

# **Social security and disability management : changing the paradigm**

**International Forum on Disability Management  
Vancouver 15 October 2018**



François Perl



**Director General for Disability Benefits  
Insurance**

National Institute for Health and Disability Benefits - Belgium

# Where are we now ?



# Global trends

Labour  
market

Self  
employment

Gig  
economy

Health

Chronic  
diseases

Healthy life  
expectancy

Social  
security

Sustainability

Transitions

# The traditional social security paradigm



# Why do we need to change the paradigm the story of Don Lane

- Don Lane, 53 years old from Christchurch, Dorset, UK
- Working for the parcel company DPD.
- Self-employed. No Sick or holiday pay. No sick leave.
- Suffering from diabetes
- Received a 150 £ fine by DPD in July 2017. Reason ? he took one day off to visit a specialist for his treatment. Between July 2017 and January 2018, he collapsed 3 times during his working hours.
- Don was afraid of getting fined again, according to his widow and missed several medical appointments.
- Don died on 4th January 2018 after a fatal diabetic coma.

The Guardian 18 February 2018

# Health, work and social security

- (un)healthy workforce
  - Economic crisis affect workforce health
  - High productivity ↔ health conditions
- Usual challenges
  - Prevention
  - Healthy ageing/healthy working conditions
  - Retention Return to work
- New world of work → new challenges
  - Digitalization /Home working
  - Gig economy

# New challenges for social security

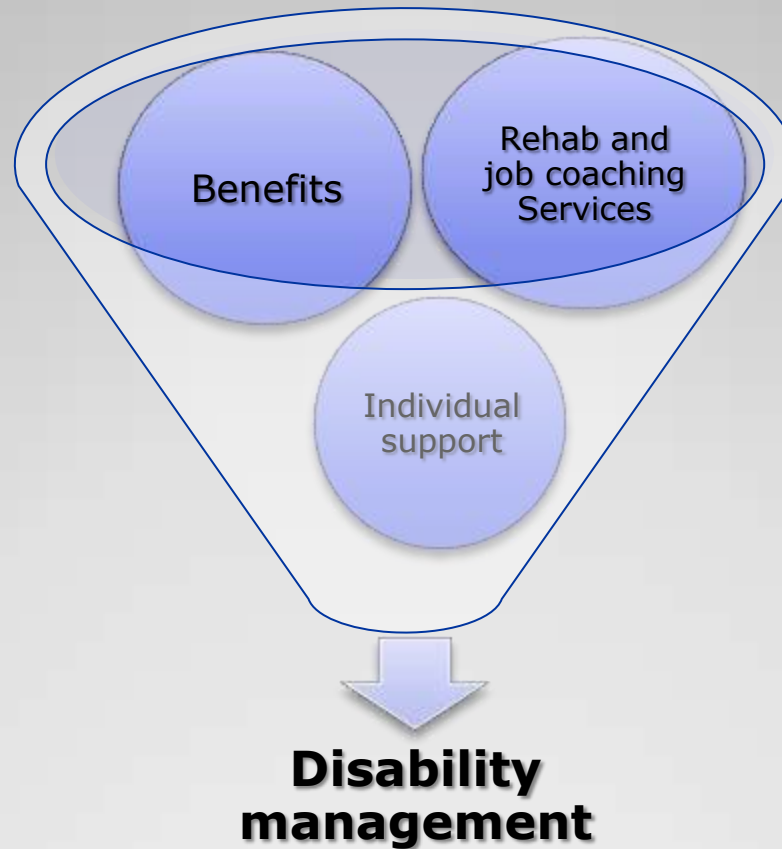
- Improve sickness absence predictions and management
- Improve medical assessment → more EBM, more agility (Artificial Intelligence)
- Improve transition with labour market
  - Job retention
  - Disability management
- Improve transitions with other social security schemes
  - Unemployment benefits
  - Pension schemes

# New challenges for social security

- Coverage
  - Self employment
  - Gig economy workers status
- Limitations
  - Work related accidents or diseases ?
  - Global medical risks ?
- New ways of working means new risks
- Towards new benefits structure ?
- Job retention / disability management
  - tailor made approach



# How disability management disrupts social security traditional paradigm



# Disability management and social security

- Disability management is a social right
- Disability management is a social service → social security agencies must provide it.
- From benefits providers to services providers : the long journey of social security agencies.
- Need for a new paradigm.

# Towards a new paradigm for social security

**Disability**

**Care**

**Disability management**

**Return to  
work**

**Benefits**

