



# Demystifying Disability

## Return to work: fact or fiction?

**Imagine the scene:** a construction site, with many workers in overalls waiting next to a long red carpet. A limo pulls up. The uniformed attendant opens the door and out steps a colleague - ready for his first day at work after sick leave. Cheers, applause and handshakes as the crowd welcomes him back into their world.

With this TV ad a Swiss company encouraged viewers to think of return to work as cause for celebration, as productivity levels improve and the employee regains a sense of purpose and financial security.

### Reality check

Being able to go back to work after an illness or injury cannot be taken for granted. A recent review of all our disability income (PHI) claims indicates that the majority of claimants remained disabled until retirement or passed away. Insurance meets a real need for those who are unable to work again: one of our claimants has now been receiving disability income benefits for more than 35 years!

Within the insurance context, the purpose of the claims process is to find the best outcome for each individual claimant. This could be ongoing disability benefits; return to work or a combination of both.

### Personal factors that impact on return to work

A key factor to keep in mind is whether the medical condition will improve, stabilise or deteriorate. For example, now that treatment has become more readily available we see a significant change in the outcomes of claims based on HIV/Aids.

Period	Outcome	
	Death	Return to work
2003 - 2006	75%	21%
2006 - 2009	40%	49%

One should also consider the difference that rehabilitation can make to someone's ability to cope with everyday activities such as mobility, interaction with others, etc.

Age plays a role too. An American study found that recovery rates decrease as the benefit amount increases. This is mainly

because high earners are typically older and suffer from more severe conditions, e.g. cancer and heart problems.

### Workplace factors to consider

Though return to work has productivity, financial and social advantages, employers sometimes try to avoid it. Let's look at one of the root causes and how it can be addressed.

Internationally people look to doctors to give the green light for return to work. In many cases the doctor does not have enough information about the person's work situation to give a firm answer, so they recommend "light duty".

This creates a problem for employers because they in turn do not have access to the medical information. Without knowing how the employee's ability is affected - and for how long - the manager cannot effectively slot the worker into a productive position.

Government guidelines encourage employees and employers to have an open conversation about the situation, assuming that the employer will respect the confidential nature of the discussion. But there are other aspects to consider before solutions will become clear, e.g. are they able to identify and remove barriers to the workplace?

### How insurers can help

Group assurers have access to the person's medical and work information i.e. most of the facts that impact on return to work. We can work with the employer, employee, health professionals and others to achieve successful return to work.

When indicated, insurers pay for interventions that would improve the employee's productivity, e.g. using local work rehabilitation experts help remove barriers to the workplace. The disability income benefit continues during the adjustment period back at work and can be reinstated easily should the employee's condition deteriorate unexpectedly.

### Fact or fiction?

Research has shown that going back to work benefits both the employer and employee in the long term. With thorough preparation, return to work stories can in fact end with "and they worked together productively ever after".