

The Scope of Rehabilitation

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The growing scope of rehabilitation in the life industry

- Traditional rehabilitation
- New approaches to rehabilitation
- Management of mental illness claims
- Collaboration within the industry
- How we compare to the international market
- The future of rehabilitation in the Australian life industry



Traditional Rehabilitation

Rehabilitation

A return to ability; to the fullest physical, mental, social, vocational and economic usefulness that is possible for the individual

Occupational Rehabilitation

Aims to safely and durably return an injured or ill person to work

The focus is on abilities, rather than disabilities and the claimant must be an active participant with the rehabilitation process.



Traditional Rehabilitation

- Screen referrals
- Review claims
- Arrange external rehabilitation providers
- Monitor progress, costs, validity
- Case manage when appropriate

**Based on the Workers Compensation approach
to occupational rehabilitation**



Innovations

- **Executive Outplacement Services and Recruitment Agencies**

- A better match for high end claimants

- Removes the focus on illness and disability

- **Career Coaching / Life Coaching**

- An alternative to traditional vocational rehabilitation services

- A strong motivator for long term claimants

- **Business Coaching**

- Guidance for self employed claimants

- Practical solutions to help a business survive during a period of recovery

- Assistance to restructure a business to accommodate long term disability



Innovations

- **Medical Co-ordination**

Helping claimants to access the treatment recommended for them

Ensuring all parties involved in the claimants treatment are in communication

Empowering the claimant to control their recovery

- **Investigative interviewing**

Rehabilitation Consultants are trained in goal directed interview techniques

A non adversarial approach to gathering necessary information

**Based on best practice using the best resources available to
the general population**

Mental Illness claims – Best Practice Project

Key points

- Early intervention
- Establishing rapport
- Active coordination of care
- Establishing the insured as credible

Outcomes

- Increased access to appropriate medical care
- More claimants undertaking gradual return to work programs
- More claimants returning to work in the waiting period
- Less exacerbation of illness due to the claim process
- Reduction in average claim duration

Life Rehab Forum

- Represents all in-house rehabilitation advisors in the Australian Life Industry
- Meet quarterly
- A forum for :
 - Sharing information and research on best practice
 - Sharing new initiatives and outcomes
 - Peer support
 - Guest speakers on topical issues for professional development
 - Collation of rehabilitation statistics across the industry



How do we compare to the international market?

- 😊 We are ahead of the international market with our flexible and innovative approach
- 😊 Our return to work outcomes are comparable
- 😞 We have far fewer internal rehabilitation staff and no regional resources
- 😞 Less strategic use of rehabilitation expertise in claims reviews, research and training
- 😐 Accurately measuring rehabilitation outcomes remains a challenge globally



What does the future hold for rehabilitation in our industry?

- Increased focus on the wholesale area; working directly with employers on absence management and OH&S issues
- More face to face consultation between in house rehab advisers and claimants / treating doctors
- Growth of in house rehab teams reducing the need for external providers
- Increased collaboration with rehab advisers on TPD claims
- Greater exposure for rehab as an added benefit of an IP insurance product



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