From prevention to rehabilitation and back: The cycle of Disability Management in temporary work

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German Social Accident Insurance VBG

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German Social Security System

- Accident Insurance
- Health Insurance
- Retirement Pension Insurance
- Unemployment Insurance
- Nursing Care Insurance
## Comprehensive benefits of German Accident Insurance

<table>
<thead>
<tr>
<th>Rehabilitation providers (§ 6 SGB IX)</th>
<th>Medical rehabilitation</th>
<th>Occupational and educational rehabilitation</th>
<th>Social rehabilitation</th>
<th>Benefits to cover living expenses and other supplementary benefits</th>
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<tbody>
<tr>
<td>Health insurance</td>
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<td>Retirement pensions insurance</td>
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<td>Unemployment insurance</td>
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<td>German social accident insurance</td>
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Principles of the German Social Accident Insurance

- Mandatory insurance for companies with employees
- Replace liability
- 100% payment of dues by the employer
- Prevention, curative treatment, rehabilitation and compensation from a single source
- Prevention first
- Rehabilitation before pensions
Facts about VBG

Responsible for over 1.1 million companies
From over 100 sectors

Over 10 million insured employees
Almost 1.9 million temporary workers
Almost 500,000 occupational / commuting accidents and occupational diseases altogether
Characteristics of temporary work:

• Temporary work…
  • …enables short-term capacity expansion for companies
  • …is a bridge from unemployment to work

• Disability management has to face special challenges:
  • Employer and hiring company are not identical
  • Period of time spent in a company is limited
The cycle of Disability Management in temporary work
Recruitment process

Key elements to select an appropriate temporary employee:

- Precise description of work tasks
- Qualification requirements
- Risk assessment of the workplace in the hiring company
- Legal fitness tests and medical preventive examinations
Cooperation of all parties

Temporary work agencies

Permanent employees

Hiring companies

Safety delegates
Company doctor

Safety delegates
Company doctor

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Preventive measures

- Personal protective equipment
- Medical preventive examinations
- Legal fitness tests
- Instructions
Support / tools of VBG

**Information**
- A guideline that shows the temporary work agency how the company organization and the hiring process ensure safety and health at work
- An online tool for instructions by the temporary work agency for temporary employees
- A checklist for hiring companies to make temporary work safe and effective

**Sample forms**
- Temporary employment contract with an agreement on health and safety at work
- Checklist for the joint workplace inspection in the hiring company

**Training in our own academies**
- Training as a safety specialist for temporary work
- Training for temporary work agents

**Game App**
- “Safe Murphy” application promotes behavioral prevention of temporary employees by 8 games
Additional preventive measures of VBG

Financial rewards for sector-specific accident-prevention and health-preserving measures beyond the legal obligations:

- Certification of an occupational health and safety management system
  or
- Language courses for temporary employees for whom German is a foreign language
  or
- Effective personal protective equipment
Accident / Illness: Sudden interruption of occupation

- Occupation → Prevention
- Accident / Illness
  - Capability ≠ Job requirements
- Assessment of job requirements profile
Medical Rehabilitation

- Medical rehab is based on the job requirements profile
- Therapy monitoring is premised on therapy goals based on critical demands of the job
- Best possible medical care by licensed hospitals, physicians and therapists
Last step immediately before Return to work: Multidisciplinary workplace related rehab
Multidisciplinary workplace related rehab

- Functional job analysis
- Functional Capacity Evaluation
- Ergotherapy with focus on occupational therapy
- Work-orientated medical training therapy
- Job simulation training

Essential elements

Goal: Enabling an immediate return to the previous position on a fulltime basis

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Return to previous position
Return to work: Occupational reintegration measures

- New capability
- New job requirements

Occupational reintegration measures

- Multidisciplinary workplace related rehab

Accident / Illness

Prevention

No return to previous position

Return to previous position
The way to occupational reintegration measures

- Evaluation of functional capacity
- Determination of previous professional qualifications and experiences in order to link with the previous occupation
- Analysis of potential and interests
- Labor Market Situation
The way to occupational reintegration measures

First aim
Return to previous workplace in cooperation with employer, company doctors, safety delegates and VBG experts

Second aim
Rapid reintegration into the general labor market by short-term occupational measures

Third aim
Occupational reorientation, like vocational training or retraining
Return to work

Occupational reintegration measures

Application Coaching

New occupation

New capability profile

New job requirements

Prevention

Capability profile = Job requirements
Conclusion

Key success factors of Disability Management in temporary work:

- Precise description of work tasks
- Ensuring matching with the employees capability profile at any time
- All prevention and rehabilitation measures as well as adaptations of the workplace are derived from this to achieve safe work