



Powerful innovations in absence and disability management

Life's brighter under the sun



Foreword



There is no shortage of innovation in our high-tech, AI-driven world. And while the term “innovation” is associated with many elements of the workplace, it hasn’t often been associated with absence and disability management. Sun Life is changing this. We have heard what is important to our clients, both employers and employees and we are acting with energy and passion.

I can say with great optimism that innovations in absence and disability management are poised to have a profound and positive impact on the workplace, for both employees and employers; this is Sun Life’s mission.

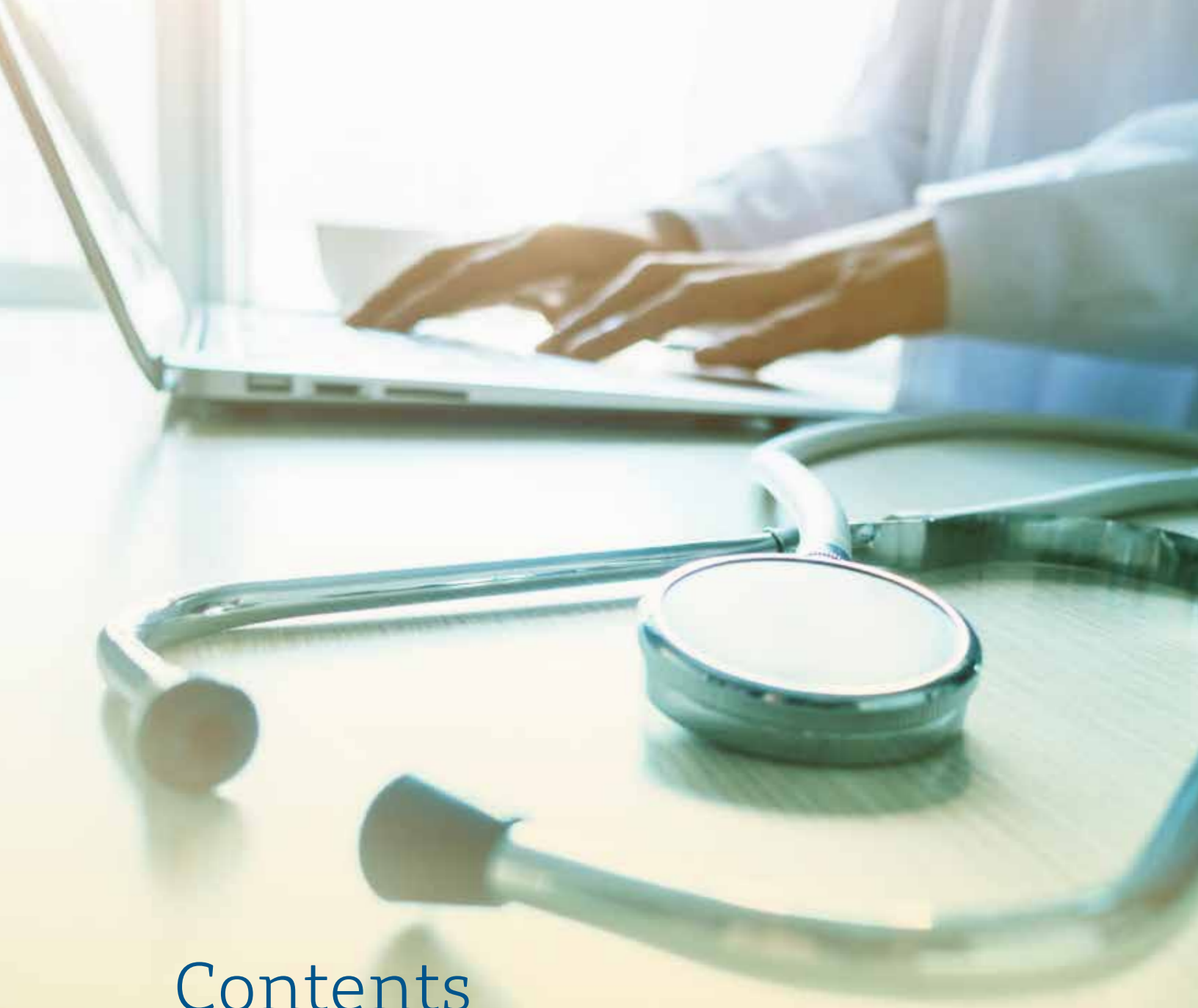
Many of our innovations are centered on improving access to care. When employees go on disability they are often facing one of the most challenging times in their lives. Our goal is to make things easier for them so they can focus on their recovery and have peace of mind. This can take many forms, from navigating the health care system, to making use of virtual care, to quickly identifying effective treatments. Of course, getting back to health and work faster is a win for employee and employer alike.

In this Bright Paper, we highlight five recent innovations – ones that put employees at the centre of their health care, giving them support and treatment in the way that works best for them. It follows our platinum rule, to support employees in the way they want to be supported.

I am excited to present these innovations to you and share Sun Life’s passion and purpose to help Canadians achieve lifetime financial security and live healthier lives.

Christine Potvin

Vice President, Group Life and Disability
Sun Life Financial



Contents

When it comes to care, access matters	5
1. Health care system navigation	6
2. Virtual health care	8
3. Pharmacogenomics	10
4. Cognitive technology	12
5. Digital health solutions	14
Put disability management innovations to work	16



When it comes to care, access matters

Consider the challenges that an employee faces if they become seriously ill or injured. Even within a comprehensive public health care system like ours, the challenges can be many:

- **Awareness of treatment options.** The system can be confusing to navigate, even for those who are part of it. Depending on the disability, there can be many possible courses of action. Employees and their family physicians may not be immediately aware of the best treatment options.
- **Wait times.** Once an appropriate treatment option has been identified, getting timely treatment can be a challenge. With wait times increasing for many procedures,¹ it's imperative for employees to identify their preferred course of action as soon as possible and get a place in line.
- **Cost.** While key elements of health care – such as primary and hospital care – are free, there are gaps in our public system. These include various mental and physical therapies to aid in recovery, as well as the costs of accommodation and travel in accessing treatments.
- **Stigma.** Mental health issues are a leading cause of disability, but there remains a stigma associated with mental health counselling. Our Sun Life Financial Barometer research study showed that while 56% of Canadians with a physical health issue were willing to discuss it with their employer, only about 25% of those with a mental health issue did the same. Even the fear of being seen in a therapist's waiting room can be enough to prevent some employees from seeking treatment.

And of course, employees must meet these challenges while their own mental and physical resources are depleted. It can be a tough hill to climb.

All of these challenges – treatment knowledge, wait times, cost, and stigma – relate to health care access. The good news is that several recent innovations are aimed squarely at reducing or eliminating the impact of these issues. The innovations discussed below are focused in five areas:

- 1 Health care system navigation
- 2 Virtual health care
- 3 Pharmacogenomics
- 4 Cognitive technology
- 5 Digital health solutions

While there is no magic wand to eradicate disabilities entirely, these innovations can reduce the incidence and duration of disabilities – and the impact that they have on employees and employers alike.

1. Health care system navigation

Our country has a growing and aging population and as a result, demand for specialized health care services can exceed supply. In many health specialties, our system is often overburdened and complex to navigate. This can result in several challenges for those with more serious medical needs:

- **Delays in identifying the right specialist or treatment path.** Many primary health care physicians don't have an established network of specialists to whom they can refer patients. This means they may not have knowledge of what any given specialist treats, or what an appropriate start to a treatment path might be. This can delay a patient's access to the most appropriate care.
- **Long wait times.** Once the right specialist is booked, patients often have to wait several weeks, even months to see them, with wait times for non-emergency surgeries often much longer.²
- **A decline in their condition.** Some conditions may become worse during the long initial wait. This can cause employees to go on disability leave who otherwise wouldn't have, or increase the duration of an existing disability leave.

Enter the navigator

A key innovation in patient care in Canada is the emergence of health care system navigators – organizations that have established networks of specialists and processes and can provide one-on-one support to help patients navigate the health care system efficiently and effectively.

Navigators play an important role at many stages:

- **Initial referral.** They assess a patient's needs and can refer them to the most appropriate specialist, while helping to secure the earliest available appointment.

- **Preparation for appointment.**

Face time with a specialist is limited, so navigators help ensure time with specialists is spent productively. This can involve preparing the right documentation and paperwork, coaching the patient on how to best communicate their history and symptoms, and advising on which questions are important to ask.

- **Post-consultation coaching.** After the specialist appointment has taken place, navigators can provide the patient with coaching to help with any decision-making involved surrounding the treatment plan or surgery.

Navigators do not have special access to care – they work within the parameters of the Canadian health care system. What they do have is an intimate knowledge of specialist networks and the steps involved in securing treatment. For the individual patient, it turns what can be an impersonal and complicated system into a caring, patient-centered one.

Help for those on disability leave – Medical Confidence

For employees on disability leave, one-on-one help to navigate the health care system can be instrumental in shortening the duration of their time off work. This has been an important part of Sun Life's approach to disability management. Our 2018 partnership with an innovator and leader in the field – Medical Confidence – takes the support we can offer to the next level.

Through this partnership, across Canada, Medical Confidence's health care professionals can be available to provide one-on-one support, arrange accelerated access to physicians and specialists, and guide employees through their treatment.



How navigation can shorten disability duration - a case study

After suffering a miscarriage and dealing with the physical recovery, an employee fell into depression. She was left untreated, and casual absences from work became the norm as she tried to cope with the physical and mental trauma without treatment. When her performance was put under review, her manager suggested she seek help. Her family physician referred her to a psychiatrist with a 10-month waitlist and asked that she take a leave of absence from work in the meantime.

Medical Confidence was engaged at the beginning of her leave and the employee was seen two weeks later by a psychiatrist in the Medical Confidence network. Cognitive and drug therapy began immediately. The employee's condition improved, and she began a gradual return to work 120 days later. She was back on the job full-time 70 days after that. In the end, her expected time off work was reduced by 294 days due to the accelerated access to care and support provided by Medical Confidence.

2. Virtual health care



Virtual health care services – which link medical professionals and patients through an online or mobile interface – are becoming increasingly available. For many, virtual care has provided easy and convenient access to primary care physicians and other health professionals via apps, with most medical issues being resolved without a subsequent in-person visit.

The benefits are many – most notably in saving time (and time off work) in not having to travel to, and wait in, doctor's offices. It also avoids the discomfort of travelling away from home while feeling unwell.

The many benefits of virtual CBT

A more recent innovation in virtual care involves cognitive behavioural therapy (CBT). CBT is a form of psychological therapy that focuses on the way we think, feel and behave, and how these three relate to each other. The virtual version of CBT can improve access, lower costs, and be as effective as in-person therapy.³

In partnership with the University of Regina, Sun Life recently piloted a virtual CBT approach for disability management services – a first in the industry. Employees on an approved disability claim with symptoms of anxiety and/or depression were given a choice of receiving therapy virtually. For those who accepted, the CBT program was completed online through five self-paced modules along with extra modules as selected by patients. Over the course of 8 weeks, a therapist was assigned to each patient to provide support and therapeutic guidance weekly via email, while also tracking progress and assessing whether patients were benefitting from the online format.

The preliminary results of the pilot are promising. The majority of employees completed evaluation questionnaires post-treatment, and 100% of these employees indicated that they would recommend the treatment to a friend. Patients also highlighted some specific areas of concern where they might need more assistance, such as family caregiving, family mental health issues and grief. Only 26% of patients reported employment-related problems. Detailed results of the pilot will be available later in 2019.

In addition to evidence of its effectiveness, there are three further reasons Sun Life is continuing to roll out this innovation across Canada:

1 Better access. Virtual CBT removes obstacles to therapy, such as time restrictions, limited access to qualified therapists in a patient's region, and mobility issues.

2 Reduced stigma. There remains a stigma associated with mental health – and even being seen to enter a therapist's office can raise concerns for some. Virtual CBT eliminates stigma concerns by ensuring the entire process is private and online.

3 Lower cost. For employees, cost can be a barrier to seeking the treatment of a registered psychologist. Virtual CBT can be significantly less expensive than face-to-face consultations because of reduced therapist time. Exercises that a patient would previously do with a therapist are done online, with the therapist checking in at important junctures.

The next wave – independent medical exams

Another innovation involving virtual care and disability is the use of virtual appointments to conduct independent medical exams (IMEs) related to disability claims.

An IME is conducted by an objective, third-party health professional. These can be requested by insurance companies, benefits providers, HR managers, lawyers, or employers to provide clarity about an employee's condition. In many cases, exam results are used to get treatment recommendations that are then brought back to the employee's primary care physician to arrange next steps.

The traditional IME process can be stressful for employees, as it can take several hours to complete and often requires the employee to travel. This can be an overwhelming undertaking, especially for employees with a mental illness.

In search of a better experience, in 2019 Sun Life will be piloting virtual IMEs for employees on disability due to a mental health condition. Employees will be able to complete the IME over the web at home. We anticipate that virtual exams will have the following benefits:

- Provide a better employee experience by allowing plan members to attend the exam from the comfort and convenience of their own home
- Result in faster completions, which means quicker access to treatment and the start of a treatment plan.

A detailed assessment of the impact of virtual IMEs will be completed at the end of this pilot later in 2019.

3. Pharmacogenomics

Pharmacogenomics is a health-science field that studies how our genes affect our reaction to medication. Specifically, pharmacogenomic testing uses information about an individual's genetic makeup to determine the drugs and doses that are likely to work best for that person.

All that's required from an individual is a cheek swab or saliva sample. Results can be obtained from the lab and provided to their physician in a matter of days.

How pharmacogenomic testing works – and helps

While the differences in how we respond to medications can be influenced by many factors, much of the variation can be linked to genetic differences in how each person metabolizes a specific drug.

Because we all respond to medications differently, prescribing a drug is often a trial and error process. This is especially true in relation to mental health treatments, where general physicians may have limited experience in treating the illnesses, and the range of potential medications is vast. Only about one-third of depressed individuals respond when first prescribed an antidepressant medication. Many patients must try several different drugs before finding one that produces results.⁴

Pharmacogenomics testing can reduce or eliminate this trial and error process, helping find the optimal drug for the individual quickly. The advantages in a group benefits context can be significant. These include better health outcomes for employees, cost savings for the benefits plan and, ultimately, reduced costs related to absence and disability for the employer.

Ongoing study – mental health and disability

In 2017, Sun Life Financial partnered with the Centre for Addiction and Mental Health (CAMH) to join the IMPACT study – a large study of the application of pharmacogenomics in the area of mental health.

Sun Life's partnership focuses on the study of pharmacogenomics testing for patients on disability leave due to a mental health condition. Employees on leave who are also taking medication as part of their treatment plan have the opportunity to join the study and benefit from the pharmacogenomics testing process. To date, seventy-five percent of employees who have been contacted have agreed to participate in the study, showing a strong interest in this type of testing and innovation. We expect preliminary results from this portion of the study early in 2019.

The IMPACT findings-to-date, however, show that pharmacogenomic testing can significantly improve patient outcomes. Patients being treated for depression experienced on average a 31% improvement in their symptoms when physicians followed the recommendation of the test.⁵

Results from U.S. studies are also showing positive findings. One study revealed that patients taking a psychiatric drug recommended based on their genetic information had 59% fewer total health care visits, one-third as many medical absence days from work, and less than a quarter of the disability claims in comparison with individuals whose physicians do not use pharmacogenomic testing.⁶

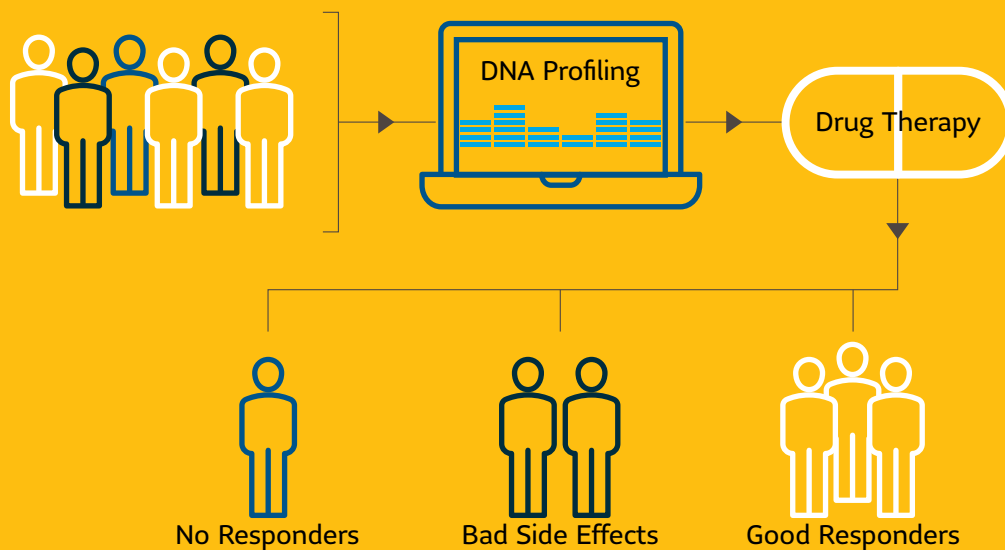
Beyond mental health

Mental health is just one potential application for pharmacogenomics in absence and disability management. A growing body of research is demonstrating that the treatment of other leading causes of disability claims can also be guided by pharmacogenomics to improve patient outcomes – including diabetes, cardiovascular disease and cancer.



Pharmacogenomics

Patients with Same Condition



4. Cognitive technology

While there are many disability claims in which a diagnosis and treatment are relatively clear, there are others where the diagnosis and best course of action are less certain.

Cognitive technologies, a brand of artificial intelligence where powerful information technology is used to perform tasks traditionally performed by humans are increasingly being used in health care to quickly and cost-effectively help medical professionals determine the diagnosis and best treatment of medical conditions.

Increasing the speed limit

One of the restrictions of the human mind is the speed at which it can process data. While cognitive technologies have limits – they can't see, hear or process tasks that require empathy or emotion – they can be invaluable in guiding physicians and other health care workers towards diagnosis and treatment conclusions through their incredibly fast data analysis capabilities.

One of the most promising uses for cognitive technology is in cancer diagnosis and treatment. There are two reasons for this:

1 Data availability. Cancer is a disease in which a staggering amount of data is available, with thousands of studies, clinical trials and treatment options.

2 Prevalence of the disease. Despite advances in treatment, cancer remains one of our greatest health challenges. Each year, about 200,000 new cases of cancer are diagnosed in Canada. And with the population aging, the number of new cancer cases is expected to rise by about 40 per cent in the

next 15 years.⁷ An aging workforce means that cancer-related disability claims will become increasingly prevalent.

Cognitive technology and cancer

There are many current uses for cognitive technology and cancer. For example, computer vision algorithms can identify potential abnormalities in mammograms that are consistent with breast cancer. The technology doesn't replace the role of medical professionals, but it can help them differentiate cancer from non-cancer effectively and more quickly.

And today, cognitive technologies are already being used to fast-track effective treatments for members of group benefits plans. For example, Sun Life is the first insurer in Canada to offer Oncology Insight, in partnership with Best Doctors. Plan members facing a cancer diagnosis can now request a medical opinion by an expert oncologist who reviews medical records, retests pathology results, and reviews the latest clinical research using IBM Watson for Oncology. This service is available across Canada.

IBM Watson for Oncology is an artificial intelligence solution fueled by information from relevant treatment guidelines, best practices, medical journals and textbooks. The solution assesses information from a patient's medical record, evaluates medical evidence, and displays potential treatment options ranked by level of confidence, always providing supporting evidence. Oncologists can then apply their expertise to identify the most appropriate treatment options. For employers, this can help ensure that their employees get the best treatment options the first time.



5. Digital health solutions

While a key focus of innovation in absence and disability management has been helping those off work get back to health sooner, innovations relating to prevention also present great opportunities.

Many employees have lifestyle or health factors that put them at risk of developing a disabling condition. Prevention steps can keep them on the positive side of the health continuum. One of the most promising innovations is the use of online and mobile solutions to help people manage their own health – and make taking preventative actions easier.

It's clear that Canadians are ready to embrace the digital future of health. A 2018 survey by Canada Health Infoway found that 22% of Canadians currently have access to their health information online, and of those without access, 73% would like to have it. Those who had access to digital health services said it was more convenient, improved their ability to manage their care, and made them feel like partners with their care team.⁸

Hi-tech, cost-effective prevention

With health care funding always a concern, those within the health care system – along with health tech innovators – are working to “crack the code” in terms of achieving a higher standard of care (more accessible, more targeted to individual needs) in a cost-effective manner.

Technology is playing a central role. Canadians are using digital solutions to help find a health care provider, access health and wellness-related services, and gain support in managing a chronic disease. For employees, it can help them stay productive and at work. And for those on a disability leave, it can provide key supports that help them get back to good health – and work – faster.

With a focus on employee health and absence and disability management, the group benefits industry is leading this innovation. Providers like Sun Life are leading the way in creating, integrating and curating the digital health experience for plan members.

The plan members we serve across Canada can access a variety of services through the Sun Life mobile app or through the plan member services website. And these services are fully integrated into their benefits plan. Examples include:

- **Search over 150,000 health care providers nationwide**, with the ability to view ratings submitted by other plan members to find the provider that best meets their needs

- Look-up drug coverage information, including generic and therapeutic alternatives, to support conversations with their prescribing physician



- Use a “smart shopper” function to help identify the health care providers that offer the best value
- Access a marketplace of leading third-party health and wellness providers to increase awareness of affordable access to services that may fall outside of their benefits plan coverage
- Obtain information through our digital health coach “Ella,” which uses data analytics to present highly personalized health and benefit plan information to help plan members make the most of their benefits plan.



The future is here...meet Ella, your personal digital benefits coach!

We launched the industry's first intelligent digital coach – Ella – in 2017. Ella is designed to help Canadians by providing relevant and personalized information to help them achieve lifetime financial security and live healthier lives.

Powerful data analytics, combined with Sun Life's wealth of data, allows Ella to anticipate plan member needs and offer tailor-made recommendations.

For example, if a plan member has a chronic condition requiring ongoing medication, Ella can alert them that they can get up to a 90-day supply. This can encourage adherence to treatment and help the plan member save on dispensing fees.

Put disability management innovations to work

It is an exciting time in disability and absence management. Fresh thinking, enabled by new technologies, is allowing us to truly take a person-centered approach to what we do at Sun Life.

New and better ways to access and provide care so that employees can get the treatment and support they need, in the way that is best for them, means they can return to health and work faster.

To learn more about how innovations like the ones outlined in this paper can help your organization, contact your Sun Life representative or your benefits plan advisor today.

1. Bacchus Barua. Waiting Your Turn: Wait Times for Health Care in Canada, 2017 Report. Fraser Institute, 2017 (<https://www.fraserinstitute.org/studies/waiting-your-turn-wait-times-for-health-care-in-canada-2017>)
2. Canadian Institute for Health Information. How Canada Compares, Results from the Commonwealth Fund's 2016 International Health Policy Survey of Adults in 11 Countries – Accessible Report. Ottawa, ON: CIHI, 2017.
3. H.D. Hadjistavropoulos et al., Transdiagnostic Internet-delivered cognitive behaviour therapy in Canada: An open trial comparing results of a specialized online clinic and nonspecialized community clinics. *Journal of Anxiety Disorders* 42 (Aug 2016): 19-29.
4. Why is it so hard to find an antidepressant that works? Sunnybrook.ca, YourHealthMatters (<http://health.sunnybrook.ca/navigator/finding-right-antidepressant/>)
5. J.-A. Tanner et al., Combinatorial pharmacogenomics and improved patient outcomes in depression: Treatment by primary care physicians or psychiatrists. *Journal of Psychiatric Research* 104 (2018): 157–162.
6. J. Winner, J.D. Allen, C.A. Altar, A. Spahic Mihajlovic. Psychiatric pharmacogenomics predicts health resource utilization of outpatients with anxiety and depression. *Translational Psychiatry* 3 (2013): e242.
7. Canadian Cancer Society's Advisory Committee on Cancer Statistics, Canadian Cancer Statistics 2015. Toronto, ON: Canadian Cancer Society, 2015.
8. Canada Health Infoway, Connecting Patients for Better Health 2018.



Life's brighter under the sun



MEDICAL CANNABIS AND GROUP BENEFITS PLAN COVERAGE

DESIGNED — FOR — HEALTH

Unparalleled insights into group
benefits plans in Canada

Employers with
50 or more employees

NATIONAL PHARMACARE: GETTING IT RIGHT

Life's brighter under the sun





Bright papers

Sun Life's Bright Papers combine careful research and thoughtful analysis to help plan sponsors gain a deeper understanding of employee attitudes and behaviour. We believe that understanding what plan members want and expect is integral to helping them stay healthy, allowing employers to reap the rewards of a healthier workforce.

For more insight on important topics in Group Benefits visit sunlife.ca/brightpapers

ANOTHER **BRIGHT PAPER**[™]
BROUGHT TO YOU
BY SUN LIFE FINANCIAL

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of
Canada, a member of the Sun Life Financial group of companies.

PDF8445-E 01-19 lj-mp

