The whirlpool of late disability claims submission

Late submission triggers a series of negative outcomes

**Employee**

**FINANCIAL AND SOCIAL PRESSURES**
- No opportunity for early intervention and rehabilitation, causing lasting complications which impact on ability to work.
- Once sick leave is finished, no income until delayed claim is paid, impacting on employee’s ability to cover other commitments.
- No money for adequate treatment while waiting for payment.
- Inability to work and earn a living leads to loss of identity and purpose, which can cause stress and poor mental health.
- Drop in status and financial wellness can create secondary disability drivers and higher mortality rates.

**RESULT:** Loss of ability to work + increased financial pressures + loss of purpose + increased poor health = secondary disability and increased mortality.

**Employer**

**FINANCIAL AND RESOURCE PRESSURE**
- Loss of skilled, productive workforce.
- High costs of replacement and training.
- Negative impact on insurance rates.

**RESULT:** Increased absenteeism + increased costs + reduced productivity = company’s bottom line suffers.

**South Africa**

**ECONOMIC PRESSURES**
- Increased level of disability reduces the number of economically active contributors causing a drop in nation-wide productivity.
- Burden to provide an income shifts to family members and State.
- Sustainability of business may be affected causing fewer employment opportunities.
- Negative impact on economy heightens overall risk of employee disability.

**RESULT:** Increased disability burden + lower productivity + negative impact on businesses = economic pressures.

**Who should submit the claim?**

As the policyholder, the employer needs to notify Momentum immediately of a potential claim. Most policies require:
- Claims must be submitted within 3 months of the employee’s last day of normal work.
- Employer must inform Momentum if the employee is continuing in an alternative position.

Failure to adhere to policy requirements may result in the claim being denied!

**Indicators of a potential disability claim**
- Illness / injury.
- Absent from work for 10 or more consecutive working days.
- Extensive and regular sick leave requests.
- Significant reduction in productivity due to a medical condition.
- Inability to cope despite accommodations / adaptations made.

**Return to work reality**

Late submission prevents proactive management and reduces chances of recovery and return to work. This contributes to poor claims experience and possible increase in rates.

**Financial adviser TIME AND FINANCIAL PRESSURES**
- Spike in queries and loss of productive sales time.
- Client frustration and dissatisfaction with the process of resolving late submissions, exacerbated by lost productivity, higher costs and increased disability insurance rates.

**RESULT:** Harder work to keep client and difficulty in getting good rates for a scheme with poor claims experience.

**How we can help:**

- Employer and Financial Adviser training
- Assist with collating all information and documents for on-time submission
- Our nurses can help secure hospital information
- Access to our doctor network for assessments and reports
- Appropriate treatment and rehabilitation

**Wellness Care Centre**

wcc@momentum.co.za
0860 000 021