

# Change • Challenge • Opportunity

## Injury & Disability Schemes Seminar

---



12 - 14 November 2017 • Sofitel • Brisbane





# Enhancing long term case management approaches using Behavioural Insights

EML collaboration with the NSW Department of  
Premier and Cabinet Behavioural Insights Unit

*This presentation has been prepared for the Actuaries Institute 2017  
Injury Schemes Seminar.*

*The Institute Council wishes it to be understood that opinions put forward  
herein are not necessarily those of the Institute and the Council is not  
responsible for those opinions.*



# Why we ran this trial?



- ✓ To improve the lives of over 1000 medically discharged NSW police officers, their families and our communities.
- ✓ To protect the sustainability of the NSW Treasury Managed Fund

## The challenges in 2014

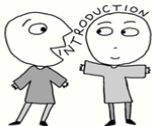
Our large portfolio of discharged officers were often disengaged from their recovery process due to the complexity of the financial support systems, often coupled with symptoms of PTSD.

This situation led to suspicion and a lack of trust of case managers at Employers Mutual, and concerns being aired on social media.





# What did the trial involve?



Increased investment in relationship building through regular courtesy calls: “What can I can do for you today?”



Engaging people in their own recovery using “My Recovery Plan” to develop personalised goals (replacing the traditional Injury Management Plan)

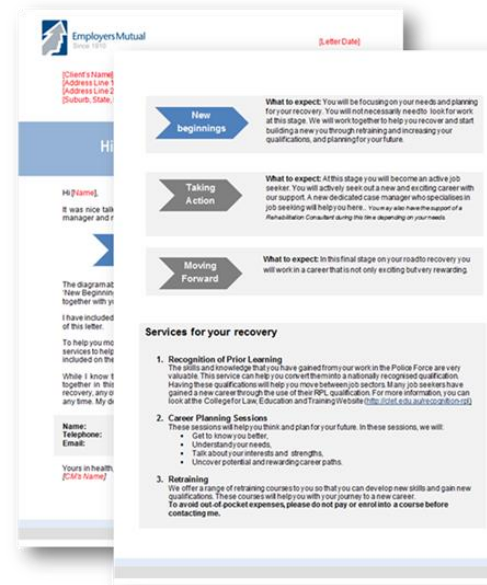


Creating more positive mindsets about recovery using Carol Dweck’s research on the power of a growth mindset along with emerging evidence around neuroplasticity



# What did the trial involve?

# EAST





# Outcomes

- My Recovery Plans introduced to 95% of claims (446 workers) within the Team Insight portfolio.
- Weekly courtesy calls introduced, reducing in frequency as stronger relationships with workers were established.
- Improved internal engagement survey results - from 77% in August 2015 to 86% in April 2016.
- Decreased turnover (R12 mth av) from 20% in August 2015, to 15% in April 2016.
- The impact of the trial has been seen not only within Team Insight, but across the division, as the change in mindset has influenced the business as a whole.

# Qualitative evaluation: overall impact

Process evaluation: The George Institute for Global Health, 2017

- A growth mindset in case managers
- Case managers were engaged in the BI approach
- BI case managers reported higher job satisfaction
- Evidence of client empowerment
- Family and friends' engagement in the injury management process was limited
- Evidence of more involvement with stakeholders
- Clients reporting fewer changes in case manager
- Evidence of clients noting an improvement in the way case managers were working with them

## Recommendations

1. My Recovery Plan
2. Change communication strategy – increase face-to-face contact
3. Increase family contact Engage Service Providers
4. Provide greater information about the services available
5. Provide more information about EML and their role

## Progress

1. Wellbeing plan
2. Face to face meetings
3. Working to understand how we can better engage family
4. Engage Service Providers
5. Information
6. Legacy day





# Translation to Life portfolio



BEHAVIOURAL ECONOMICS



MOTIVATIONAL INTERVIEWING



RECOVERY  
PLANNING



HUMAN  
INTERACTIONS



SOCIAL  
PRESCRIPTION



CASE  
CONFERENCING

## What we can achieve

- RTW outcomes are five times the industry average for 4 year + claims
- Reserve release: \$6.13 reserve release for every \$1 spent on our services achieved from two years of case management across 1000 income protection claims from 1 Life Insurer
- Engaging interactions achieved with 97% of a tail portfolio under management, increased from 7% in 12 months
- Unprompted compliments received from 25% of our customers regarding their experience with EMLife
- Award winning: Recipient of 2016 ALUCA Swiss Re Excellence & Innovation in RTW Award



# Lessons / comments

- Invest in long term relationships with scheme partners to take an iterative approach to excellence
- Clear scheme values may allow work outside guidelines to enable innovation in service delivery
- Scheme funding for innovation: Is this working well?
- Holistic approach to recovery