



Is It All About The Medical Condition?

Take10 Podcast Transcript

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GK

Hi, and welcome back to RGA's series of disability income claims podcasts. I'm Gayle Kanchanapume and today I'm joined by RGA Rehabilitation Consultant, Linda Winterbottom who's going to share her insights on the importance of recognising biopsychosocial factors and how they impact on a claim.

Welcome Linda.

LW

Thanks Gayle, really good to be here.

GK

So we know that assessing a claim, isn't just about understanding our customer's medical condition. In your experience Linda, how do a customer's specific biopsychosocial features influence the way they adjust to having a disability and also impact on their claim?

LW

Well, to put it simply, it impacts significantly. In fact it's one of the most overlooked factors during the claims assessment process and yet its often the greatest predictor of chronicity of disability and likelihood of return to work.

GK

So, if we start with the basics then, what does the term biopsychosocial refer to?

Could you break it down for us in simple terms?

LW

Absolutely. So, if we look at it at the most granular level, the word biopsychosocial is made up of three components, the bio representing biological, the psycho

representing the psychological and social is simply well, social. It refers to a holistic approach that recognizes that the psychological makeup of the individual, as well as the environments in which they live and work are equal if not more important than the actual medical condition itself.

GK

So when you say biological, psychological or social factors, can you be a little more specific on what you mean? So, what types of things would fall into each category?

LW

Sure. So, for example with the biological aspect we'd be keen to understand the claimable condition, it's chronicity, treatment, comorbid conditions and similar things like that. With the psychological aspect we'd be keen to learn more about the individual psychological makeup. For example, their level of resilience, coping mechanisms, beliefs, and perceptions. When it comes to the social aspect we're keen to understand the environments in which they live and work. And what, if any stressors or influences these may have on the individual. For example, in relation to their personal circumstances say, do they have a good support network, are there any major life events going on or personal stressors around them currently for example divorce or recent death, ill health, etc. In a work setting, what we'd be looking at is actually whether the workplace environment is a good one. Is it stable for example, no restructures or take-overs and does the individual enjoy what they do?

GK

Ok. It sounds as though some of these things may not necessarily be considered complex however, these sound like things that would happen quite frequently in everyday life.

LW

Yeah, totally and, and in isolation they may not mean much at all, but in the context of a claim, it's important to understand how these might all interact and positively or negatively impact on recovery and also the customer's motivation to return to work.

GK

So, I noticed you said there, that BPS factors can have a positive impact or a negative impact. Can you elaborate on this?

LW

Yeah. Great pickup. A really simple example to highlight the differences between say a negative BPS factor or a positive BPS factor would be an individual's satisfaction at work. If the individual is unhappy and hates work, then this would be seen as a negative BPS factor, as it may alone delay a return to work, even though a medical condition may have resolved. On the other hand, if the individual loves their work and is highly satisfied in their job, then this would be a positive BPS indicator and it's highly likely that they will actually be motivated to return to work as soon as possible, oftentimes before they've even recovered.

GK

So BPS factors are not static though. They'll come and go and change constantly just as an individual's life evolves and changes.

LW

Yes exactly. That's, that's why they're so important to screen for and to monitor, as sometimes you'll have an individual who seems on track with their recovery and return to work, and then all of a sudden their family or work situation changes and they're forced to relocate or find a new job or something else unexpected happens.

GK

Okay, so I'm beginning to understand just how important it is for claims adjudicators to understand a customer's BPS factors.

LW

Absolutely. In fact, the research clearly shows that psychosocial factors are often the strongest predictors of prolonged absence from the workplace rather than biomedical factors. It isn't actually the medical condition itself that predicts how successfully someone will recover and when someone can or will return to work. Instead, it is the interaction of the medical with the psychological and social factors specific to the individual. I mean, we've all seen it before. We have two individuals, same condition, same occupation, same sex, age, demographic, but one individual successfully recovers and returns to work while the other doesn't. The question is what's that about? Well, it's usually the BPS factors at play. Without an awareness and understanding of these factors however, how else can claims adjudicators determine what, if any, additional support or intervention may be required to support the customer?

So, I think when thinking about BPS factors, to me it's like, well, if we don't seek to understand the BPS factors, it's kind of like trying to navigate public transport blindfolded. It can be done, but it's going to take much longer and you might not end up at a destination of your choosing.

GK

And probably not advisable. So, uncovering BPS factors is important then, however some of this information can be quite personal in nature. Linda, what tips do you have for claims adjudicators looking to unearth some of this more personal information during the assessment process?

LW

The only true way to unearth BPS factors is actually to understand your customer and to build rapport with them and to have a sense of curiosity and interest in their lives. Very rarely will BPS factors, magically reveal themselves, however, the more you build a relationship with the customer, the more you're interested in what's going on for them and listening to them and when I say listening, I mean, actively listening to what they're really saying and how they're saying it. That's how BPS factors start to reveal themselves.

GK

So in terms of some tangible tips for claims adjudicators, what questions specifically, would you put to a customer to help pinpoint their specific BPS factors?

LW

Yeah, sure. This is a great part, Gayle. As you can see, you can actually keep questions, pretty broad, and then seek further clarification on anything you need more information on, so you don't have to go too specific too quickly. So simple questions could be things like how do you feel about being off work or how are you coping? What have you told your employer about why you're off work and when you may be expected back, how have you been spending your day since not being at work? and things like, other than your condition, what challenges do you foresee in returning to work?

See! They're all pretty simple, broad questions that you can start with.

GK

So, what BPS information would those questions potentially reveal?

LW

Well, with those questions that I asked, what I would know more about once I received the answer or heard the answers would be things like whether the individual likes work, whether they have a good relationship with their employer. Do they actually see any other challenges in returning to work? What their level of resilience and expectations of return to work are like, whether or not there may be any life events that may keep them away from work and not want to go back there.

GK

OK. I see what you mean. They're really broad questions, but they can't reveal quite a lot of information.

LW

Absolutely.

GK

So, Linda aside from engaging in those rich conversations, are there any other ways that claims adjudicators may be alerted to BPS factors being present?

LW

We often have a lot of claims documentation at our hands, I suppose. So, things like claim forms and treating doctor reports and even looking at the actions of the customer, the things they do, or even more specifically, don't do, all of those things can actually alert us to some BPS factors that may be going on.

The key here is to look for things that don't necessarily make sense or wouldn't really be considered normal behaviour for somebody who was motivated to recover and return to work as quickly as possible. For example, things like the customer is

choosing not to engage in treatment. Or, the customer might actually make work decisions really hastily like a winding up their business or resigning very quickly after becoming unwell. The customer might actually prevent the insurer, having contact with their employer. They might be undergoing a relocation and might only put half-hearted effort into job seeking and things like that. We can also start to uncover BPS factors sometimes when we see discrepancies in information between what the customer is reporting on and what the treating parties are reporting on, and sometimes even the timing of their illness against when they stop work. For example, if we had a customer with a long-standing condition that was actually able to work whilst having that condition, but then all of a sudden they cease work around the same time that they maybe say, sell their business or lose their job. Something like that.

GK

Thanks, Linda, thanks for your insights and thanks for your time today. It's been really valuable.

I think in summary, what we've learned here is that BPS factors are always present on every claim. We need to know and understand what the BPS factors are and whether they're having a positive or a negative impact on the claim. Understanding these BPS factors is really valuable and it can be used to positively influence the claim outcome, or we can choose to ignore them, but perhaps at our peril.

So, that's all for today's episode. Keep an eye out for our next episode and I hope that you can join me.

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