SICK LEAVE MANAGEMENT: A STRATEGIC CHALLENGE

For this new edition of RéhaltoNews we return to our core activity, which binds together the knowledge that has enabled us to develop a range of preventative services: the management of sick leave through the return to good health and to work. Since its creation, Réhalto has supported and assisted people on sick leave through its twofold expertise covering the return to both health and work.

Sick leave generates direct and indirect costs for companies: an increase in sick leave can lead to sharp increases in welfare premiums. In a context of economic crisis, sick leave management therefore becomes crucial. Indisputably linked to the economic situation, disability risks behave in a procyclical fashion (source SCOR inform, September 2010).

Today, Réhalto has a specialist network of 1,500 professionals distributed throughout French and Belgian territory. These specialists have complementary profiles, since they include clinical psychologists, occupational psychologists, employment counsellors, ergonomists, occupational therapists, bodily therapists, and so on. Each case is handled in accordance with a proven methodology that includes 8 distinct steps.

Réhalto generally intervenes after three months of sick leave, given that it is very difficult to get someone back to work after two and a half months. At the centre of the relationships between all of the players involved in managing sick leave, the employee concerned is systematically kept informed and asked for his approval. Around the employee, a collaborative relationship is established between the four protagonists behind this process designed to restore his wellbeing: welfare insurance representatives, the Réhalto teams, a network of psychologists and therapists, and various company departments. The reasons behind the sick leave (psychological problems, chronic pain, chronic illness, physical accident) and the age bracket of the employee are the two main criteria used to determine his ability to return to work, the most affected brackets being 50-59 and 30-39.

At the end of the process, 91% of people feel that the service has met their needs. Réhalto records an overall success rate of 72%.

Figures and method

With 14 years of experience, Réhalto’s rehabilitation service has analysed more than 11,000 cases from the primary, secondary and tertiary sectors. Its know-how has been acquired through issues as diverse as accidents and burn out, not forgetting one of the main areas in which the company intervenes: the management of musculoskeletal disorders linked to the stress involved in certain professional environments.

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Figures sourced from Réhalto results and surveys in 2010

Nathalie Hanot, Consultant Psychologist, Réhalto
How and why sick leave should be reduced
Jacques BOUCHER III Medical Officer, SCOR

A medical officer deals with a sick leave patient in two stages: the psychosocial assessment stage, and the psychosocial and professional support stage. Any medical condition may be involved, but particularly frequent conditions are cancer, heart problems, musculoskeletal disorders, psychiatric problems, traumatological sequelae following an accident, and incapacitating rheumatic and neurological diseases. Réhalto’s action consists of putting into place a program of returning to health and to work. There are two essential criteria. Firstly, age, because you have to anticipate to be able to retire in good health, and the issues involved are very different for a person of 40 and someone of 55. Secondly, the length of the sick leave is critical. After three months, for certain illnesses such as depression, Réhalto’s intervention should be set in motion without delay. For other diseases such as cancer, Réhalto may be called upon once the treatment has ended. With the time it takes to put everything into place, the actual intervention will take place two or even three months after the treatment has ended, which corresponds in theory to the foreseeable return to work. The medical officer of the insurer, the employer or the health insurance fund may think of Réhalto for human, professional, financial or psychological reasons:
- the patient will do better if his problems are dealt with as a whole
- the patient will return to work sooner in conditions of calm and security (if possible in less than 6 months)
- the average cost of claims drops if the length of sick leave is shorter
- the intervention helps to fight isolation, which aggravates the illness, and to re-establish social contact

Improving our own structure thanks to our partnership
Carine PITAUD Control & Prevention Unit Manager, NOVALIS TAITBOUT

As in most mutual insurance companies or provident institutions, we are seeing an increase in sick leave, which leads to a deterioration in technical results and risk control. To try and remedy this, we began a partnership with Réhalto. At the same time, we created an internal monitoring unit and appointed a medical officer in order to select the patients likely to benefit from these services. Thanks to the reports sent by Réhalto, we know how the process progresses and we know the reasons behind the success or failure of a patient’s return to work. This enables us to improve our structure every year. Before, these services were only proposed to the interested parties by mail. Now they are proposed over the phone, which guarantees us a far better understanding of a person’s situation and expectations. Whether or not the response is positive, the proposal is generally well received because people are pleased that they are being considered. Often they say that they don’t see how going back to work and resuming their old responsibilities could be possible: this is the time to propose psychological support. Sometimes, the employees themselves call to ask for help. Companies seek our help too, with the aim of reducing the cost of their employees on sick leave. We send them an intervention breakdown, and each year we conduct an overall statistical assessment. On the financial side, the technical reserves are recovered as soon as the employee returns to work – depending on the year in question, this means we get between 5 and 7 Euros back for each Euro invested.
MORNING MEETING: MANAGING SICK LEAVE

**Prevention to reduce the cost of risk**

Eric DEMOLLIÉ | Technical Director, Health & Benefits, MERCER

Although the broker’s role used to be primarily to establish a link between the world of insurance and that of business, it has evolved considerably towards providing advice on risk management, initially in the field of property & casualty insurance and now in terms of human capital. In this regard, the partnership between Mercer and Réhalto has been making significant progress for the past ten years.

In the beginning the objective was to improve the balance of welfare schemes, by recovering reserves from the technical accounts when an employee returned to work after a period of sick leave. Since then, the monitoring and analysis put into place by brokers – notably regarding the auditing of technical reserves – have refined the steering of welfare schemes, the net Claims/Contributions ratios of which have increased from around 50% to almost 100%, which means that the technical margin has virtually disappeared.

However, the quest for budgetary control within companies does not stop there. In the absence of now unavailable technical margins, the reduction of insurance costs necessitates a reduction in the cost of the risk itself, and therefore the implementation of preventative measures. This is all the more important given that the new pension reforms entail an increase of between 10 and 20% in the cost of sick leave payments.

French companies have a fairly weak tradition of prevention in terms of their employees’ health, notably due to the extraordinarily favourable tax and social framework of collective insurance (Loi Fillon), which has tended to favour a culture of solutions through insurance.

Now, however, they must seek solutions in the three pillars of prevention:
- primary first of all, however the returns on investment are particularly long
- secondary next, notably due to legislative developments regarding psychosocial risks, a field in which Réhalto can provide qualitative diagnoses and measures to combat stress at work
- finally tertiary, a milieu in which Réhalto has established itself as a significant partner for Mercer in a very wide range of contexts.

The fact of helping to return disabled people to their working environment is receiving positive feedback from trade unions and employers’ organisations (which are very present in the management of collective contracts) and from HR directors in terms of managing work absences and the reallocation of resources. This is all the more true given that one of the biggest challenges ahead will involve employees of between 55 and 65, an age bracket for which France has the worst employability rate in Europe, notably due to early retirement habits formed until now. This time, however, seniors will have to adapt along with their working environments: insurers will no longer accept having to finance redundancy programmes via welfare schemes!

**An approach that’s integrated into the process**

Sabin YAMADJAKO | Industrial Welfare Officer, LOGEMENT FRANçAIS GROUP

The Logement Français group is a social housing provider that brings together seven social enterprises for housing and one EIG. It has 1,300 employees, of whom 44.7% are caretakers and maintenance staff. 40% of their work is composed of administrative tasks, while 60% is physical. Moreover, employees have often been subjected to physical and mental ordeals (physical and verbal aggression, isolation at the work site with remote management). One of the roles of the industrial welfare officer is to prevent these ordeals and to act on the rate of absenteeism (9.3% in 2010). To help with this, the group has used Réhalto’s services a great deal over the past two years with regard to retaining employees or returning them to work, and views its work with Réhalto as a successful partnership.

Indeed, the rehabilitation service has generated a number of advantages:
- removal of the mental blocks linked to returning to work
- anticipation of the return to work
  - replacement of temporary contracts (important for HR departments)
  - adaptation of the working environment
- assessment and implementation of tailored solutions designed to ensure a successful return to work
- solutions for adapting the working environment
- professional reorientation (internal or external)
- prevention of professional incapacity through a pre-return visit to the workplace by the employee during his sick leave
- reduction in the amount of litigation linked to a difficult return to work, thereby reducing the risk of an employment tribunal.

Totally satisfied with this partnership, the Logement Français group has now integrated Réhalto’s services into its processes: individual psychological support forms part of the agreement for the prevention of psychosocial risks. In 2012, the first level of the prevention scheme will include the professional rehabilitation service designed to maintain employees at work or help them to return to work.

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**TWO CONCRETE EXAMPLES**

1 - A Caretaker is signed off work for more than three months for a musculoskeletal disorder. Following evaluation by the medical department of Novalis, he is directed towards Réhalto when the physical problem has stabilised or reached a definitive point, but fear of a relapse is causing a mental block.
   - Physical support and pain management.
   - Exchanges between the company doctor, the employee and the company in order to define the how the return to work will take place under good conditions: pre-return visit, progressive return to all the physical aspects of the job until a normal full time schedule is achieved in nine months’ time.

2 - Managerial employee with burn out and somatization.
   - Psychological support
   - Exchanges between the employee, the director, the HR department and the industrial welfare officer in order to reintegrate the employee within the same team but with restructured, autonomous duties in four months’ time.
Psychosocial and professional support

NATHALIE HANOT III Consultant Psychologist, Réhalto

A member of Réhalto’s Belgian network, Nathalie Hanot intervenes in cases where patients have been signed off work for at least 6 months.

Before anything else happens, the employee is assessed by a psychologist: the meeting takes place at the employee’s home, with the psychologist forming a psychosocial assessment of the employee and the overall impact on him of his illness. A support plan is constructed around new approaches, and always on a voluntary basis. Creative workshops are held with the aim of getting the patient moving again, into contact with others and into a state of mind where he enjoys being productive. The workshops are held on an all day basis, which reintroduces everyday reference points such as regular hours. Patients rediscover group dynamics, while ideas and concentration are remodelised through a variety of different tasks and objectives. Drawing with the right hand side of the brain enables people to develop a new way of looking at things, which they can then apply to their own situations. Cooking, and the importance of “how I feed myself”, helps to remodelise people with burn out. Keeping a creative journal is a way for the patient to reflect on his development on a day-to-day basis. This process uses parallel thinking and helps the patient to express emotions and ideas, and produces significant results when practised alongside chemotherapy treatment. Working with the earth helps patients to “let go” by making them accept their limitations and their own pace. A patient’s behaviour within a group shows what they are like at work, and the metaphors provided by the situations experienced in workshops reflect their own personal issues. Creativity is the fast track to expression and self-awareness. The impact of these workshops is felt in terms of wellbeing, motivation, relationships with others, and stress management. It is crucial to work on patients’ false perceptions of themselves: by providing them with the techniques to draw and write, we sweep away “I don’t know how” type ideas and help them to question all the false, restricting beliefs they have in life. Whatever the workshop, keeping a journal gives patients a tool for autonomy, a connection with the psychologist and a way to prepare for each meeting.

Our offer of services

Thanks to this first UK version of the Rehaltonews, we will also introduce you, the 3 intervention levels thought its offer of 6 services:

Primary for organisations

- Audit & advice: we evaluate stress and wellbeing within the company, as part of a joint initiative with all company players.

Secondary, for teams

- Training courses: our range of training programmes provides you with concrete solutions to managerial situations
- Managerial coaching: we provide rapid response telephone assistance to decipher the problems and establish a short-term action plan

Tertiary for individuals

- Psychological support for employees: we offer telephone support and face to face assistance with a local psychologist from our network in order to help an individual through difficult personal or professional situations.
- Crisis management: we assist and support managers and their teams in dealing with these situations through psychological debriefings on an individual or group basis
- Post-traumatic support: we offer post-traumatic support as part of a property & casualty insurance contract after a major psychological impact

Return to health and to work: we offer such employees support and assistance in order to return to a functional state and go back to work under the best possible conditions.

Rehalto’s expertise is provided by a specialist network of 1500 professionals, on French and Belgian territories.

Please, contact us for more information: www.info@rehalto.com

Four Clinical cases

1 - A young engineer who is very socially isolated is surprised to rediscover forgotten habits before taking part in a creative workshop. Things as simple as setting the alarm clock, working out a route, choosing a shirt or preparing a meal give him back a pace that had been missing for several months.

2 - Following skin cancer, a patient embarks on a programme of aquatic kinesitherapy and gains both physical and mental well being in the process, because she feels that both her employer and her insurer are concerned about her.

3 - During a therapeutic massage as part of an alcohol rehab process, a patient learns to take care of himself again and regains control of his image by paying attention to his body and appearance once again, which has a major impact on his motivation to return to work.

4 - Hippotherapy enables people to regain their self-confidence, because a horse will ignore you if you don’t make your presence felt. Forced to assert himself through his posture and behaviour, a victim of workplace bullying has to step away from his role as a victim in order to make the animal move forward.