

LifeHealthPRO

4 Fundamentals of Managing Absence and Disability

What to Tell the Client Who's New to the Concept

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To be productive, a worker must be available to produce. (AP Photo/Rick Bowmer)

Many health insurance agents and brokers are trying to sell more group disability insurance these days because of the Patient Protection and Affordable Care (PPACA), and many producers who already sell group disability benefits are trying to diversify that line by selling more absence management services.

Of course, you already know the basics, but how do you boil those basics down from small business owners, human resources managers and benefits managers who may not have thought much about the topic and may barely have enough time to read the word "absence"?

I think the best approach is to talk about the 4 fundamental components of an integrated absence and disability management program.

When your client's employees are absent from work, so is their productivity. For instance, incidental and extended absences alone add up to 8.7% of payroll, according to a 2010 Kronos/Mercer survey. And with employees still trying to do more with less manpower, preventing absences and keeping employees on the job — while being productive — is at the top of employers' priority list.

Some of the common causes of employee absence today, such as mental health conditions (anxiety and depression) or chronic physical ailments (back pain, carpal tunnel syndrome), don't always necessitate a disability or leave of absence (LOA). In fact, they can often be prevented by proactively integrating absence and disability management and including a prevention component.

Vehicles for addressing these concerns include:

1. Employee assistance programs (EAPs).
2. Health advocacy solutions.
3. Job accommodations.
4. Absence management solutions.

Here is an example of what you could tell employer clients about these types of programs.

1. Employee assistance programs (EAPs).

EAPs have long been used as a resource to help an employee deal with personal problems that can adversely impact his or her work, health and overall well-being. They tend to be an underutilized benefit, however. In today's workplace, employers are up against lean staffing, which can have implications for mental health conditions, such as anxiety and depression. Also, the uncertain economy has created a reason for more distraction at work with concern over finances, job security and more. When all of these problems add up, it can mean employee absence or decreased productivity on the job.

When possible, at a larger employer, one way to maximize EAP usage is to actively place an on-site consultant in the workplace as part of an integrated absence and disability management program.

2. Health advocacy solutions.

Employee productivity can be further supported through health advocacy solutions. Outside stressors (maybe a confusing medical bill or finding a new doctor) can disrupt an employee's focus, productivity and quality of work. A health advocate, typically a registered nurse, helps the individual navigate the complexities of the healthcare system. This alleviates the burden of solving these types of issues alone. Advocates know the healthcare system better than anyone else, so they can come up with solutions quicker and easier. As a result, distractions are removed and the employee can remain productive at work.

3. Job accommodations.

Implementing job accommodations — whether it's an ergonomic solution or a modified work schedule — can prevent or reduce the duration of a disability absence or LOA. And, these accommodations often are simple solutions to help keep an employee with a medical condition,

such as a physical injury or mental health condition, on the job.

This is another area where an on-site consultant, typically a nurse or vocational specialist, can help a large or midsize employer, by evaluating an individual's workspace and determine the need for an ergonomic solution or modification.

4. Absence management solutions.

Managing employee absences in the workplace is one of the most complex and overwhelming challenges facing employers. Intermittent leaves for instance, have become a major pain point because of the administrative burden and the productivity problems caused by some employees' use and abuse of it.

Absence management is a solution to manage and track employee leaves such as short-term and long-term disability leaves and LOAs. It's a labor intensive-process that typically involves multiple company departments and stakeholders. Add to this time-consuming task of understanding and complying with changing federal guidelines and state requirements.

Outsourcing this service to a provider that takes a customer-focused approach to absence will allow HR to focus its time and energy on other critical needs in the workplace. With an absence management program, full integration means the burden no longer falls on the HR team.

Once you, the producer, have explained these types of programs, explain how they can help your client. The programs can:

- Reduce absence/disability-related costs.
- Increase employee satisfaction.
- Improve productivity.
- Create a happier, stronger workforce.

It's a win-win situation.

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