



DISABILITY CLAIMS ASSESSMENT

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DISABILITY TEAM CAPABILITIES AND PHILOSOPHY



④ Who are we?

- ④ Introduction to team
- ④ Skills & experience

④ What do we do?

- ④ Our operational intent
- ④ Our strategic intent

④ Our claims philosophy

- ④ Simple: To pay valid claims

DISABILITY CLAIMS PROCESSES



④ Training and worksite visits

- ④ Occupational Health Nurse and CMO role
- ④ Training to HR, management, staff
- ④ Wellness

④ Early notification

- ④ Can facilitate interventions (e.g. rehabilitation)
- ④ Prevents late submissions and possible repudiation
- ④ Can start claims process early; investigations can commence
- ④ Payment at expiry of waiting period most of the time

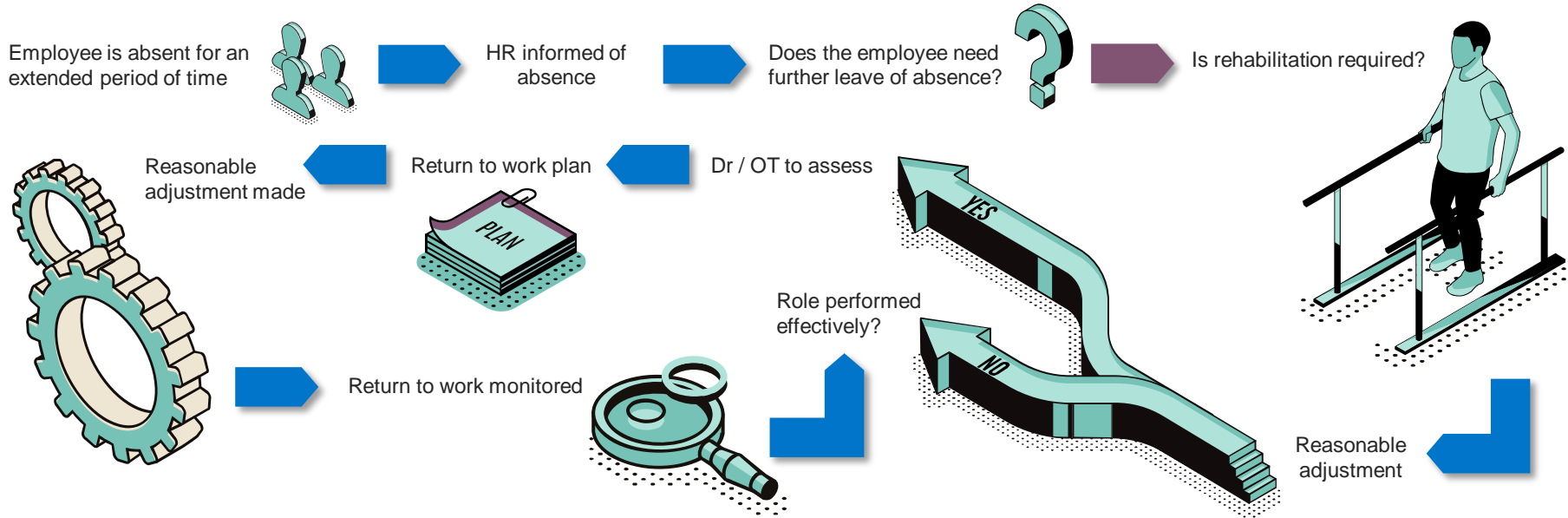
DISABILITY CLAIMS PROCESSES....CONTINUED



④ Early Intervention

- ④ Linked to employer's incapacity management process
- ④ Intent – return to work, prevent claim, case management (ergonomic assessments, reintegration, identify alternative placements)
- ④ Documents to be completed: sick leave report, rehabilitation questionnaire
- ④ Assess rehabilitation potential, including cost-benefit analysis
- ④ Dovetail interventions with existing wellness programmes or medical aid offerings
- ④ Continuous communication with employer
- ④ Rehabilitation agreement
- ④ Can facilitate timeous submission of claims based on available medical information

COMPANY INCAPACITY MANAGEMENT



DISABILITY CLAIMS PROCESSES...CONT'D



➤ **Rehabilitation and Reskilling**

- Not all claimants qualify; depends on nature of condition
- Intent always: return to work (not to improve quality of life)
- Rehabilitation agreement to be signed
- Not all employers are suitable for this; alternative job opportunities, open to realignment.
- Non-compliance can lead to cessation of benefit

➤ **Disputes and Complaints**

- Appeal and complaints process
- Dispute process – Arbitrator; Ombudsman
- Dedicated resource appointed

DATE OF DISABILITY



- ④ Claimant: Ms AB
- ④ Date joined: 1 December
- ④ Diagnosis: Colon Carcinoma (diagnosed 26 October 2018)
- ④ Surgery: 29 October 2018
- ④ Absence from 29 Oct – 30 Nov 2018
- ④ Shorter periods of absence Dec 2018 – February 2019 (14 days)
- ④ Started chemotherapy
- ④ Suffered severe side-effects of treatment; good prognosis for return to work after completion of treatment
- ④ Date last actively at work: 22 February 2019; returned to work 24 June 2019
- ④ Applied for temporary disability benefits

LESSONS



- ④ Close working relationship
- ④ Importance of submitting all relevant information, e.g. leave records, productivity reports
- ④ Medical information that clearly demonstrates her symptoms and side-effects

BENEFITS OF DISABILITY MANAGEMENT



For Employer	For Employee
Reduces workers compensation and insurance costs	Provides sense of security and stability
Promotes goodwill and enhances corporate image	Reinforces management commitment to EE welfare
Allows active participation of management in EEs recovery	Reinforces positive self-image to injured worker
Reduces cost associated with temporary or replacement workers	Provides positive reinforcement to injured worker to recover quickly
Reduced potential of litigation	Identification / confirmation of medical condition
Maintains an experienced workforce	Discourages the disability mind-set
Minimises productivity slow-down	Encourages normal working relationships with other Ees
Improves employee-management relations	Reinforces the 'going-to-work' daily habit
Promote employee morale and security	Assists employee to remain in own occupation

BENEFITS OF DISABILITY MANAGEMENT



For Employer	For Employee
Decreases opportunities for repeaters or malingerers	Allows member access to appropriate treatment
Decreases potential for re-injury	Facilitates temporary or permanent job reassignment or job restructuring
Improves relations with unions (will be seen as looking after Ees)	Increases employee morale and motivation to return to and remain at work
Guides line manager to distinguish between real cases and possible abuse of sick leave	Decreased number of lost work days
Improves work ethic	Facilitates identification of reasonable accommodations/alternative occupations
Employer will be seen as employer of choice	

CHALLENGES WITHIN DISABILITY PROCESS



➤ **Incapacity vs Disability**

- Legal process vs contractual process
- Incapacity – LRA and Code of Good Practice
- Disability – policy contract
- Outcome may be different

➤ **Interpretation of Definitions**

- Job vs Occupation
- Own vs regular
- Taking into account...education, skills, experience
- Open labour market consideration

JOB VS OCCUPATION



Mrs YZ

Occupation: HR Practitioner

Monthly disability income benefit: totally continuously disabled for regular occupation

Date last actively at work: 31 July 2018

Change of definition date: 31 July 2019

Psychiatric claim: work related trauma; stress at work

Gynaecological procedure: March 2019

Employer declared the claimant permanently impaired for own occupation

Sanlam paid only till end Feb 2019

LESSONS



- ④ Job does not equal occupation
- ④ Definition change date
- ④ Condition at play
- ④ Elective procedures during the disability period

CHALLENGES WITHIN DISABILITY PROCESS ...CONTINUED



④ **Claim Submission**

- ④ Generally 6months (for reviews – to reduce to 3months – industry standard)
- ④ Late submissions; then pressure for decisions

④ **Completion of Forms**

- ④ Incomplete forms
- ④ Questions omitted (why?)
- ④ Unsigned forms
- ④ Legislative requirements iro completion of forms

④ **Medical Reports/Information**

- ④ Doctors' availability, appointments

CHALLENGES WITHIN DISABILITY PROCESS...CONTINUED



④ **Communication**

- ④ Sometimes need direct communication with employer
- ④ What would prevent broker from giving us access to employer?

④ **Delays**

- ④ Mostly related to submission relative to last date actively at work
- ④ Incomplete forms
- ④ No or little medical information
- ④ Availability of medical resources, appointments

MAKE LIFE WORTH LIVING

Give a disabled child the best
start in life to achieve their
dreams and goals...





thank you 