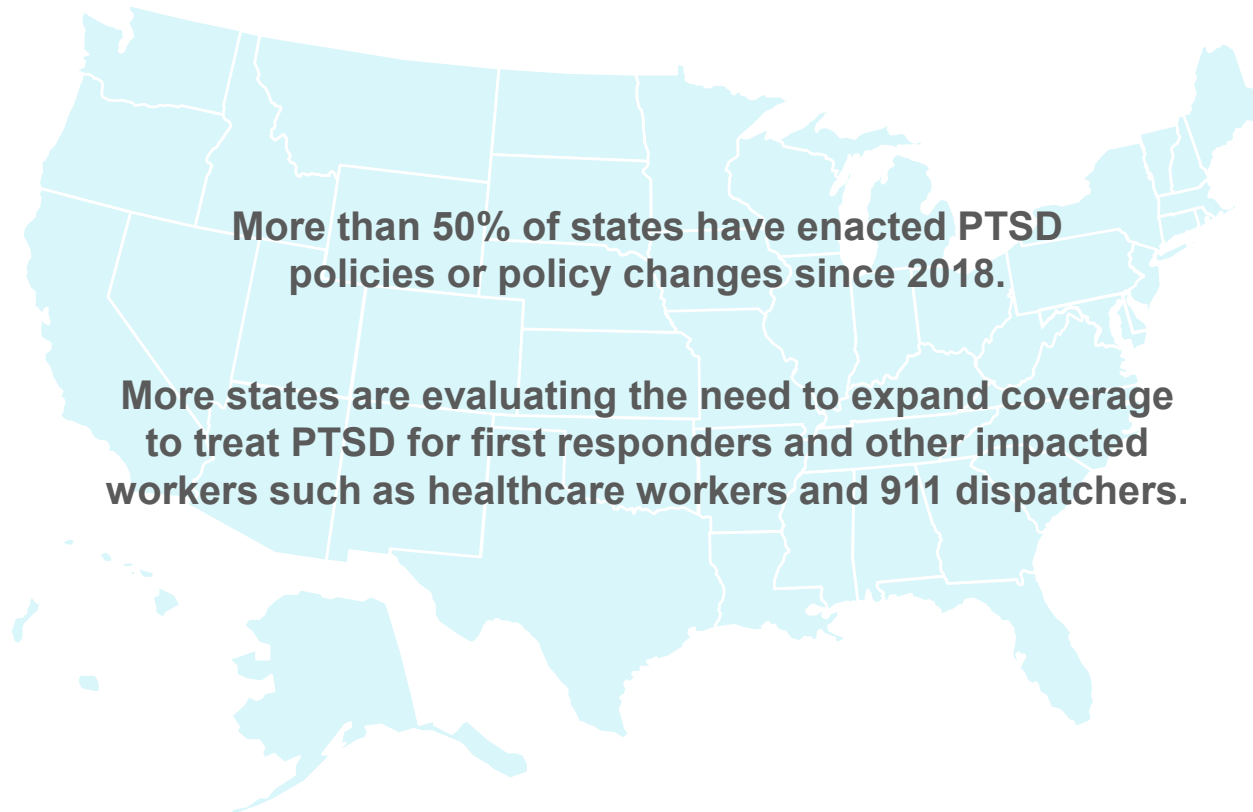
## Post-traumatic stress disorder (PTSD)



In 80-90% of cases, **PTSD is accompanied by another mental disorder** (most commonly major depressive disorder, anxiety disorders, borderline personality disorder, and alcohol use disorder)

<https://www.mayoclinic.org> > syc-2035596

## PTSD regulatory update



<https://workcompauto.optum.com/content/owca/owca/en/insights/blog/policy-matters-blog/2021/PTSD-Coverage.html>

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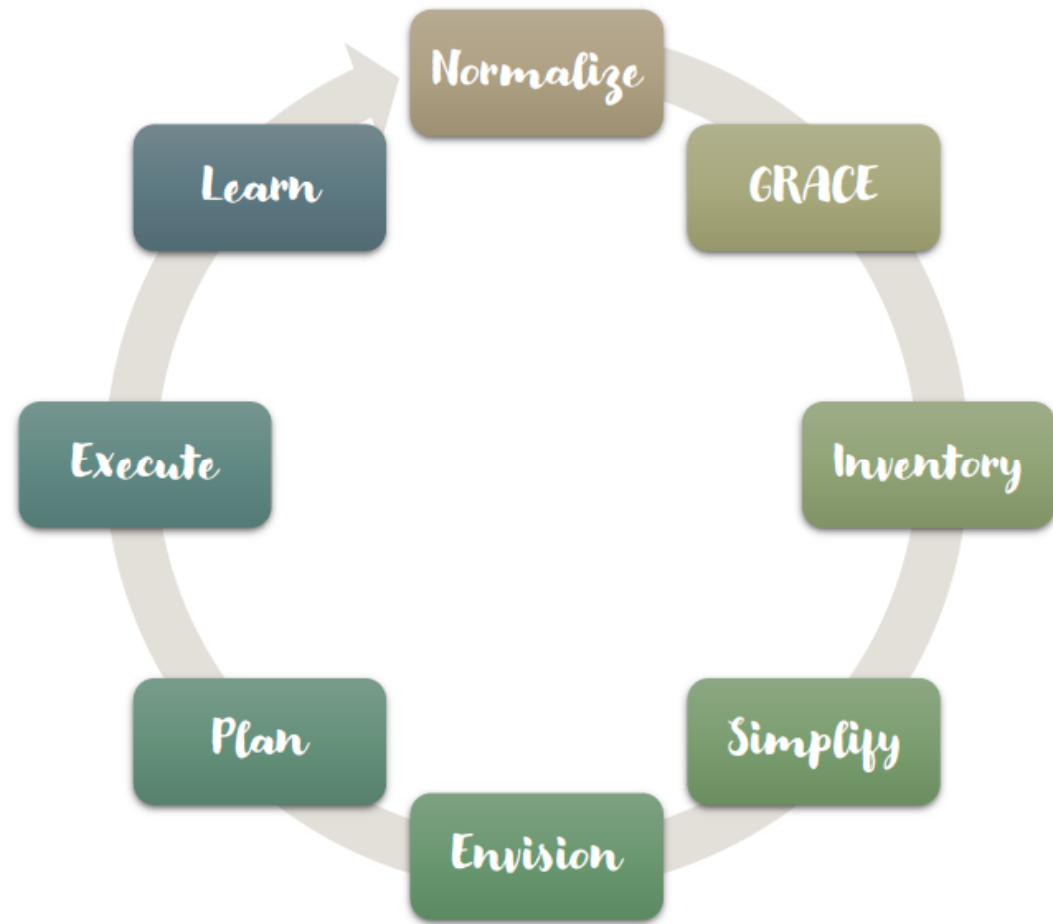



## What if I choose not to deal with it?

- Increased mental illness
- Cardiovascular problems
- Inflammatory disease, like Autoimmune disorders
- Obesity
- Cancer
- Substance Abuse Disorders



# The process



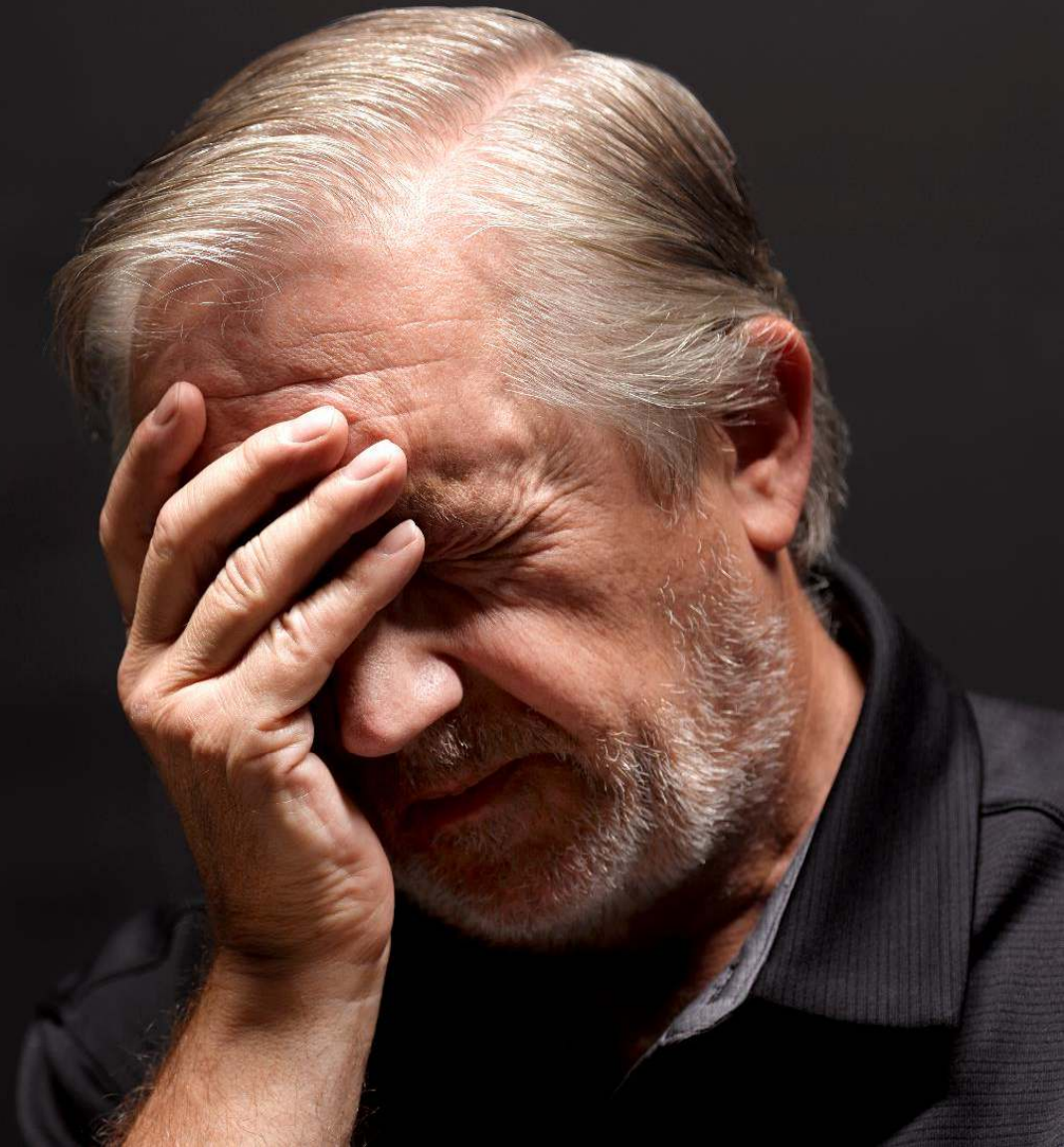
A close-up photograph of a small, vibrant green plant with several leaves growing out of a deep crack in a grey asphalt surface. The background is a blurred, light-colored surface, possibly a sidewalk or road, with some faint orange lines. The overall scene is a metaphor for resilience and growth through adversity.

Wise people don't  
choose to suffer,  
but suffering does  
create wise  
people.

# Why isn't it obvious that everyone suffers?

People aren't talking about  
their suffering.

Instead, they are bearing  
it alone.



# Symptoms of stress and trauma





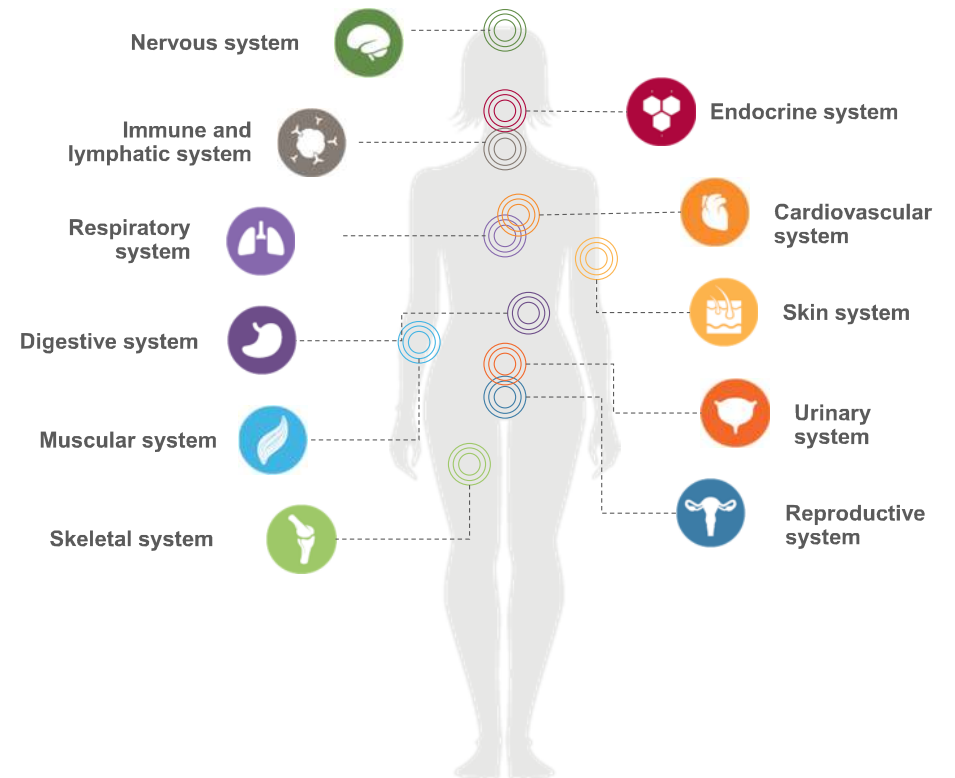
# Common symptoms of stress

The body's autonomic nervous system controls your heart rate, breathing, vision changes and more. Its built-in stress response, the "fight-or-flight response," helps the body face stressful situations.

## What happens to the body during stress?

Stress can lead to emotional and mental symptoms like:

- Anxiety or irritability
- Depression
- Panic attacks
- Sadness



<https://my.clevelandclinic.org/health/articles/11874-stress>

## Stress in workers' comp and auto no-fault

### Injured person stress

- Recovery delays
- Financial worries
- Caregiver fatigue
- Access to care
- Administrative concerns
- Comorbid conditions
- Return to work/function
- Persistent injury impact
- Quality of life
- Perceived value in the family
- Trauma

### Claim representative stress

- Large case loads
- Jurisdictional oversight/rules
- Changes in healthcare
- Communication barriers
- Personal concerns
- Empathy induced stress
- Limited options to assist injured person
- Workplace culture
- The great resignation
- Technology
- Trauma



**Have I  
experienced  
trauma?**

## How PTSD affects the body

### Intrusive memories

Avoidance

Negative changes in thinking and mood

Changes in physical and emotional reactions

- Recurrent, unwanted distressing memories of the traumatic event
- Reliving the traumatic event as if it were happening again (flashbacks)
- Upsetting dreams or nightmares about the traumatic event
- Severe emotional distress or physical reactions to something that reminds you of the traumatic event

<https://www.mayoclinic.org/diseases-conditions/post-traumatic-stress-disorder/symptoms-causes/syc-20355967>

## How PTSD affects the body

Intrusive memories

### **Avoidance**

Negative changes in thinking and mood

Changes in physical and emotional reactions

- Trying to avoid thinking or talking about the traumatic event
- Avoiding places, activities or people that remind you of the traumatic event

<https://www.mayoclinic.org/diseases-conditions/post-traumatic-stress-disorder/symptoms-causes/syc-20355967>

## How PTSD affects the body

Intrusive memories

Avoidance

### **Negative changes in thinking and mood**

Changes in physical and emotional reactions

- Negative thoughts about yourself, other people or the world
- Hopelessness about the future
- Memory problems, including not remembering important aspects of the traumatic event
- Difficulty maintaining close relationships
- Feeling detached from family and friends
- Lack of interest in activities you once enjoyed
- Difficulty experiencing positive emotions
- Feeling emotionally numb

<https://www.mayoclinic.org/diseases-conditions/post-traumatic-stress-disorder/symptoms-causes/syc-20355967>

## How PTSD affects the body

Intrusive memories

Avoidance

Negative changes in thinking and mood

### Changes in physical and emotional reactions

- Being easily startled or frightened
- Always being on guard for danger
- Self-destructive behavior, such as drinking too much or driving too fast
- Trouble sleeping
- Trouble concentrating
- Irritability, angry outbursts or aggressive behavior
- Overwhelming guilt or shame

<https://www.mayoclinic.org/diseases-conditions/post-traumatic-stress-disorder/symptoms-causes/syc-20355967>





## Symptoms of PTSD

- May start within one month of a traumatic event
- May not appear until years after the event
- May cause significant problems in social or work situations and in relationships
- Can interfere with your ability to go about your normal daily tasks
- Can vary over time or vary from person to person

<https://www.mayoclinic.org/diseases-conditions/post-traumatic-stress-disorder/symptoms-causes/syc-20355967>

# Start with GRACE



Give to yourself as you  
do to others;  
like oxygen on an airplane,  
start with yourself first and  
then extend it to others.



Show respect to yourself  
for what you  
are navigating.



Trying to resist where you  
are, what you face,  
or what plagues you only  
increases your suffering.  
Be present.



Speak to yourself as kindly  
as you speak to others,  
with less critique.



Recommit every day to be more aware and actively show yourself kindness.







## Bring GRACE to your work with injured persons and your life's work

We all suffer

Listen while others share

Share with others openly

Extend yourself GRACE, then others

- GIVE
- RESPECT
- ACCEPTANCE
- COMPASSION
- EVERDAY



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