



Return-to-Work Footprint Hong Kong and Singapore

Elsa Tsang
Regional Medical Management Services Director
APAC and Japan / Global Claims Services

"THIS PRESENTATION IS FOR INFORMATIONAL PURPOSES ONLY AND SHALL NOT BE CONSTRUED TO CONSTITUTE ADVICE.

AIG MAKES NO REPRESENTATION OR WARRANTIES AS TO THE ACCURACY, COMPLETENESS OR TIMELINESS OF THE INFORMATION, TEXT, GRAPHICS OR OTHER ITEMS CONTAINED IN THIS PRESENTATION. AIG EXPRESSLY DISCLAIMS ALL LIABILITY FOR ERRORS OR OMISSIONS IN, OR THE MISUSE OR MISINTERPRETATION OF, ANY INFORMATION CONTAINED IN THIS PRESENTATION."

Medical Management Services

VISION

Lead the industry in optimizing health and productivity through innovation, partnership, and passion.

MISSION

We excel by providing exceptional products and services that produce the best outcomes.

PURPOSE

Impact lives through innovation, passion, and team expertise.

Agenda

1 Medical Case Management

2 Early intervention and proactive work injury management

3 Issues the Injured Workers are facing

4 Voluntary Rehabilitation Programme (VRP)

5 Injury Management Coordinator (IMC)

6 Two Stories

7 Loss Day Analysis sharing

8 What is next

9 Appendices

- Qualities of an IMC
- Role of an IMC
- Function of an IMC
- Flow Chart of RTW

Medical Case Management

- Also known as HealthCare Management, Managed Care
- Work Injury Management
- Evolved in the U.S. since the 1970's
- In Hong Kong since 1999

Injured workers face...



Parties involved

Doctor

Claims and Underwriter

Injury Management Coordinator

Injured Worker

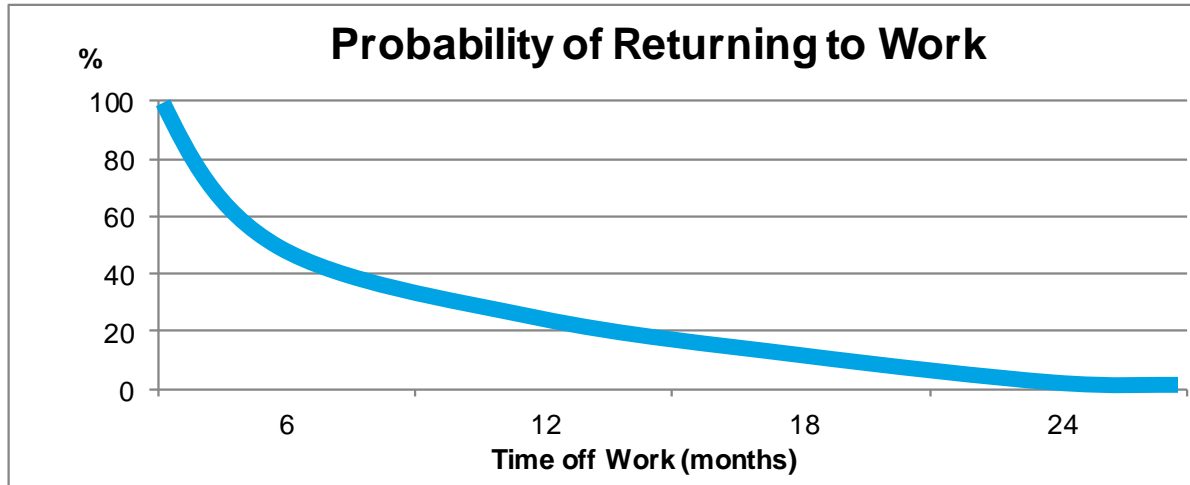
Employer

Rehabilitation Professional

Ministry of Manpower

Broker

Proactive Medical Case Management



The probability of returning to work after an injury decreases with an increase in the amount of time off work:

50% after 6 months | 25% after 1 year | ~0% after 2 years

Voluntary Rehabilitation Programme (VRP)

Background

- 98% of Injured Workers attended Government Hospitals
- Lengthy waiting period for specialist attendance / treatment
- Prolonged absence from work and delayed treatment
- →→→→ ↑ Permanent Disablement ↓ Chance of RTW
- What can we do in early intervention
- In 2003 – jointly launched by the Hong Kong Labour Department and Hong Kong Federation of Insurers (HKFI)
- Pilot Scheme – 4 industries
 - Construction, Manufacturing, Catering and Transportation
- Extended to all industries
- 17 insurance companies participate in the VRP
 - AIG is one of the participating Insurers

Voluntary Rehabilitation Programme (VRP)

Aims and Achievements

- Provide injured workers with timely and free rehabilitation services
- Enhance a speedier recovery and an early return to work under safe circumstances
- Alleviate the permanent impairment resulting from the injury
- Injured workers may not only better recover and regain their confidence, but also resume their post earlier.
- Under the VRP, the participating insurers will pay for all the rehabilitation services (including medical treatment). The injured workers need not shoulder any costs in this respect.
- Statutory right and benefit will NOT be affected

Voluntary Rehabilitation Programme (VRP)

Process

- Vary from individual circumstances and needs
- Appoint an “Injury Management Coordinator (IMC)” by Insurer
- Initial assessment on the medical conditions by rehabilitation professionals
- Formulation of an effective rehabilitation plan
- Thorough communication and explanation of the plan
- Coordinate and follow up with the injured workers and parties concerned
- Throughout the VRP

Voluntary Rehabilitation Programme (VRP)

Process

- Initial Stage – IMC liaise with the injured worker and rehabilitation professionals
 - Identify physical barrier and treatment plan
 - Arrange the injured workers to receive rehabilitation services from medical / rehabilitation organisations in the private sector
- Mid Stage – IMC follow up with the communication amongst the injured worker, treating team and the employer
 - Obtain RTW plan
 - Work Capacity Assessment
 - Coordinate the arrangement of Modified Duty / Work Trial
- End Stage – IMC ensure that the injured worker can participate in the work trial smoothly and safely

Voluntary Rehabilitation Programme (VRP)

Insurer's Role

- Pay the bills
- Handle the claims
- Settle the claims
- Social responsibilities

Voluntary Rehabilitation Programme (VRP)

Employer's Role

- Encourage and support their injured workers' participation in the VRP
- Care for the injured workers and facilitate their early return to work
- Communicate with IMC on RTW arrangement
- Make appropriate arrangements as far as possible
- Ensure a smooth and safe "Work Trial"
- Release the worker to attending follow-up treatment
- Help the injured worker to regain confidence towards work and re-adapt to the post
- Social responsibilities

Voluntary Rehabilitation Programme (VRP)

Injured Worker's Role

- Report the injury promptly
- Actively participate in the rehabilitation programme & RTW
- Respect the advice of the rehabilitation professionals
- Participation in the VRP will not affect the statutory rights and benefits

Voluntary Rehabilitation Programme (VRP)

Benefits

- Employer
 - Increase productivity and reduce absenteeism
 - Lessen the negative impact of the work accidents upon the employees
 - Enhance the employees' sense of belonging
 - Promote staff morale
 - Foster employment relationship
 - Enhance the employers' productivity
 - Strengthen staff management
 - Caring Employer → Promote company image

Voluntary Rehabilitation Programme (VRP)

Benefits

- Injured Worker
 - Take charge of own health
 - Achieve a better recovery
 - Early Return to Work
 - Boost values and behavior
 - Increase self-esteem
 - Alleviate financial concerns

Voluntary Rehabilitation Programme (VRP)

Web links

- VRP

<http://www.labour.gov.hk/eng/public/ecd/WorkInjuries2.htm>

- List of Insurers joining VRP

<http://www.labour.gov.hk/eng/public/ecd/insurers.htm>

Voluntary Rehabilitation Programme (VRP)

Challenges

- Insurance Companies
- Insurance Brokers
- Employers
- Rehabilitation Professionals
- Injury Management Coordinators
- Injured Workers' Families
- Injured Workers

Those involved ... Our challenges

Doctor

Claims and Underwriter

Injury Management Coordinator

Injured Worker

Employer

Rehabilitation Professional

Ministry of Manpower

Broker

Voluntary Rehabilitation Programme (VRP)

Case Study (1)

What Happened: A technician Mr. T sprained his neck and right shoulder while lifting up an air-conditioner

Diagnosis: Neck and right shoulder sprain

Problem Task

- Complained severe neck and right shoulder pain with numbness to right hand
- No referral to Orthopaedic Department of government hospital
- No rehabilitation in government hospital

Voluntary Rehabilitation Programme (VRP)

Case Study (1)

2.5 months post DOA (Day 1)	Initial assessment with Mr. T
Day 17	Arrange and accompany Mr. T to seek second opinion from panel orthopaedic specialist
Day 18	Arrange Mr. T to receive intensive physiotherapy at private sector and keep close monitoring on Mr. T
After 4 months rehabilitation	Sick leave ended, RTW with modified duty (liaised with the Employer)
After 2 weeks modified duty work trial	RTW to normal duty
9 months post injury	Medical Assessment Board (equivalent to NOA)

Voluntary Rehabilitation Programme (VRP)

Case Study (1)

Summary

- Only 7 months' sick leave for Mr. T who suffer severe injuries
- Normally prolonged sick leave (>12 months) for workers with neck and right shoulder injuries if there is no VRP intervention
- Mr. T successfully returned to work to normal duty after 4 months' intensive rehabilitation coordinated by IMC
- Gained win-win situation for the both Employer and Injured Worker
- Reduced unnecessary claims cost
- Good rapport built, avoid potential litigation

Voluntary Rehabilitation Programme (VRP)

Case Study (2)

What Happened: A cleaning worker Mrs. M fell and sustained right wrist fracture in a school.

Diagnosis: Right wrist fracture

Problem Task

- Panel doctor and physiotherapist suggested injured worker to try “modified or light duty” after 4 months of rehabilitation
- Employer is willing to arrange “modified or light duty” but not sure WHAT it should be

Voluntary Rehabilitation Programme (VRP)

Case Study (2)

Solution

Work Capacity Evaluation

- Assess the injured worker's physical ability in returning to his/her pre-injury work duties
- Assess risk of re-injury
- Provide specific recommendations on modified or light duties
- Also assess the motivation of injured worker in returning to work

Voluntary Rehabilitation Programme (VRP)

Case Study (2)

Job Descriptions Provided by the Employer

1. Carry the children's furniture such as a stack of chairs and tables.
2. Sweep the floor of cover playground (more than 3000 sq. ft. area and 3-5 classroom 800-900 sq. ft. area) on a daily basis.
3. Clean the ceiling fans and blinds during school's holiday.
4. Shop for children's food.
5. Clean the adult and child restrooms four times a day.

Voluntary Rehabilitation Programme (VRP)

Case Study (2)

Physiotherapy Occupational Therapy Work Rehabilitation Sports Injury

WORK EVALUATION REPORT

Name:		Sex/Age:	
Diagnosis:	Right Wrist Injury	Job Title:	Cleaner
Employer:			
DOA:	December 14, 2011		
Assessment Date	May 11, 2012		

Objective

Determining capability of taking up her pre-injury work duties as a Cleaner

Exploring potential for engaging in an alternative job

Baseline evaluation

Job Analysis

1. Maintain the cleanliness of the kindergarten
2. Prepare the food for the children and staff
3. Clean the utensils after meal
4. Clean the playground
5. Move the tables and chairs

Job Demand

1. Need to use both hands for cleaning
2. Need to carry food in the tray
3. Need to lift 10-20lb occasionally (move tables and chairs)
4. Need to use mop for mopping

Current History

Ms. [redacted] sustained a fall injury at work on December 14, 2011. She was admitted to A&E of QMH. X-ray taken showed that there is fracture in the right wrist. The right wrist was immobilized in a POP for 4 weeks. Afterward, she was referred for physiotherapy at DTRC. She was also arranged to have private physiotherapy at Prime Rehabilitation Services.

At present, she is having 2 times per week physiotherapy at DTRC and private physiotherapy was stopped. She will attend follow-up with [redacted] on May 21, 2012.

She said that there is 70-80% better after both public and private physiotherapy. She can manage most of the activities at home. However, she is not confident enough to perform manual lifting at work

- 1 -

Voluntary Rehabilitation Programme (VRP)

Case Study (2)

Physiotherapy Occupational Therapy Work Rehabilitation Sports Injury

Physical Examination

Subjective Complaints

She complained that the right wrist is deformed after the injury. There is pain and swelling around the right wrist and fingers. She can manage most of the work at home, except drying towels, lifting heavy objects.

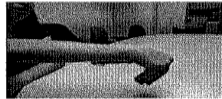
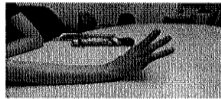
She is eager to return to work as she needs the money to support her children to study at University. Her motivation towards RTW is good.

Observation

Ms. was cooperative and answers all questions asked. There was swelling around the right wrist and fingers. The turning movements (supination and pronation) of the right wrist are restricted.

Rang of movements

The wrist movements are restricted by stiffness, especially, extension and radial deviation.





Voluntary Rehabilitation Programme (VRP)

Case Study (2)

Physiotherapy Occupational Therapy Work Rehabilitation Sports Injury

Functional Activities

A. Ms was asked to performing mopping and can manage well.



Job Duties Recommendations:

Recommendations:

According to the static and functional activities tests, it shows that Ms should be able to perform light duties with the following restrictions:

- a. She would not be able to lift more than 10lb at the beginning.
- b. She can perform all the cleaning activities with regular break in between
- c. She should avoid any weight bearing using the right wrist

Job duties

She return to light duties.

Prepared by
Registered Physiotherapist (HK)

- 4 -

Voluntary Rehabilitation Programme (VRP)

Case Study (2)

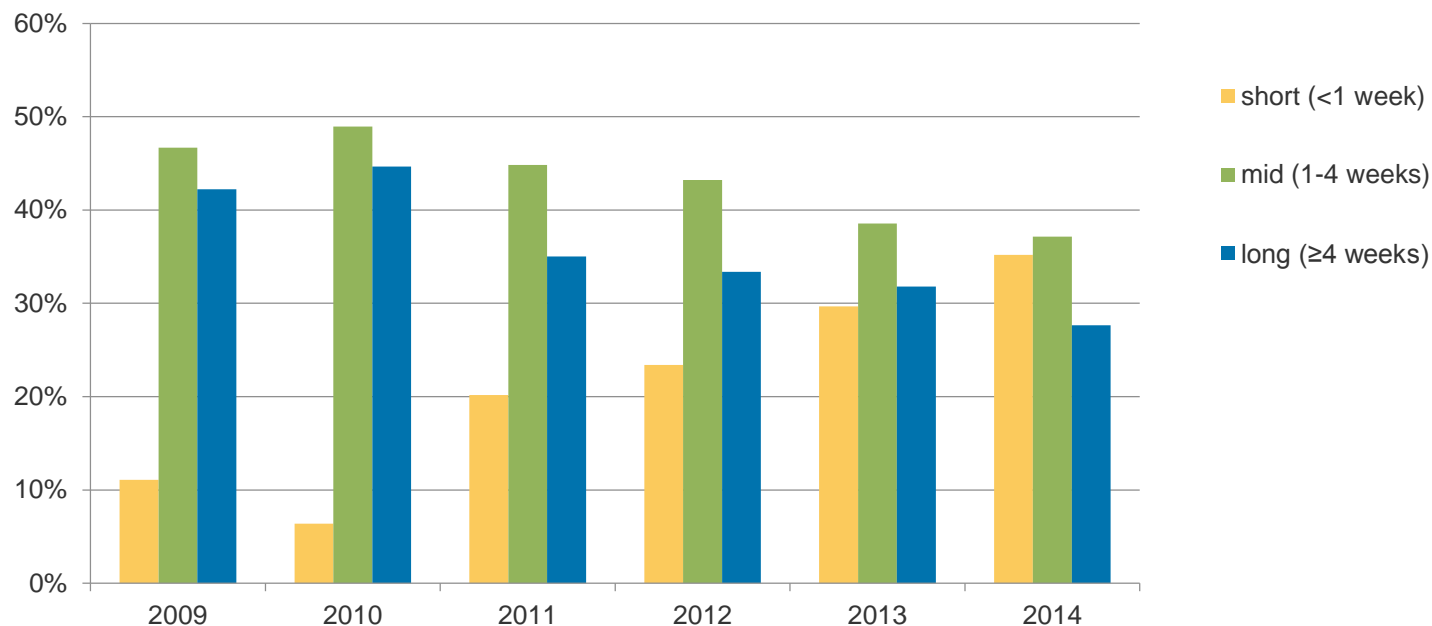
Summary

- Strong medical team with different medical professions and extensive experience in casualty
- Proactive medical case management
- Mutual objectives with claims team
- Gain win-win situation for all parties

Voluntary Rehabilitation Programme (VRP)

Sick Leave Days Analysis

One Employer – Sick Leave Days



- Sick leave days/claim reached 71 days/claim in 2010, and fell to 31 days/claim in policy year 2014 [Note: some claims still open so this value could change]
- Claims with more than 4 weeks of sick leave declining, while those with less than 1 week rising
- Greater percentage of claims between 1 and 4 weeks in recent years

Reduction in sick leave days contributing to reduced costs

Work Injury Management / RTW

- What's happening in Singapore
- What can we do to

...assist in returning-to-work

Work Injury Management / RTW

TRUST

...assist in returning-to-work

Medical Management Services

VISION

Lead the industry in optimizing health and productivity through innovation, partnership, and passion.

MISSION

We excel by providing exceptional products and services that produce the best outcomes.

PURPOSE

Impact lives through innovation, passion, and team expertise.



Appendices

- Qualities of an Injury Management Coordinator
- Role of an Injury Management Coordinator
- Function of an Injury Management Coordinator
- Flow Chart of RTW

Qualities of an Injury Management Coordinator

- Health Professional
- Non-judgmental
- Flexible thinking
- Be nice
- Be positive
- Be confident
- In control
- Be sensitive to feelings & empathetic
- Sense of humour
- Be concerned
- Understand the issues QUICKLY

Role of an Injury Management Coordinator

- Gate Keeper
- Enabler
- Climate Assessor
- Communication Builder
- Resources Expander
- Ideas Generator
- Agent of Reality
- RTW Facilitator

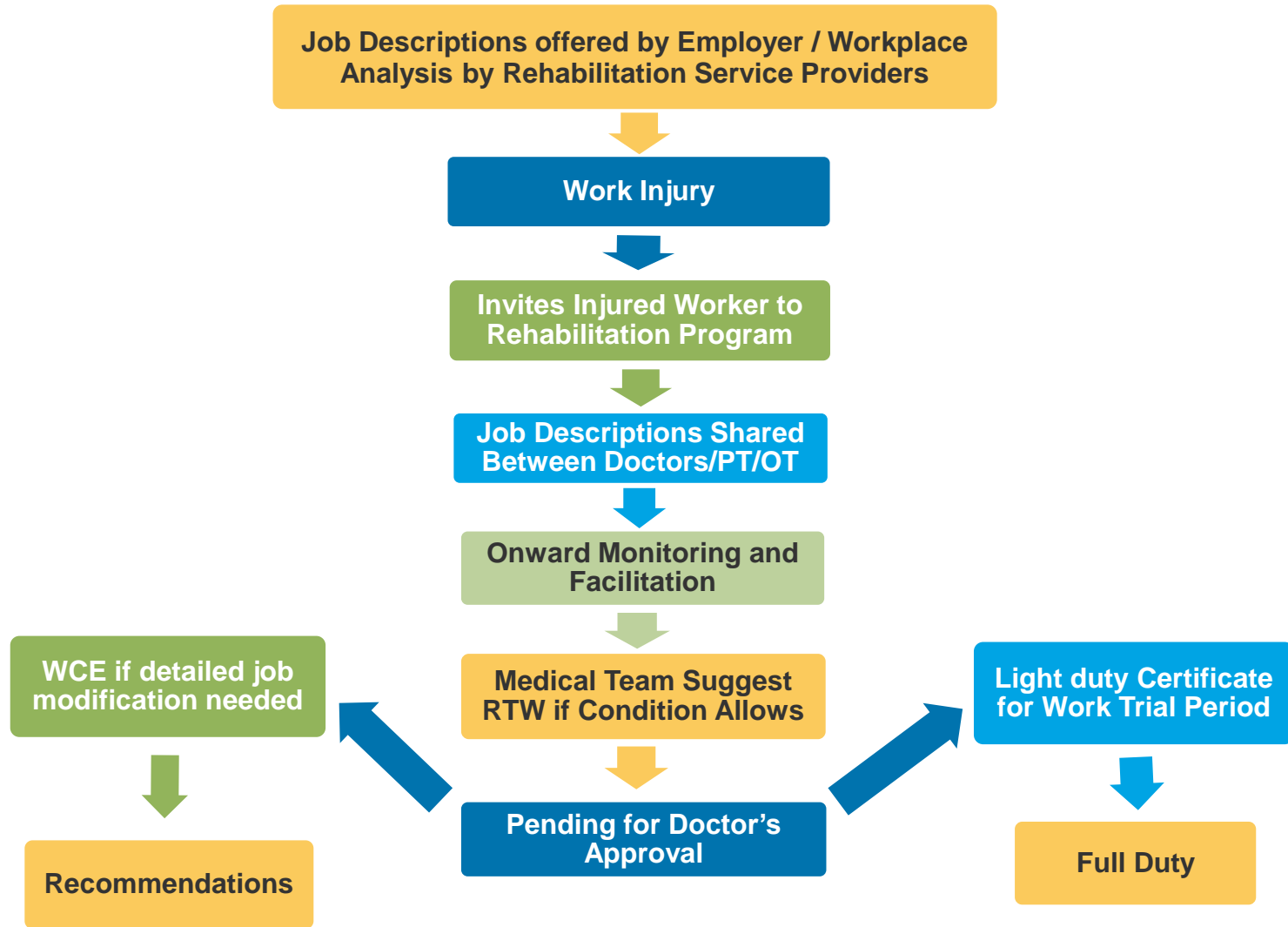
Function of an Injury Management Coordinator

1. Developing trust and confidence :
 - Reliable, impartial, neutral, even-handed
 - No personal views/values
 - Show concern, respect and empathy
 - Good communication and interpersonal skills
2. Establishing a framework for co-operative decision-making:
 - Physical
 - Emotional
 - Procedural
 - Operational
3. Analyzing the conflict and designing appropriate intervention:
 - Facilitate the gathering and exchanging of information with all parties
 - Clarify and define the issues
 - Identify the hidden agenda of RTW

Function of an Injury Management Coordinator

4. Promoting constructive communication:
 - Encourage agreement on work capacity and competency
 - Develop a shared perception of the problem
5. Facilitating RTW and problem-solving:
 - Shift positional bargaining to interest-based bargaining
 - Identify and emphasize common ground
 - Use objective criteria
 - Future orientation
 - Separate people from problems
 - Agree options for mutual gain
6. Educating the parties:
 - The benefit of early RTW
 - The procedure of Rehabilitation & RTW
 - The role of each parties

How to Get Injured Worker Back to Work





American International Group, Inc. (AIG) is a leading global insurance organization. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, mortgage insurance and other financial services to customers in more than 100 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

