

Welcome to Zurich Rehabilitation



What is Rehabilitation Case Management?

Rehabilitation Case Management is a co-ordinated approach to recovering from an incident or injury and is facilitated by a Rehabilitation Case Manager.

Rehabilitation Case Managers are health care professionals, with experience in the assessment and recovery of all types and severity of injuries. They use this experience to provide a rehabilitation programme to assist and support injured people to achieve an agreed rehabilitation goal.

Zurich Rehabilitation Team offers their service to employers when their employees sustain injuries in the workplace or have been involved in an incident related to their work.

Employers can refer their employees, based on a criteria, only if that employee agrees. The employee is referred for a telephone assessment carried out by a Rehabilitation Case Manager. This assessment allows the Rehabilitation Case Manager to gain information about how the injury or incident has impacted on all aspects of the employees activities. Therefore, the rehabilitation programme is tailored specifically for each individual employee.



What to do next

Contact our Rehabilitation Assistant to arrange a telephone assessment with your assigned Rehabilitation Case Manager.

We can be contacted by telephone **0800 0288 261** or by email **mmc@uk.zurich.com**

We look forward to hearing from you and assisting with your recovery and rehabilitation.

Benefits of being at work

The Department of Work and Pensions have commissioned many reviews over the years of the link between health, work and wellbeing.

It was found that working contributes to our happiness, helps to build confidence and self-esteem and rewards us financially so it is important to return to work as soon as possible after an incident or injury as our physical and mental health is generally improved through work.

Evidence shows that 90%* of people with common health conditions can be helped back to work following a few basic principles of good healthcare and workplace management.

For many people, returning to work can accommodate part of their recovery and your Rehabilitation Case Manager will help to facilitate this through regular discussions with yourself and your employer.

*'Health, work and wellbeing-evidence and research' Published 25 June 2013 Dept for Work and Pensions
www.gov.uk/government/collections/health-work-and-wellbeing-evidence-and-research



Your Rehabilitation Case Manager

You will be assigned your own Rehabilitation Case Manager (RCM). This is a qualified health care professional, experienced in managing the recovery from injuries and/or incidents at work.

Your RCM will work with you to provide and facilitate a bespoke rehabilitation programme to achieve the outcome you need from your recovery. This may be through monitoring of NHS care, if this is deemed appropriate, or by assisting with offering intervention through one of our approved providers.

Your RCM will be a source of support and advice during your rehabilitation programme.

Telephone assessment

Your RCM will call you at a mutually agreed time to assess the impact your injury or incident has had on not only your capacity to work, but on all your normal activities of daily living and general health and wellbeing.

This information allows your RCM to formulate a rehabilitation programme just for you and, with your agreement, we can get started right away.

Please let us know if you need an interpreter. We understand that is not always easy to discuss medical issues in a second language, so we can arrange a call with you and a professional interpreter.

The assessment should take approximately 30-40 minutes to complete but may take longer for more complex injuries or those assessments requiring interpretation services. Wherever possible we would request that you are able to access a private setting when undertaking the telephone assessment so that you can fully discuss your injury and any medical history that may have an impact on your recovery.



Process

A typical rehabilitation case



INCIDENT OCCURS ON SITE

- Accident involves an absence of three days or more
- Incident occurred on site

ZURICH'S RCM NOTIFIED

- Customer notifies RCM of the incident via <https://liabilityclaims.zurich.co.uk/index.html>
- The RCM will liaise with all parties to establish full information surrounding the injury

If the injury case is not suitable for injury management the RCM will advise your site co-ordinator

If the injury case is suitable for injury management the RCM will agree a treatment plan with you and advise your site co-ordinator

If treatment is already being provided (e.g. by the NHS) the RCM will monitor the case and consider intervention at a later date if necessary

The RCM will liaise with all parties throughout to update on progress etc.

If the injury case is suitable for injury management the RCM will agree a treatment plan with you and advise your site co-ordinator

The benefits

Our service is suitable for most* injuries arising from workplace accidents and offers immediate access to professional medical expertise as well as demonstrating a commitment by your employer to your general health and wellbeing.

Early intervention is essential in providing the best possible outcome to your recovery. We would therefore always advocate that you see your GP at your earliest convenience to discuss any symptoms arising from your injury so that you have direct access to any essential NHS treatment that is required.

Your RCM will monitor any NHS care and where significant delays are identified within the NHS, your RCM will look to assist in providing private intervention if required to facilitate your recovery.

Your RCM will work with you and your employer to support you in your return to work. In some cases you can remain at work whilst still receiving treatment which is provided at no financial cost to you.

*We are unable to assist with pre-existing conditions or work related stress under the scheme.

What happens next?

Self-assessing your pain

During your assessment, the Rehabilitation Case Manager will ask you about your levels of pain for each injury area and you'll be sent a Functional Pain Scale document to look at ahead of your appointment.

Consent

We will arrange to obtain your signed consent – this is a legal requirement for healthcare professionals who share medical information. For example if we need to refer you for any private treatment. You are in control of your medical information and you can withdraw your consent at any time.

Referrals

If your RCM determines that you require further investigations or treatment and it is confirmed that there is a long wait time via the NHS, then you may be able to be referred on a private basis. We do not provide private medical insurance rather we find funding for referrals if we can see that this will assist in achieving a quicker recovery and so helping you to achieve your desired outcome from your rehabilitation programme.

Monitoring NHS

You may already be under the care of the NHS for your treatment and there would be no immediate benefit to be referred privately. In this case your RCM may suggest monitoring your progress, meanwhile acting as your advocate, offering support and advice, until you are discharged by the NHS or the NHS management changes.

Resources used to write this booklet:

- Fit for work
- Department for Work and Pensions (DWP)
- Health and work (The Stationery Office)
- Concepts of rehabilitation for the management of common health problems (The Stationery Office)

Zurich Insurance Company Ltd

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance Company Ltd 2024. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.