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## BT introduces new measure for better health outcomes

In an industry-first, BT has introduced a new tool that tracks the progress of customers as they participate in rehabilitation programs on the pathway to re-enter the workforce.

Developed in consultation with clinical psychologists, occupational therapists and a range of health support experts, the new '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 then compared to the pre-disability score to determine how successfully the customer has been returned to wellness.

BT national life insurance claims manager Paula Bourke said the information will be used by BT to create health improvement benchmarks for future claims, improving outcomes for those who suffer disabilities as a result of claims events.

"Numerous studies have found that working is good for a person's health and wellbeing. In fact, a recent study by the Royal Australasian College of Physicians (RACP) found that long-term absences from the workforce have negative impacts including an increased risk of suicide (40 times more likely in young men), poor health (2-3 times increased risk), mental illness (2-3 times increased risk) and excess deaths (20% more likely).\*

"Despite this, we know that individuals seeking to re-enter the workforce after a period of disability face significant and complex challenges that make it increasingly difficult to return to work. As insurers, we have an obligation to our customers to make sure we are collecting the information we need to help put them on the best path to recovery.

"The introduction of the health outcome measure is a significant step towards gaining a greater understanding of how our customers recover, so that we can ensure they have the appropriate support along the journey," said Ms Bourke.

BT developed the new Health Outcome Measure as part of its broader health support program, which is based on research from the Australasian Faculty of Occupational and Environmental Medicine of the RACP.

The program is comprised of six key deliverables: implementing the first to market Health Outcome Measure; adopting an early intervention screening tool; capturing comprehensive bio-psycho-social data; adopting a health support program for customers; enhancing engagement with treating doctors; and ensuring comprehensive, meaningful conversations are carried out with customers.

"This is a comprehensive approach but it's what is required to ensure that we deliver the best outcomes for our customers," Ms Bourke concluded.

\* Source: Australasian Consensus Statement on the Health Benefits of Work

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