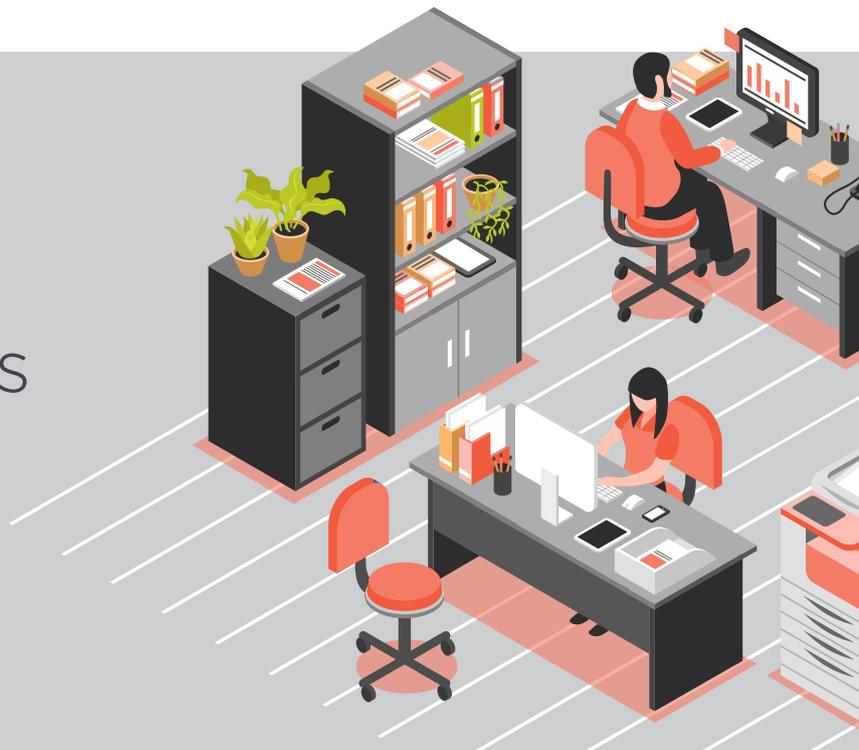


Behind the scenes in Australian Life Insurance claims management



Passion for the people behind insurance

SuperFriend is committed to looking after the health and wellbeing of people working in the important and challenging world of insurance claims management.

SuperFriend is a leading mental health organisation partnering with group life insurers to build positive, supportive, mentally healthy workplaces.

Over the last few years, SuperFriend has invested in developing a range of solutions, insights and resources to support and foster mentally healthy workplaces, deliver best practice claims management guidelines, and improve mental health learning and development capabilities for the life insurance industry.

These include:

- *'TAKING ACTION: A Best Practice Framework for the Management of Psychological Claims' and associated Action Area Guides*¹;
- *'Building Thriving Workplaces'*²;
- *'Indicators of a Thriving Workplace Survey 2018 (ITW)'*³;
- *'Financial Services Industry Report'*⁴; and
- a review of our leading *Mental Health and Wellbeing Training Needs*⁵.

Copies are available from SuperFriend on request.

These studies, and key learnings from a recent in-depth industry project, inform the findings and recommendations outlined in this report.



INTRODUCTION

In late 2018, SuperFriend sought to explore the current state of insurance claims management using a human-centred design approach.

Our driving mandate for this work was to deeply understand the day-to-day challenges, experiences and environmental factors faced by claims staff, particularly those working directly with, and supporting the Person on Claim (PoC). As the primary point of contact for PoCs, the people at the front line of claims management perform a vitally important yet challenging role. Collectively referred to as claims staff throughout this report, they represent the PoC's experience of the claims process and the support they receive from the insurer.

SuperFriend was privileged to be provided access to a wide variety of people working within claims management. Insights gathered from this project will allow us to better support the mental health and wellbeing of claims staff, build claims management capability, and identify areas of opportunity for creating and sustaining mentally healthy and thriving workplaces for our Partner insurers.

We collected over 30 hours of qualitative research insights from claims teams at two insurers and two reinsurers.

The human-centred design approach involved on-site environmental observation, team observation, individual interviews and group meetings or workshops with key claims staff with between two- and 30-years' experience.

Roles included claims staff, team leaders, rehabilitation staff, reinsurer claims teams and various other workers supporting and assisting claims staff.

Our findings have informed this report and include key recommendations to effect change from within our Partner workplaces, and across the wider insurance claims industry.

2 Insurers
2 Reinsurers

30 research hours:

- Face-to-Face interviews
- Surveys
- Workshops

- Claims Management Staff
- Technical Specialists
- Team Leaders
- Other Specialists

Additional workshops with:

- Chief Medical Officer
- Health Services
- Rehabilitation
- Quality Assurance
- Learning & Development Teams

Glossary of terms

For clarity, we have created the following collective terms describing key roles within claims management teams that we refer to throughout this document:

Claims Staff – Meaning people in front line roles that either assess and manage claims or provide senior technical support including; assessors, case managers, principle and senior case managers and technical specialists. This group represents the PoC's primary contacts during the management of their claim.

Team Leaders – The people leaders of individual claims teams, usually managing teams ranging from five to ten claims staff, and responsible for their team's performance.

Claims Floor – The physical office environment in which the claims teams (their staff and leaders) are based, performing the duties of their job.



EXECUTIVE SUMMARY

Claims staff derive a huge amount of job satisfaction from helping a Person on Claim make progress towards recovery.

Validation of their efforts by the PoC and knowing they have had a hand in helping recovery happen provides meaning and purpose to their work, a known indicator for engagement, performance and wellbeing within mentally healthy workplaces^{3,13}.

That said, playing an active role in PoC recovery is difficult. Time pressures and the complex systems and performance measures of the role — though necessary for audit, consistency and compliance purposes — are not always compatible with the holistic behaviours identified as critical to success.

In fact, there may be a disincentive to truly help as it is often quicker, easier and safer for staff to do their jobs in a 'tick the box' fashion.

For claims staff to thrive, they need to be working within a mentally healthy workplace. This means feeling confident to not only focus on the technical aspects of their role but also supported and empowered to do the type of work they and their employer believe they need to do to help the PoC achieve their goals.

This strategic disconnect is evident within many claims teams, creating a pivotal decision for staff and leaders in the industry: 'What is easier and safer?'

The holistic actions which I'm motivated to do, leading to good work and health outcomes and giving me greater job satisfaction, or the compliance-driven approach to tasks and Service Level Agreements (SLAs) that form the primary basis of my performance assessment?'

Despite administrative constraints and other barriers to holistic case management, we were able to identify people who, through their personality, values, experience and confidence, were able to apply the holistic practices needed to achieve positive PoC outcomes, where other colleagues struggled.

Rather than saying, 'This is what we want you to do; go do it like this', an opportunity exists to:

- Leverage the experience of individuals who can apply a holistic approach and achieve successful outcomes with the PoC.
- Empower those who are motivated to succeed, but don't feel supported or know how to do so.
- Develop the claims floor culture by educating leaders and implementing initiatives that reflect the five domains of a mentally healthy workplace (leadership, connectedness, policy, capability and culture)².

KEY FINDINGS

- 1 Success is defined as 'incremental progress towards recovery'.
- 2 Working collaboratively and building trust early informs future success.
- 3 Job satisfaction is directly linked to PoC validation of claims staff's effort to support recovery.
- 4 Workplace culture drives behaviour.
- 5 Finding the balance between administrative vs holistic claims management is challenging but critical.
- 6 Managers / team leaders play a crucial role.
- 7 Confidence and capability development are essential.
- 8 Despite the challenges, some claims staff are succeeding.



KEY FINDINGS IN DEPTH

1. Success is defined as 'incremental progress towards recovery'

The definition of success consistently expressed by claims staff of all levels was the same:

'We have helped the PoC achieve what they want to achieve'.

SUCCESS FACTORS

1 Rapport & trust

2 Recovery plan in place

3 Claims management capability

- 1 The ability to build rapport and trust with the PoC;
- 2 The ability to understand a PoC's needs and put a recovery plan in place; and
- 3 The skills and capabilities of the Claims Management team to support the plan in action.

Success isn't just about 'returning to work'. Any type of positive progress towards recovery or helping the PoC find some sort of 'normality' or 'enjoyment' in their lives provides claims staff with a high level of job satisfaction.

'It comes down to whether we have helped the person achieve what they want to achieve. It may be as simple as getting out of the house and into the community.'

Claims Staff

2. Working collaboratively and building trust early informs future success

All claims staff agreed that the ability to build trust and rapport with the PoC and facilitate a positive claims process during early interactions laid the foundation for future success. Claims staff identified that if a PoC's initial perceptions are poor, whether valid or not, it can cause irrevocable damage to the relationship, hindering the ability of claims staff to play an effective role in supporting their recovery.

This is reflective of workers compensation research that concludes a strong positive association exists between the PoCs experiences of the claims process and self-reported return to work outcomes⁶. Research also states the primary indicator for a return to work outcome for a person experiencing mental illness or poor mental health to be their perception of a positive early interaction with their workplace manager or supervisor⁷.



'Dealing with a stranger, a third person...[with] no perception of what's going to happen and being asked to open up and trust us... it's confronting.'

Senior Claims Staff

Claims staff also believed it was the early stages of a claim, the initial interactions and information gathering process that the PoC found the most challenging. The ability to empathise with and adapt claim assessment processes to the unique needs of the PoC can help minimise these challenges and poor early claims experiences.

Claims staff are acutely aware of the importance of their relationship with the PoC in achieving successful holistic outcomes. A positive relationship with the PoC can involve:

- Working collaboratively to allocate and complete tasks
- Shared values and beliefs about recovery and potential for change
- Developing a bond that transcends the transactional nature of insurance claims
- Claims staff acting in part as an agent of change for the PoC, and
- Collaborating to set and achieve specific goals.

Although not a therapeutic relationship, the relationship between claims staff and the PoC share many components necessary for a 'working alliance' to exist⁸. The working alliance is the 'relationship that exists between a therapist and client working together towards a common therapeutic outcome'⁷. Importantly, a 'working alliance' is not limited to a therapeutic relationship, it can exist in any relationship where a person is seeking change and another is acting as an agent of change⁸. This interplay can exist in many positive claims staff and PoC relationships. This may be significant, as extensive research indicates the existence of a 'working alliance' to be the most robust predictor of therapeutic recovery and positive outcomes^{9, 10, 11}

'The initial contact is the most important phase in the whole relationship. The first 30 days. It's when the member decides if you're going to help or not.'

Claims Staff





3. Job satisfaction is directly linked to PoC validation of claims staff's effort to support recovery

Claims staff derive a huge amount of job satisfaction from seeing a PoC make progress towards recovery. Interestingly, this is not isolated to the feedback of progress alone but the knowledge that claims staff have played an active role in helping the PoC. It includes validation of their efforts from the PoC, providing meaning and purpose in their work, leading to a sentiment of 'together, we are making progress.'

Job satisfaction is intrinsically linked to a host of health and wellbeing variables for all workers. High levels of job satisfaction are linked with greater life satisfaction and physical health, as well as lower levels of depression, burnout and anxiety¹².

There is significant evidence that when workers can see how their work positively influences the wellbeing of others it supports task significance, meaningful work and motivation¹³. Validation of effort and connection to the PoC achieving their goals can be an important factor to influence positive physical and mental health and wellbeing of claims staff.

Employees want to do good work¹⁴. To succeed, employees need to be working within a thriving and mentally healthy workplace. Thriving workplaces promote the positive mental health and wellbeing of all people participating in that workplace including workers, leaders, contractors and consultants. A thriving workplace is achieved through activities across the five domains of leadership, connectedness, policy, capability and culture³.

'When they say, 'I did it!' it's inspiring. When you help people set goals, you begin to subconsciously think of your own.'

Senior Claims Staff

Good work, as perceived by claims staff, goes beyond the technical aspects of the role. It is embedded in a broad holistic approach that allows and fosters a sense of achievement and connection with the PoC, their lives and aspirations. Achieving this results in claims staff feeling confident, valued, supported and empowered to do the type of work they believe they need to do to help the PoC achieve their goals.

According to SuperFriend's Indicators of a Thriving Workplace Financial Services Industry Profile Report⁴, when this type of mentally healthy environment exists, sickness and absenteeism decrease, productivity and staff retention rates rise and an intrinsic commitment to the organisation by individuals who feel supported to 'do good work' results, as shown in Figure 1 below.

Figure 1: Perceived benefits of working within a mentally healthy workplace⁴



A mentally healthy workplace where claims staff feel both supported and empowered provides significant 'win-win' outcomes for both employer and employees. This will also have significant benefits to the PoC and their experience of the claim process.



4. Workplace culture drives behaviour

Workplace culture describes the shared unwritten and unspoken values and assumptions within a workplace¹⁴. Cultures that are positive, inclusive, and respectful directly contribute to worker commitment, job satisfaction, motivation and wellbeing¹⁶. Culture develops from the expressed values of an organisation (what staff see and hear as important, valuable, and represent organisational beliefs), the policies, processes, leadership decisions (the artefacts) and work environment as well as the underlying assumptions within an organisation that are largely unconscious and taken for granted¹⁴.

When there is alignment between the organisational values, artefacts and staff interpretation of underlying assumptions, a strong culture emerges¹⁵. All workers, particularly leaders, contribute to creating and sustaining a positive work culture that values mental health and wellbeing through what they say and do every day^{15,16}.

A misalignment between an organisation's expressed values (for example, person-centric and holistic approach to PoC support), the artefacts (claims performance measures, systems and processes) and the interpretation of the underlying assumptions can influence the emerging culture and guide people regarding how they should behave¹⁵.

This research has highlighted some misalignment of organisational values and artefacts experienced by claims staff that affect their appraisal of the underlying assumptions and drive their behaviour on the claims floor.



Staff from all levels agreed that the systems and performance measures relating to their role, while necessary for audit and compliance purposes, did not routinely allow for the holistic approach identified as critical to success. Emphasis placed on data-driven Quality Assurance, Key Performance Indicators (KPIs) and other measures within a high caseload environment increases the pressure on claims staff to deliver according to the operational requirements of the organisation. In this environment, there are fewer opportunities to practice and apply the holistic activities seen to provide optimum support for PoC recovery.

Claims staff behaviour is guided by their assessment of these underlying assumptions as described in Figure 2. This can create an internal conflict and a critical decision for claims staff: 'If I seek to understand the needs of the PoC and try to create a plan to address the emerging issues, will this prevent me from fulfilling the administrative tasks I am measured on? What is easier and safer? The holistic approach which I'm motivated to do, and which can lead to better outcomes and provides greater job satisfaction, or the tasks and SLAs that form the basis of my performance assessment and the organisations regulatory compliance?' Importantly, without alignment between what people see and hear in the workplace,, expressed values and decision making, the underlying assumptions and perceptions of what's 'easier and safer' can't be changed¹⁵.

'I know what I want to do with the claim, but BAU gets in the way.'

Claims Staff



Figure 2: Expressed value, artefacts and underlying assumptions in the claims environment.

EXPRESSED VALUES

- Person centricity
- Holistic support of recovery
- Prioritising return to life and health
- Commitment to care and empathy
- Pay all valid claims

BEHAVIORS AND ARTEFACTS

- Administrative process
- Data driven KPI, QA measures
- High caseload - time poor
- Systems that overly process tasks
- Limited time for collaboration among peers

UNDERLYING ASSUMPTIONS

- KPIs are the priority for my available time
- Easier and safer to complete tasks I'm measured on
- Speak the values - act the KPI

CLAIMS MANAGER PAIN POINTS

1 Time pressures (impacted by case volume and complexity)

2 Processes / BAU

3 PoC relationships

Time is a currency on the claims floor. Measures, systems and caseloads either constrict available time or release it.

If the claims floor environment is quiet, it is likely that a holistic approach including conversations, strategy reviews, peer consultation and brainstorming is not regularly occurring. This can then perpetuate the underlying assumptions driving behaviour and create environments where staff find it easier, safer and more comfortable to emulate the more administrative and system-focussed behaviours they may be observing around them.

'Following the claims process on the system doesn't leave time to do the work we know we need to do to get results for the member. Just pushing the claim along, emailing them... we can say we've done the right thing because we've contacted them but really, it's not the right thing to do.'

Manager / Supervisor



5. Finding the balance between administrative vs holistic claims management is challenging but critical

Claims staff indicated that PoC conversations need to be broader than just, 'When will you get back to work?'

A holistic approach which involves conversations with the employer, the treating team and the PoC that help build trust will ultimately result in better outcomes overall.

At all levels, there's a desire for claims staff to be more active in recovery planning. But this is not consistently manifesting on the claims floor. When systems and processes over-operationalise activities and caseloads are time-intensive, it is often easier to 'do what you're told and measured on'. Underlying assumptions of the workplace can drive behaviours where it is often quicker and easier for staff to do their job in a tick-the-box fashion, making an administrative approach the accepted norm.

These types of operating environments may in turn impact the ability to recruit and retain employees who are intrinsically motivated to support recovery.



'You don't see the outcomes you know you want; you're stretched too thin. The 'care factor' goes and the member feels that.'

Senior Claims Staff

6. Managers / team leaders play crucial roles

Leaders act as champions for their teams. To benefit from a strong team culture, leaders need to be considered as 'in-group champions', 'working for the group', 'doing it for us', rather than be driven by self-interest or the interests of executive management¹⁷.

Leaders have influence on embedding and moderating the climate of an emerging workplace culture through several mechanisms available to them. These mechanisms act to teach those in their teams how to perceive, think, feel and behave. They represent visible 'artefacts' to staff and help create the organisation's climate and accepted norms. A primary mechanism that can embed an emerging culture is what leaders pay attention to, measure and control within their teams¹⁵.

Claims team leaders play an active role in this. What they measure, control, value and recognise in terms of claims staff performance influences staff behaviour. Team leaders act as a conduit between senior leaders and claims staff and their ability to be 'in-group champions' working for the good of the team will drive many benefits¹⁷.

These benefits include positively influencing team members' opinions and behaviour, and receiving team buy-in to a shared vision of the future¹⁸.

Claims team leaders balance high-level organisational directives of senior staff with day-to-day realities of life on the claims floor. This has a moderating effect on any conflict claims staff may experience between the expressed values of the organisation (person-centred holistic approach) and the nature of the operating environment (often time poor and administratively focussed) which informs their behaviour. This in turn plays a crucial role in directing the climate of their team culture and recognising, rewarding and promoting the good work of their teams¹⁵.

Recognising the strength and influence of claims team leaders, it is beneficial for them to recognise the conflict and raise concerns and issues with executive management. They are however limited by the systems they themselves continue to work in.



7. Confidence and capability development are essential

For claims staff to think and act holistically, confidence is a key capability enabler alongside appropriate delivery timeframes, skills and working environments. Building confidence and delivering relevant and appropriate training is paramount.

Claims staff are required to attend regular training that, while necessary, often takes them away from opportunities to deliver their KPIs. They typically operate in time-poor environments and training that is not perceived as immediately relevant and useful can lead to frustration and disengagement. Time away from caseloads that impacts their capacity to meet claim SLAs and KPIs remains the single most challenging aspect of any front-line staff training. For claims staff to successfully apply a holistic approach to supporting the PoC, they need the confidence to apply those skills in practice and know that they will be supported.

Holistic case management requires a curiosity mindset where case managers think of all people as individuals and seek to understand their unique circumstances, empathise, guide and find creative ways to support them. These skills are developed on a foundation of confidence that is practiced and refined. This includes the confidence to hold holistic and often challenging phone conversations with the PoC, their family, treating practitioners, community organisations and other key stakeholders in the office environment where they are seen and heard by their peers.

Just like a muscle that weakens if seldom used, it can quickly feel awkward and uncomfortable when holistic case management skills are not used regularly. Anxiety can develop when those skills are then required, leading to procrastination and avoidance, and further eroding confidence to think and act holistically. This can lead to a self-preservation mindset where claims staff unconsciously 'opt out' of the activities needed to act holistically, rather than risk over-promising and under-delivering on the course of action agreed with the PoC during initial interactions.

To support a holistic approach, soft skills training for front line claims staff has become common place. Competencies can include telephone communications skills, physical and mental health literacy, biopsychosocial assessments, strengths-based motivational interactions, active listening, empathy and an asset-based and curiosity mindset that promotes positive change. Where claims technical training is often perceived as directly relevant and easily applied to claims roles, soft skills are significantly harder to see and measure.

Soft skills are complex, and require practice, reflection, decision making, peer support and a psychological safe environment to enable learning and continuous application and improvement^{18, 19}.

Soft skills training represents a challenge for learning and development teams who develop and deliver training, team leaders who communicate the purpose of training and manage staff logistics, and the claims staff who attend, absorb and attempt to embed learnings into their roles. These challenges can fall into two categories, each critical to acquiring and mastering soft skills.

1. The development and delivery of the training (creating content, facilitating, delivering and imparting knowledge)

Claims staff need to believe training content is directly and immediately relevant to their role to engage with and feel motivated to participate. If this does not happen disengagement and frustration can occur. Team leaders play a crucial role in sponsoring and endorsing training to their teams. Their appraisal of importance and usefulness will directly influence their team's own mindset towards the training. Endorsement encourages a growth and open mindset for their teams, while indifference will speak to a lack of relevance impacting engagement and participant motivation¹⁹.



Figure 3: Four Principles of Adult Learning (Andragogy)¹⁹.

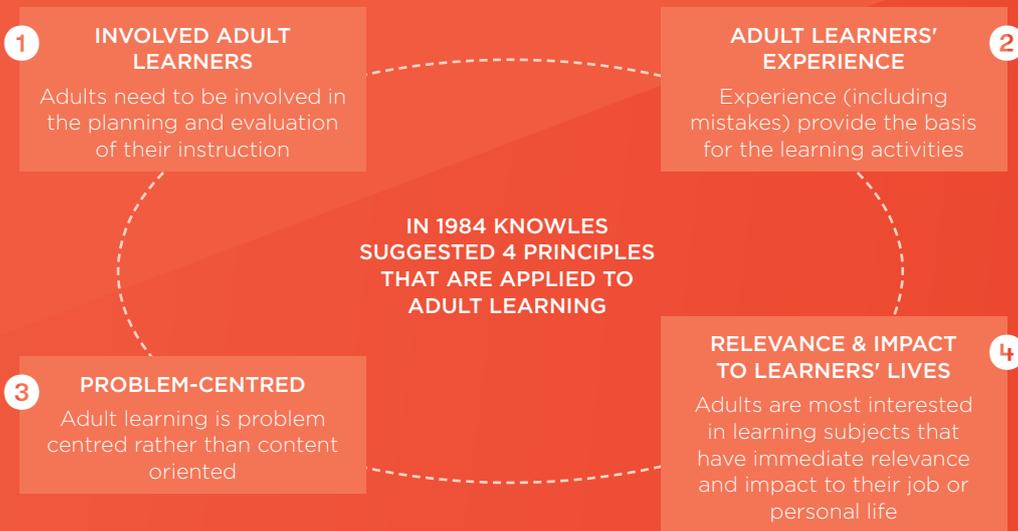


Figure 3 describes four components of adult learning that are essential for success¹⁸. These principles are directly relevant to the experiences of claims staff, L&D teams, team leaders and other support staff when seeking to build soft skills capability.

STAFF INVOLVEMENT

Claims staff expertise and experience should be leveraged by involving them in the development and delivery of training where possible. Acknowledging their preferences for learning while rewarding their existing multidisciplinary skills can engage staff, provide recognition of expertise and help training be perceived as more relevant.

SAFE TO FAIL

Creating an environment where mistakes are recognised as part of the practice and reflection process is essential. This promotes open conversations and opportunities to learn in an environment that does not frown on or punish mistakes but instead accepts them as part of practice. Tolerating acceptable and expected mistakes for those learning helps create a psychologically safe environment and embed new skills¹⁸.

RELEVANCE

A growth mindset that is open and curious to the concept of change is essential to developing complex soft skills. Change in the context of claims management relates to:

- 1 Claims staff believe that the PoC has the potential for change
- 2 Claims staff believe that the PoC themselves believe they have capacity for change, and
- 3 Claims staff see benefit acquiring and embedding new skills.

On the job training can be influenced by the skill of facilitators to contextualise generic content and make it relatable for participant roles and needs. Perceived relevance is also built through team leader endorsement.

PROBLEM CENTRED

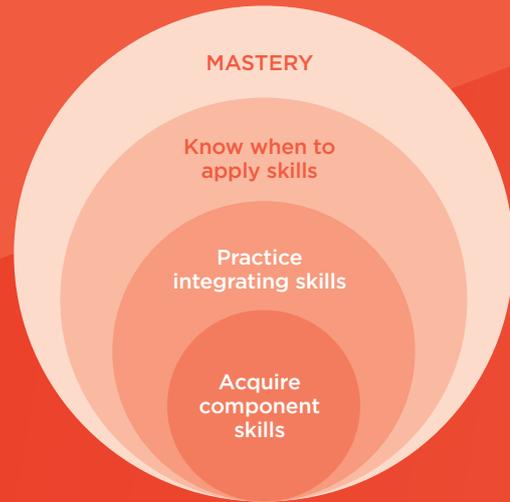
Content that seeks to solve relevant, real world problems rather than theoretical content will engage claims staff, help them to see the practical application of skills into their jobs and encourage motivation for post-training practice.



2. Transferring and embedding skills

Acquiring knowledge is only a small component of embedding new skills. To succeed, the post-training environment must facilitate the practice, reflection and support necessary for mastery to occur as detailed by Ambrose's Elements of Mastery model in Figure 4.

Figure 4:
Ambrose's
Elements of
Mastery²⁰.



Despite positive intentions, once outside the training room environment it is not uncommon for the pressures of every day and the limited scope to modify role design, measures and processes to hinder the essential practice, reflection and peer support necessary to embed skills and foster mastery.

The perception of a 'safe to fail' and psychologically safe post training environment is a key component in practice and mastery of soft skills¹⁹. Soft skills are often holistic, communication focused and less technical and intrinsic. Practicing new communication skills in a quiet environment can be a daunting prospect for some. They may be seen and heard by their peers and fear placing themselves in a spotlight at risk of perceived judgment which can reduce their appetite to try new approaches¹⁷.

A psychologically safe environment is described as 'a shared belief that the team is safe for **interpersonal risk** taking. It can be defined as 'being able to show and employ one's self without fear of negative consequences of self-image, status or career. In psychologically safe teams, team members feel accepted and respected'²¹. For claims staff, this would be reflected in a working environment where the operational measures and processes allow for and promote the essential practice, collaboration with colleagues, time for refining ideas and approaches, reflection and skilled peer support to exist. This in turn can help reduce perceptions of judgment and fear in an open-plan claims floor environment.

Often, the steps essential for practicing and mastering skills occur in addition to existing unchanged, time-sensitive business processes, KPIs and measures. Claims staff may find themselves making decisions about whether practicing these complex skills is realistic or worth their while when weighed against potentially not achieving a KPI or similar performance measure.

Results of the Mental Health and Wellbeing Training Needs Review⁵; conducted by SuperFriend in August 2018 found that half of all respondents preferred alternative learning methods to role play activities. However, it needs to be acknowledged in many contexts, role-play is an important learning strategy, and that measures should be taken to de-risk training related role-play to ensure participants feel safe volunteering and participating. While it may be considered confronting for many, role-play can be a powerful tool to practice the complexities of verbal and non-verbal communication and confronting conversations that exist for front line claims staff, for example a PoC reporting suicidal ideation. Training that creates opportunities for practicing these skills in a safe and supportive environment is essential to prepare claim staff for scenarios they may face.



Case studies, videos, shared experiences, presentations, lectures and group discussions were identified as the preferred ways of learning for claims staff. These preferences reflect the four principles of andragogy (figure 3)¹⁹ and demonstrate claims staff desire and motivation to build their capability in relevant, practical, expert informed and solution focused ways.

Preferred ways of learning

90%

CASE STUDIES

76%

VIDEOS

74%

SHARING EXPERIENCES

69%

PRESENTATIONS / LECTURES

66%

GROUP DISCUSSIONS

Source: 2018 'Mental Health and Wellbeing Training Needs Review'⁵.

8. Despite the challenges, some claims staff are succeeding

Despite the common industry challenges, we found evidence of claims staff who were able to successfully apply a holistic case management approach and achieve positive claim and work health outcomes. Where other colleagues struggle to achieve this, some 'outliers' within the front line of claims assessors are able to find and apply solutions that allow them to succeed. These solutions are fit for purpose and exist within the complex claims management environment.

The existence of positive outliers within a complex community reflects a behavioural and social change theory called Positive Deviance.

Positive Deviance recognises that solutions to complex problems already exist within a handful of people within any community. That is, in a community where residents are exposed to the same influencing factors such as resources, environment and culture, a few can succeed while the majority struggle. These are the 'positive deviants' their actions and behaviours are markedly different from those around them and result in better outcomes²².

Within the same environment, using the same operational systems and measures and facing the same challenges, we were able to identify 'positively deviant' claims staff who found ways to apply a holistic approach to claims management where others struggled to simply maintain the status quo.

We need to engage these individuals and leverage their knowledge and experiences to 'normalise' their behaviour for staff who see the benefit in being more holistic but don't feel supported or confident to do so. Importantly, many solutions, behaviours or approaches may be teachable or transferable to others which means they can be replicated. An opportunity exists to engage existing staff, showcase their strength and expertise and effect ground-up, positive disruption to improve claims management capabilities and PoC wellbeing outcomes.



DELIVERING SUCCESSFUL OUTCOMES

Drawing from more than a decade of working with group insurers, we have identified three types of employees existing within most claims management teams.

The first are those who, in a holistic case management context, can flourish where others struggle. These people, through their personality, values, experience and confidence (or a combination of these traits), find time in their day to apply the holistic practices needed to achieve positive PoC outcomes, despite administrative and cultural constraints and other barriers to success (Group 1).

The second group of employees see the benefit in a more holistic approach, but don't feel motivated or confident to apply it given the administrative focus and requirements of their role and the way their performance is measured. Unless directed to do so, their approach will continue to be more administrative than holistic, despite any desire to change (Group 2).

The third group believes holistic practices are outside the scope of their job description. They are confident in their technical claims management abilities and value those skills but are not motivated to develop a connection with the PoC beyond their technical claims assessment requirements (Group 3).

We hypothesise that by identifying the people who are able to deliver successful outcomes where others struggle (Group 1), we can find ways for them to share their knowledge and experiences and thereby empower those who are motivated to succeed but don't know how (Group 2).

Employees with (solely) technical claims management skills are an essential part of any claims management team and should be valued highly (Group 3). However, as these individuals are not holistically motivated, they are not a 'capability uplift' target. Their experience and skills may be better suited to roles that leverage their technical strengths and minimise the exposure to holistic case approaches.

By understanding who is succeeding and why, we can promote and normalise these skills and behaviours, effecting 'ground-up change' within claims teams and across the wider claims management industry.

Claims staff behaviours are influenced and driven by the underlying workplace culture. This is influenced by a potential misalignment between how staff view the expressed values of the organisation and the operational processes they work within. Opportunities exist to align culture and process more clearly, driving ongoing positive shifts towards a more holistic, person-centred emerging claims floor culture, see Table 1.





NEXT STEPS

This report presents several findings that SuperFriend believes will be useful for the industry to implement, resulting in improved outcomes for PoC and claims staff.

SuperFriend also recommends that claims teams apply the principles of Positive Deviance to:

1. Identify who is succeeding in their organisation (Group 1)
 - Investigate how and why they succeed
 - Translate these solutions into wider 'capability development' strategies by:
 - Introducing support structures within the business to further assist the people who are succeeding (Group 1).
 - Identifying the commonalities and 'proven solutions' that exist within Group 1 (mindset, approach, environment) that may be teachable and transferable to Group 2, or could be used as the basis for recruitment modelling and leadership development.
 - Engaging and collaborating with these experts (Group 1) to develop resources and deliver initiatives that enable them to share their stories and experiences with Group 2, 'normalising' their behaviours and building engagement.
 - Showcasing the experiences of Group 1 through a series of video interviews for internal use within the claims and communications teams.
2. Identify opportunities to promote and normalise these skills and behaviours across the wider claims management industry, showcasing the new normal and its positive impact on staff and people going through a claims process.



'We need to be more involved in conversations with the employer, the treating team and the member. If there was more time... there should be a recovery plan.'

Claims Staff

Table 1: Changing challenges into opportunities using the five domains of mentally healthy workplaces³.

 LEADERSHIP	 CAPABILITY	 POLICY	 CONNECTEDNESS	 CULTURE
<p>PEER COACHING:</p> <p>Build awareness and capability to moderate any conflicts staff experience; recognise, reward and acknowledge strengths in teams. This will strengthen bonds, trust and recognition of the challenges that exist.</p> <p>TEAM PURPOSE STATEMENTS</p> <p>Design team activities such as team meetings, stand ups and individual file review meetings to be aligned to the intent of a shared and agreed purpose statement of what the team value and how they intend to support each other in work.</p> <p>PSYCHOLOGICAL SAFETY</p> <p>Accept that post training environments can be daunting for claims staff to imbed new soft skills. Recognise and validate these concerns or behaviours and seek to minimise this risk by creating a safe space for new skills to be practiced and reflected upon.</p>	<p>BUILD / SHARE EXPERIENCES OF HOLISTIC APPROACHES TO POC RECOVERY</p> <p>Share knowledge between claims staff to create better understanding of holistic case management actions in practice. What helped? What hindered? What would you do differently?</p> <p>CASE OF THE WEEK</p> <p>Dedicate time for claims staff to share a positive case experience each week / fortnight that allows staff to showcase progress, positive outcomes or overcoming a barrier that promotes peer recognition and shared learning.</p> <p>IMPLEMENT THE FOUR PRINCIPLES OF ANDRAGOGY</p> <p>Map all staff capacity and development activities against the four principles of andragogy to ensure relevance, a solution focus and participant expertise are considered for optimal engagement and outcomes.</p> <p>ELEMENTS OF MASTERY</p> <p>Seek to ensure the post training environment considers Ambrose's Elements of Mastery²⁰. Post training operational environments must promote, support and allow practice, mistakes, reflective practice and peer support that is aligned to the purpose of the skills to occur.</p>	<p>ALIGN SYSTEMS AND PROCESSES TO MEET THE EXPRESSED ORGANISATIONAL GOALS</p> <p>Speak the goals act the goals opposed to speak the goals act the KPIs.</p> <p>Aligning KPIs, SLAs and contractual arrangements with customer experience, best practice and holistic approaches to claims management.</p>	<p>CREATE ASSET MAPS OF CLAIMS STAFF SKILLS</p> <p>Build awareness of skills and experience that exist within the claims floor for staff to share ideas and expertise with colleagues.</p> <p>LINKED TO CAPABILITY: CREATE THE TIME AND ENVIRONMENT FOR SHARING EXPERIENCES, PROBLEMS AND CHALLENGES</p> <p>In contrast to a risk-lead file review, consider creating space and time for claims staff to share stories of mistakes and challenges and reflect with peers on learnings.</p>	<p>LINKED TO LEADERSHIP: CREATE A SAFE TO FAIL ENVIRONMENT</p> <p>Emphasise the message that failure in applying new skills and approaches is expected and welcomed and create the space to reflect and learn in a non-judgmental environment .</p> <p>CELEBRATE TEAM WINS</p> <p>Create space in team activities and the claims floor to celebrate big and small holistically focused wins. Normalise the steps and skills behind the wins across the team.</p>
 <p>Need a trusted Partner to help you in this work and make it relevant to your workplace? SuperFriend can help. Please call (03) 9615 8660 or email info@superfriend.com.au</p>				



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