

A 2 Minute Rehabilitation Primer

Your 2 minute guide to the benefits of Rehabilitation.

Since 1998, AIG UK and our medical and rehabilitation company AIG Medical & Rehabilitation Ltd (AIGMR) have been working together for the benefit of our Employers' Liability policyholders and have successfully rehabilitated thousands of people injured or made ill at work.

To help demystify the subject, here are some Questions and Answers.

Q What is Rehabilitation?

Rehabilitation is a term that describes the activity of clinical and vocational oriented care, which assists an individual to recover after illness or injury. The term is used in the context of ensuring that the individual receives the appropriate medical assistance, while also taking steps to ensure that employment matters are considered, to help individuals return to suitable working duties.

Q But doesn't everyone get this anyway?

No, not always. The NHS is often very effective at delivering critical care, but there can be delays in providing treatment for less severe injuries or when the acute life-threatening phase of an injury or illness has passed. This can have particular implications for musculo-skeletal conditions, which often respond very quickly to early, specialist treatment, but patients may wait for several weeks or months for physiotherapy under the NHS.

Q So what can the "medical side" of rehabilitation do to help?

Once we are notified about a work related accident or illness, and with the consent of the patient, the case is reviewed by one of AIGMR's Medical Case Managers. The NHS may be providing adequate care so we monitor the patient's treatment and recovery to ensure that this continues. However, we are keen to ensure that long waiting lists or other delays do not delay the individual's recovery, so we may assist by organising private treatment to accelerate the recovery process. Our Medical Case Managers have organised private consultations and specialist treatment such as physiotherapy, osteopathy, chiropractic treatment, second opinions, counselling and psychological support. Such assistance depends on the individual's circumstances, of course - no two people are the same and no two injuries or rehabilitation plans are the same. At AIGMR, we provide a needs-led service.

Q You make it sound easy!

In practice a lot of administration is involved and Case Managers need to work with all parties - GPs, treating specialists, home assistance or nursing care and benefit agencies, employers, solicitors and insurers. It is vital to co-ordinate the services required by the individual and make sure everyone is kept abreast of the planned treatment and care programme. Apart from their medical understanding (at AIGMR, all of our medical case managers are medically qualified) we have a working knowledge of legal and insurance processes, mediation, presentational and negotiation skills. Without AIGMR's rehabilitation support, victims of workplace illness or injury often receive very little assistance and can become worried, apprehensive, and isolated - which can have a detrimental effect on an individual's recovery and employment outlook.

Q So what does the "vocational" side do?

When the right stage in the recovery process has been reached, our Vocational Consultants work with the injured person and employers to help them back into employment. Possibly returning to their previous position (maybe after modifications to equipment); possibly to a new position, possibly entering a new position in a completely new industry. Our Vocational Consultants liaise with employers, provide comprehensive vocational assessment and detailed job analysis, and make sure that employment opportunities match the individual's needs. We've had tremendous success, e.g. helping a MDM driver to become a self employed gardener.



So who pays for all this?

We are one of the few insurers to provide medical and vocational within our standard Combined Liability policies, regardless of liability. Our Case Managers have no interest in investigations of legal liability. Once funds have been agreed, our rehabilitation programme commences irrespective of whether there is any eventual legal liability. A great benefit of our approach is that our case managers can respond very quickly to a work related accident or illness, so treatment and recovery can proceed rapidly, unhindered by questions of who is at fault for the injury or illness. All this reduces expensive and time-consuming legal activity and, as our experience with thousands of cases has shown, also accelerates people’s recovery and their eventual return to work.



This sounds like a “win-win”

Actually it’s more like a win-win-win.

1. **The sick and injured benefit from early co-ordinated healthcare and a supportive process built round case management (rather than an adversarial one driven by litigation)**
2. **The employer has a rehabilitated employee back at work sooner, better union relations, and a reduction in the hidden and direct costs of absence through injury and illness**
3. **Insurers benefit through reduced loss of earnings claims (because people get back to work sooner) and reduced legal costs**

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This insurance is underwritten by AIG UK Limited which is authorised and regulated by the Financial Services Authority (FSA number 202628). This information can be checked by visiting the FSA website (www.fsa.gov.uk/register).

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