



Helping Hands – Planning for a Successful Return to Work

Take10 Podcast Transcript

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GK

Welcome back to RGA's Take10 podcast series, disability income claims in under 10 minutes.

As claims adjudicators an important part of our role is to support our customer's back to work when they're ready to. This is often the most satisfying part of our job in fact, knowing not only that we've been able to provide financial assistance to a customer throughout their claim, but also that we've been able to coordinate services to help return them to meaningful employment.

I'm Gayle Kanchanapume and with me today is RGA Claims Rehabilitation Consultant, Marcella Vega.

Welcome Marci

MV

Hi Gayle

GK

So, Marci, tell us why is focusing on assisting a customer back to work is such an important element of a claim's adjudicators role?

MV

Well, assisting with recovery and returning to a normality is at the heart of what we do and it's the human experience of claims management. Work does represent a significant proportion of our identities, so it's not surprising that long-term absence has a negative impact on wellbeing and leads to poor health outcomes. It also obviously has economic losses for both the individual concerned and society.

So, a top priority for any claim adjudicator should always be about getting the customer back to work early, if the disability and medical advice allows it.

We know not all individuals return to work smoothly and some people will definitely need our assistance along the way.

GK

Yeah, absolutely. How important is timing when it comes to our involvement and rehabilitating a claimant back to work?

MV

Well, I can say from personal experience, the longer someone stays disconnected or away from their occupation, the more challenging it does become to re-engage them with work. Evidence also backs us up on this, it demonstrates that the longer an employee is off work, the less likely they are to return to productive employment.

In fact, if an employee has 20 or more days off work, they're 30% less likely to ever return to work, which is a pretty shocking statistic. As you can imagine that percentage becomes significantly higher as the amount of days away increases.

It's easy for us just to assume that someone recovering from a disability will independently resume their normal activities of daily living, which includes work, once their acute symptoms settle or treatment is completed. But, in reality we often need to assist in the process as recoveries can become prolonged and unfortunately not everyone views work as a part of the therapeutic process, but from my experience it really is.

GK

Yeah, I'd agree with that, and also we will touch on that in a future podcast.

So, I think one of the trickiest things for a claims adjudicator to do is to actually start that conversation around return to work. So, how do we gauge when the time is right? For example, what if we do this too early and the customer feels pressured and we lose their engagement?

MV

Yeah, and you're completely right, there can be a natural hesitation to begin with from a claims adjudicator to start the conversation around return to work. But claims experience clearly demonstrates to us, the earlier we start the conversation, the more likely we are to influence a safer return to work for the individual at some point in the life of the claim. The initial conversation could just be something as simple as asking for details about their employment, duties, or what their network of support is like.

The input that is required will be condition dependent, but typically just waiting for recovery will often delay recovery. Overall, we're trying to minimise the risk of the individual adopting the sick role, where their illness becomes the focal point to guide future activity and causes other barriers to impede their ongoing functional capability.

Half the battle of introducing the topic of return to work is how we communicate the message positively. We essentially need to reframe it in a way that changes the perception of it being about pressuring a person to go back to work early, rather it's about proactively starting the conversation and planning earlier so that we can support them when it is appropriate.

We need to ensure it's presented in a way where we are on the front foot of encouraging work as part of the therapeutic process of recovery.

The first step, as I mentioned earlier, may just be about staying in touch with the workplace or ensuring the business can remain active if they are self-employed. Even this simple conversation would really shed a lot of light on their employment status, the perception of their recovery and overall goals moving forward.

GK

Yeah okay. What if we delayed? Say for example, we didn't have that conversation upfront? What might be some of the consequences of doing that?

MV

Okay, so, the cost if we delay the conversation is that essentially other barriers may arise like fear or loss of confidence. It may also lead to increased anxiety, or as I mentioned earlier, this development of a sick role or other chronic conditions. It is also worth bearing in mind that there may be some sort of dissatisfaction with their employer, which could be impacting their incapacity. So, the work absence may not just be about the disability alone.

We recommend part of the claims adjudicators role is to communicate regularly with individual. This helps to identify an appropriate time early on to start introducing the conversation of return to work this avoids any surprises or confrontations, because you've essentially always brought it up. The chances are, generally a person who is recovering wants to be part of these conversations and they do want to feel supported throughout their recovery.

Often, it's an education piece where the claims adjudicator is setting the expectation that we're not just waiting for a complete resolution of symptoms before the person can start to re-engage in their normal life, which work is essentially part of. Again, I know the term expectation can come across quite as strong, but it really does come down to how you position your dialogue with the individual. It is feasible, from my experience, for expectations to be set in a gentle but purposeful way in the claim context.

GK

Yeah, absolutely agree, and it makes sure that everybody's on the same page essentially.

MV

Of course, and an example that I do often refer to when I'm talking to a claims adjudicator is an individual recovering from cancer, who may still want to be completing duties whilst receiving treatment as it keeps them busy, conditioned and enables them to focus on something else other than their illness.

So, discussing work from the outset can often be a real positive one for the claimant. The starting level of motivation varies between individuals, but when we look more generally we know that when these conversations are delayed, an individual's expectations regarding their recovery and return to normal occupation often change.

There is also a higher chance the employer may not keep the role open or be willing to provide alternative duties, and in the event that there was a workplace concern

before the claim commenced, they can become further inflamed, if not addressed early on. There may also be instances where if they're self-employed, the business may not survive long-term. So in a way, by conducting the conversation early in the claim, we're trying to preserve the return to work opportunity by ensuring we engage the right stakeholders at the right time, we can essentially influence the situation to avoid long-term absence, which can have a hugely beneficial impact on the claimant.

GK

Yeah, thanks for that Marci. That makes really good sense.

Now I'd be interested to delve a little bit more into the process with you. So, with regards to the type of support that we can provide our customers with their return to work, can you talk to us a little bit about how the support would differ depending on whether the person is job attached or job detached?

MV

Yes, generally there are some slight differences in the type of support provided to a person depending on whether they remain employed during their recovery versus someone who unfortunately does not have a job to return to.

So let's start off with a person who is job attached. So, they continue to be employed or their business is still operating for them to return to. Our focus here will be on ensuring there is open communication between the person and their employer. This way, return to work planning can take place at the appropriate time and the work opportunity remains available. If barriers exist between the employer and the person, we may need to intervene by putting strategies in place to overcome these challenges. We may want a workplace assessment arranged or an ergonomic assessment to assist with structuring a graduated return to work plan moving forward. Also, we may need to evaluate whether lighter duties are available, which could assist with a work conditioning plan as a starting place to help build their functional capacity.

A lot of employers out there can modify duties and the structure of work for an employee. We're seeing this adaptability more now, particularly during the current COVID-19 environment. Generally, employers are having to be more flexible and innovative in the workplace by accommodating more work from home, flexible work hours and working arrangements.

GK

Yeah. I think we're all seeing that now in the way that we're working.

MV

Engaging the employer in the return to work conversation is therefore essential.

If we compare this to say the job detached scenario, our focus may be slightly different. In this case, we'll need to determine if the person can return to their pre disability occupation, or, if we have to flip it and actually identify a new occupation based on the medical evidence. This may then lead to arranging a formal vocational assessment or what we call vocational counselling to determine an appropriate goal and career pathway moving forward to support the person.

Once these assessments are completed, we may then need to move to providing more of a structured job seeking program. Again, this is all individual based where we look at canvassing work trials or volunteer work as a starting place for the return to work plan. Depending on the person's occupation, there are several different providers in the community that we could align them to, like a business coach, an industry recruiter, an employment consultant, or one of our general occupational rehab providers. In our experience with both scenarios, whether someone has got a job to go back to or not, we still need to be setting expectations from an ongoing perspective with the person, and we need to be communicating these in a collaborative way with all the stakeholders involved to ensure we are all working towards a mutually agreed goal.

GK

That's really useful information, Marci.

So finally, what would you say is the most important takeaway for claims adjudicators putting in place a return to work plan with their customer?

MV

So, from my experience, if I had to I guess summarise it, I'd recommend an emphasis on communication, coordination, and negotiation. Also planning and external support will generally need to be put in place to assist the person in achieving an outcome depending on their circumstances, whether that is about returning them to their usual job and employer or returning them to a new employer or feasible new occupation.

GK

Thanks Marci. So key takeaways for me here being the importance of planning and of course, acting early when it comes to return to work preparations.

Thank you and thank you to our listeners for tuning in. Keep an eye out for our next episode of Take10, and if you missed any of our earlier episodes, you can find these now on the RGA global claims manual.

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