2024 **SUPPLEMENTAL** HEALTH, DI & LTC CONFERENCE

Why We Need to Change the Way We Talk About Mental Health — **A DI Claims Perspective**

The Winning Trifecta









Dr. Les Kertay Chief Psychologist The Claim Lab











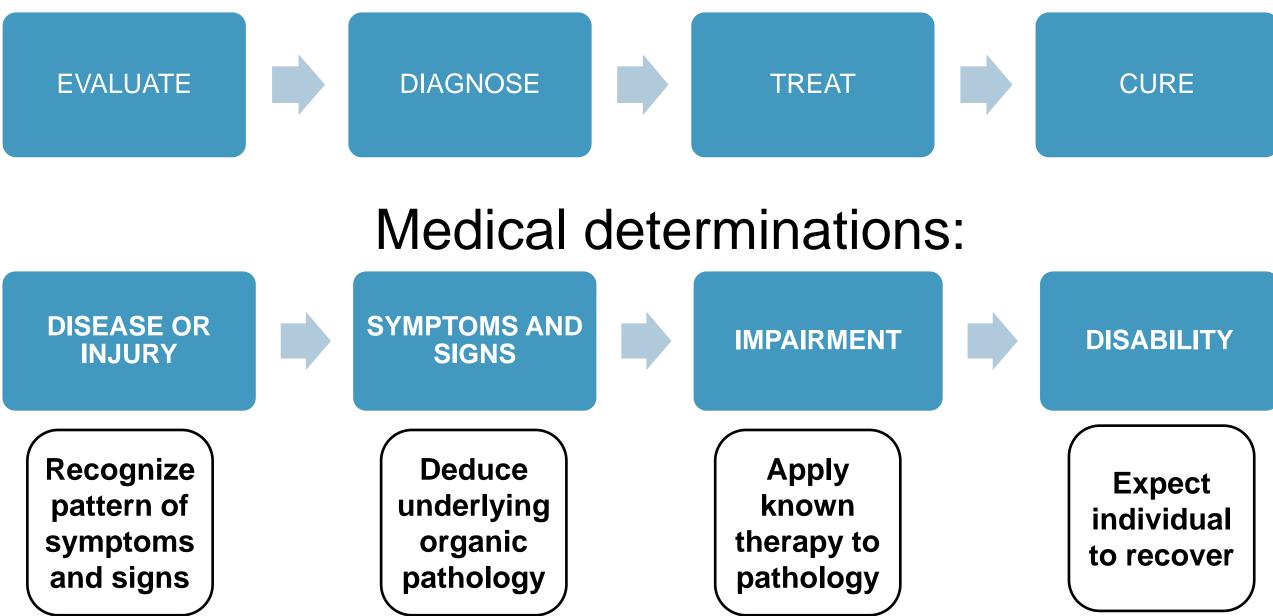
Source: Waddell, 2008.





The Biomedical Model Is Tidy

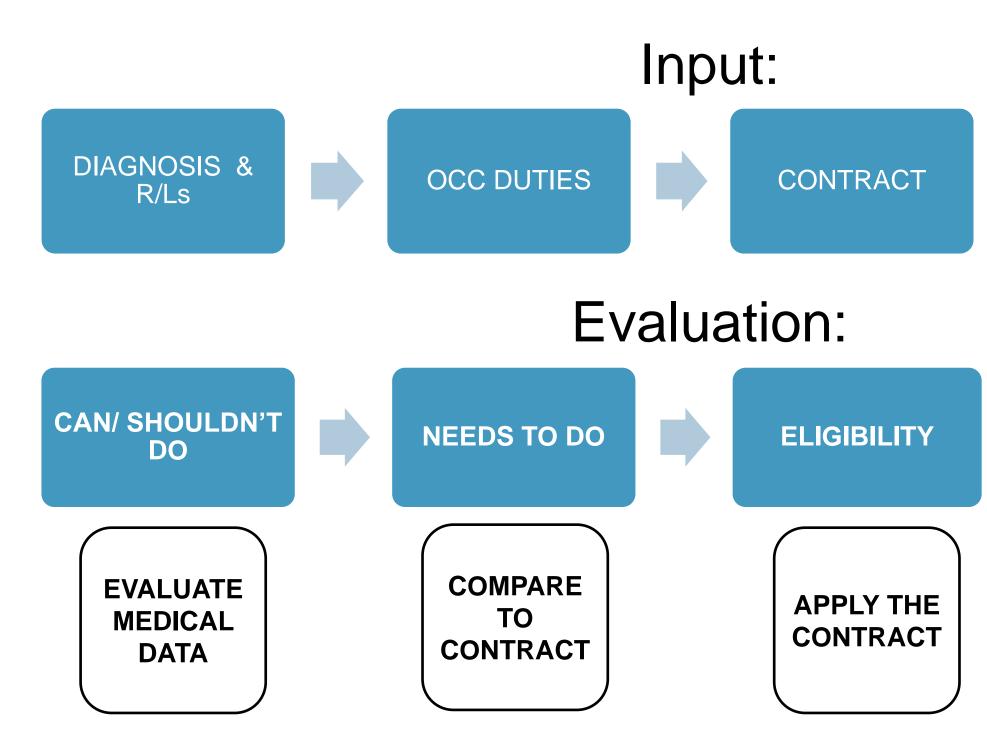
Medical stages:







Straightforward Claims Management



Can't do what, because of what, and so what?



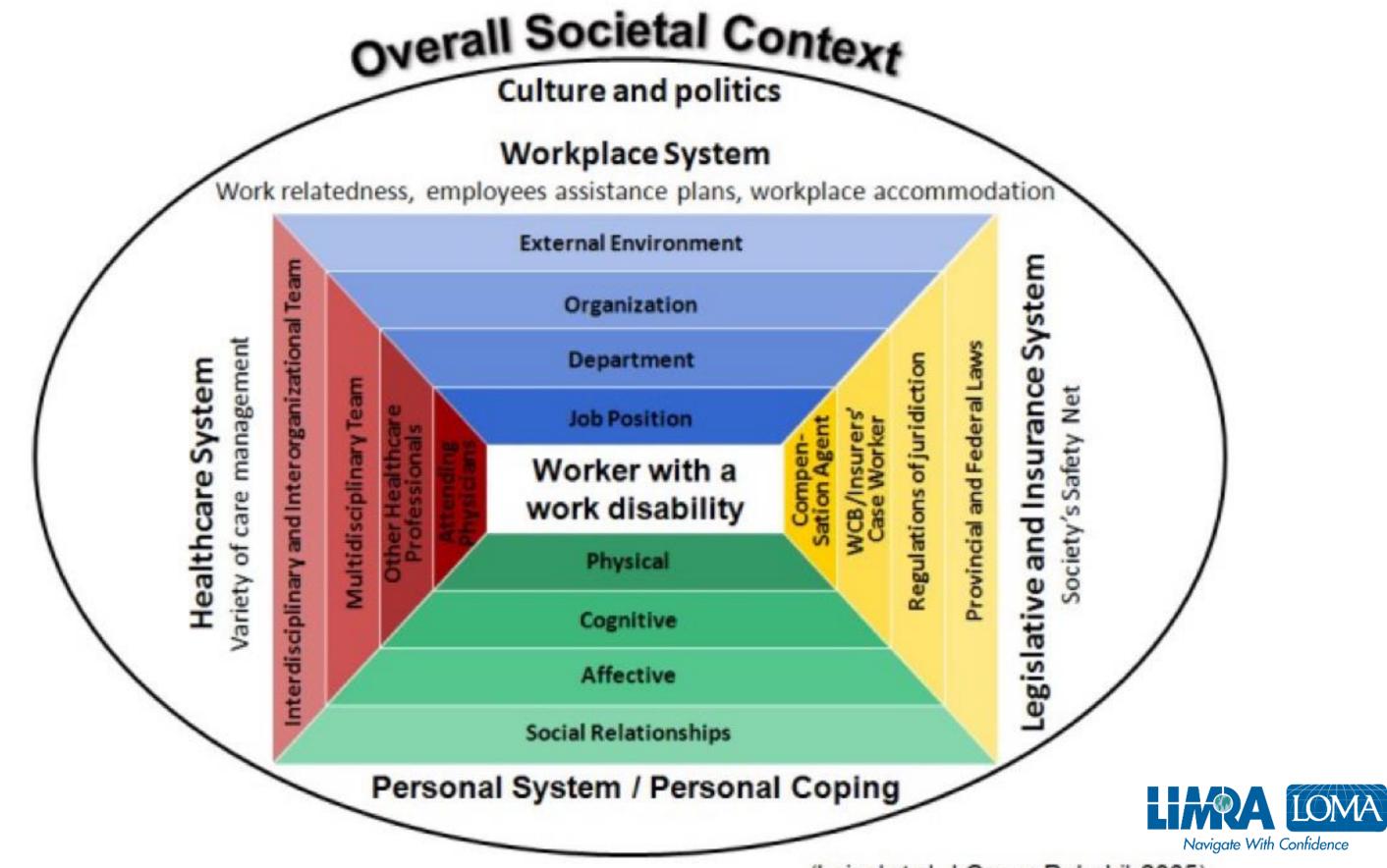








Straightforward Claims Management





(Loisel et al, J Occup Rehabil, 2005)



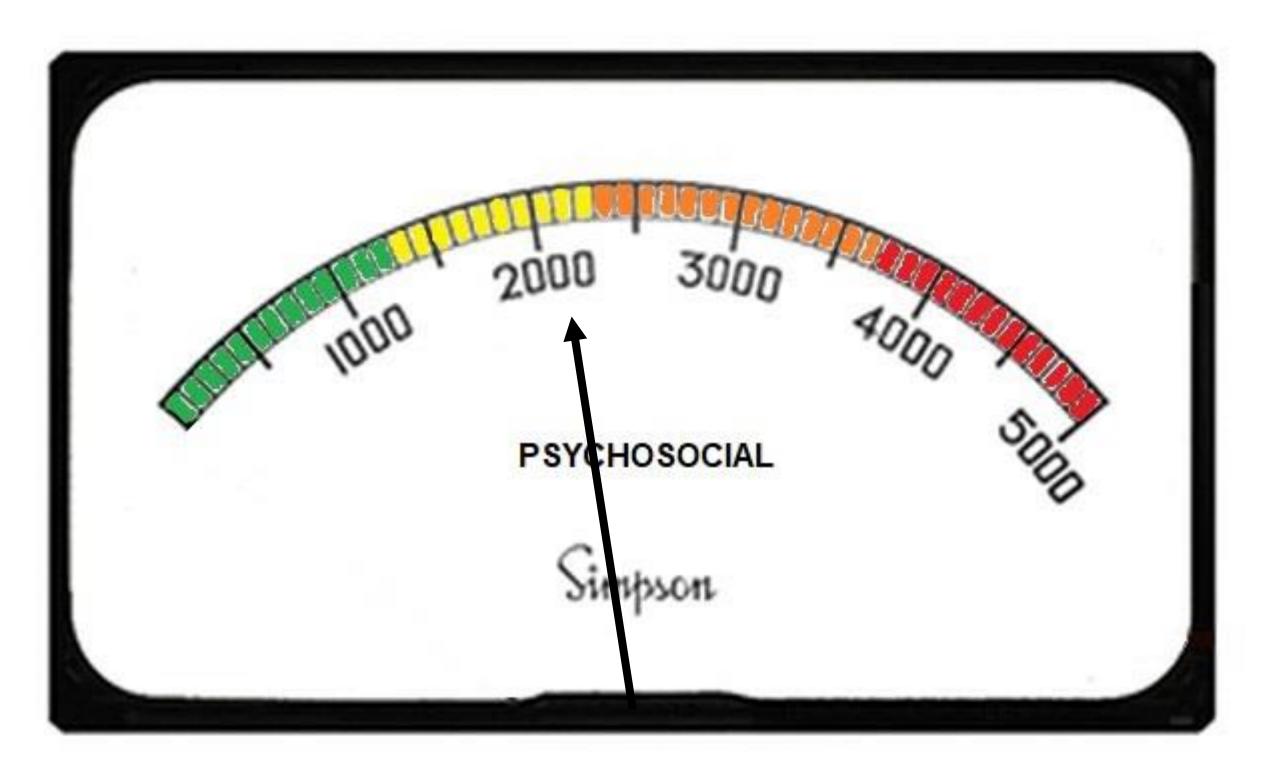
Ian Bridgman Executive Director The Claim Lab







Measuring Psychosocial





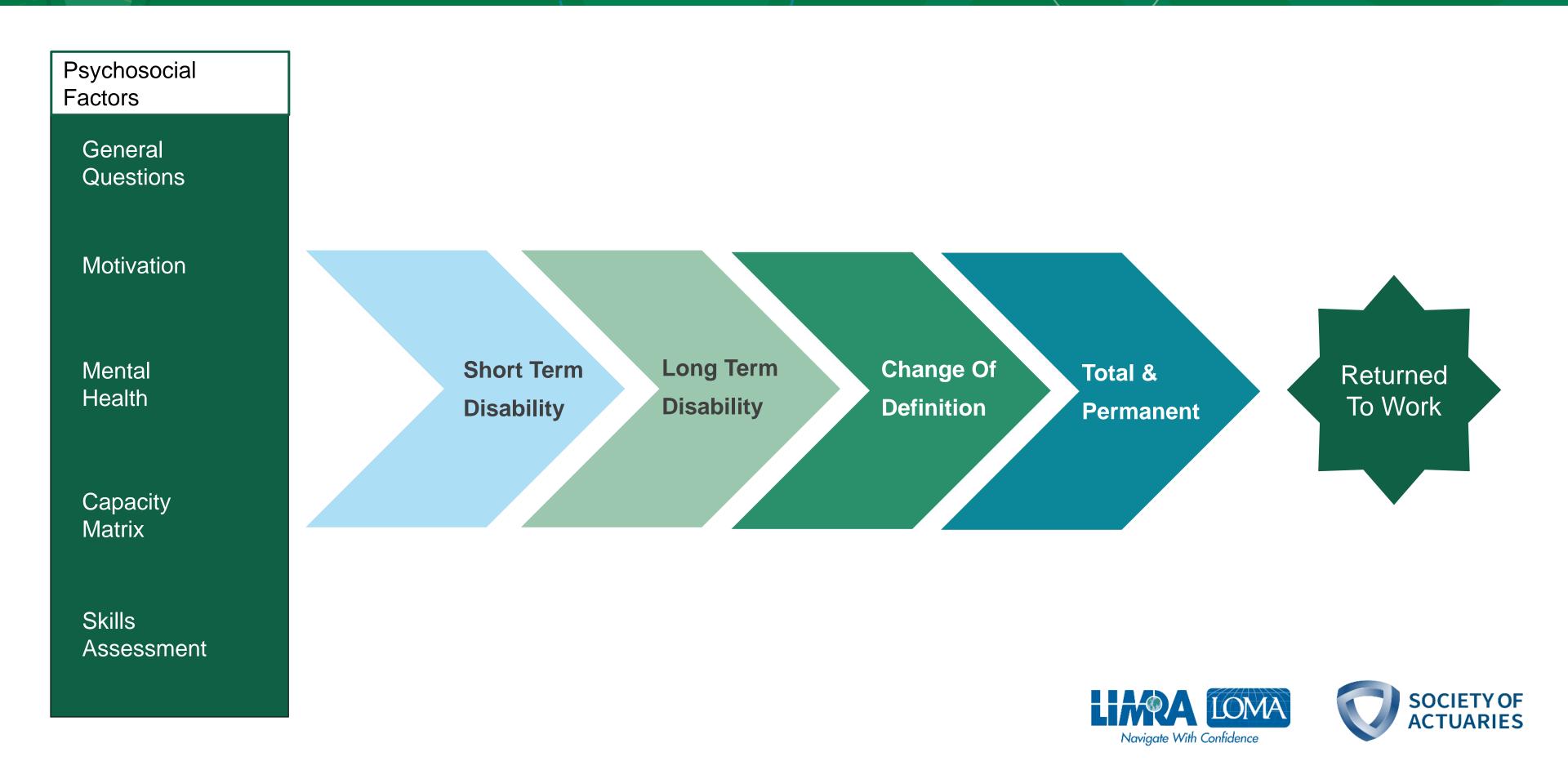




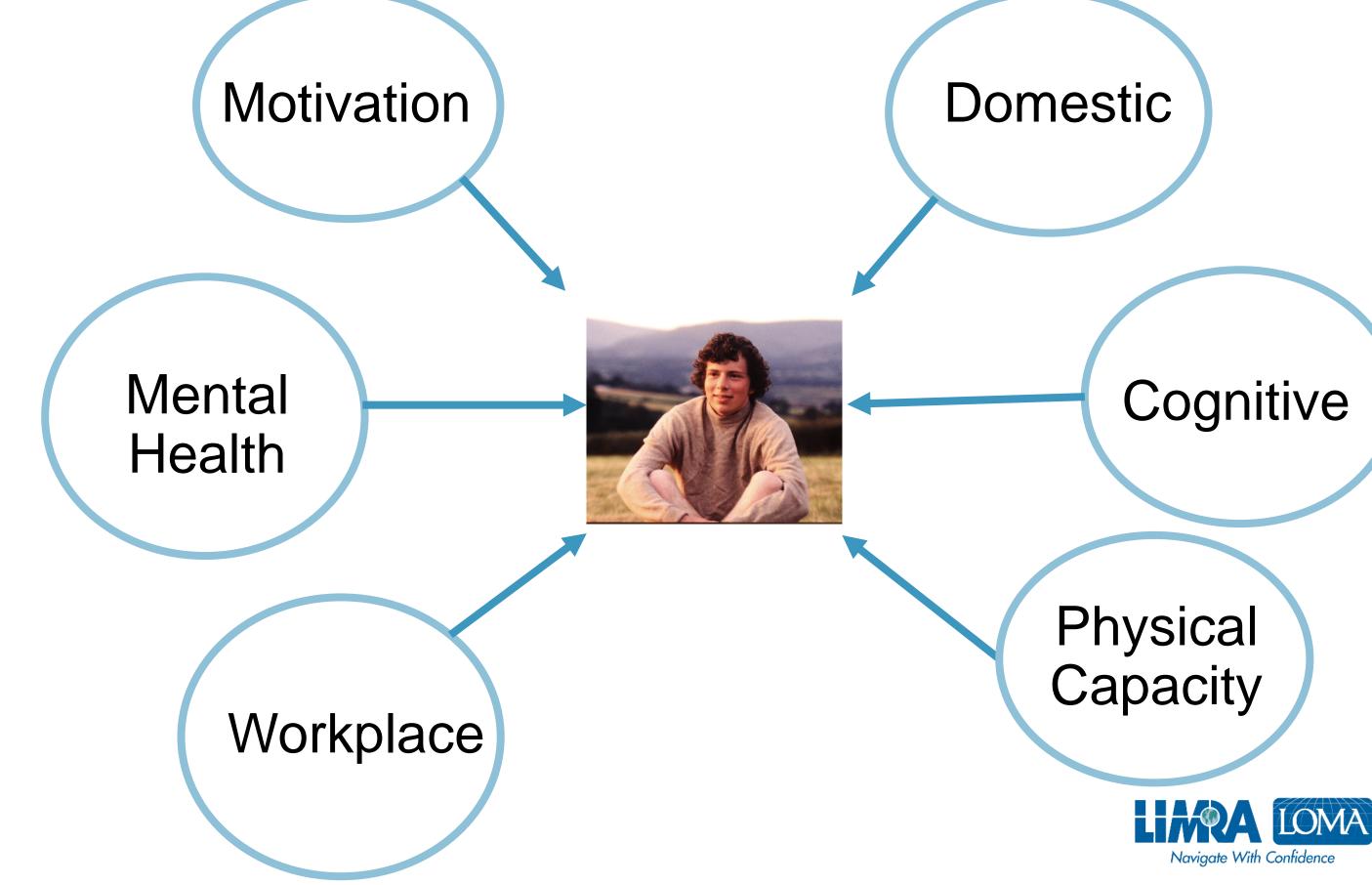




Questionnaires for the Whole Process

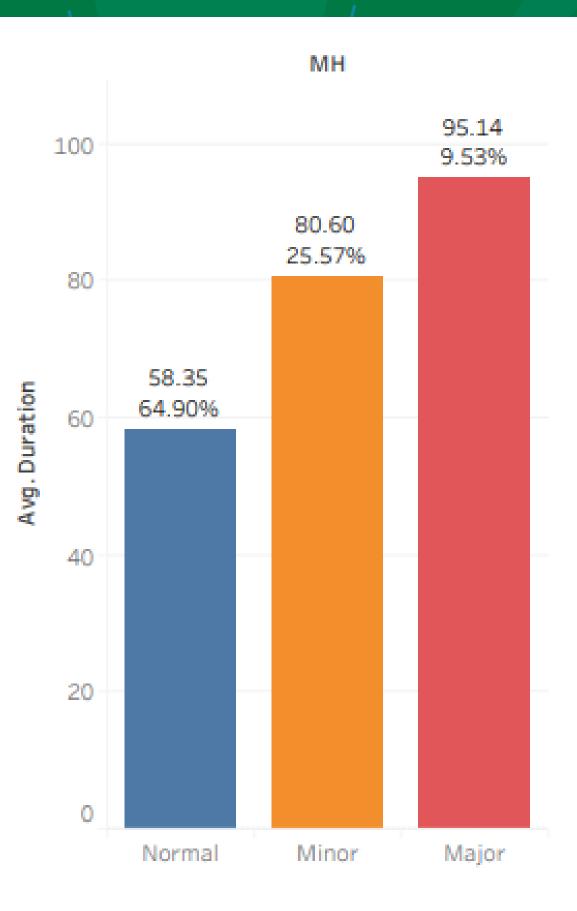


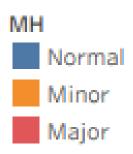
The Individual





Mental Health



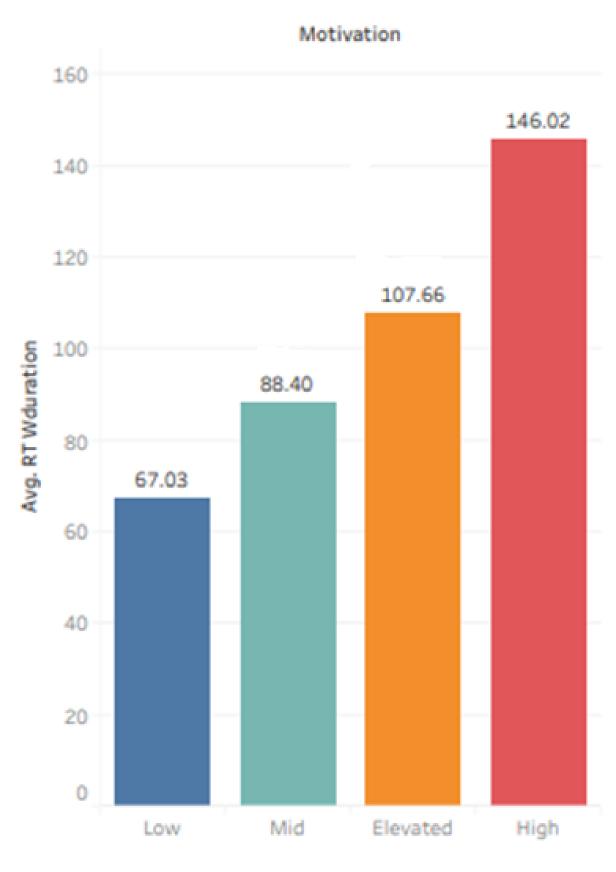






Motivation

Mot Levels with AVG. dur

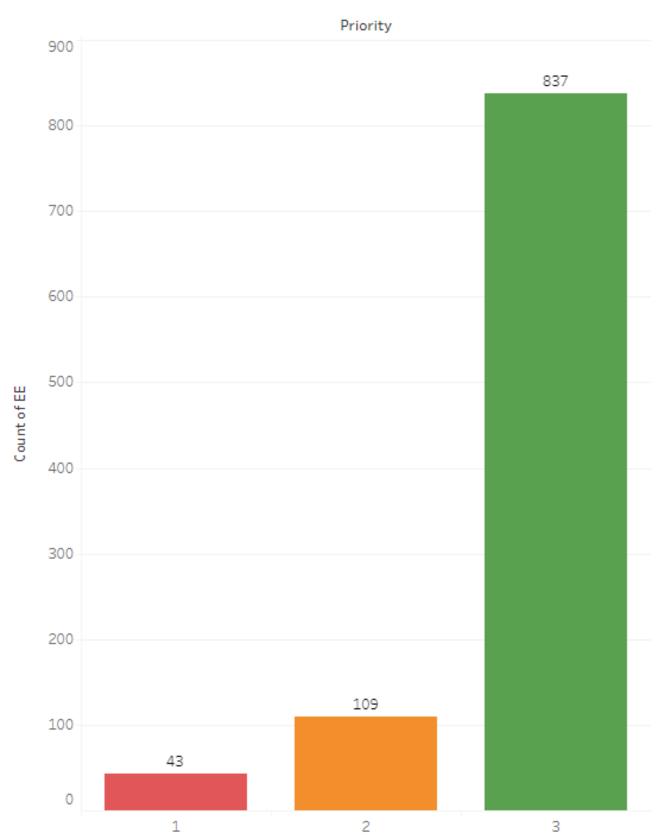






Data Driving Total & Permanent Claims

Permament LTD Claims

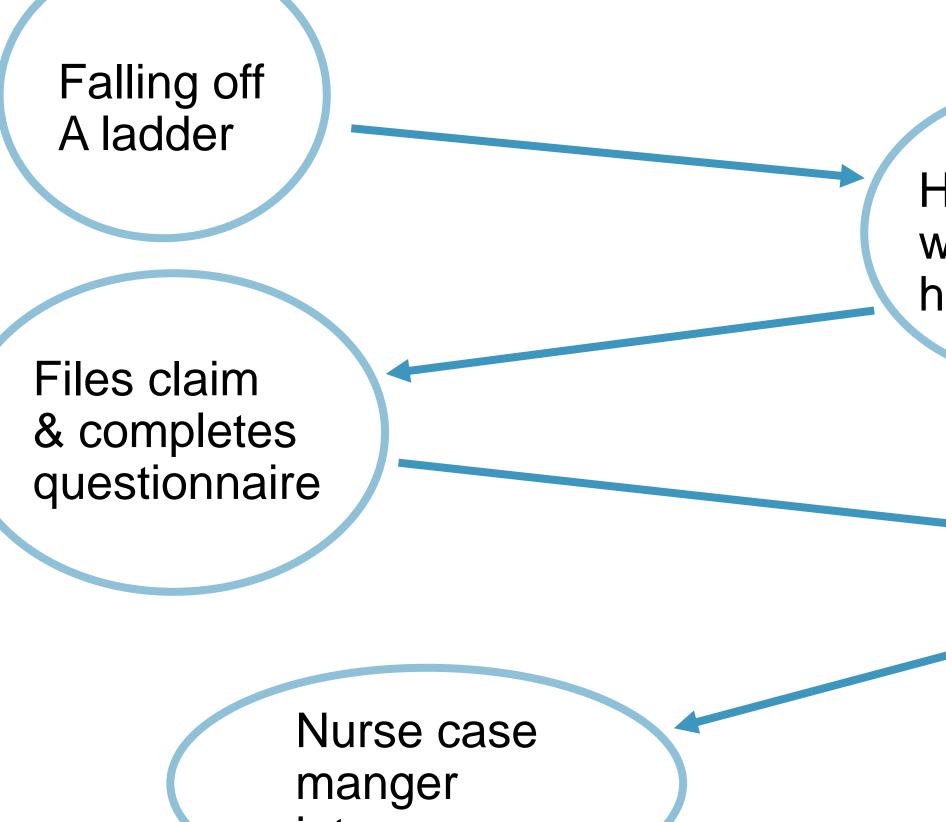








The Psychosocial Perspective



intervenes

Hospitalized with broken heal bone

Released after operation





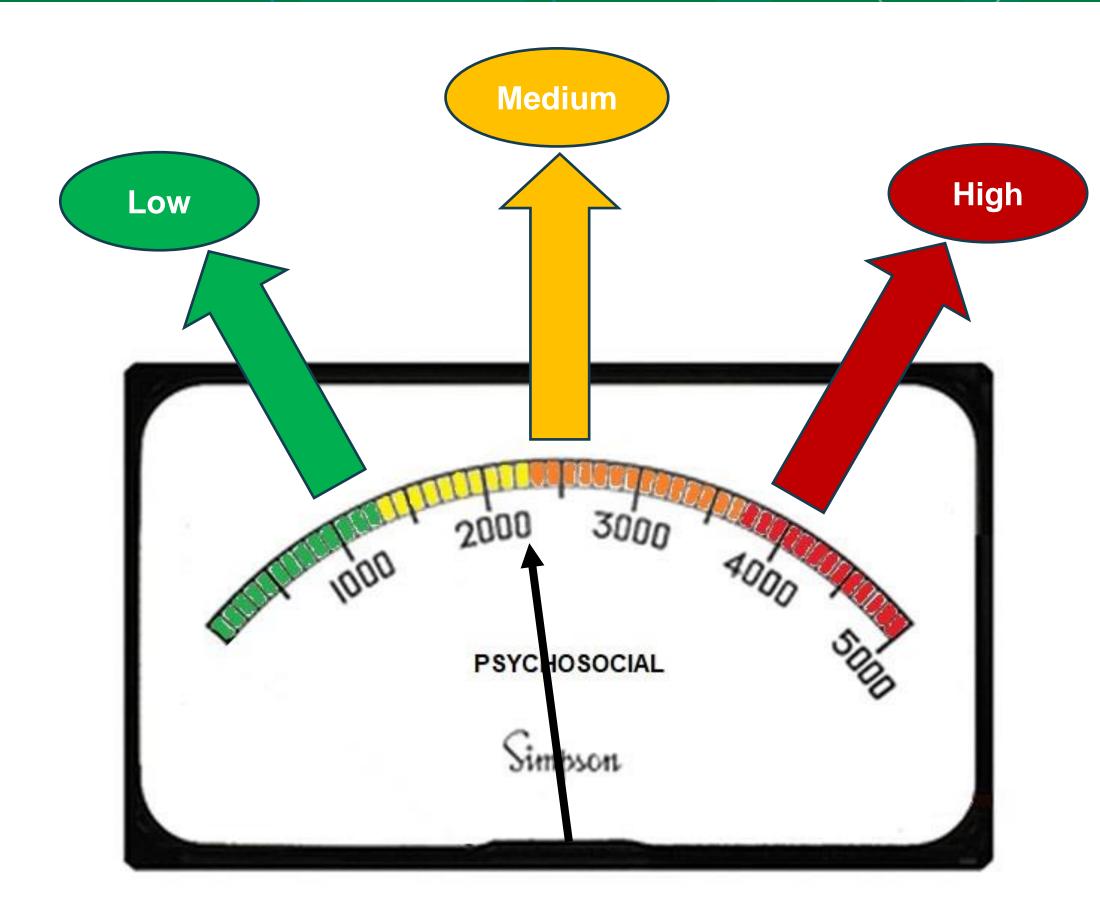
The Psychosocial Perspective

"How do we get the time for all this detail?"





Risk Segmentation





Loneliness Question



Do you e

Do you ever feel lonely?

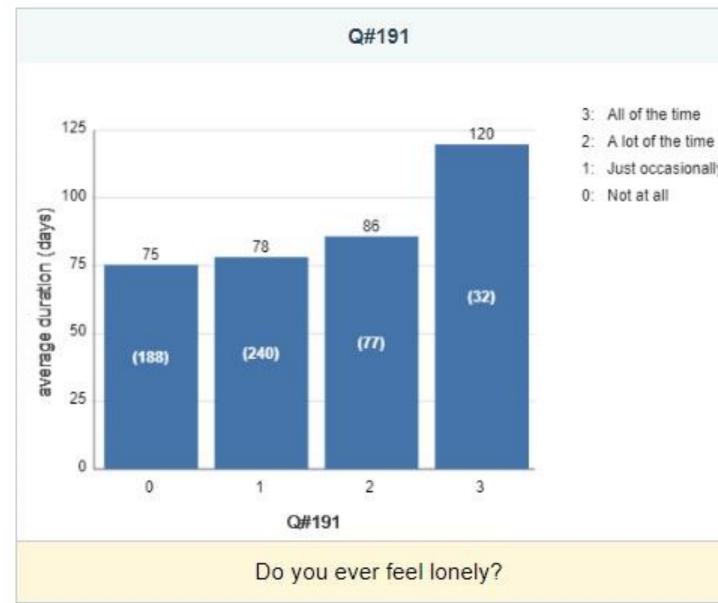
- Not at all
- Just occasionally
- A lot of the time
- All of the time





Loneliness

Loneliness influence on claim duration:

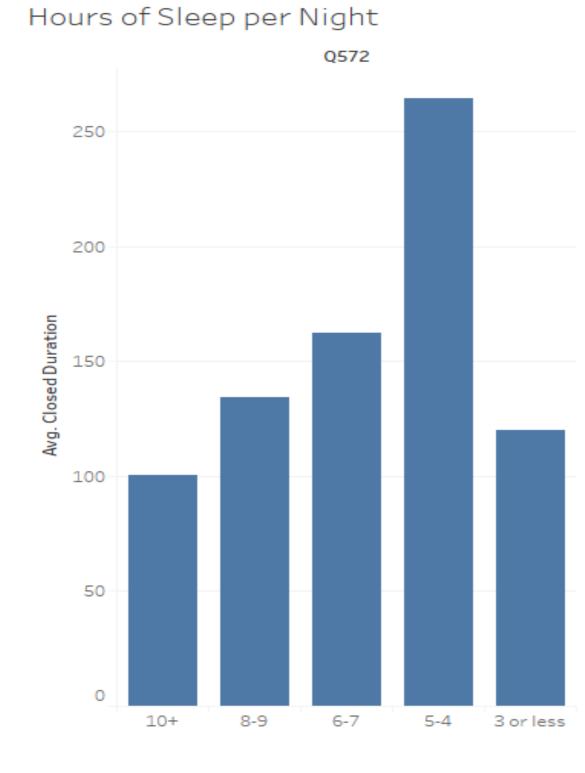


1: Just occasionally





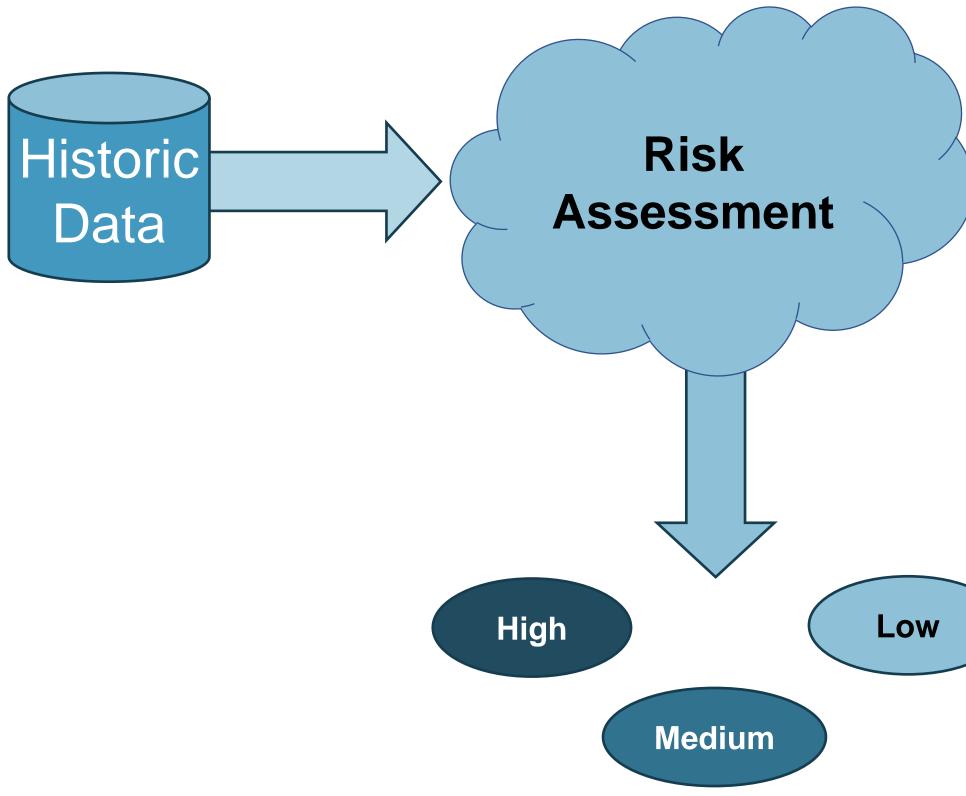
Hours of Sleep







The Need For Fresh Data

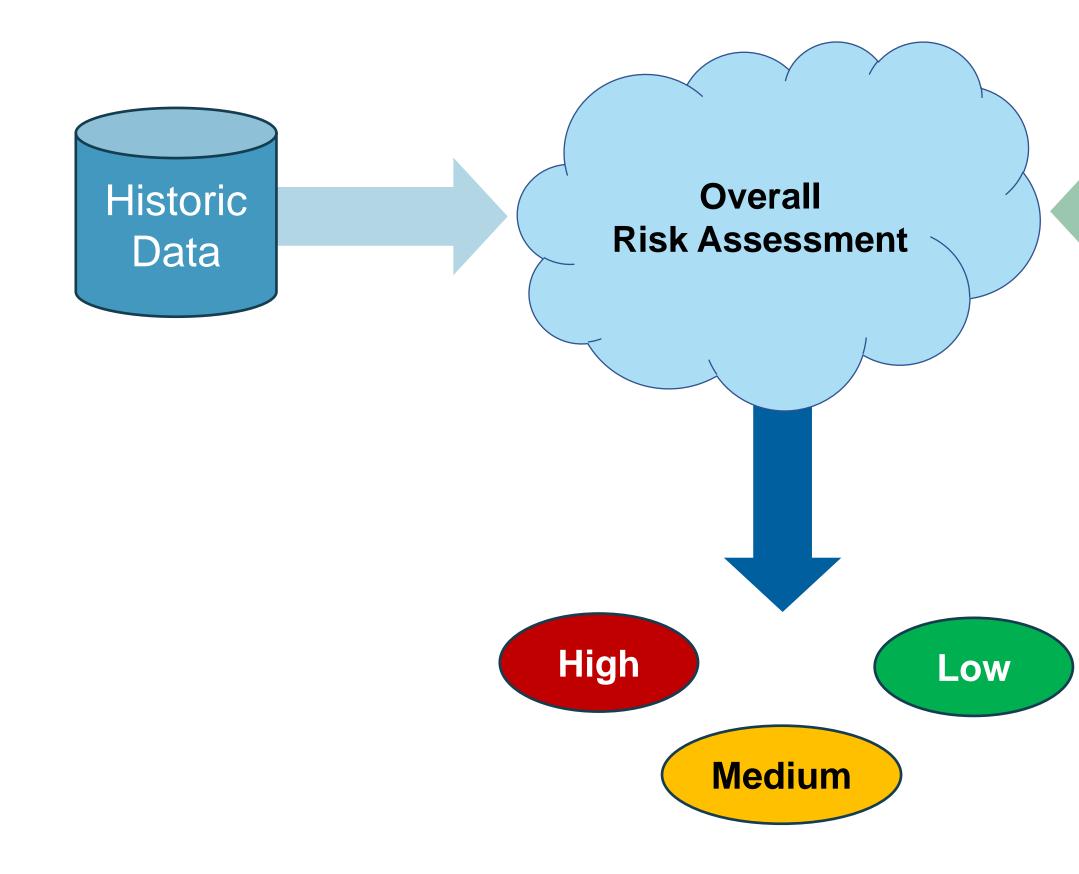








Risk Segmentation of Claims



Questionnaire Data





Understanding the Spectrum



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Understanding the Spectrum

- Stress
- Psychosocial barriers to recovery and RTW
- Psychological symptoms
- Psychiatric diagnoses



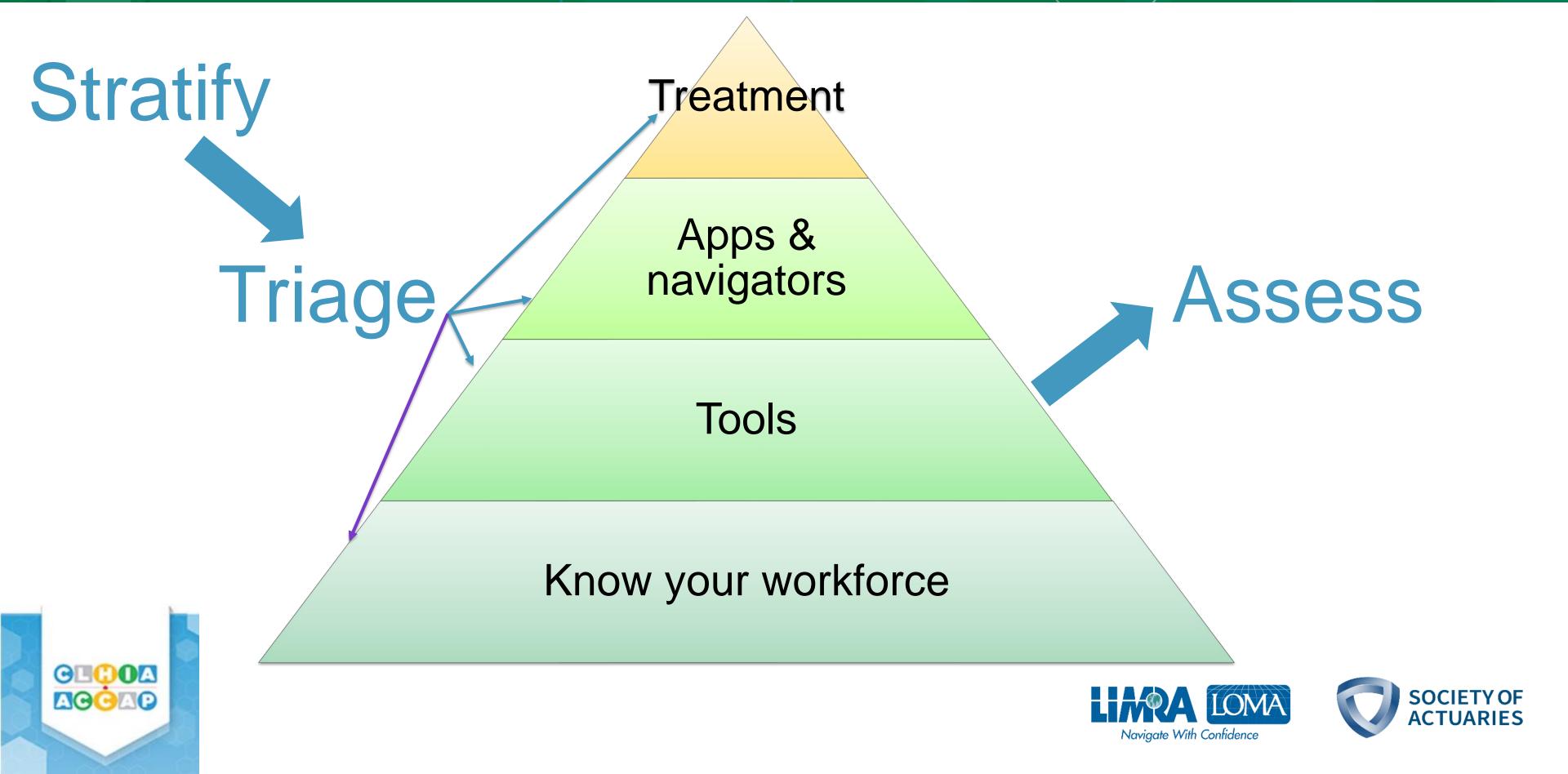
"We're running a little behind, so I'd like each of you to ask yourself, 'Am I really that sick, or would I just be wasting the doctor's valuable time?"



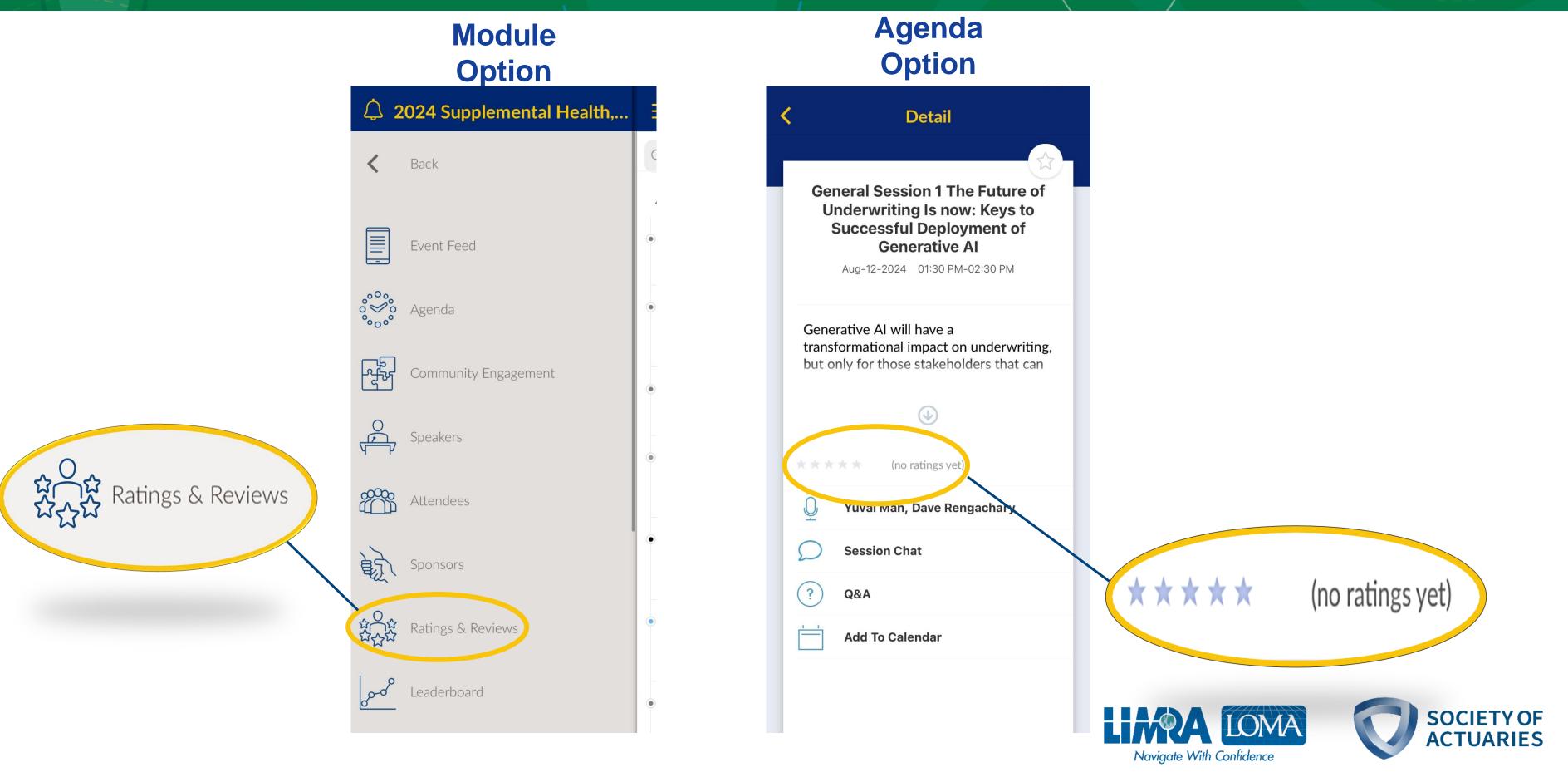




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