

Improving workplace disability outcomes

Identifying the best path to disability recovery – right from the start

When a plan member goes on disability leave, we want to identify any barriers that may affect their recovery. Our goal is to:

- shorten claim durations,
- improve claim outcomes, and
- help your plan members return to work faster and healthier.

While everyone on disability has a medical issue to resolve, many factors can influence recovery. People have varying motivators, comorbid conditions, mental states, and concerns about their injury and returning to work. Understanding the medical (biological) information and the factors influencing medical recovery is the basis of the **biopsychosocial model** for case management.

That's why we've introduced an online questionnaire to capture **psychosocial** factors that help define our disability case management approach. The questionnaire can help identify any negative influencing factors that could prolong the duration of a disability leave.

Today, we typically get this information in a telephone interview with the plan member. But there can be gaps in this information for several reasons. For instance, there could be language barriers or a perceived lack of time to reflect during a phone call.

What does biopsychosocial mean?

A biopsychosocial approach considers biological, psychological, and sociological factors. In disability case management, we use this approach to understand how these factors influence health and recovery for each plan member.



Biological factors: health conditions, drug interactions, overall well-being



Psychological factors: mental health, coping skills, social skills, self-esteem



Sociological factors: relationships, education, community services



How does this approach help?

We can manage claims better when we take a holistic approach to the person filing the claim. What are their circumstances, their challenges at home and work, and their lives generally?

We've designed the questionnaire to identify these influencing factors. It provides us with a snapshot of which claims are at high risk of not resolving without interventions. This is invaluable information at the beginning of a claim. The sooner we have this information, the faster we can help plan members get the support they need.



These influencing factors include the plan member's:



Drive to get better



Support network



Psychological state



Physical abilities



Financial and lifestyle situations



Work and job satisfaction

By completing the questionnaire, plan members can provide us with additional information that our claim forms may not capture.

This lets our disability case managers:



Better focus their conversations with plan members and plan sponsors.



Dig deeper into influencing factors impacting a plan member's recovery.



Help identify which claims may need a referral to a rehabilitation or more specialized health professional.

Our pilot results

When testing new tools like the questionnaire, our objective is to validate how these initiatives may improve outcomes. We can then leverage the approach to better support plan members.

Between 2022 and 2023, we piloted the questionnaire for select disability claims. Based on the pilot's positive results, we're now rolling out the questionnaire's use more widely.

What our pilot testing told us



A good experience for plan members.
Almost **70%** of plan members completed the questionnaire in full without questioning it as part of the process. The median response time was 5 days.



And **95%** of plan members reported the questionnaire experience to be either positive or neutral.



Helpful for disability case managers.
Nearly three-quarters (**73%**) of our disability case managers found the questionnaire to be beneficial in helping to manage claims. It helped them take a more holistic approach to plan member health.



A source of new information.
The questionnaires yielded net new information in more than **30%** of claims. This is over and above the information disclosed in plan member or plan sponsor statements and telephone interviews.



Good predictor of complex claims.

There was a very strong link between certain influencing factors and longer claim durations. Questionnaire results were also an accurate predictor of complex claims.



Identified a strong risk and duration correlation.

Risk scores on the questionnaire were accurately linked to claim durations. For example, there was a **92%** alignment on low-risk scores and the plan member returning to work before short-term disability leave expired.



The win-win: making it easier for plan members and disability case managers

In telephone intake interviews, disability case managers can face barriers in gathering critical psychosocial information. These can include language issues, time constraints, or the plan member's discomfort in discussing personal information with a stranger.

The use of an online questionnaire gives plan members as much time as they need to reflect. They can answer questions at their own pace. There may be a greater feeling of comfort for those who are hesitant to reveal challenging personal details over the phone. The questionnaire also helps overcome language barriers that can occur during a call.

How the psychosocial questionnaire can help your plan members



Rehabilitation barriers that slowed recovery

Myra is a health-care aide in a care facility. She fell at home and fractured her hip. She had surgery, but there were complications from it and her recovery was slow.

Myra completed the psychosocial questionnaire. It revealed a strong desire to return to work – she was bored at home and loved her job. But the results also showed slow access to the rehabilitation care she needed.

Her disability case manager confirmed this information during a conversation with Myra. The case manager adapted the disability management plan to accelerate Myra's rehabilitation work. They also worked with Myra's employer to accelerate plans for a gradual return to work with accommodations. This was a boost to Myra's mental health, as she knew she was getting back to the job she loved sooner.



The need for early interventions

Kwok went on short-term disability due to a major depressive episode. He completed the psychosocial questionnaire after the initial short-term disability approval was provided. It revealed he was at high risk in several influencing factor areas. This suggested a more complex case than the initial claim submission indicated. Based on this information, the disability case manager referred the claim to one of Sun Life's Mental Health Directors.

The Mental Health Director suggested Kwok get specialized treatment and that it be implemented soon. This early intervention sped up recovery and got Kwok back to health and back to work.



The impact of comorbidities on recovery

Sarah was on short-term disability leave due to a depressive episode with generalized anxiety disorder. However, it wasn't until they completed the psychosocial questionnaire that the disability case manager became aware of Sarah's colitis. This was a physical disorder that Sarah had been struggling with for some time. It was also negatively influencing Sarah's mental health.

It was clear that Sarah needed help with their colitis to resolve their mental disorder claim. With the questionnaire, the disability case manager was able to make this assessment at the beginning of Sarah's claim. They could then focus the disability management plan on tackling both health issues and avoid a more extended leave.

For more information about our psychosocial questionnaire, please contact your Sun Life representative.