

Life Rehabilitation Summit

Thought Leadership in Action

Sydney, 22 April 2015



Executive summary

Since its conception in 2003, the Life Rehabilitation Forum (LRF) has been evolving both in size and scope within the Australian life insurance market. What began with a few forward-thinking Rehabilitation Consultants (RCs) has now expanded to a group of more than 50 dedicated rehabilitation professionals spanning all Australian life insurers.

This is an exciting time in rehabilitation, with an intensifying spotlight on our group to be innovative, bold and believers in what we do.

In April 2015, Swiss Re and MetLife partnered to present the inaugural 'Life Rehabilitation Summit'. The objective was to stimulate thinking around innovative rehabilitation practices that have the potential to improve outcomes for customers. Further, to provide an opportunity to connect and collaborate on ways to drive the industry forward.

The summit brought together more than 40 RCs representing the majority of life insurers and reinsurers from across Australia. The strong attendance was testament to the industry's commitment to moving towards rehabilitation best practice and innovative customer-focused solutions.

With a spotlight on thought leadership, the sessions focused on hot topics such as mental illness, resilience, pain management and the use of data and metrics for rehabilitation. An expert panel explored issues within the current Total and Permanent Disability (TPD) claims landscape, such as changing definitions and establishing the future framework for employability assessments. The summit was also an opportunity for MetLife to showcase its pilot initiative 'Reactivate' with its founder, Ian Stephens.

In Swiss Re's *Rehabilitation Watch 2014*, nine of Australia's largest life insurers agreed that rehabilitation would play more of a role in the market in the next five years. The objective is to hold this event annually to ensure RCs continue to support development and best practice as an industry.

Thought Leadership



Informed opinion leaders

+ 'go to' people in their field of expertise

- Move and inspire people
- Know-how and resilience to turn ideas into reality

Life Rehabilitation Summit

Keynote presentation: Thought leadership – at the frontier of innovation

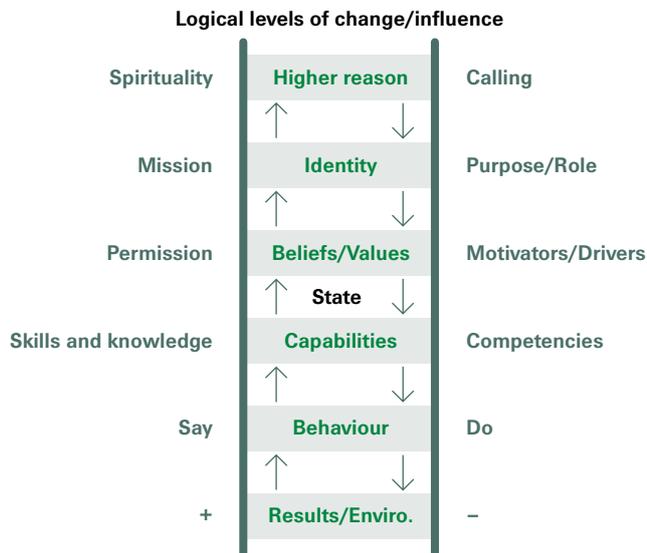
Ian Stephens, enRich Training & Development.

Ian Stephens, founder of the 'Reactivate' program, spoke about the importance of thought leadership in occupational rehabilitation, and how respected and informed opinion leaders can positively shape rehabilitation within the life insurance industry.

He discussed what must change in our approach to rehabilitation and claims management to better serve claimants and face the challenges that lie ahead. Sharing the work of Robert Dilts, co-founder of Neuro-Linguistic Programming (NLP), he proposed a working model for considering human behaviour and change – the 'logical levels of learning and change ladder' (Figure 1).

Ian highlighted that change can only be achieved by leaders acting on multiple levels of influence as opposed to acting where the problem exists, suggesting that you need to work at least two rungs higher or lower to effect change. As Albert Einstein famously said, "Insanity is doing the same thing but expecting a different result".

Figure1:
Dilts' ladder of learning and change
(Source: NLP University Encyclopedia)



Attendees were asked to structure their ideas on how claims and rehabilitation currently works and what must change to improve both practice and outcomes at each level of Dilts' ladder. The group consensus was that in order to influence meaningful change, rehabilitation must be embedded within the claims process, not an afterthought. A targeted, proactive and holistic approach to rehabilitation goes a long way to empowering individuals in their own recovery and the return to work (RTW) process.

Furthermore, sustainable change will only be made possible by engaging all relevant key stakeholders and ensuring alignment of knowledge and goals. Customer satisfaction and engagement must be at the centre of everything life insurers do.

A consistent approach to rehabilitation metrics and provider reporting

Dr Anne-Marie Feyer, Program Lead at the Institute for Safety, Compensation and Recovery Research and The George Institute for Global Health

The importance of consistent data and metrics in better understanding the impact of rehabilitation within claims management formed the basis of Dr Anne-Marie Feyer's session.

Reporting and benchmarking facilitates important cultural shifts underpinning sustainable growth at both sector and organisational levels. Dr Feyer suggested that in order to produce accurate and effective reporting and benchmarking, RCs require a robust and consistent approach that demonstrates the true value of rehabilitation programs – both in-house and with our external rehabilitation partners.

In designing a comprehensive suite of indicators, there was agreement that both quantitative and qualitative data is required to draw insights on the value of rehabilitation, in-house practices and stakeholder engagement. Across the industry there are currently varying frameworks to measure the impact of rehabilitation including return on investment (ROI), RTW rates and claim reserves.

Dr Feyer challenged the group to consider: How can the impact of rehabilitation interventions be measured more consistently across the industry?

Some interesting points were raised during the collaboration activity, including the measurement of customer satisfaction, a broader focus on wellbeing, mitigated risk of TPD, and RTW rates across claim segmented portfolios. The attendees agreed to continue working towards an industry-consistent approach for measuring the impact of rehabilitation, and Swiss Re will continue benchmarking with life rehabilitation teams through future editions of *Rehabilitation Watch*.

Reactivate: A return to wellness and life coaching program

Ian Stephens, enRich Training & Development

The summit showcased the new and innovative 'Reactivate' program, developed by Ian Stephens of enRich Training and Development. A holistic rehabilitation program, Reactivate, is designed to accelerate the path to recovery and wellness for claimants with debilitating psychological and physical conditions.

Reactivate consists of a three day 'kick-off' session followed by a four-month coaching program that combines group webinar education and face-to-face coaching. The program is purpose-designed to help people on claim avoid long-term incapacity by giving them the confidence and skills necessary to regain control over their lives and return to fulfilling employment.

MetLife is the first life insurer to take up the Reactivate program, with two pilot groups now successfully completed. The program has delivered both short and long-term benefits for claimants, such as improved motivation and life skills, as well as enhancing self-esteem, to enable a return to employment.



Photo – Liz Rodley (MetLife) and Ian Stephens (enRich)

“The Reactivate program changes the way we approach long-term illness and disability and will be available to the broader life insurance market later in 2015”

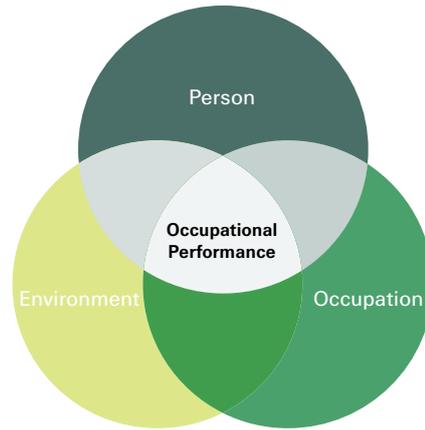
(Ian Stephens)

Mental Health Occupational Therapy

Eleni Lucas, Occupational Therapist at NB&A

Eleni Lucas' session focused on using Mental Health Occupational Therapy to aid rehabilitation and recovery. This forward thinking approach draws on the Person-Environment-Occupation (PEO) model (see figure 2), considering how individual capacity, occupational desires and the environment impact function.

Figure 2:
PEO Model (Law et al., 1996)



All NB&A occupational therapists working in mental health are trained specifically in cognitive behavioural therapy (CBT), acceptance and commitment therapy (ACT), mindfulness and pain rehabilitation.

Gary Kielhofner's (1980) Model of Human Occupation encompasses a range of evidence-based assessment tools, which are used to assess function. Mental health occupational therapists adopt this model to build capacity by developing a series of achievable goals and activities in conjunction with the person, based on their capacity.

In contrast to many traditional rehabilitation approaches, mental health occupational therapists do not draw on psychotherapy but rather provide 'in home' or 'in community' support with the ultimate goal of restoration of function. With the focus now on influencing behaviour to help clients regain function, occupational therapists are increasingly using technology such as 'brain-training' apps like Lumosity and Elevate to achieve results.

R2W: Building a 21st century resilience strategy

Frank Imbesi, Director of the R2W Group

Resilience is an important capability that individuals, teams and organisations need to possess to withstand difficult circumstances, recover from adversity and positively adapt to better face future challenges.

In developing a proactive measurement approach, Frank Imbesi discussed how the Resilience to Work (R2W) tool aims to validate the link between resilience and absenteeism, and individuals' response to change. The R2W tool seeks to measure the adaptive resilience of those who are injured or ill and already on claim, to help determine the likelihood of recovery within the expected duration.

With a focus on early intervention, the tool is particularly applicable to group insurers. There is potential for employers to use it to help identify employees who may be at high risk of absence based on their assessed level of resilience. The R2W tool has the potential to empower employers to address or mitigate the risk of absence related to low resilience levels.

‘The power of these metrics is their ability to allow more precise estimates of financial risk, as well as allowing development of an aligned strategy to build and improve resilience in support of improved rehabilitation, recovery and occupational outcomes’.

(Dr Adam Barsky of R2W Group)

Beyond Pain Program

Anjelo Ratnachandra, Author of ‘Beyond Pain – Conquer Your Pain, Reclaim Your Life’

Beyond Pain is an award winning physiotherapy program that offers a unique, tailored pain management approach for individuals suffering from chronic persistent pain.

The cost of pain conditions to Australia is staggering in terms of treatment rendered and time lost. One in five Australians suffer from chronic pain, costing the nation more than \$34 billion annually¹. Returning to work remains incredibly important as it provides a sense of normality and purpose.

Rehabilitation has traditionally focused on finding a solution to a problem. Beyond Pain founder, Angelo Ratnachandra, suggests the industry needs to move towards a goal-based model of rehabilitation. Focusing on the goal and outcome rather than the problem means shifting to a more positive approach to return to function and work.

Anjelo suggests setting six goals: two personal, two social and two occupational. Reducing pain is not the goal – we reduce pain to achieve the set goals. In undertaking this shift an interdisciplinary team is required, preferably with cross-skilling such as a physiotherapist with psychological skills. Language is also important to ensure that negative connotations have no bearing on the outcome – for example using ‘capacity’ rather than ‘incapacity’ helps shift the focus on recovery and enablement.

The Beyond Pain program runs for approximately 15 sessions over 8 to 10 weeks and features access to a self-guided book and website. Clients are encouraged to utilise the exercises, stretches and worksheets to empower self-management of their condition.

Panel discussion: The Changing Face of TPD

Chaired: Margaret Black of Metis Rehabilitation. Panel: Jo Muirhead, Purple Co; Christina King, JK Corporate Resourcing; Kylie Dearn, Ignite Careers; and Karen Robertson, Rehabilitation Consultant at AIA.

A highlight of the day was the panel session, where experts reflected on the uncertainty created by the changing face of Total and Permanent Disability (TPD) claims and the significant implications for claims management and the industry at large.

It has been a turbulent time in the TPD landscape. Recent changes to product definitions are attempting to meet these demands and are starting to reference an individual’s capacity for future reasonable retraining and rehabilitation to assist a return to meaningful employment.

¹ MBF Foundation (2007). The High Price of Pain: the economic impact of persistent pain in Australia – Pain Management Research Institute, University of Sydney

The emergence of these new definitions will shape the management of TPD claims and the way in which both in-house and external provider rehabilitation resources are utilised. It is critical that life insurers make sound, evidence-based decisions on TPD claims under these new definitions and adapt employability assessments to encompass these changes.

What is 'reasonable' will feature heavily with the new TPD definitions. Yet currently there is no definition of 'reasonable' and the sector will require new case law to test its meaning. As RCs, we must consider our responsibilities in determining the factors that may contribute to 'reasonableness' – for example, there must be a commitment from the claimant, as case law from 2008 highlights, to mitigate their claim. Other factors include time, duration and capacity for retraining. Workers compensation, which can often include retraining, may provide some guidance as to associated costs and comparable levels of training.

The panel debated the need for RCs to take a forensic approach to employability to ensure the inclusion of key elements and criteria – and looking to the future, the potential for an industry standard around employability assessment. In the current claims landscape where many TPD decisions are litigated and challenged, the need for robust and reliable evidence and assessment has never been more important.

Strengthening Personal Resilience: The Essentials

Kristin Tinker, National Rehabilitation Manager at Resilia Rehabilitation

In our daily work and personal lives, the ability to adapt and respond to adversity, challenges and significant sources of stress is crucial. Emotional resilience describes a person's capability to cope with these stressors by maintaining a level of self-control. Kristin Tinker highlighted the qualities of resilient persons: problem-solving skills, self-worth, competence, good support networks, planning skills, openness to change, internal locus of control and purposefulness.

'Subjective Wellbeing is integral to building emotional resilience, and is the sum of positive emotion, engagement, relationships, meaning and achievement'.

(Martin Seligman)

She noted that as RCs, our own wellbeing and resilience is just as critical as that of our clients and it is important that we know our limitations and take responsibility for individual wellbeing.

We must also be familiar with the early warning signs of low resilience in order to act quickly. These include sleep difficulties, headaches or muscle pains, skin changes/conditions, irritability, increased drug and alcohol use, decreasing performance, memory or concentration difficulties, and uncharacteristic or abnormal behaviour patterns.

The best strategy to tackle low or waning resilience is simply to initiate a conversation and ask the all-important question: "Are you okay?"

Conclusion

MetLife and Swiss Re would like to thank all the guest speakers at the 2015 Life Rehabilitation Summit, and the enthusiastic audience.

Attendees were overwhelmingly positive in their feedback regarding the quality of the sessions.

“The summit was great. It exceeded my expectations, I really enjoyed the day and it was great to meet other people from other insurers’ rehab teams!”

“Great day. Big step forward for the Life Rehabilitation Forum”.

“Lots of learning and networking. Very educational and useful.”

“It’s excellent to hear about some of the innovative services which are new and ‘outside the box’.”



The Life Rehabilitation Summit demonstrates the value of sharing insights and innovation in a collaborative manner, gathering thought leaders to tackle the big challenges that we face as rehabilitation professionals within the insurance industry. The hope, therefore, is that our industry has been inspired to commit to making the summit an annual event.

“Swiss Re was proud to partner with MetLife, in delivering the substantial content of the 2015 Life Rehabilitation Summit, and thank all of the contributors to this event. We look forward to continuing to support and provide opportunities for the sharing of rehabilitation innovation and insights, with the end consumer in mind”.

(Chris Healey, Head of Claims, Swiss Re)



More Information

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