

A photograph of a middle-aged woman with short, wavy grey hair, smiling warmly. She is wearing a light blue cardigan over a white t-shirt. In the foreground, the back of a younger person's head with blonde hair is visible, slightly out of focus. The background consists of vertical wooden slats, possibly from a window blind or a wall paneling.

HELPING YOUR EMPLOYEES FIND A HEALTHY BALANCE.

The Back to Wellness program is a flexible mental health plan to help your employees get back to themselves and back to wellness.

CommInsure



Working together to improve mental health.

At CommInsure, we care about the mental wellbeing of your employees. Mental health is a serious issue that, if left untreated, can have devastating consequences. But research shows that with early intervention, tailored treatment and understanding from those around them, those with mental illnesses can minimise the severity of their conditions and potentially recover faster.¹

¹ SANE Australia. *The roads to wellness*. Obtained 23/02/2016 from <https://www.sane.org/roads-to-wellness/17-the-roads-to-wellness>.

CommInsure's commitment to helping employees get back to wellness

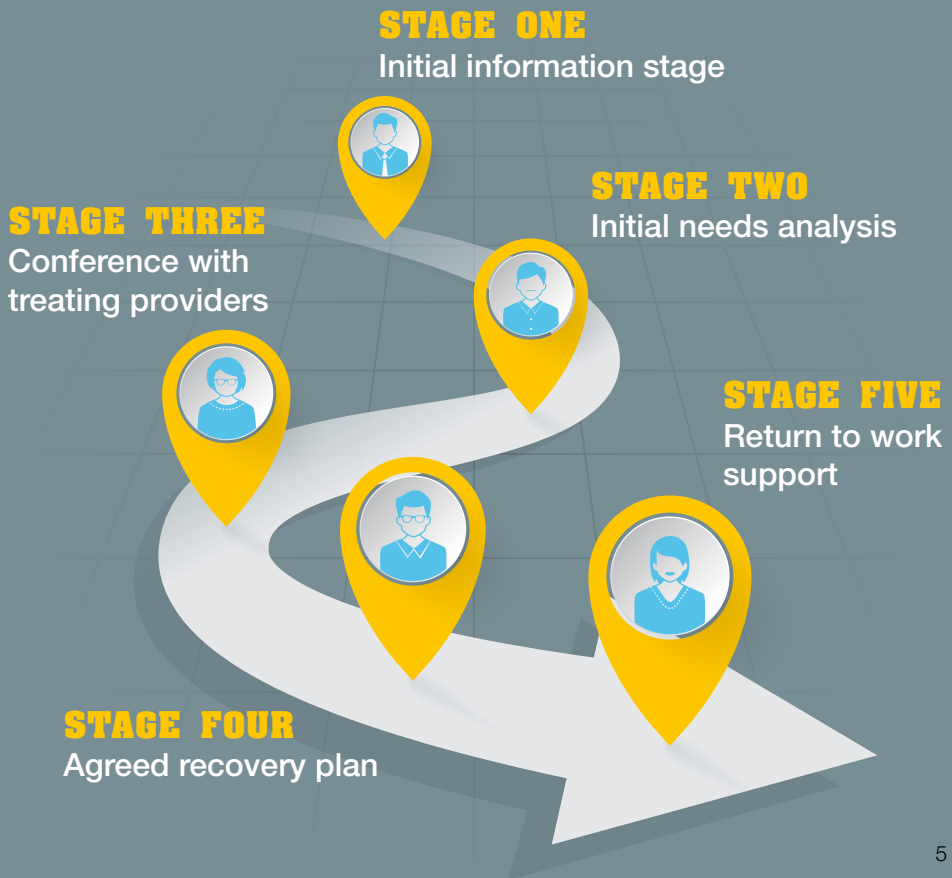
We want to take an active role in the recovery of employees impacted by mental health conditions, by helping to ensure that their care is suitable, flexible and tailored to their individual and sometimes complex needs.

The CommInsure Back to Wellness program is designed to support employees affected by mental health conditions, with the aim of helping them to get back to themselves and embrace wellness as soon as possible. Some of the benefits of this program include:

- ◆ A simple and straightforward claims process, focusing on recovery and positive discussions rather than administration and incapacity levels.
- ◆ Dedicated support from highly skilled professionals, resulting in a deep understanding and a tailored service.
- ◆ A focus on collaboration with all involved parties, helping to facilitate an optimal treatment plan and aid in the identification and removal of any recovery barriers.

The Back to Wellness program lifecycle

We know that each situation is different, so the CommInsure Back to Wellness program is designed to be tailored and flexible, to be adapted each time we receive an eligible claim from an employee where mental health is the primary cause.





STAGE ONE

Initial information stage

When your employee makes a mental health claim, they will be allocated a CommInsure case manager who will collect the necessary information for us to:

- ◆ develop a clear understanding of the situation, symptoms and importantly, their capacity in all areas of their life, and
- ◆ quickly allocate the right claims specialist and resources to help your employee get the right support, when they need it most.

With your employee, we also:

- ◆ Discuss the claim, and answer any questions about the claims process or Back to Wellness program.
- ◆ Discuss any treatment currently in place.
- ◆ Discuss the status of any other claims your client may have, such as workers compensation or any other formal legal proceedings.

This Tele claims process, in conjunction with rehabilitation assistance will replace the need for completion of traditional claims forms.

This will begin within three business days following notification of the employee's claim. At this stage, the case manager may also contact the client's doctor or other relevant health care professional to obtain a case history or to discuss their situation.

Our commitment to you:

We will act quickly to understand and assess the employee's condition.



STAGE TWO

Needs analysis

In stage two, we work with the employee to begin creating a tailored Back to Wellness program, taking into account return to work timeframes. At this point, we also use standard tools, used in all mental health claims, to measure and record the client's state of mental wellbeing. These standard tools may include the K10 scale which measures any psychological distress or the PHQ9 questionnaire which measures any depression related symptoms.

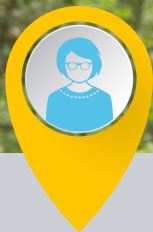
The needs analysis will be done face-to-face when possible, or over the phone. It involves a discussion regarding their condition, symptoms and how they are coping with the demands and responsibilities of their day-to-day life. Discussion points may include:

- ◆ any support networks available
- ◆ their employment situation
- ◆ potential barriers to recovery
- ◆ recommended milestones for their journey towards recovery.

Ideally this will take place within 12 business days of notification of the claim and is undertaken by an experienced CommInsure appointed rehabilitation consultant.

Our commitment to you:

We will help your employee to facilitate their own recovery.



STAGE THREE **Conference with** **treating providers**

Here, we collaborate with all involved to agree and document a recovery plan, ensuring that all parties are working towards common goals. The 'conference' is likely to be via telephone and during this stage, the following happens:

- ◆ the case is discussed with all parties, including condition triggers and recovery goals
- ◆ the doctor and treating specialists agree on goals and milestones
- ◆ the return to wellness plan is established, with agreed milestones and timeframes for review points. This is documented and we retain a copy.

The conference will be conducted within 20 business days of notification of the claim (where possible).

Our commitment to you:

Your employee will feel supported to achieve their wellness goals.



STAGE FOUR

Agreed recovery plan

During this stage we review and monitor the recovery plan that has been tailored specifically for the employee and we work with them to:

- ◆ help achieve the goals they have established
- ◆ review their progress at each agreed milestone point
- ◆ evaluate their current level of mental health, compared to the onset of their symptoms.

Because the plan is flexible, we can work with the same parties involved in step three to review and reconsider the treatment plan if changes need to be made as we go.

Our commitment to you:

We are a partner and not a barrier to recovery. By making the claims process simple and easy, we enable your employee to have more time to focus on their treatment.





STAGE FIVE

Return to work support

Once we reach this stage and we are satisfied that your employee has their wellbeing back, we will discuss getting back to work with your employee. This will involve providing the support needed to make the transition as smooth as possible.







Case study

Age: 54
Gender: Female
Diagnosis: Mixed Affective Disorder and Depression
Occupation: Carer

In December 2015, Marina* was referred to CommInsure's Back to Wellness program. Marina had a history of depression and mixed affective disorder. On the day of her diagnosis, she was admitted to hospital. Marina's treating psychiatrist advised that vocational assistance would be beneficial to improve function and work place capacity. Initially Marina was anxious

about participating in the program, however she quickly established rapport with the rehabilitation provider which led to her engaging well in the program. Much to the success of the program, Marina's doctor was also supportive of the program and was actively involved through regular medical case conferences. Through the program, Marina completed a Cognitive



Behavioural Therapy assertiveness training course and was provided with strategies to manage her anxiety and mood. She was also actively involved in developing monthly activity schedule calendars which incorporated the recovery goals on her Wellness Plan.

By demonstrating improvements in her function thanks to her participation in this program, Marina was able to obtain a partial upgrade in capacity from her doctor, and was certified fit to work part time from March 2016. The rehabilitation provider liaised with her employer to discuss and facilitate a graduated

return to work in line with her capacity. CommInsure funded Marina's First Aid course which was a requirement for re-commencing employment. She returned to work on the 20th of April 2016 and now reports having more energy and does not require as many 'rest days' between shifts. Marina has also enrolled in a Diploma at TAFE to increase her skills and future employment prospects. By all accounts, everyone involved in Marina's care is happy with her progress, especially Marina herself.

* Name changed for privacy.

What can you do to help your employees?

The role of work in mental illness prevention and recovery

It is often presumed that an employee's mental illness develops outside of the workplace, however an 'unhealthy' work environment or a workplace incident can cause considerable stress and exacerbate, or contribute to, the development of mental illness.²

What's more, research shows that appropriate work is actually good for health and wellbeing, with long-term work absences, work disability and unemployment having a negative impact on health.³

So while you don't need to become an expert, there can be significant benefits to your employees and workplace by gaining a better understanding of mental illness and recovery options, including return to work alternatives.

Mental illness in the workplace

Outlined below are a number of questions and answers that may help you identify with and assist a member of your team who is suffering from a mental health condition.

What is mental illness?

Mental illness is a health problem which can significantly impact the way a person feels, thinks, behaves and interacts with others. It varies in severity and type and can include depression, anxiety, schizophrenia, bipolar mood disorder and eating disorders.⁴

Can people with a mental illness work the same as everyone else?

Yes. People with a mental illness successfully work across the full spectrum of workplaces. They can succeed or fail, just like any other worker.⁵

Is mental illness treatable?

Yes. Many people who have a mental illness can be and are treated, going on to recover and return to their previously normal life. However, because there are many different factors contributing to the development of each illness, it can sometimes be difficult to predict how, when, or to what degree someone is going to recover. Just like any illness, each individual case is different.⁵

Are people with mental illnesses dangerous?

There are many misconceptions about mental health and this may be one of them. Only a small number of people with mental illness are violent, and this tends to be when they are experiencing an untreated psychotic episode.⁵

The likelihood of your employee losing control to the point of violence is therefore minimal.

Do people with mental illness have the same intellectual capacity as anyone else?

While some symptoms and medications associated with mental illness may affect a person's ability to concentrate, process, or remember information; a mental illness itself does not necessarily imply any loss of intellectual functioning.⁵

Employer support is so important

An employer who supports staff with mental illness can make a huge difference in their recovery. By offering encouragement, flexibility and understanding, your support can help an employee impacted by a mental health condition recover and return to work faster.⁵

2 Australian Bureau of Statistics (2009). *National Survey of Mental Health and Wellbeing: Summary of Results*, 4326.0, 2007. ABS: Canberra.

3 SANE Australia. *Mental Health & Illness Facts and figures*. Obtained 24/02/2016 from: <https://www.sane.org/mental-health-and-illness/facts-and-guides/facts-figures>.

4 Australian Government Department of Health (2014). *What is mental illness?* Obtained 24/02/2016 from: <http://www.health.gov.au/internet/main/publishing.nsf/Content/mental-pubs-w-whatmen>

5 Australian Human Rights Commission (2010). *Workers with Mental Illness: a Practical Guide for Managers*.

How to encourage your employee to return to work following a mental health condition

- 1. Establish contact.** While it may seem daunting to contact your employee to discuss their mental health while they're off work, demonstrating empathy and support may have a positive effect on their recovery. When talking to your employee, it is important to have a plan and to know how you want to discuss their situation. It is important that the employee doesn't feel pressured into this conversation and is provided the space they need. Initial contact should set an expectation of an eventual return to work and be supportive in nature.
- 2. Consider alternative or suitable duties.** These could include offering flexible working arrangements (e.g. job rotation, variable start and finish times), changing some aspects of the job or work tasks (e.g. exchanging a single demanding project for a job consisting of a number of smaller tasks), changing the workplace or work area (e.g. moving a worker to a quieter work area) or purchasing or modifying equipment, if required. Further information about alternate duties and modifications to your workplace can be found at www.jobaccess.gov.au.
- 3. Maintain contact.** Once initial contact has been made, it is important to speak regularly to your employee, in an agreed timeframe, to discuss any new developments or challenges that may have occurred. With your employee's consent, you may also find it beneficial to be involved in contact with their treatment providers, to discuss their return to work and the provisions the workplace is willing to make to support the transition.

What are my legal obligations relating to the management of mental illness in the workplace?

As an employer, your obligations are to:

- ◆ **Ensure the safety of your workers.** Occupational Health and Safety (OHS) legislation requires that you ensure your workplace is safe and healthy for all workers and does not cause ill health or aggravate existing conditions.
- ◆ **Not discriminate.** Disability discrimination legislation requires that you ensure your workplace doesn't discriminate against or harass workers with mental illness. You're also required to make reasonable adjustments to meet the needs of workers with a mental illness.
- ◆ **Respect privacy.** Privacy legislation requires you ensure that personal information about a worker's mental health status is not disclosed to anyone, without the worker's consent.
- ◆ **Not take adverse action.** You are required under Commonwealth industrial law to ensure your workplace does not take any adverse action against a worker because of their mental illness.⁶

The cost of retaining and supporting an employee back into the workforce can be significantly less expensive than recruitment and training of new employees. Preliminary research shows that Australian businesses lose over \$6.5 billion each year by failing to provide early intervention/treatment for employees with mental health conditions.⁶

⁶ Australian Human Rights Commission (2010). *Workers with Mental Illness: A Practical Guide for Managers*.

What can I do to support an employee suffering from mental illness?

Research shows that work is generally good for health and wellbeing, with long-term work absence, work disability and unemployment generally having a negative impact on health and wellbeing.⁷ You can help workers with a mental illness by enabling them to come to work and perform their duties effectively. To do this, it is important to be informed about mental illness and have an understanding of:

- ◆ effective communication strategies
- ◆ reasonable adjustments such as flexible working arrangements
- ◆ what to do about performance concerns
- ◆ what to do if you are worried about the health and safety of a worker with mental illness.⁶

Where can I find more information on mental illness?

The following assistance and advocacy groups offer a wealth of information on mental illness:

- ◆ beyondblue - phone 1300 224 636 (open 24 hours) or visit beyondblue.org.au.
- ◆ Black Dog Institute - visit blackdoginstitute.org.au.

We're here to help

At CommInsure, our highly specialised rehabilitation team can work with you and your employee to help them return to work and wellness following a mental health condition. For more information on this service, please contact your employee's case manager.

6 Australian Human Rights Commission (2010). *Workers with Mental Illness: A Practical Guide for Managers*.

7 Australasian Faculty of Occupational and Environmental Medicine (2011). *Realising the Health Benefits of Work - position statement*.



