

## Episodic Disabilities and Insurance: Action Items for Insurers

Are you a private health insurance provider encountering challenges related to supporting employees with unpredictable and recurring episodic disabilities? Would you like to improve the affordability and efficacy of your services to this key population? Read on for action items you can take to improve services for this growing demographic:

- Conduct internal actuarial analyses to answer the question “Are there more efficient ways to manage episodes of illness for employees with episodic disabilities?”
- Consider whether a specific “episodic disability leave” option that does not use the same criteria as short term disability (STD) or long term disability (LTD) is possible.
  - For example, could someone with an ED have access to 6 months of intermittent time during a period of 24 months, which would count as STD and then any time after would be treated as LTD? This would eliminate the administrative costs of opening and closing cases per episode and would activate at work services quicker for employees who can still stay at work during their episode.
- Is there a different definition for “disability” that would work better when there are unpredictable periods of illness and wellness?
- Is there a different definition for “Return to Work” that would make more sense for employees whose capacity can fluctuate from day to day or week to week depending on their symptoms?
- In evaluating whether someone is totally disabled from the workplace, can the focus be on capacity as opposed to disability?
- Engage your clients to develop more appropriate administrative processes from the perspective of employers and HR departments.
- In order to get a better idea of the impact that STD/LTD leaves on the organization, encourage employers to implement business line reporting when implementing a STD/LTD program. This will assist in clarifying what associated costs may be.
- For small businesses that cannot afford full STD/LTD programs, offer “At Work Services” that assist vulnerable employees who are living through an episode to stay at work or offer “Advice to Pay Services” that can be activated as needed when an episode becomes too difficult to manage at work.

For more information on episodic disabilities please see: [www.RealizeCanada.org](http://www.RealizeCanada.org)

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