Reimagining next generation injury management for ANZ insurers

With disruptive digital trends setting onto the ANZ healthcare and wellness domain, insurance leaders are looking to advance their business value from injury management capabilities.

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Executive summary

Injury management is principal priority for insurance carriers operating in business lines such as workers compensation, personal accident and group disability lines of business. Medical costs are rising, and injury risk profiles are changing, making this an ideal time for carriers to explore new efficiencies. By focusing on new techniques and technologies that can deliver faster recovery and return-to-work times, insurers can achieve great savings while improving patient outcomes.

Keeping close tab on the healthcare industry is critical for insurers operating in this space. Business model changes such as value-based healthcare is bound to have a large impact on the way ANZ insurers conduct injury management operations and payments.

Newer technologies such as exoskeletons, virtual reality and artificial intelligence are bringing forth promises to the industry enabling faster rehabilitations and thereby better outcomes. Industry has been witnessing examples of these technology gaining momentum. The establishment of Ekso Bionics partnering with Royal Rehab in Australia is a testament.

Covid -19 saw a massive penetration of the telehealth services. The trend is here to stay. It is critical for insurers to leverage the power of this technology for operational benefits such as care management and also operational efficiencies for 3 point contact and continuous medical reviews.

We also expect contextual data solutions to play an important role in developing evidence-based guidelines and best practices to help insurers to pursue the best patient outcomes possible and achieve the best possible recovery timelines such as ODG.

Virtual pain management is proving its potential across the globe. A lot of research is being conducted in the ANZ region along this space (e.g., Restore project for developing an immersive VR interface to help patients regain their sense of touch).

It is also important to consider where traditional insurers see insurtechs as competitors and where they hold potential as partners.

The race to adopt advanced injury management techniques and technologies is on among leading insurers in the region We see three key value levers in next-generation injury management — transforming the experience for injured workers, leveraging data and technology to generate new intelligence to drive efficiencies and experimenting with disruptive technologies and procedures to find new business value. Those who invest now will quickly stand apart from the competition.

Even one less week of injury matters

There's mixed news for the insurance industry when it comes to claims versus costs on injury claims.

Serious claims, where compensated injury or disease resulted in one week or more off work, have been decreasing in frequency owing to better safety management practices within and across industries. Insurers, however, still incur significant claim payouts. Per Key work health and safety statistics, Australia 2021 report, the cost impact is higher in industries such as agriculture, construction, healthcare, manufacturing, forestry and fishing and transport and warehousing. The most common workplace injuries are musculoskeletal.

Direct claim and legal costs are just the tip of the iceberg when it comes to injury claims. Depicted below are the key factors contributing to growing injury claims costs for insurers. A single week improvement in recovery time means lowered probability of complex scenarios, including secondary injuries, impairments and legal proceedings. One week also reduces the need for wage payments and loss of earnings (LOE) payments.

Based on analysis of claim payments across clients, there is a large potential of cost optimisation for insurers as they look for newer ways to better manage injury outcomes.

Figure 1

The business case for improved injury management

Source: Cognizant analysis

From now to new – seven megatrends

Driven by digital penetration and newer healthcare business models, the injury management domain has been undergoing drastic shifts. Let's explore some of the biggest trends with the highest potential to reshape the industry.

Value based Healthcare - Will it drive sweeping changes in the way insurers manage injury lifecycle and claims payments?

As digital transformation continues pace in the healthcare industry, value-based care is gaining momentum and establishing itself as an alternative to traditional healthcare models. Value-based care models are built on the principle of organised care around medical conditions. The models aim to measure outcomes and align reimbursements to value with the objective to reduce injury recurrence and hospital readmissions, as well as improve overall patient experience.

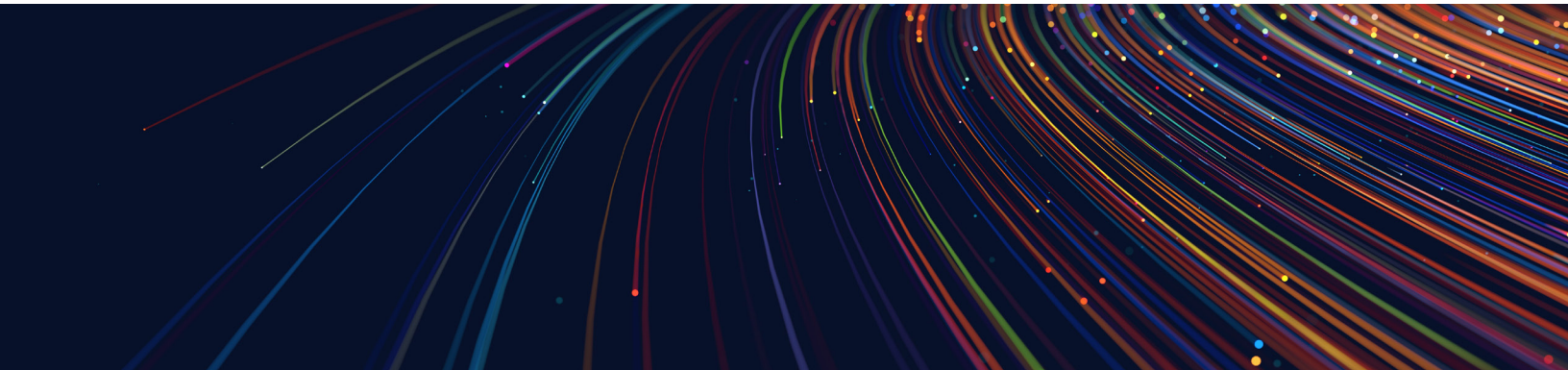
Value-based care is slowly gaining prominence within the Australian healthcare system. The information technology system required to manage value-based fundamentals is still in its evolving stages. NSW Health, for example, is piloting, scaling and embedding state-wide priority programs such as integrated care, leading better value care, commission for better value and collaborative commission[1]. These programs intend to drive communications, connectivity, technology and requisites to move towards value-based arrangements.

Globally, the insurance industry has already witnessed a shift to value-based models. United Health—an insurer based in Minnetonka, MN—reported that nearly $75 billion of its annual payments to providers are now tied to value-based arrangements[2]. A 2018 survey of 120 US commercial insurers found nearly two-thirds of their payments were tied to some kind of value-based arrangement rather than fee-for-service, with fee-for-service expected at only 26% of claims to be straight fee-for-service by 2021[3].

The trend is set to take off in with ANZ insurers. NSW-based insurer and care provider iCare has recently proposed guidelines to value-based healthcare, along with a more robust regulatory framework, to overcome the structural weaknesses in the healthcare system and align towards value outcomes for injured NSW workers and insurers[4]. Worksafe Victoria has recently published guiding measures to help assess a person's current or future health status and to demonstrate the effectiveness of treatment[5].

Given the transformative shifts with the value-based model, it would be smart for insurers to take some early bets and be better prepared for sweeping changes later. This could include:

- Establishing networks of physicians, health care providers and employers
- Experimenting with value-based healthcare contracts and payment options with non-complex and defined treatments
- Defining the IT strategy (claims systems, integrations), risk sharing models and payments aligned to the purposes of value-based care



2) Exo skeletons in Rehab : With musculoskeletal injuries on the rise, will the rise of this technology facilitate faster return to work and larger probability of returning to pre-injury duties?

Truly advanced opportunities also lie in exoskeleton technologies for speeding up return-to-work timelines. These devices can augment a human's capabilities and provide either added force for the wearer to leverage added support to reduce strain and stress. The two major classifications of industrial exoskeletons are powered and passive. Experts suggest the latter is catching on more quickly globally because of lower costs and ease of use. Both can range from full body to gloves, which often are used to aid with grip and come in a variety of configurations.

With the technology maturing, it is gaining traction in the Australia market. In April 2021, Ekso Bionics, an industry leader in the exoskeleton market, announced a partnership with Royal Rehab in Australia to expand the use of the company's robotic exoskeleton across Asia-Pacific[6]. Many prototypes are underway in the market such as the recent AI-Exoskeleton[7], a breakthrough robot-assisted upper limb rehabilitation system for stroke survivors.

Exoskeletons have transformative potential for insurers. Not only can it facilitate faster rehab, exoskeletons can enable the enable the injured to return to pre-injury duties as well, providing a higher customer experience. Early examples in the global insurance world exemplify the transformative potential. RSA Insurance Group UK trialled wearable robotics in rehabilitation for claimants and has seen success[8]. AIG Japan Holdings and Daido Life Insurance in Japan are also offering policies that will cover the use of wearable robotics in rehab[9]. The technology was tested, and the results showed greater greater rehabilitation and return-to-work success with injuries related to spine, back, shoulder and other musculoskeletal injuries. Such injuries account for a large percentage of the claim frequency and severity (depicted below) among ANZ insurers, presenting a great opportunity for insurers to optimise claim outcomes.

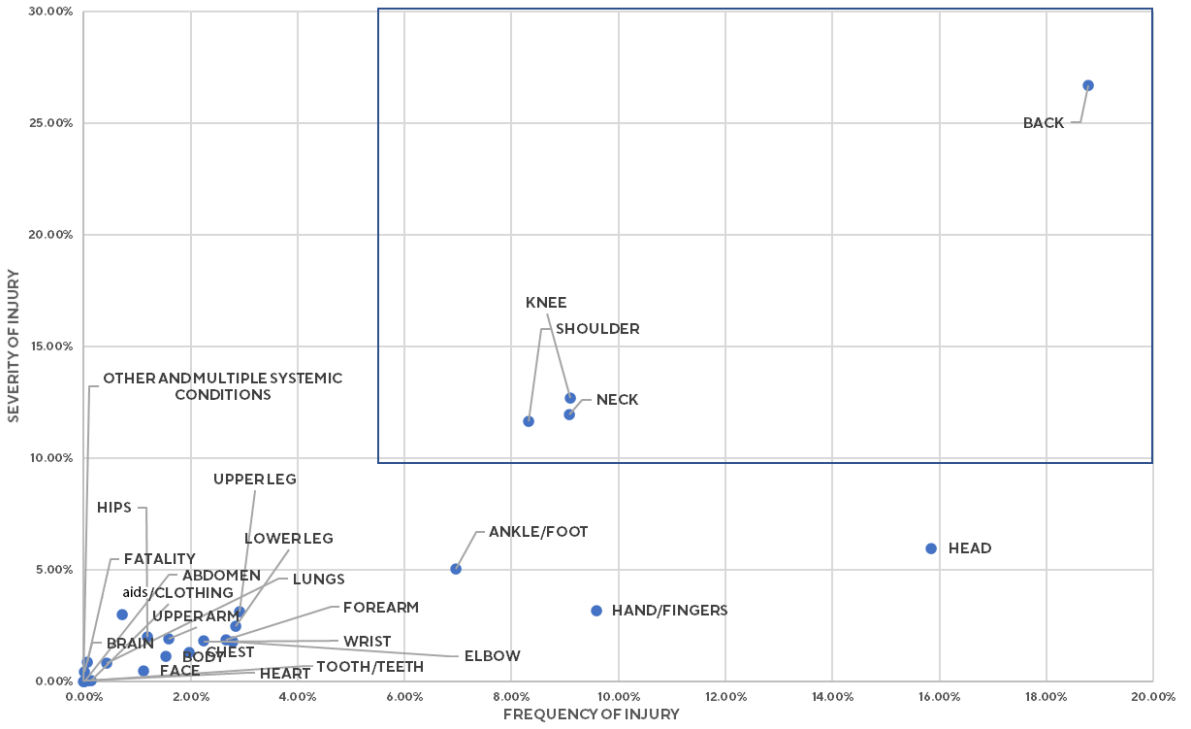


Figure 2

Claims frequency vs severity analysis of injury payments by injured body part

Source: Cognizant analysis on industry reports and secondary research

3) Rise of Telehealth - Will the recent success of telehealth services pave the way for greater treatment accessibility and efficiencies for insurers?

Healthcare systems in rural, regional and remote areas of Australia are challenged by geography and isolation. Low population density, long travelling times, limited opportunities to harness economies of scale and difficulties recruiting a skilled workforce place pressure on the systems. Access to timely and appropriate medical treatment, specialist treatment and rehabilitation services for regional-based injured parties has been a challenge for most of the insurers operating in the injury space.

Regulatory acceptance and penetration of telehealth services is driving the shift—allowing more people to access care. This includes the delivery of consultations via telephone and video, and any electronic communication to support the delivery of the treatment service. COVID-19 opened the floodgates to the telehealth market and more than 100 million services have now been delivered in the last two years[10]. While telehealth service is slated to be wound back on July 1, 2022, the pattern of acceptance and success with these platforms denote a long and prosperous path ahead for telehealth services in the Australian market.

Telehealth has the potential to transform injury management and care in many ways for insurers and insureds. This includes instant assessment on injury and early triage, easier routine checks and monitoring, efficient rehabilitation, personalisation of treatment, efficient injury management planning (IMP) and RTW compliance and access to injury data for insurers. While telemedicine isn't a viable option for severe or life-threatening injuries, it makes sense for many common workplace injuries, from strains and sprains to cuts and minor scrapes. Beyond simple video conferencing, telemedicine can also be integrated with wider scheduling and record systems to automate check-ins and continue to minimise manual handling. Ecosystem with the electronic Medical Record (eMR) connected to in-home monitoring devices and wearable patient technologies to enable continuity of care via real-time monitoring. Such automation can enable insurers to deliver the highest levels of care for all patients at scale, improve patient experiences for the injured, reduce operational expenses and enhance overall outcomes.

4) Virtual Pain Management - Chronic pain is highly common in Australia. Can insurers leverage the evolving virtual techniques to improve patient outcomes and reduce ongoing impacts?

Injuries that lead to chronic pain can cause ongoing issues, as an injured employee may mask pain with opioids or other drugs. Identifying new, non-pharmacologic alternatives for pain management can help an injured employee avoid chronic pain altogether, lowering the chances that they will develop a dangerous opioid addiction and reduce medical costs.

There is currently a great deal of resarch into the use of virtual reality to manage pain in the region. Researchers at Neuroscience Research Australia's (NeuRA) Spinal Cord Injury Research Centre are set to trial virtual reality as a treatment for sensation loss in people with paraplegia[11]. Australian based Curtin University recently obtained extended pilot funding for their virtual reality (VR) solution, which is an interactive, home-based simulation or 'serious game' to improve upper limb function in people with spinal cord or cervical cord injuries[12].

The opportunity is huge for insurers—global market signals denote an interest among insurers in virtual pain management technologies. Travelers Insurance, a US based general insurer, is part of a new pilot project testing virtual reality and wearable technology to treat pain and better manage injured workers. Cedars-Sinai Medical Center, Samsung Electronics America, Bayer and AppliedVR are also involved in the collaboration[13]. The goal of the project is to explore the effectiveness of a digital pain reduction kit using

therapeutic virtual reality and wearable technology to help manage pain related to acute orthopaedic injuries of the lower back and extremities.

For ANZ insurers, this is a space to look for partnership opportunities—and pilot programs to take advantage of these technologies as they come to market.

5) Future of workplace injuries - With the workforce and workplace shifting to hybrid models and injuries shifting to more long term and complex, what does the future of workplace injury hold for insurers?

Most industries have moved their core and administrative workforce towards hybrid working models—a trend that will gain larger adoption in years to come. While it leads to reductions in certain kinds of workplace injuries, there are newer injury risks that are quickly emerging:

- **Stress and burnout** – As boundaries blur between work, home and leisure, workers are at risk of stress while trying to manage work deliverables, caregiving and other home responsibilities. Injury-related stress already attributes to 37% of the serious claims today in Australia[14].
- **Psychological injuries or mental stress** – More than 1.2 million days were lost due to work-related psychological injuries in 2018-19 in New South Wales alone. In the same period, psychological injury claims increased by a whopping 53% compared to 2014-15.
- **Long-term musculoskeletal injuries** – Poor ergonomics at home can result in long-term injury or fatigue, especially with issues related to back and eye health.

Most of these injuries in the hybrid world present highly complex scenarios for insurers. They are much more expensive and involve more time off work than physical injury claims. They are also less likely to be lodged early. Average cost of psychological injury claims with weekly payments is known to be twice that of weekly payments for physical injury claims. Thus, insurers need to follow the trends closely and design better prevention and early intervention strategies.

6) Rise of data - Can the larger availability of contextual data solutions and evidence-based guidelines drive better outcomes in the injury management cycle?

Over the last decade, there has been an exponential rise in research, data aggregation and analytics solutions around injuries and treatments that the care industry—including insurers—can draw benefits from in terms of actionable results and guidelines. These include treatment guidelines and best practices for injuries and illnesses across most bodily conditions. RTW and injury duration guidelines are also available based on specific injury types, along with drug guidelines across most common drug classifications and their indicative usage.

One such solution widely leveraged by insurers across the globe and gaining prominence in the Australian market is ODG. Already in use by most Australian insurance providers, allied health professionals and physiotherapists, ODG helps providers select the right care, RTW plans and job modifications to support successful return-to-work strategies for each patient. ODG has grown quickly in CTP claims in NSW, ACT and SA schemes and Workers Compensation claims in ACT, WA and TAS schemes. Another pertinent solution is the MDGuidelines by Reed Group that is building evidence-based information on many diseases and injuries. While the guidelines are built on the data and research from American Occupational and Environmental Medicine—an established partnership with Fineos, a leading insurance solution provider—signals a potential extension of these guidelines into the Australian injury market.

Data standards like the World Health Organization's ICD-10 are also set to play an important role in driving better structure,

centralisation and classification of health records. Such standards will be leveraged widely by players in the injury ecosystem, including clinical coders, clinicians, researchers, epidemiologists, public health officials, state and territory health agencies, health funds, public and private hospitals, health economists and statisticians. Such standardisation will increase the capabilities of intelligence layers and data-driven guidelines to continue to refine best practice outcomes.

Utilising such intelligence to select appropriate interventions supports minimal waste and the development of more streamlined automation of processes where recovery and clinical guidelines align. Insurers have reported measurable success with the adoption of guidelines. These include medical cost-savings of 25%-60% and an average reduction of work duration by 34%-66% through optimal medical necessity and better interventions[15].

7) Insurtechs in Injury Management - The rise of Insurtech targeting the wellness and injury management space – friend or foe?

Many Insurtechs have recently turned their eye toward the injury management space, looking to enable insurers with advanced injury prevention and management solutions. While wellness solutions are a known hotspot for Australian Insurtechs, recent times have seen the emergence of injury management and return-to-work solutions locally and globally as well. Examples from both the local and global insurtech ecosystem include:

- **End-to-end injury management software** – For example SolvInjury, Ventiv, Donesafe and Riskonnect are recent players in the Australian market with solutions aligned to online management of injuries and claims.
- **Personalised return-to-work solutions** – There are global examples of RTW solutions making a mark in the global markets. For example QBE Australia has partnered with RTW Sword (start-up from Portugal) which leverages wearable sensors, machine learning and biomechanical models to help injured people rehabilitate more effectively[16]. MyDirection, a rehab management standup has a standalone mobile app (StepUpToday) which is based on a person-centred rehabilitation program focused on achieving return to work for the users[17].
- **Virtual occupational providers** – Virtual telehealth solutions, a trend picking up globally among Insurtechs, is bound to set in locally as well given the success of telehealth. For example, ClaimBender consults injured workers in the field, keeping 90% of injuries as a First Aid event[18].

With the evolving insurtech presence in the injury management space, insurers can look to engage and partner with this leading presence and explore synergistic opportunities of scale.

Designing a next-gen injury management cycle – three key value levers

The injury management value chain includes key process steps such as certificate management, treatment management, injury management planning (IMP) and rehabilitation. To drive improved value outcomes of injured worker experience, return-to-work rates, operational expenses and claims leakage, insurers should look at three levels of enterprise strategy—improved injured worker's journey experience, operational excellence through automation and intelligence and lastly by leveraging some of the disruptive trends to imbibe transformative shifts in the operations.

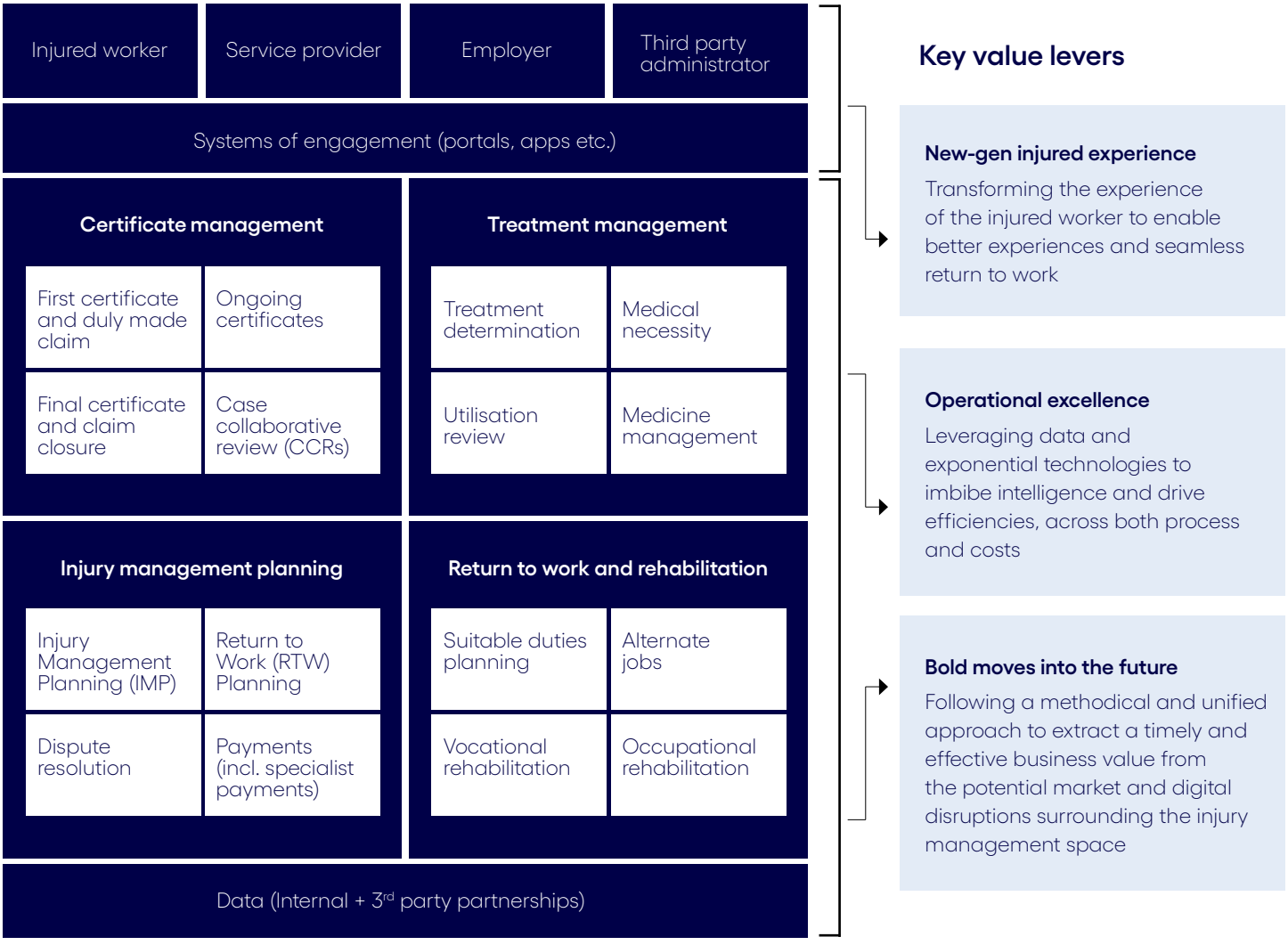


Figure 3:

Three key value levers along with the injury management functions
Source: Cognizant analysis

New-gen injured experience

There is a strong positive association between worker experiences of the insurance claims process and self-reported return-to-work status. It's highly critical that insurers facilitate an approach to engage and empower workers through the journey, thereby enabling a faster and seamless recovery. Depicted below are key gain creators along the customer journey.

	Injured's jobs to be done	Key gains along the journey for the insured. How might I ..?	Gain creators
Certificate mgmt.	Report injury	• How might I keep a tab and continuously report my medical certificates to employers and insurers? • How do I view the status of my certificates and capacity reviews?	• Hospital network ecosystem and automatic digital certificates upload / sharing with insurers • Automated OCR based certificate scanning and automatic text extracts • Self servicing capability to view certificate / capacity review states and track expiry dates • Voice assistant based 3 point contact questionnaires
IMP planning	Comply and track progress	• How might I ensure optimal and pragmatic injury management plan and goal setting? • How might I ensure motivation and remain compliant? • How might I be connected and collaborative with stakeholders–employers, nominated treating doctor (NTD) and insurers?	• Self service capability - Alerts on the IMP milestones and reminders - Engage in online communities, blogs, etc. - Receive announcements, notifications, health guidance and wellness tips - Receive reminders - View alerts on weekly payment statuses • Virtual consultations and video calls with doctors / physicians
	Indemnify injury	• How might I recover faster and see value from the ongoing treatment? • How might I complete my check-ups with ease? • How might I be reminded and kept on track with my prescriptions and treatments required?	
RTW planning	Return to full earning capacity	• How might I ensure that the designed RTW plan is safe and not prone to further injury or relapses? • How might I engage in alternative job planning such as resume building and interviews?	• View RTW opinions / feedback based on similar injuries • View job options available and assist in resume building • Gamification for education and motivation • Engage in online communities, blogs, etc. and receive tips/notifications on faster RTW
Rehabilitation	Stay without any relapse	• How might I improve my return-to-work experience and ensure stay at work? • How might I be better enabled to do my duties and advance to greater work capacity?	• View progress and milestones • Motion capture technologies such as Kinect to enable motivation and adherence to rehab

Figure 4, Traversing through the injureds' recovery experience with gains
Source: Cognizant analysis

Operational excellence

Insurers have an opportunity to completely transform their injury management operations which typically drive their cost of claims. As insurance businesses, we have historic injury data that can be put to work to build new insights into the nature of injury and return-to-work processes, building a deeper understanding of norms, trends and optimal support scenarios. It takes technology to truly develop these insights at scale which can then reveal better ways to offer individualised care.

In the workers compensation industry, one of the most compelling applications of data analytics is in claim triage. By identifying a potentially high-risk claim early, providers can help control the costs and recovery time. Controlling medical costs benefits both the provider and the policyholder by limiting the impact a serious claim has on the policyholder's future premium rates. We also know that speeding up recovery and returning to work sooner benefit an injured worker in many ways, like retaining full earning capacity, staying on a regular schedule, and having a sense of security, stability and independence. Variability in medical utilisation by geography, provider and employer can be compared and benchmarked across a group of claimants with similar medical complexity.

Depicted below are representative use cases for insurers across the injury management value chain.

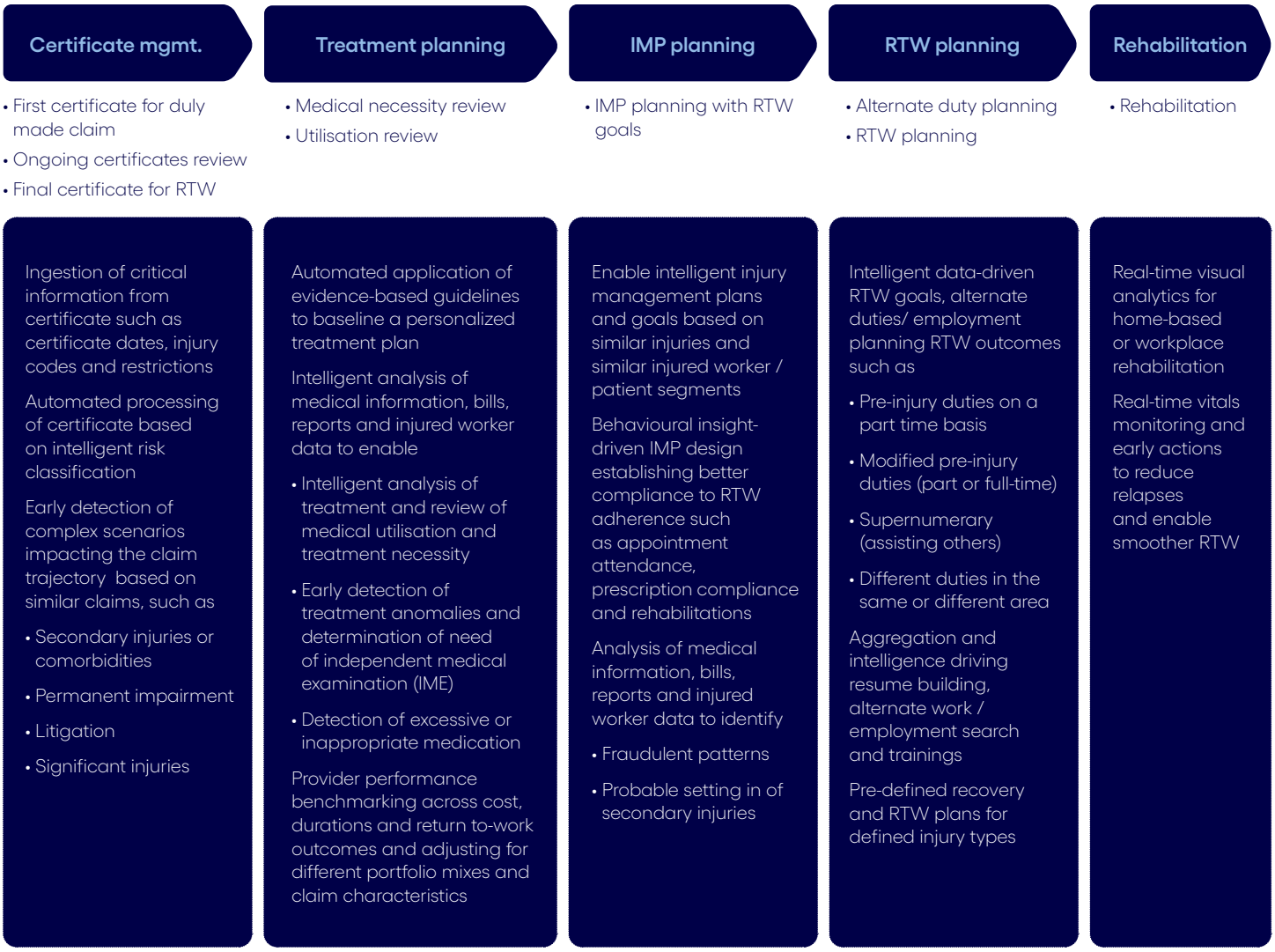


Figure 5: Key uses case across the injury management planning lifecycle improving effectiveness across the lifecycle
Source: Cognizant analysis

Bold moves into the future

The future of injury management starts with a reset of business processes driven by disruptive business and digital technology trends in the market. To be best prepared and drive maximum value from these digital disruptions, insurers need to take the right bets and make bold moves. Keeping track of what is happening in healthcare and adjacent industries is key for insurers to building a more effective—and competitive—business. Long-range and short-range planning is thus critical, aligning the business' long-term goals and developing action plans in line with the strategic plan.

Depicted below is the indicative long-range map for tackling some of the impending megatrends described in the earlier section around the injury management space.

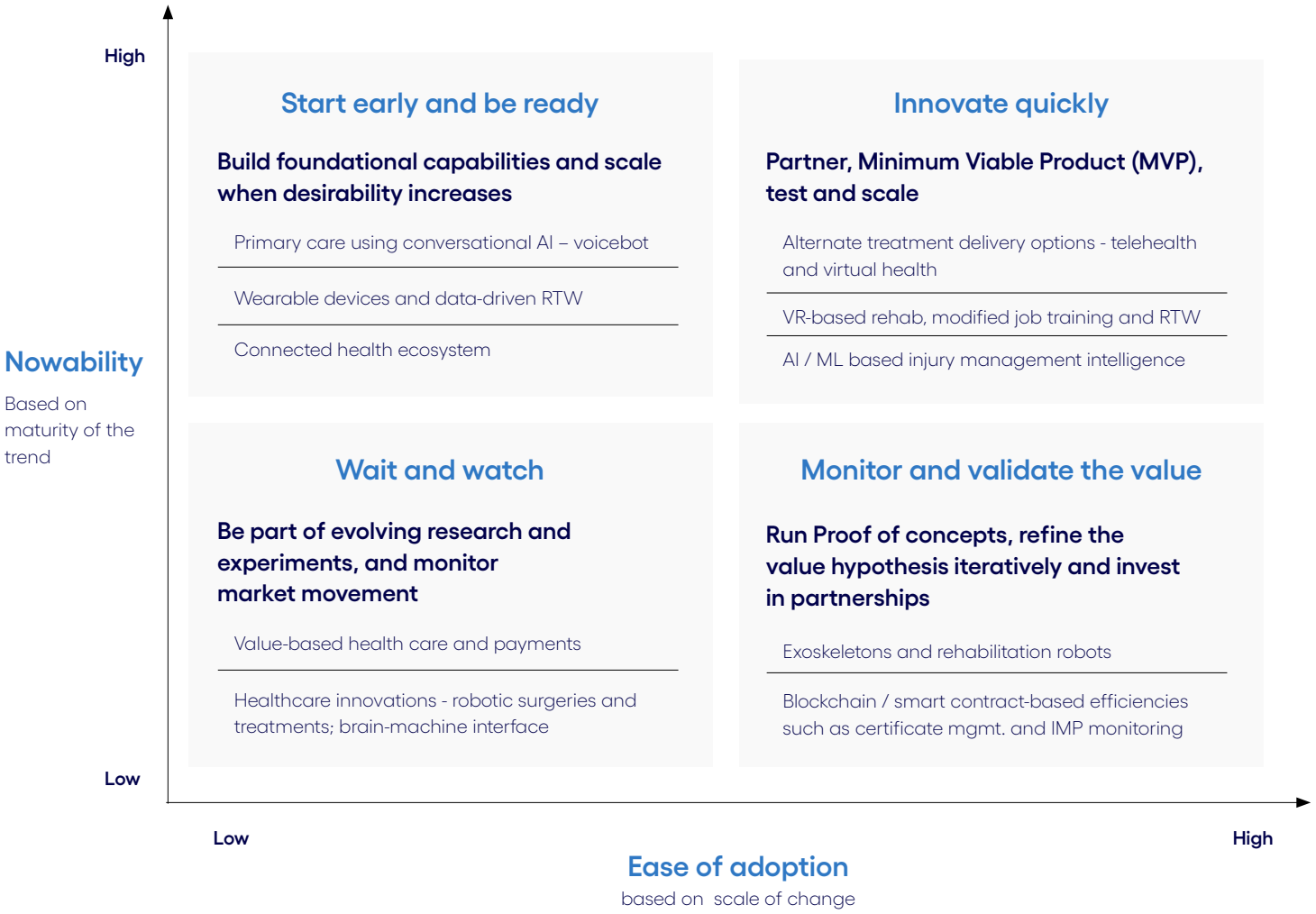


Figure 6:

Key Disruptions and representative long-range plan for insurers

Source: Cognizant analysis of trends from secondary sources and client conversations

While each of these trends enable or disrupt either part of the injury management lifecycle or the end-to-end lifecycle, insurers need to apply a holistic lens across them as each trend matures. They need to monitor the trends and evaluate the impacts across insured, staff, process, products, services data, and partner ecosystems. Injury intelligence from these trends should also be analysed and opportunities should be investigated to expand insights into broader processes such as underwriting, reinsurance and claims management.

Looking ahead

The race to adopt advanced injury management techniques is on for insurers.

Leading insurers are early in their journey—researching the rising innovations in the space, enabling third-party integrations such as ODG, synergising with employees on wellness and data sharing, piloting exponential technologies such as VR and exo technologies and shifting operations for better collaboration within the healthcare industry

There are a lot of learnings that can also be borrowed from data-driven digital incumbents that have achieved innovation at scale. Partnering with healthcare, third-party administrators (TPAs) and insurtechs to deliver these outcomes is a key option to consider. Early in the process, involve an ecosystem of strategic partners to support the ecosystem integration, from strategy definition through planning and execution. Early in the process, choose a partner that offers business consulting and implementation expertise.

The case for change is real for insurers. Those that leapfrog the competition by investing in digital propositions across injury experience, process and people will stand apart from the competition.

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