

DISABILITY MANAGEMENT

Reducing the wait for care

National union CLAC offers timely access to specialist care through new program

By Angela Johnson

The statistics are staggering: 54 per cent of Canada's workforce has at least one chronic disease or condition, according to the 2019 Sanofi Healthcare Survey; in 2016, organizations spent \$7.5 billion on long-term disability coverage, according to RBC Insurance; and, each year, \$2.1 billion is lost in wages due to long waits for surgery and medical treatment, according to a 2019 report from the Fraser Institute.

While the numbers are troubling, they're not actually the problem.

The problem is that when employees have a serious illness and require medical care, they are regularly forced to wait. In fact, Canadians experience the longest wait times for health care in the developed world, according to the Fraser Institute. Likewise, wait times for specialist care are at an all-time high.

From both an employee and employer perspective, this lack of timely access to appropriate care undermines both parties' efforts to help employees who are on medical leave recover and return to work.

Research has repeatedly indicated that wait times for medically necessary treatments are not benign inconveniences.



Wait times can have serious consequences such as increased pain, suffering and mental anguish. In some instances, they can also result in poorer medical outcomes — transforming potentially reversible illnesses or injuries into chronic, irreversible conditions or even permanent disabilities.

The impact of delayed access to care is especially significant when you consider that more than two-thirds (68 per cent) of Canadians have taken time off due to disability at some point in their career, according to RBC.

CLAC provides members with access to specialist care

CLAC is a national union representing more than 60,000 workers in almost every sector of the Canadian economy. The CLAC group benefits plan (Western Canada) provides coverage to

more than 22,000 participants covered by CLAC collective agreements.

The union partners with Manulife to provide short- and long-term disability case management services.

In 2018, Manulife added Medical Confidence, an organization focused on offering Canadian consumers timely access to specialist care, to its roster of services available to support a



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disability claim.

This addition recognized that navigating the health-care system has become more and more challenging for patients. In turn, delays in accessing care are increasingly costly for employees, employers and insurers.

Effective, quality solutions that not only support the wellness of the employee but also demonstrate an ability to help manage or reduce the costs associated with employee absences from work and the management of the plans themselves help alleviate this burden.

From CLAC's perspective, the new program supports its commitment to member well-being. It knows there is a tremendous amount of anxiety and fear associated with receiving a critical diagnosis and then being unable to work.

It can be a lonely and scary time for many employees.

As a result, CLAC welcomes approaches that help members feel like there is a team behind them. It wants each member to be empowered to make informed, confident decisions related to their health and their particular situation.

Candidate members for the program are identified in consultation with their Manulife case managers who review details such as location, barriers to treatment and potential length of wait for specialist care.

If the case manger feels the additional support might be helpful, the member is offered access to the Medical Confidence team, but participation is not mandatory — when members are feeling vulnerable, it's important for them to have choices.

When a member accesses the service, they receive education and coaching from a nurse to help them understand their medical condition.

A health-care navigator leverages the company's database of more than 16,000 Canadian physician specialists to map out the most appropriate specialist candidates to the member's medical need, geographic location and the specialists' practice and availability.

The nurse then works with the member's primary care practitioner to co-ordinate the referral to the selected specialist.

Requisitions for any required

testing and imaging are also coordinated by the Medical Confidence team.

The team then secures the earliest possible appointments and helps the member prepare for their appointments.

Following the appointment, the nurse reviews the specialist's consultation report with the member, schedules treatment and answers any employee questions along the way.

Impressive results after launch

Each of Manulife's representatives were fully trained ahead of the launch of the new program, ensuring they felt confident integrating the program into their existing toolbox.

Feedback from the case managers has indicated that the program was easy to introduce and the rollout was seamless.

Since the launch of the program at the end of 2018, 11 CLAC members have worked with the Medical Confidence team.

To date, access to the new services has resulted in savings of an estimated 2,425 wait days (actual days waited minus the estimated wait time without Medical Confidence services), meaning members accessed physician specialist care an average of 245 days sooner than they would have without that support.

At CLAC, the goal is to provide exceptional support to members during all the phases of their work life.

The option to work with a team such as Medical Confidence helps ensure they are accessing the best care they can, when they need it and as soon as possible.

This partnership has had a positive impact on CLAC members, and the union has been encouraged by both the hard and soft cost savings it's seen in a relatively short amount of time.

With such tremendous return on investment for both members and the organization, the union looks forward to the program's continued benefits.

Angela Johnson, founder and president of Medical Confidence in Richmond Hill, Ont., wrote this article in collaboration with CLAC. For more information, visit www.medicalconfidence.com.