

The Issue

Accident victims, being unable to return to work (RTW) after musculoskeletal, stress and whiplash injuries are an ever increasing cost to insurers. The fact of the matter is that whatever the reason for the accident, the sooner the employee is moved through the recovery period, the shorter the recovery time needed and therefore the sooner the employee can return to work.

- ⊙ Most case managers in the UK today have concentrated their efforts in the rehabilitation of severe or catastrophic injuries. Head and spinal cord injuries are devastating to the individual and expensive to the insurer.
- ⊙ It is in the high-frequency lower-value cases where there is an unnecessary delay in victims' return to work.
- ⊙ There is a major difference in the services a case manager provides to claimants in these distinct categories of injury.

The Solution

- ⊙ Case managers specifically trained in RTW issues, communicating activities, impressions and outcomes, all through a goal-oriented approach.
- ⊙ All goals are measurable and RTW is focused.
- ⊙ Medicals Direct is focused only on meeting the needs of high volume, low value RTW market.

Medicals Direct and idRisk Solution

- ⊙ Creation of a pool of Case Managers specifically trained in the strategies for case managed Return To Work programmes.
- ⊙ Staff Retention, Absence Management and Protection Services including:
 - Designing internal processes to reduce organisational risk from worker incapacity,
 - Active case management, claim investigation and data collection.

Benefits

- ⊙ Quality, cost effective clinical outcomes
- ⊙ Increase cohesion of care
- ⊙ Faster Return To Work
- ⊙ Benchmarking

- ⊙ Access to medical specialists
- ⊙ Reduction in liability claim time
- ⊙ Reduction in liability claims cost
- ⊙ Totality of service – an integrated Medicals Direct and idRisk solution

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