

CALIFORNIA BROKER

Taking an Integrated Approach to Disability Management

by Michael Klachefsky

It should come as no surprise to brokers that having absent employees could mean reduced productivity and increased costs for employers. According to one national study, the total costs of incidental and extended disability absences add up to 8.7 percent of payroll. While certain absences are unavoidable, many conditions do not necessarily require an employee to be away from work.

Brokers can help their client companies prevent some absences that result from mental health conditions or chronic physical ailments. One successful integrated approach uses an on-site consultant. With this model, a disability management expert goes to the employer's workplace to help to employees who are facing challenges that might affect their work productivity, health, and well being. An on-site consultant stands squarely at the integration point for a successful program that manages absence and disability. The consultant integrates the employer's various health management programs. Brokers who are educated about the importance of an on-site consultant can provide greater value to the client companies they serve.

Key Factors To Consider

Employers must consider several factors when implementing a program to manage absence and disability:

- Job accommodations.
- Health and productivity management practices.
- Integration of wellness and disability efforts.

An onsite consultant can identify ways to keep employees who are at risk of disability stay on the job. The consultant can also help those who are on disability return to work sooner, which leads to rapid reductions in absence- and disability-related costs.

Job Accommodations

Providing job accommodations is an essential component of a transitional return-to-work program. It is also a key point at which an on-site consultant can help implement an integrated approach. Job accommodations can include ergonomic interventions and other work environment modifications, such as hours of work, work location, and duties. These accommodations are often simple solutions to keep an employee with a medical condition on the job rather than out on a leave of absence.

An on-site consultant can help design and negotiate job accommodations. Consultants, who are often nurses or vocational specialists, can help evaluate an employee's workspace to determine whether an ergonomic solution or modification is needed. These kinds of interventions can reduce barriers to productivity and help keep an employee on the job and productive.

Health and productivity management practices

Incorporating highly rated health and productivity management practices can further enhance an integrated program to manage absence and disability. Employers gave positive ratings to the following health and productivity management practices in a 2009 Integrated Benefits Institute survey conducted with 450 employers:

•Early disability reporting: Early intervention is more likely to be effective in shortening the duration of an employee's disability when an employer knows about an absence or disability claim as soon as possible.

•Transitional return-to-work programs: It is a best practice for employers to offer transitional return-to-work for any ill or injured employee. Also referred to as "modified" or "light duties," a transitional return-to-work program creates temporary job accommodations to help sick or injured employees recover while at work. An on-site consultant can play a pivotal role in working with the employee, the supervisor, and the employee's treating physician to ensure a safe recovery and enhanced productivity.

•Nurse case management: Employers value having nurses provide case management services in their health and productivity management programs. These nurses, who have experience navigating the healthcare system, are skilled at developing early return-to-work approaches.

•On-site providers: Employers also value health and productivity management that's provided on-site as opposed to phone services. On-site medical clinics and pharmacies allow to reduce their time away from work. An on-site disability management consultant uses the same on-site provider concept. In addition to their medical and pharmacy services, an employer has access to a disability management expert to help employees return to work; stay at work; and access health management programs.

•Disability duration guidelines: Disability duration guidelines are used to estimate how long an employee with a specific condition will be away from work. Factors include diagnosis, job demands, age, and gender. An on-site can consultant assess the effectiveness of a return-to-work program using a physiological basis for return-to-work expectations as well as expectancy figures for normal recovery from a medical condition, injury, or procedure.

In short, absence and disability can create exorbitant costs for an employer. So, a program that incorporates these health and productivity management practices can be essential in helping reduce sick-day and disability absences; medical and pharmacy costs; and health-related lost productivity that adversely affects a workplace.

Integration Of Wellness And Disability Efforts

More employers are offering wellness programs in order to improve employee health and productivity. These plans can include nutrition programs; on-site fitness classes and equipment; and smoking cessation programs, among other opportunities. The on-site consultant is in a unique position to help employees benefit from integrating wellness and absence/disability management programs. The on-site consultant usually works with employees who are struggling with medical conditions at work or are off work due to medical conditions. These employees are the ones who may need wellness programs the most; in other words, they are in a teachable moment.

Putting It All Together

By gaining a better understanding the on-site consultant model, brokers can explain how their clients can improve productivity and reduce costs by integrating factors like job accommodation; health and productivity management; and wellness and disability efforts. In turn, brokers can leverage that success to grow their own businesses.

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