

## The Increasing Number of Opioid Overdose Deaths in the United States

## Summary

National and local media report almost daily the devastation wrought by heroin overdoses, the emergence of extremely potent synthetic opioids and the role of prescription pain medications in the increasing public health challenge of opioid addiction. The problem has many sources and will be very hard to solve, but the numbers are so sobering that it must be of primary importance to all stakeholders, from public policymakers to insurance companies paying claims.

There are five categories of opioids tracked in national overdose statistics: natural opioid analgesics such as morphine; semi-synthetic opioids such as OxyContin (oxycodone); methadone; synthetic opioids such as fentanyl; and heroin. Often the media reports focus on deaths from prescription drugs, a term that usually includes four of the five types of opioids, the exception being heroin and some of the synthetics.

Opioid deaths have increased sharply since 2000, notably including a stiff rise in deaths from heroin since 2010, a result of a dramatic expansion in the delivery system for the drug in the United States as well as the emergence of very pure heroin from Mexico which has resulted in price reductions as well as broader accessibility. A new source of concern is the entire class of synthetic opioids such as fentanyl, which is so potent that overdose can occur by accidental skin contact. Even more worrying is the rapid emergence of new synthetics that are hundreds of times more potent than heroin, whose chemical composition is not on record and whose manufacture can be done anywhere.

The increase in drug mortalities is evident everywhere in the United States. Both women and men are impacted by these trends, but the increase in mortality is most noticeable in the middle years. A wide spectrum of people, such as those who have struggled with pain and pain relief while under medical care have been impacted. Mortality studies show that this trend is most pronounced in people with lower income and less education.

There will not be one solution to the problem of opioid addiction. The array of impacted communities, with their varying resources and needs, will require different strategies. Insurance carriers will be a part of the solution, but they will not be able to address the entire scope of the problem of substance abuse. Actuaries will need to use all of their abilities to join other stakeholders to synthesize workable solutions for this crisis.

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- Actuaries
- Insurance company professionals
- Medical professionals
- Addiction counselors

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