

# Earlier early intervention - an evidence-based approach to RTW, from an income protection viewpoint

*Promoting early return to work self-management in employees on sickness absence*

Stephanie McCahon, Swiss Re  
Dr Abasiama Etuknwa, University of Huddersfield – Swiss Re  
Dr Serena Bartys, University of Huddersfield  
Prof Kim Burton, University of Huddersfield

*27<sup>th</sup> September 2022 – VRA Webinar*

# Table of Contents

Snapshot of the tool

Setting the scene

Prototype Demo

Process of engagement

Queries

Breakout groups

Knowledge transfer partnership (KTP) approach

# Appreciation

*Thank  
You*



# Snapshot of the tool

## What it is!

- A digital return to work (RTW) support tool that **empowers, encourages** and **enables** workers on sickness absence to engage in earlier, proactive RTW activities.
- Aimed at **disability income policyholders experiencing ill health**, where the research evidence demonstrates that **long term sickness absence is avoidable**.
- Unlike existing rehabilitation interventions, this tool is **lighter touch, lower cost**, and **targets absence earlier (1st 4-weeks of absence)**– to ultimately reduce claims inceptions and increase claims recoveries.
- It is not replacing current RTW practices, rather it is proposed to run along-side the existing absence process, and agnostic of industry, condition, or job role.

## What it does!

- Using the "***empowering the worker approach***", workers are provided with the information and tools necessary to understand the concepts, identify obstacles, and select solutions needed to build a smart RTW action plan and negotiate access back to work.
- By this RTW conversations would improve and absence management more tailored to the individuals.



# Setting the scene

- Engaged over 100 RTW stakeholders throughout the life-span of the project.
- All round positive feedback that informed the development of the prototype tool.
- Some quotes;
- **Disability insurance claimant:** *"A tool like this could have helped prevent the many failed attempts at RTW I had."*
- **Insurer:** *"I can see this fitting in with an SME and Individual market. It could be provided as an added value service. Can also see it being beneficial for a smaller group of people who have no OH/VR"*
- **Broker:** *"There's nothing like this out there. It is incredibly supportive, really well thought out, the message is loud and clear and just a different way of looking at supporting people back to work."*
- **3rd-party rehabilitation provider:** *"A proactive approach to get people to RTW".*
- **Medical professional:** *"Can see the benefits of the tool and how it would fit in with managing cases at the clinic."*
- **Academic in work & health field:** *"The methodological approach adopted here positions this project at the credibility level of being eligible for high profile research funding (such as via NIHR – National Institute for Health & Care Research)".*
- **Market research (post simulation exercise):** *"I find it really helpful with all the working station and excited to use and recommend the tool to others."*



# Prototype Demo

*How it works.*

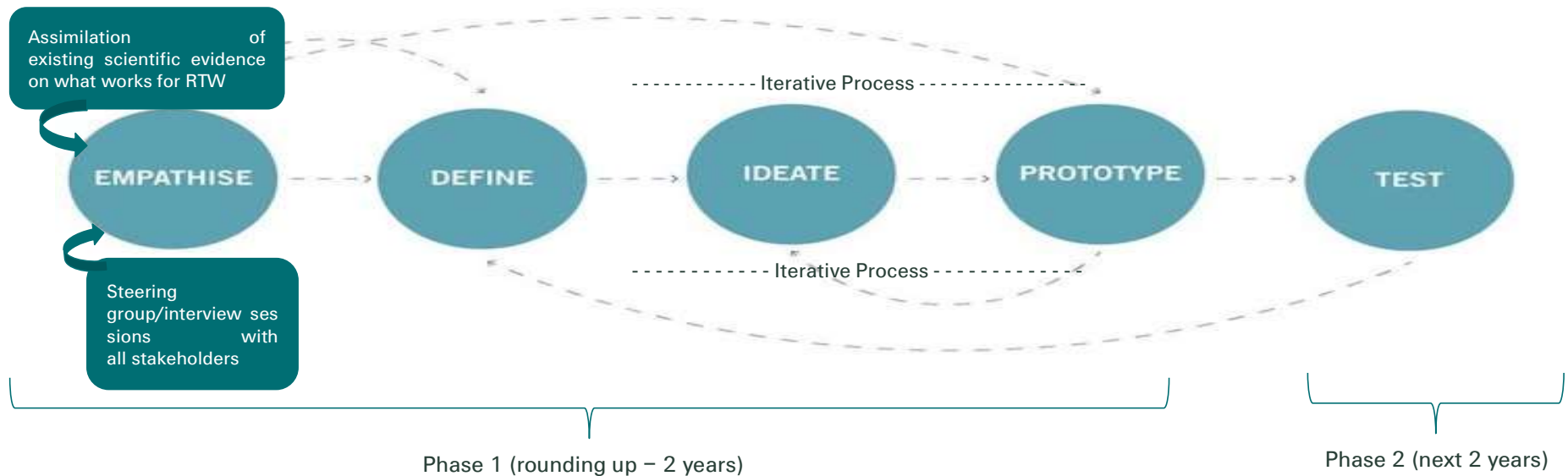


This screenshot shows the 'SMART PLAN BUILDER' screen of the Swiss Re app. The top navigation bar includes 'GP LETTER', 'EMPLOYER LETTER', 'OBSTACLES', 'SOLUTIONS', 'SMART PLAN BUILDER', and '4 STEPS'. The main content area is a form for creating a plan. It starts with a section for 'I'm going to send the Plan to these people for agreement (tick relevant boxes):' with checkboxes for 'Line Manager', 'HR', 'GP/Doctor', 'Therapist', 'CH', and 'I am planning a PHASED RETURN'. Below this is a section for 'MY OVERALL GOAL IS TO:' with a text input field and a 'Get back to work and return to full capability as soon as possible.' button. The next section is 'RETURN TO WORK DATE' with a date picker set to 'February 1st, 2022' and a 'NEXT DATE TO REVIEW MY PLAN' date picker set to 'January 27th, 2022'. The main table has columns for 'OBSTACLE', 'SOLUTION / WORK AROUND', 'WHO DOES IT?', 'DATE', and 'DONE'. It contains two sections: 'BEFORE I RETURN TO WORK' and 'AFTER I RETURN TO WORK', each with four rows of pre-populated content. A 'DONE' button is at the bottom right.

OBSTACLE	SOLUTION / WORK AROUND	WHO DOES IT?	DATE	DONE
<strong>BEFORE I RETURN TO WORK</strong>				
Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing	Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing elit, dolor sit	A. N. Other, Me	Jan 20th, 2022	<input type="checkbox"/>
Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing	Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing elit, dolor sit	A. N. Other, Me	Jan 20th, 2022	<input type="checkbox"/>
Pre-populated content Lorem ipsum	Pre-populated content Lorem ipsum dolor	A. N. Other, Me	Jan 20th, 2022	<input type="checkbox"/>
<strong>AFTER I RETURN TO WORK</strong>				
Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing	Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing elit, dolor sit	A. N. Other, Me	Jan 20th, 2022	<input type="checkbox"/>
Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing	Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing elit, dolor sit	A. N. Other, Me	Jan 20th, 2022	<input type="checkbox"/>
Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing	Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing elit, dolor sit	A. N. Other, Me	Jan 20th, 2022	<input type="checkbox"/>
Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing	Pre-populated content Lorem ipsum dolor sit amet, consectetur adipiscing elit, dolor sit	A. N. Other, Me	Jan 20th, 2022	<input type="checkbox"/>



# Process of Engagement: the co-production





# Queries;

What if the employer/line manager is the problem?

Is this a GIP or Individual proposition?

Is self-management effective?

What if more support is needed?

What if individual suggests something not feasible?

Who pays for it?

Is digital acceptable?

Who's the tool for?

How will individuals access it?

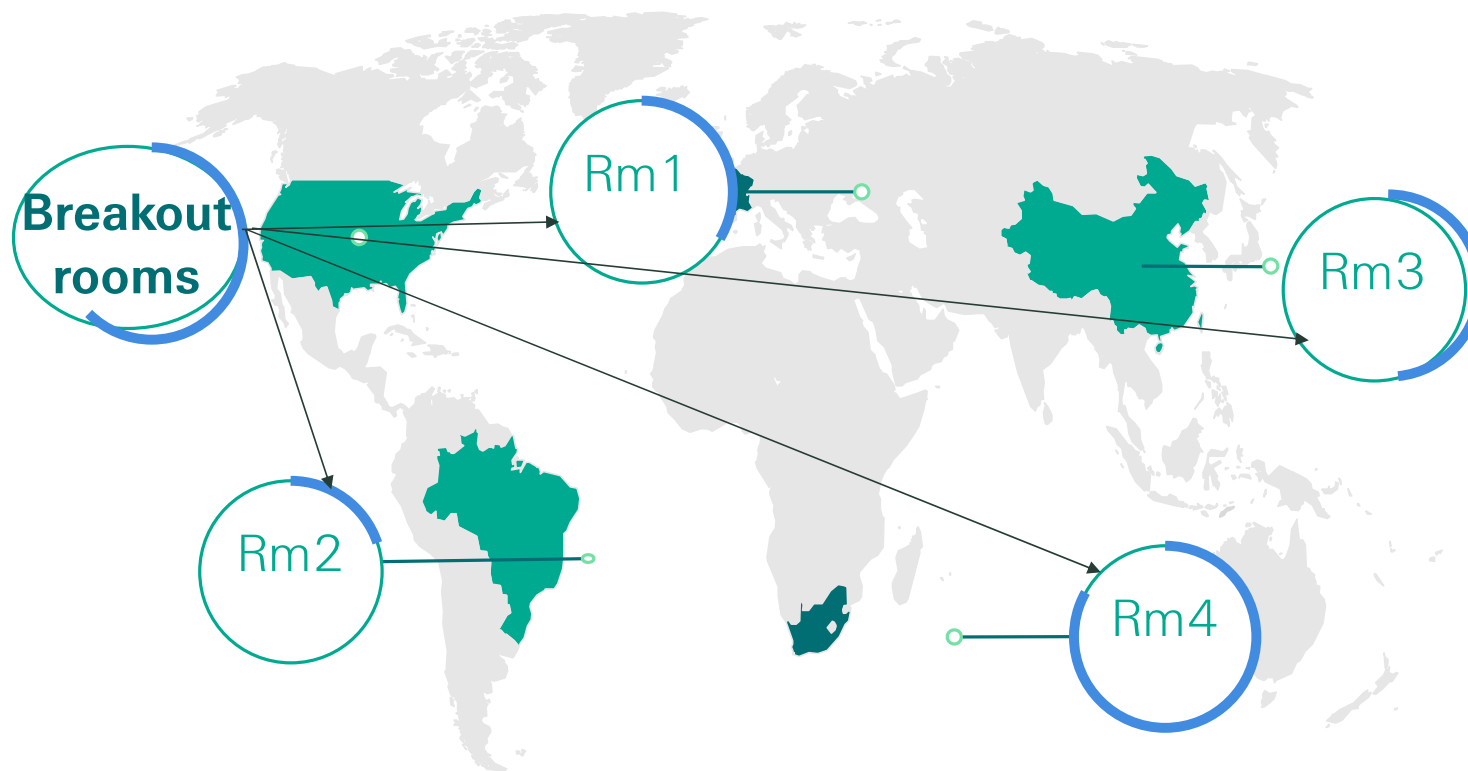
What's my role with it?

What about the self-employed?

Is it taking my job?



# Let's talk about it



- *How can you see this working?*

- *How can we better link it up with current services?*

# KTP Flag flying – the project process





Any  
questions?



# Thank you!

## Contact us

*Stephanie McCahon*  
Claims Medical Manager  
[Stephanie\\_McCahon@swissre.com](mailto:Stephanie_McCahon@swissre.com)  
020 7933 3525

*Kim Burton*  
University of Huddersfield  
Professor in School of Human & Health  
Sciences  
[kim@spineresearch.org.uk](mailto:kim@spineresearch.org.uk)

*Abasiama Etuknwa*  
Research Project Coordinator  
[Abasiama\\_Etuknwa@swissre.com](mailto:Abasiama_Etuknwa@swissre.com)  
020 7933 3019

*Serena Bartys*  
Principal Research Fellow/Associate  
Professor in the Centre for Applied  
Health Research  
[S.Bartys@hud.ac.uk](mailto:S.Bartys@hud.ac.uk)

## Follow us





## Legal notice

©2022 Swiss Re. All rights reserved. You may use this presentation for private or internal purposes but note that any copyright or other proprietary notices must not be removed. You are not permitted to create any modifications or derivative works of this presentation, or to use it for commercial or other public purposes, without the prior written permission of Swiss Re.

The information and opinions contained in the presentation are provided as at the date of the presentation and may change. Although the information used was taken from reliable sources, Swiss Re does not accept any responsibility for its accuracy or comprehensiveness or its updating. All liability for the accuracy and completeness of the information or for any damage or loss resulting from its use is expressly excluded.