

International Forum on Disability Management 2010: COLLABORATING FOR SUCCESS

Abstract

SUCCESSFUL RETURN TO WORK BY COLLABORATION BETWEEN INSURERS

- Experiences of the German Federal Rehabilitation Council (BAR) -

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Descriptive Abstract:

Successful and sustainable return to work requires flawless cooperation and coordination of the services and support provided for the employers and employees. In Germany the sophisticated system of social security creates special challenges in coordinating the parties involved, which are met on a general level, among others, by the Federal Rehabilitation Council (BAR).

Suggested Topic Track:

Success Stories, Case Studies and solutions for stakeholders

Extended Abstract:

Background:

The demographic change leads to an ageing workforce. One consequence is that people will have to work longer before being able to receive pension. Also a shortage of skilled labor-force is likely in the near future. These circumstances will lead to a growing need for ensuring the employability of persons with health problems for both, employers and employees. As a consequence, more efforts will have to be made in the field of Prevention und Rehabilitation.

Meeting the challenge:

In Germany, one crucial element of the provisions to deal with these challenges is the statutory system of social security. In this historic and crisis-proven system specific risks of life (health and care, old age, work-accident and unemployment) are insured by different non-profit insurance carriers. These carriers of social security also have defined tasks in the field of rehabilitation. They are in general financed and governed by employers and employees and controlled by the state. The range of possible benefits for example concerning the return-to-work-process is fixed by the German Social Code. In dealing with the specific life risks, each rehabilitation carrier contracts with numerous service providers (such as physicians, psychologists, social counselors, other rehabilitation professionals such as physical therapists etc.)

Specific Needs:

This system on the one hand ensures a highly competent way of dealing with the specific life risks. On the other hand, it creates additional challenges, since the real needs of the persons affected by health problems often exceed the respective area of responsibility and specialization. The challenges increased when disability management became a legal obligation also for employers in Germany since 2004. These new stakeholders in rehabilitation were confronted, as well as people with disabilities, with the variety of service providers including the different statutory social insurers.

Solution:

The solution to these general and specific needs of employers and employees lies in coordinating all these stakeholders in the process of return-to-work. The German Federal Rehabilitation Council (BAR), founded by the German social insurers about 40 years ago, provides a general coordination platform on a federal level. In the BAR, the statutory carriers coordinate general issues of and recommendations for medical, vocational and social rehabilitation and incorporate the organizations of people with disabilities.

In addition to this general coordination platform, since 2001 Joint Service Points for Rehabilitation have been set up by the social insurers in every German county. They are supported by the BAR and provide a front office for, inter alia, employers and employees who need support of the statutory rehabilitation carriers. Furthermore, various regional projects and cooperation structures are set up to enhance the collaboration between different parties concerned with prevention and rehabilitation for specific and relevant issues correlated with health problems at the workplace.

Experience shows, that the described mechanisms of coordination improve the support for employers and employees and therewith lead to an early and sustainable re-integration of people with health problems into the working-life. For example, the time for actually realizing support and benefits can be abbreviated, benefits can be shaped more effectively and efficient.

Unfinished business:

However, due to systemic reasons, some gaps remain between the needs of comprehensive rehabilitation and integration of people with disabilities like in most countries of the world and the

provisions the present system of rehabilitation can realize in Germany. As to the return-to work-process, employers would be greatly relieved, if they could rely on just one contact for virtually every issue correlated with health at the workplace. All stakeholders are working on several concepts to close these remaining gaps as much as possible

Conclusion:

Collaboration of the numerous parties concerned with health issues is the key to successful integration in the working-life. In Germany, the sophisticated statutory system of diversified and specified carriers of rehabilitation provides for highly professional support in the respective specification areas. Along with that, special challenges in the process of coordination come up, if the real need exceeds the field of competence of one specific branch of the statutory social security system. The BAR in Germany is one model of a central platform for coordinating the general issues of rehabilitation on a federal level.