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BT's health outcome measure tracks rehab success in first year

BT is pleased to report that its unique health outcome measure has so far tracked the rehabilitation of 300 customers, one year since it was launched. Initial results show that BT's tailored support programs have greatly improved customers' health and wellbeing.

Among the 68 customers who have received health support and had their cases finalised, the average improvement to health outcome was 84 per cent. Three out of four customers have successfully returned to work.

BT's award-winning life insurance claims management team utilises the health outcome measure so they can understand the best way to assist customers who are on the path to recovery and re-entry into the workforce.

Introduced in July 2015, BT's health outcome measure assesses a person on a number of health aspects including cognition, self-care, participation, mobility and capacity to undertake everyday activities.

Scores are created at three points in time: firstly for pre-disability health, then at the time of claim and lastly when the referral to health support ends. The end score is compared to the pre-disability score to determine how successfully the customer has been returned to wellness.

Paula Bourke, National Claims Manager, Life Insurance, BT said while it is always hard to see customers going through difficult times, it has been exciting to see the first year's results reflecting such a great improvement to the health outcomes of customers; and also that the health outcome measure is a tangible way to gauge the difference BT is making to customers' lives.

"After a period of disability, customers face major challenges and each case is unique," Ms Bourke said. "The health outcome measure helps us to understand how to approach different sets of circumstances. As the customer makes their way on the road to recovery, it's incredibly satisfying to be there with them and assist them with achieving their wellbeing goals.

"Medical research indicates that returning to work is important for a person's health, so it is particularly pleasing to see that many customers are able to re-enter the workforce," Ms Bourke added.

A surprising positive result from the first year of implementing the health outcome measure was that 15 per cent of customers achieved an end score higher than 100 per cent. Typically these customers had been struggling with their condition for some time, before they ceased work and lodged an insurance claim with BT. Through BT's health support programs, these customers learned relevant life skills so that they could handle their disability better and improve their day-to-day lives.

BT developed the new health outcome measure as part of its broader health support program, in consultation with clinical psychologists, occupational therapists and health support experts. The program is based on research from the Australasian Faculty of Occupational and Environmental Medicine of the Royal Australasian College of Physicians (RACP). Their research suggests that, generally speaking, work is good for health and wellbeing.

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The introduction of the health outcome measure was instrumental to BT achieving a C-MAP A* rating from independent assessor the Risk Store earlier this year. The 'A' rating is for excellence in claims servicing; the 'star' rating is for BT's Road to Recovery initiative, which includes the health outcome measure. In addition, BT won the Claims Management Team of the Year award at the most recent Plan for Life/AFA Awards.

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