

Enhanced income protection – using an evidence-based approach

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Online smart solution for income protection policyholders.

Empowers individuals to avoid long-term sickness absence.

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Introduction to the project

- A Knowledge Transfer Partnership (KTP)

Knowledge Transfer Partnership (KTP) programme/funding

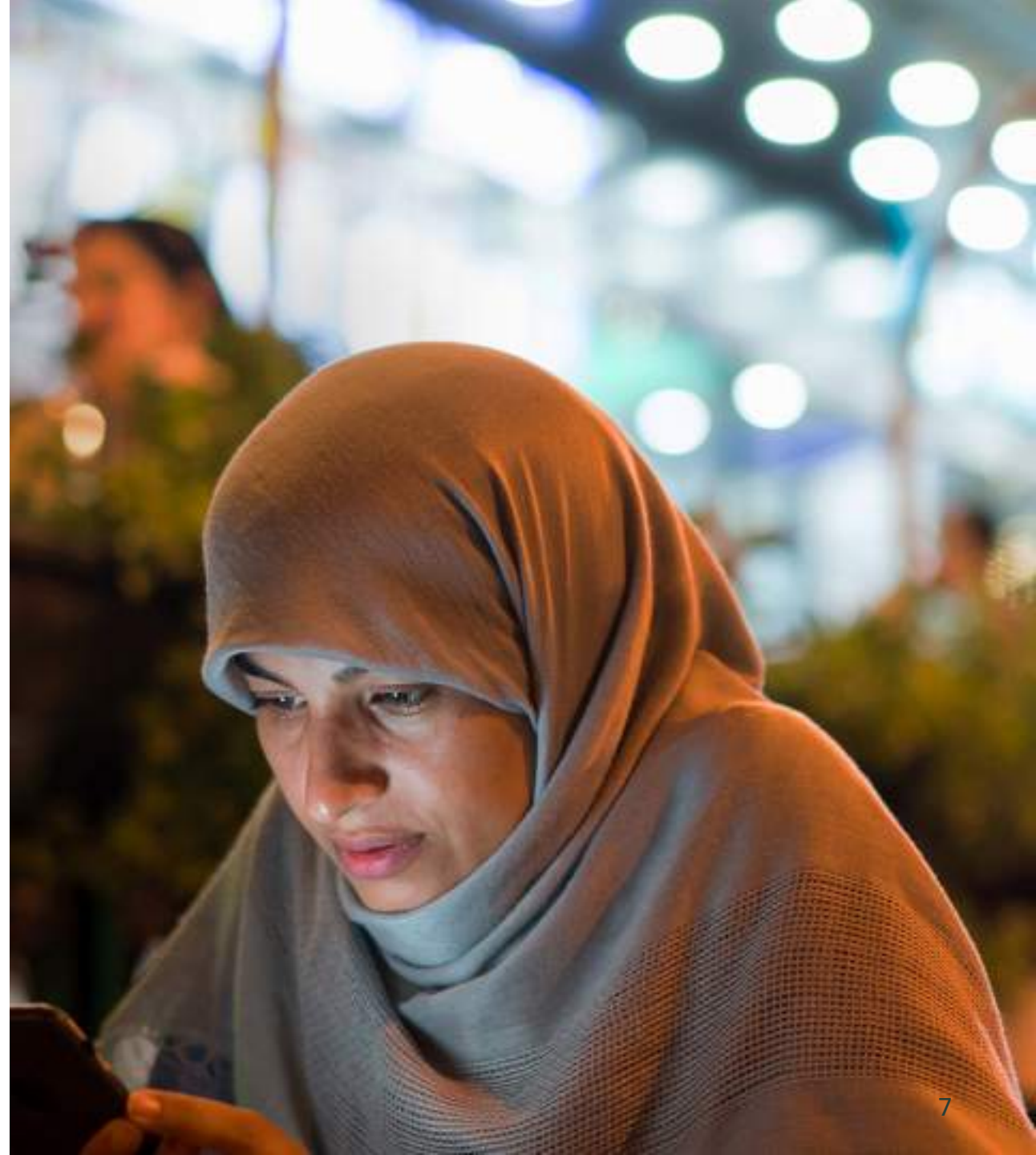
- Two-year research collaboration between the University of Huddersfield and Swiss Re
- KTPs aim to build lasting connections between the learning and business worlds
- Implemented using an intermediary – the KTP Associate
- How? Who are we engaging with?
- Today:
 - What do we want from you?
 - Your input on how we can make it work for you.

A close-up photograph of a hand holding a bright green highlighter. The highlighter is positioned diagonally, with its tip touching a white surface. A thick, vibrant green line is being drawn across a black, scribbled line. In the background, several other black scribbled lines, including ovals and loops, are visible on the white surface. The lighting is soft, highlighting the texture of the paper and the smooth surface of the highlighter.

Our proposal

Key points

- For employees – puts them in driving seat of negotiating good work for their health on RTW
- Doesn't replace current RTW practices
- Available to individuals irrespective of industry, condition or job role
- Focuses on absence management tailored to the individual
- Proposal is for an online tool
- Targets individuals within first 4 weeks of absence
- Not a new IP product, but an enhancement
- It hasn't been developed yet!



Achieving the goal: working while recovering

- A suite of information, tools and links to support early RTW
 - ensuring all players are onside and acting
 - shifting the culture
 - overcoming obstacles
 - promoting work ability
- The “smart” enhancement to an income protection policy will provide individuals with the what, why, and how to devise/use a RTW Action Plan in the early stages (within 4 weeks of absence)



Key evidence-based messages: *what* works and *why*



Good work is important for good health



Prolonged absence leads to work disability and poorer health



Early RTW is health-supportive

What's needed:

- communication and collaboration
 - with the workplace/manager and health professionals
 - using a *RTW Action Plan*

Empowering the individual

- Based on case management principles, these tools are aimed at equipping the individual with the understanding, knowledge and resources needed to effectively devise and manage their *own RTW Action Plan*, i.e.:
 - what needs to be done
 - what to expect from employers, healthcare professionals, etc



How: ready to RTW?

- Key information empowers individuals to address obstacles and identify sources of support
- A checklist helps individuals to:
 - assess work ability and work readiness
 - identify where they are in their recovery and point to the next step to take
 - establish the state of the worker-employer relationship

Readiness to RTW Checklist	1	2	3	4	5
How confident are you in managing your ill-health?					
Can you work while managing your ill-health?					
How ready are you to RTW?					
Are you happy to start the RTW process now?					

RTW Action Plan

- If ready, the individual will be led through the stages to build their *RTW Action Plan*, which provides an agreed timeframe, listing who is responsible for what, how, and when
- Downloadable list and graphics, in a format for sharing
- Personalised
- Identifies obstacles to RTW
- Highlights what needs to be done
- Details how we're going to do it:
 - job modifications, etc
 - tasks and who does them
 - timeline(s)

Build your RTW Action Plan here...



Self-audit tool: keeping track of RTW progress

- Individuals then monitor their progress by recording completion of the actions in their RTW Action Plan
- This links to a feedback loop

Action Plan	RTW Activities	Status	Date completed
Stage 1		01/02/1001
Stage 2		10/02/1001
Stage 3		15/02/1001
Stage 4		28/02/1001



Feedback loop – to keep individuals feeling connected



Follow-up checks	Satisfied	Unsatisfied	Issue
Questions on work factors			
Questions on support factors			
Questions on health factors			



Support line

- Direct access to further guidance and support in using the tool if needed

*Need help?
Let's talk.*



Your input

- Breakout groups
- Feedback we've had to date
- Questions?

Questions for consideration in breakout groups



Complements VR delivery?

Do you think, and *how* do you think, this might complement your own VR delivery?

Is it something you'd be happy to introduce to someone?

And/or would you be happy to support someone engaging with it, if already provided by their employer/insurer?



Other considerations?

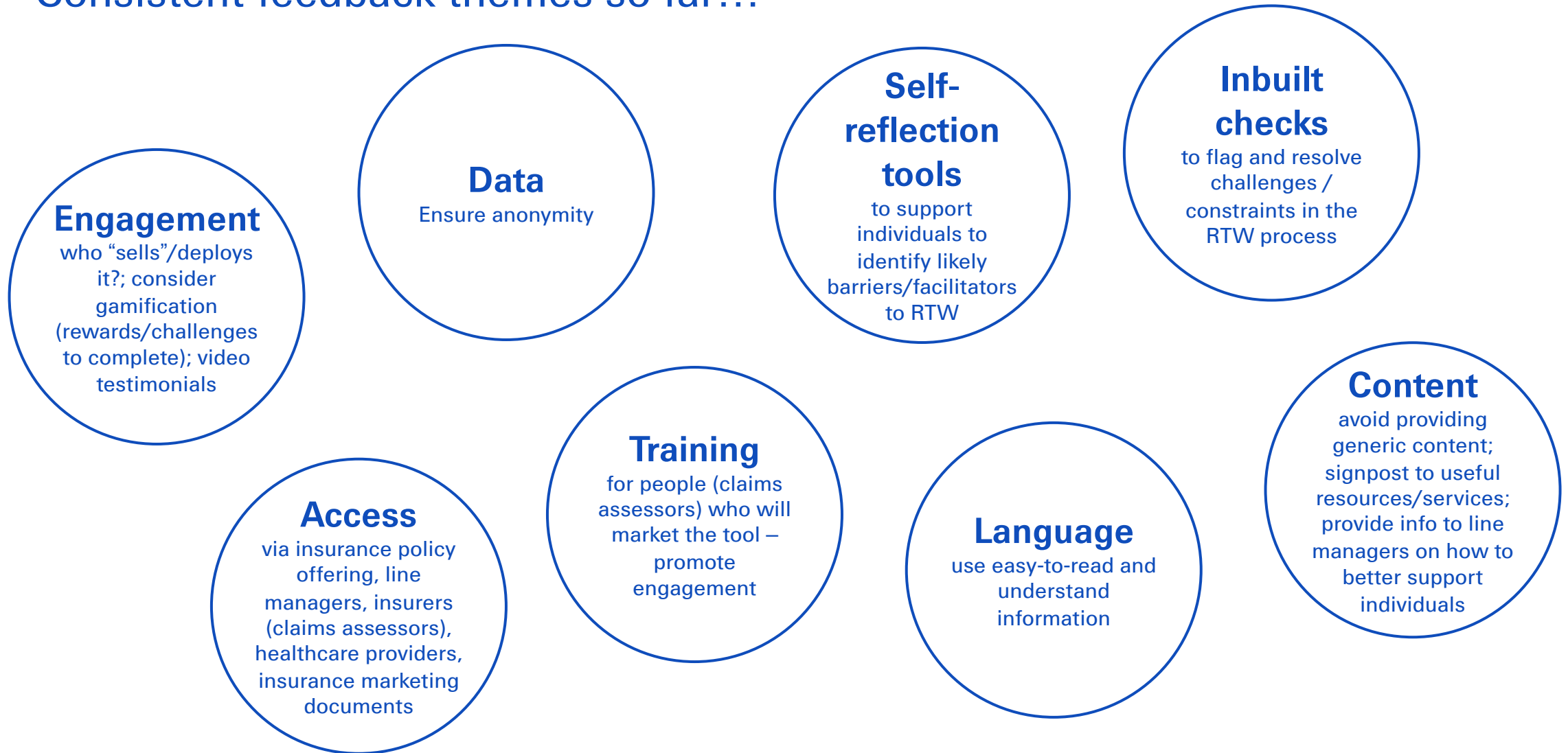
Given your experience with employees who are absent from work, are there any other things we could take into consideration (features, content, challenges, etc) to make the tool more appealing, in order to address the specific needs of people who are absent from work?



Deployment?

Given the challenges of “early” intervention in an income protection insurance setting – how can we most effectively deploy this to consumers? (ie, through who, or what means)

Consistent feedback themes so far...





Any questions?

Thank you!

Contact us

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