



Annual Awards 2011 Entry Form

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Please tick the relevant box below to indicate which category you wish to enter

Risk Manager of the Year	<input type="checkbox"/>	People Risk	✓	Community Risk	<input type="checkbox"/>
Operational Risk	<input type="checkbox"/>	Strategic Risk	<input type="checkbox"/>	Risk Management Young Achiever of the Year*	<input type="checkbox"/>

*Applicants for Risk Management Young Achiever of the Year should indicate their date of birth here:

N.B. If you wish to enter more than one category, a separate entry form is required for each category.



Executive Summary

Please type your executive summary here. The summary should be no more than 500 words. Please use Arial font, size 11, at 1.5 line spacing. Use additional spacing between paragraphs.

Rehabilitation Scheme for Employees Injured at Work

An analysis of employee absences within the Council showed that there were a number that related to injuries at work. Further investigation showed that these absences were taking longer to resolve than would be the case if the injuries were managed from an early stage.

It was decided to investigate the possibility of establishing a rehabilitation scheme that would enable employees injured at work to be assessed and then to access treatment at an early stage to manage their recovery and any treatment needed.

The essence of the scheme is to be notified as soon as possible of an incident which results in an injury to an employee, refer the employee for assessment and treatment and return the employee to full health and back to work as soon as possible.

Working with the Council's insurers, Zurich Municipal, we were able to reach an agreement with their Medical Management Centre to take these cases on for us. Each case incurs minimal costs with the referral fee being £250.00 per case plus the treatment charges. The costs are considered as costs against the Council's employers liability claims experience.

As well as the obvious benefits to the employee in terms of their recovery, both in the scale and the speed of the recovery there are advantages to the Council as well. The employee returns to work much more quickly than would otherwise have been the case. If subsequently the employee decides to pursue an employers liability claim against the Council then the rehabilitation already supplied will certainly act in mitigation of the amounts claimed and credit will be given to the employer for looking after the employee.

The scheme started in January 2009 so far 6 cases have been referred. 2 of these have been completed at an average cost of £250 per claim (plus the referral fee of £250 per case) and in each case the estimated "saving" in terms of an accelerated return to work is 20 days, if we assume an average cost per day of an employee being £400.00 this represents a saving in costs of £8,000.00 per referral or a net saving net of the costs incurred of £7,500.00 per referral.



Executive Summary

Of the remaining 4 open cases 1 has involved the employee having had an operation privately funded through the scheme, while this will incur much higher fees we expect the recovery to be accelerated by at least 12 months and the employee concerned is now pain free for the first time since the accident, the saving in the recovery phase will far outweigh the costs incurred.

The benefits of this scheme are obvious for both the employee and the employer from the point of view of the accelerated recovery of the injured employee through to the saving in productive time for the employer. The introduction of this scheme also underlines the caring attitude of the employer to their injured employees.

(Word Count 490 words)

Please write your main submission here. The submission should be no more than 1500 words. Please use Arial font, size 11, at 1.5 line spacing. Use additional spacing between paragraphs.

Rehabilitation Scheme for Employees Injured at Work

Background

Due to an increase in the levels of sickness absence at work within the Council a piece of work was undertaken during 2008 to analyse the reasons for and the causes of these absences. This work involved input from the Human Resources Team as well as representatives from the Council's Health and Safety Team.

It became clear from this work that some of these absences resulted from employees who had sustained injuries at work. The length of time that these employees were having off appeared to be disproportionate bearing in mind the types of injuries that they had suffered.

At an early stage it was decided to approach the Council's existing employers liability insurers, Zurich Municipal, to see if they could do anything to help in terms of providing access to some form of rehabilitation for employees who had suffered an injury at work.

Zurich Municipal are part of the Zurich Group who do have a Medical Management Centre that specialize in this area of work and indeed provide this service to a number of their private sector clients. Meetings were arranged with representatives from Zurich and from the Medical Management Centre where the introduction of a similar scheme for the Council was discussed.

The essence of the scheme is to ensure that employees are referred to the Centre for an assessment as soon after the accident as possible.

By working with the Health and Safety Team in the Council, who had just introduced an electronic system for the reporting of accidents, we were able to let them have some general guidelines about which accidents and which injury types would be suitable for referral under this scheme. They are now receiving the reports electronically so the process of notification is now much quicker and therefore the referrals that we make are more effective.

Once an accident and injury are identified as suitable for a referral an appointment is made with a nurse from the Centre who undertakes an initial assessment of the injured employee and decides what treatment is best suited to deal with the symptoms that are presented.

Once the course of treatment is identified and agreed with the employee a referral is made to a physiotherapist or other medical consultant for treatment. The treatment is given at a place most suited to the employee, this can be either close to their work or to their home address, whichever is more convenient for them.

Regular reports are received to keep me informed of the progress of the employee, these include an initial diagnosis of the problems that needs to be treated, an outline of the treatment plan and a note of the estimated cost. Further reports are received throughout the treatment process showing progress and any tweaks that are needed to the treatment programme. At the end of the programme a final report is issued summarising what treatment has been given and an indication of how successful the treatment has been and what effect it has had in terms of accelerating the employees return to work.

Costs

When the scheme was first considered the indicative cost for each referral was going to be £400.00 per referral, plus treatment costs, however after further consideration and to encourage use of the scheme this was reduced to £250.00 per referral, plus treatment costs.

The cost of each of these referrals and treatment costs are considered as claims costs against the employers liability insurance arrangements. This means that if a client had cover with Zurich with no excess on their policy this would in effect be provided free of charge although the costs would count against their claims experience. As is usual with insurance of this type the Council does carry quite a large excess so we are liable for these charges in full, however as stated above these costs do count towards the aggregate excess on the policy

Documentation and Promotion of the Scheme

As a result of the work with Zurich a series of documents have been produced to support the

promotion of the scheme within the Council. Subsequently Zurich have developed these documents to promote this scheme with other Councils that are also customers of Zurich Municipal. The main document is titled Zurich Rehabilitation Injury Management and this is available from the Zurich Municipal website.

In addition a series of standard documents have been agreed that provide relevant information to employees or others who are interested in the scheme, these include a brochure which tells employees what to expect if they are referred and a standard letter that is sent to each employee again letting them know what to expect in terms of the referral and any subsequent treatment.

The Scheme So Far

Since the introduction of the scheme in 2009 I have made 6 referrals under the scheme. All of the referrals have related to injuries sustained as a result of accidents at work. Of these 2 have been settled and 4 remain outstanding.

The 2 that have been settled both related to soft tissue injuries one as a result of a fall and the other from an assault that resulted in a back strain.

In both cases the employee has been returned to work approximately 20 days earlier than would have been the case without any intervention. The assessment of the accelerated return to work is carried out by the medical practitioner that has treated the individual. I also receive an assessment of the recovery of the employee and this is shown as a percentage of their return to full health. In both of the cases that have been completed the employee has returned to within 95% of full fitness.

On average an employee on the scale of those currently considered under this scheme the daily cost associated with that employee is in the region of £400.00 per day, including on costs. By bringing that employee back to work 20 days early therefore we are making a "saving" of some £8,000.00 (20 days x £400 per day). In each of these completed cases the cost of the referral and the treatment costs have totaled £500 per case (£250 referral fee and £250 treatment costs). The net saving therefore on each of these cases is £7,500.00.

It is obviously still early days with this scheme, however it is proving its worth in terms of

bringing employees back to full health (or at least very close to it) and in terms of the financial benefit to the Council in terms of the increased productive time of these members of staff.

Of the cases that are outstanding there is one that involves an employee who has sustained an injury to their back as a result of a lifting accident. This particular referral has required a further referral for a privately funded operation. The operation has taken place and the employee is now reporting that they are pain free for the first time in a long while.

With this particular case there was evidence of a pre existing back problem, however the employee concerned has not received any treatment for this condition for at least 2 years prior to the accident I was therefore happy to consider this injury for treatment under this scheme.

The treatment costs for this particular employee will be substantial, however I do expect the return to work to be accelerated by approximately 12 months so the saving in productive time for this employee will far outweigh these costs. The employee is due for a referral with Occupational Health to start a phased return to work in May 2011. This employee is also pursuing a legal liability claim following this incident. If it is found that he Council are responsible for this accident as the employer and is due to pay compensation the fact that this employee has gone through this scheme will substantially reduce the value of any legal liability claim. This is also an added value to this scheme and would apply equally to any future cases where the injured employee wishes to pursue a legal liability claim.

Conclusion

This scheme has not been going very long, however it can already be seen that there are substantial benefits to be had In terms of bringing employees back to health and savings in terms of the costs of lost time following accidents.

This scheme also fits in with the Councils stated policy of being an "employer of choice" and looking after its employees.

I will continue to work closely with the stake holders for this scheme including the Council's insurers, Human Resources and Health and Safety professionals to further develop the



Main Submission

benefits that we can offer our employees.

We also need to make sure that we continue to monitor the success of the scheme and ensure that we highlight the contribution that the scheme is making to reduce the sickness absence levels due to accidents at work within the Council.

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