

Episodic Disabilities and Insurance: Action Items for Employers

Are you an Employer who offers private health insurance like Short Term Disability (STD) or Long Term Disability (LTD) as part of your employee health benefits? Do you want to improve the coverage or services you get for employees living with unpredictable and recurring episodic disabilities like MS, Arthritis or HIV?

Below are steps you can take to improve how these services support your employees:

1. Challenge your insurer to give you some better options for managing episodic and/or chronic disabilities through STD/LTD program. Ask them to investigate options for you.
2. Ask your insurer to give you options for those employees who require specialized medication in order to allow them to work (for example, biologics). Discuss whether the cost of the medication may be less than the employee going on STD when symptoms get unmanageable.
3. Ask your insurer to give you more options for rehabilitation or paramedical care for those employees who live with episodic disabilities. Services such as chiropractors, naturopaths, massage therapists, osteopaths and acupuncturists can be critical to the health of employees with episodic disabilities.
4. Imposed limits of \$500 per rehabilitation practitioner are hard to stick to particularly when consistent care by one practitioner is important. Instead:
 - Ask for an option for employees to go to one practitioner to a max of \$2000.
 - Or ask for an option for employees for one practitioner to a max of \$1000 at 80% reimbursement and then for anything between \$1000 and \$2000, a reimbursement of 60%.
 - Or find other creative ways of problem solving.
5. Adjust perceptions that being “away from work” is always better. Research shows that the less time spent away from the workplace, the more likely the employee will return to full time work.
6. Ask your insurer to provide options for Part-time workers to be able to access specialized drugs or specialized treatments for episodic conditions.
7. Small businesses can ask insurers to provide options for access to “At Work Services” to assist vulnerable employees to stay at work.

Remember, there is room to tailor your plan to better meet your needs. Talk to your insurance provider today!

For more information on episodic disabilities please see: www.RealizeCanada.org

Disclaimer: This Fact Sheet is provided for information purposes only. Please consult with your insurance provider directly for details relevant to your unique circumstances.