



6th Health Insurance Forum (R)Evolution

Kiev, 29th of October 2015



Medical Trends that impact Health Insurance

➤ Additional Services around Health

UNIQA International

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Think health is
INVALUABLE.

Agenda



Services around Occupational Health Care

Introduction

➤ Occupational Health Measures

- ❑ Concepts
- ❑ Company Safety Management

➤ Active Health Care Management

- ❑ Concepts
- ❑ Best Practise Examples



Tools



Targets



To Do's

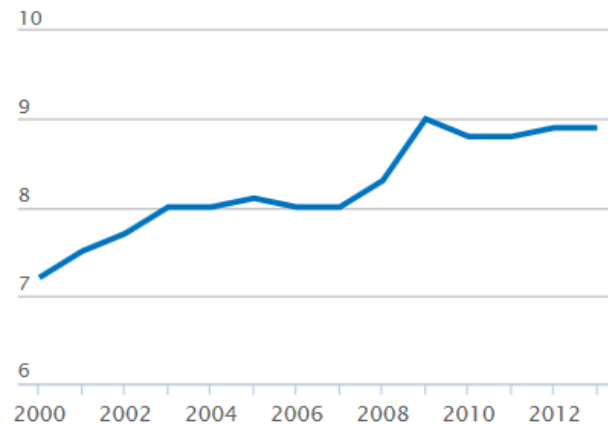




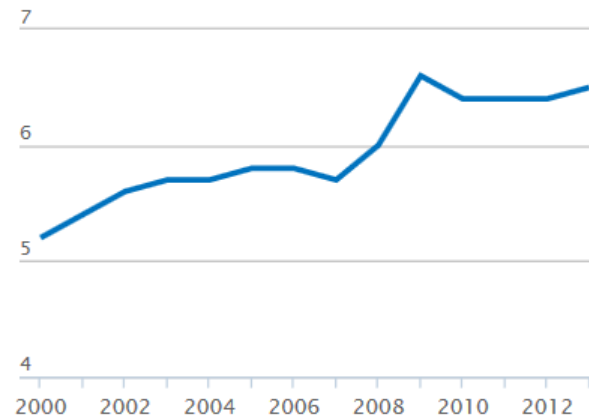
Introduction

Worldwide we face the trend, that Health Care Costs are increasing significantly and faster than the GDP in the last years:

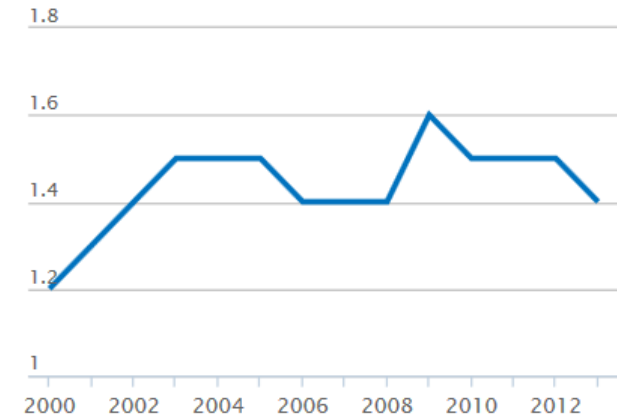
Total health expenditure, % of GDP



Public health expenditure, % of GDP



Expenditure on pharmaceuticals, % of GDP



This increases the pressure on care provider & payers.

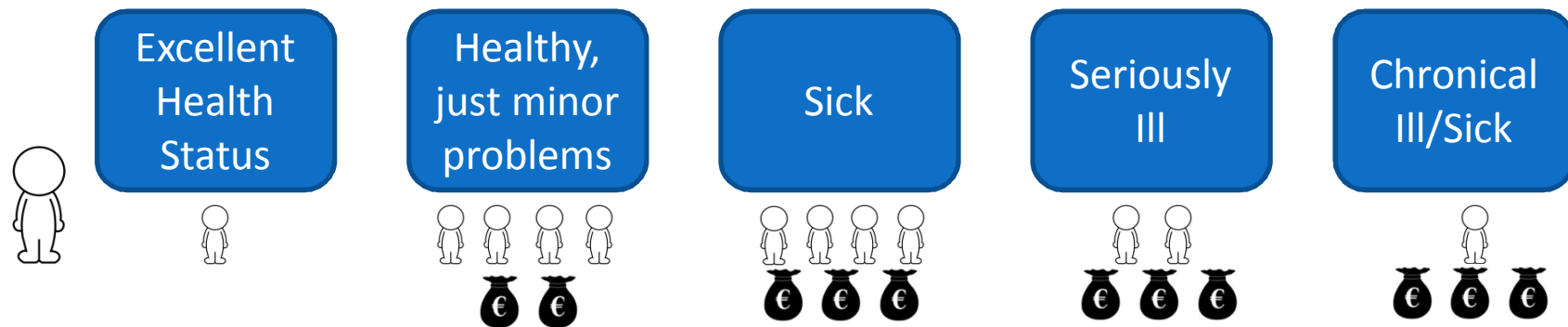
Source: OECD Studies - Data of Average of OECD Countries, <http://www.compareyourcountry.org/health?cr=oe&cr1=oe&lg=en&page=3>

Introduction



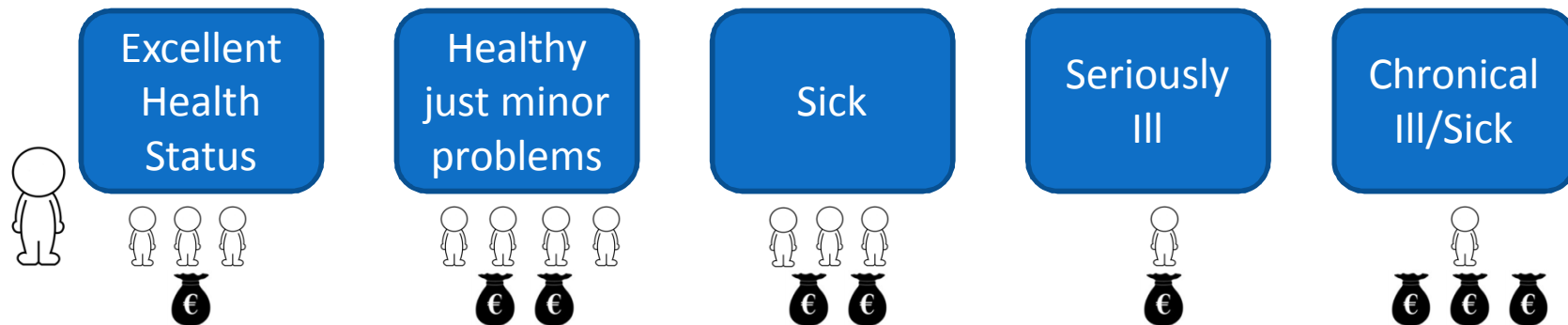
Current Structure of Insurer's Portfolio:

(Function of Insurer = Health Bill Payer)



Future Structure of Insurer's Portfolio:

(Function of Insurer = Partner for Health Care Management)



Introduction



Challenge for Employer

- *According to a study of 20,000 employees across Europe, 60% feel affected negatively on health by work*

Source: European Foundation for the Improvement of Living and Working Conditions, 2000

Chance: Workplace & Occupational Health Care

- *Studies show that for each invested € an ROI of 3 is to be expected*

Source: PriceWaterhouseCoopers anl. World Economic Forum 2007





Those who invest in Workplace & Occupational Health Care, invest in a successful future!

Occupational Health Measures



Workplace & Occupational Health Care

Workplace & Occupational Health Care according to the WHO definition should aim the promotion and maintenance of the highest degree of physical, mental and social well-being of workers.

- **Prevention** amongst workers of departures from health caused by their working conditions 
- **Protection** of workers in their employment from risks resulting from factors adverse to health 
- Placing and maintenance of the worker in an **Occupational Environment** adapted to his physiological and psychological capabilities
- **Adaptation of work** to man and of each man to his job.



Occupational Health Measures



Objectives of Occupational Health Measures

It is important to be aware and to discuss the following before acting:

- **Corporate Action Field**
= Where is a need to act ?
- **Health Action Field**
= At which level they have to act?
(physical, mental, cognitive and/or organizational level)
- **Key Figures**
= Which key figures from analysis should be improved?
and how should the figures look like?
- **Date of Measure**
= When should these key figures be achieved?



Occupational Health Measures



Impulse Test

Analyzes if either resources or stress factors predominate and is the basis for improvements in the company

Objectives

- Identify stress factors at work
- Optimizing of resources
- Basis for measures to promote occupational health
- Health and accident prevention
- Increasing of efficiency and productivity
- Prevention and health promotion

Focal Points

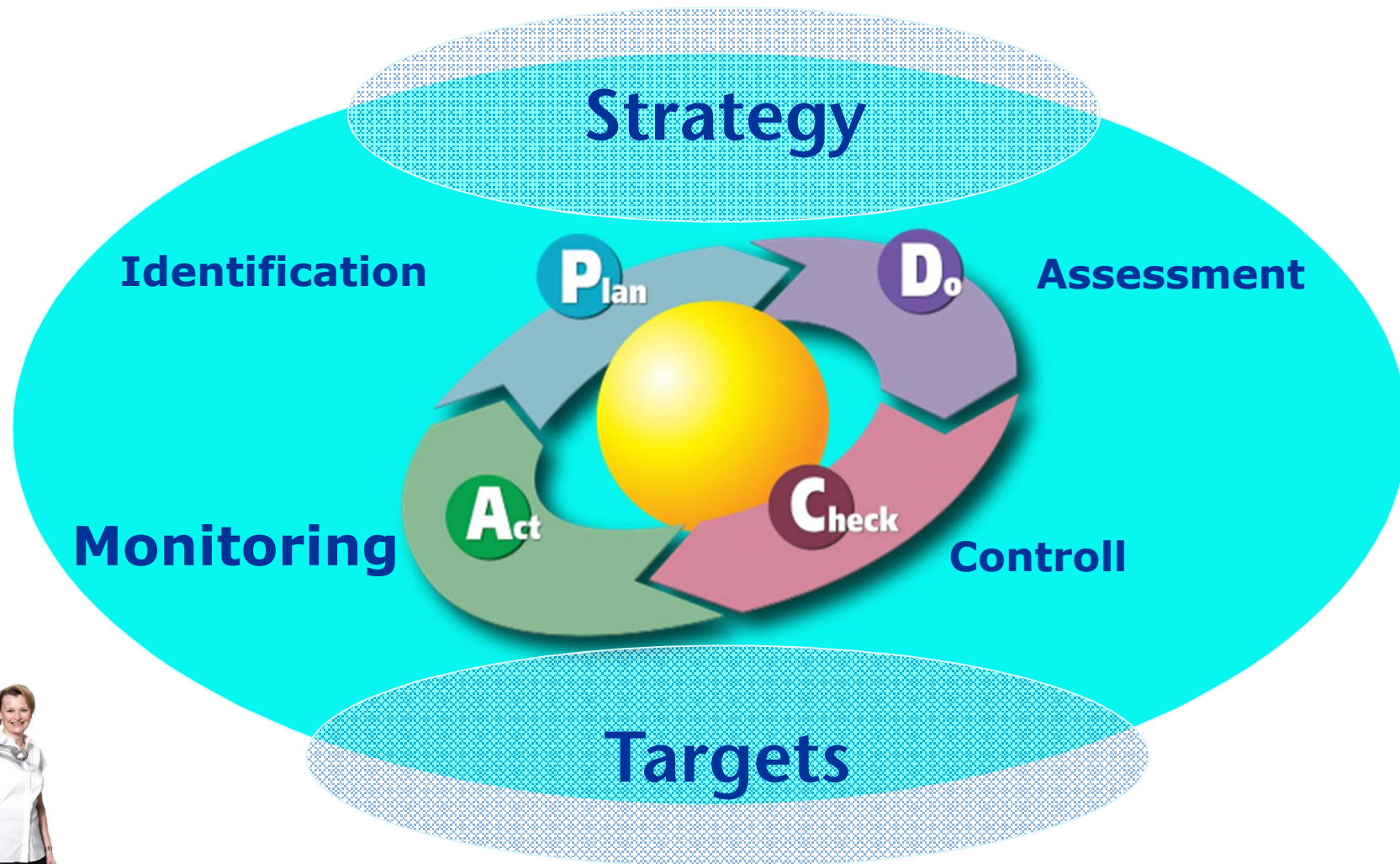
- Corporate analysis of working conditions
- Identifying of improvement opportunities
- Evaluation and discussion of the test results
- Conception of a Corporate Health Care Management





Occupational Health Measures

Safety Management – Best Practise Sharing





Occupational Health Measures

Safety Management – Best Practise Sharing



Identification

Method of Identification could be:

- **Questionnaire**

Different Safety Requirements depending on occupancies

e.g.: Chemical Plant, Constructions, Offices, ...

- **Survey on Site**

e.g. organized by Risk Engineers

- **Analysis of Absenteeism**

- **Employee Surveys**



Occupational Health Measures

Safety Management – Best Practise Sharing



Assessment

In the Assessment realistic loss scenarios should be discussed. The final scoring of the Assessment is depending on Quality of Risk and Probability of Risk.

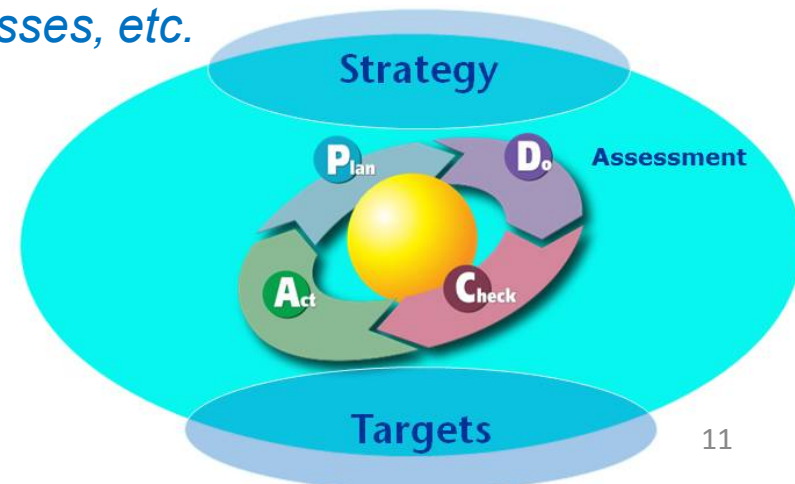
Quality of Risk

How is the Company proceeding Safety Management

e.g.: Medical Center for Employees, Implementation of Safety Manager, Standards set for Procedures & Processes, etc.

Probability of Risk

- How is the workload?
- How is the environment?
- How is the social situation?
- Employee satisfaction, etc.





Occupational Health Measures

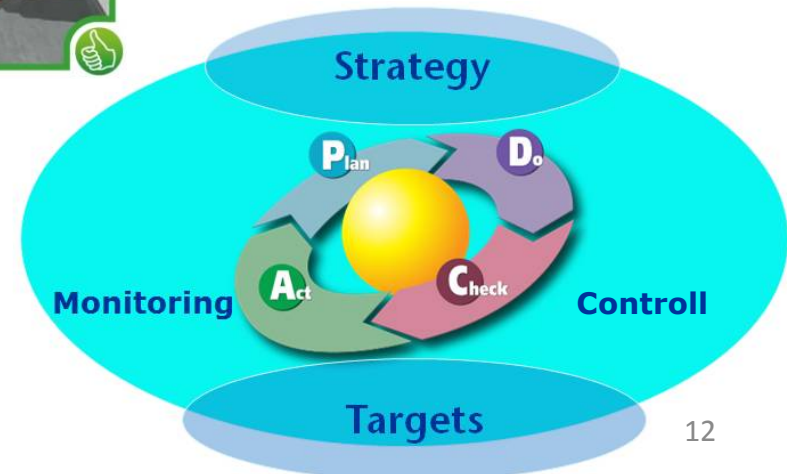
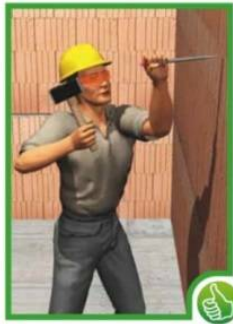
Safety Management – Best Practise Sharing



Control & Monitoring

Control & monitoring of safety improvements.

It is a fundamental own interest to improve the risk situation





Occupational Health Measures

Health Circle Activity within Company

Who knows his or her workplace better than every employee themselves?

Health Circles could be held regularly within a company to find harmful conditions and employee-oriented solutions to promote resources and increase the performance



Objectives - impact

- Issue of an action plan to avoid harmful health factors
- Improve stress management
- Promotion of personal responsibility to solve the problems (*e.g own ideas regarding healthy nutrition etc.*)





Occupational Health Measures

Safety Management – Recommendations*

Experts monitor, analyze, evaluate the health status of employees by:

- Assessment of the health status of employees and its relation to working conditions
- Elaboration of recommendations for the selection of new equipment and materials, advice and suggestions for their introduction into production
- Elaboration of training programs for all employees on the rules for first aid, self-help and mutual assistance
- Assessment and suggestions for improving the sanitary service
- Establishment of a program promoting health to eliminate or reduce the impact of risk factors



* Check local market needs concerning => Occupational Medicin

Corporate Health Care Management



To create Health Care Programs for Employees the following instruments can be used:

- Speech
- Workshops
- Diagnostics
- Training Courses
- Specials

Categories to be targeted:

- Environment
- Energy
- Mental
- Nutrition
- Motion





Corporate Health Care Management

There exist a bound of possibilities of Measures to take:

Education/Promotion	Gym/fitness club membership - subsidised
Health Risk Assessment	Walking programs
Biometrics	Company sponsored sports teams
Executive Health Screening	Lifestyle coaching
Health Screening – different components	Health Portals
Health Fairs	Healthy Food Options – canteen, vending
Wellness Sessions – smoking, diet, exercise	Occupational Health Service
Resilience Training, Stress Management	Employee Assistance Programmes
Disease Management	On-site GP services
Maternity Programs	On-site physiotherapy
Flu Shots, Immunization	Ergonomic assessments



Corporate Health Care Management



How can such measures be implemented within a company:

- **Speech/Lecture of an Expert**
 - Experts sensitize employees by giving a speech (60-90 min.)
- **Workshop**
 - Advice and education regarding topics from motion to nutrition given by well educated experts
- **Diagnostic/Medical Check Up**
 - From spine-screening to HRV measurement
e.g. *"MediMouse"- Screening*



Corporate Health Care Management

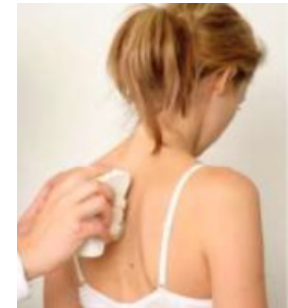


Example: “Healthy back” – Workshop

Back problems are the most common reason for sick leaves. Often the reason is only bad posture. The workshop provides solutions how to handle pain impact and shows special exercises

Objectives

- Prevention and correction of bad posture
- Reduction of back pain
- Focus training
- Basics regarding the anatomy of spine
- Special exercises for strengthening



Duration: 60 minutes for speech, 40 min for exercise per group (max. 10 Participants / group)

Corporate Health Care Management



“Eye Training for screen workers” - Workshop

The results of strenuous eye work on the computer and false posture at work are often sore, tired eyes and tight neck muscles. This workshop provides relaxation exercises for the eyes and ergonomics on workplace

Objectives – impact

- Yoga, Qi Gong, and Kinesiology exercises for eye relaxing
- Realizing of bad postures and optimizing sitting position
- Speech: Connection eyes - neck muscles, eye training
- Exercises – how to sit in the right way
- Breathing exercises
- Akupressure



Duration speech 60 minutes, exercises 40 minutes per group
(max. 6 Persons / group)

Corporate Health Care Management

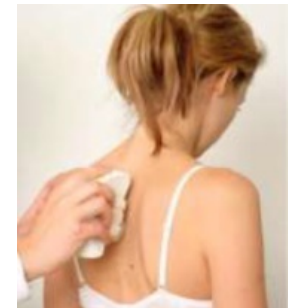


„Spinescreening (Spinal Mouse)“ – Diagnostics

The Spinal Mouse records shape and position of the vertebra. Abnormalities of the spine are shown on a computer screen. The result is the basis for an individual back program.

- Objectives – impact
 - Sensibilisation for “spine friendly behavior”
 - Realizing of bad posture and muscular imbalances and using as a template for preventive measures
 - Measurement of the capacity of the muscles

MediMouse will be available, Computer, Printer



Duration: 20 minutes per person (measurement and consulting), max. 48
Subscribers per day

Corporate Health Care Management



“Fit at work” – Course

Hardening of the neck and shoulder muscles are one of the among the most frequent work-related problems. Practical exercises directly on workplace

- Objectives – impact
 - Prevention/reduction of bad posture
 - Strengthening of neck and shoulder muscles
 - How to use breaks at work reasonable - Focus training
 - The anatomy of the spine
 - Mobilisation, relaxation and strengthening exercises

Duration: 6 units à 30 minutes, max. 14 Persons per unit



Corporate Health Care Management



Vital Information

Health recommendations either as Flyer or implemented in an Intranet of a company



Für Rückfragen:
arbeitsmedizin-wien@uniqua.at

Eingabegeräte – Tastatur
Anforderungen

- Die Tastatur muss eine vom Bildschirm getrennte Einheit sein.
- Sie muss neigbar sein, sollte jedoch immer so flach wie möglich eingestellt sein.

Schlechte Aufstellung

Gute Aufstellung

Merkblatt Bildschirmarbeitsplätze

Einrichtung Sitzposition

- Die rechtwinklig abgetragenen Unterarme liegen eben auf der Tischplatte auf.
- Die Unterschenkel sind rechtwinklig zum Oberschenkel abgebogen, die Füße stehen vollständig am Fußboden.

Diese Referenzposition ist nicht als dauernde Sitzposition gedacht, sie dient zum Einstellen der richtigen Höhenpositionen des Tisch-Stuhl-Systems. Aus dieser Position ist richtiges dynamisches Sitzen möglich.



Aufstellung Bildschirm

- Die Blickrichtung soll parallel zum Lichteinfall verlaufen.
- Es dürfen keine störenden Reflexionen am Bildschirm, z.B. durch Fenster, Lichtquellen oder Leuchten entstehen. Bei Bedarf können Sie den Blendschutz am UNIQA Arbeitsplatz aktivieren.
- Auflöseshöhe: Die oberste Informationszeile darf nicht über Augenhöhe liegen. Günstiger ist es, wenn der Bildschirm etwas unterhalb angeordnet ist.
- Sehatstand: 50 bis 75 cm.

Merksatz: die flache Hand soll aus einer aufrechten Sitzposition mit ausgestrecktem Arm auf den Bildschirm aufgelegt werden können.



Ausgleichsübungen

Auch wenn die Arbeitsplätze ergonomisch gestaltet sind, empfiehlt es sich, in den Bildschirmarbeitspausen Ausgleichsübungen zu machen. Diese wirken entspannend für die äußere Augenmuskulatur und die Skelettmuskulatur.

Zudem fördert der Wechsel zwischen Sitzen und Stehen die Venenpumpe und hemmt die Entstehung von Krampfadern.

Augen

Für die Augen ist es gut, abwechselnd in die Nähe und Ferne zu schauen. Die Arbeit am Bildschirm hingegen fixiert die Augen auf eine bestimmte Entfernung.

Lassen Sie daher Ihren Blick zwischendurch schweifen und betrachten Sie abwechselnd Gegenstände in unterschiedlicher Entfernung. Decken Sie Ihre Augen hin und wieder leicht und ohne Druck mit beiden Händen ab und lassen Sie sie im Dunkeln einige Zeit ruhen.



Rücken


Langes Sitzen ohne Bewegung schadet dem Rücken. Folgende Übung kann leicht zwischendurch gemacht werden:

Sitzen Sie aufrecht, als ob ein Faden Sie nach oben zieht. Legen Sie die Hände auf die Oberschenkel und drehen Sie den Oberkörper abwechselnd nach links und rechts.

Die Hüften machen diese Drehbewegung nicht mit (Künftig wiederholen).

Achten Sie immer darauf, dass Sie nicht mit angespannter oder verdrehter Haltung sitzen.

Achten Sie auf eine bewusste Atmung.




Schultern, Nacken

Folgende Übung beugt Verspannungen der Schulter-Nacken-Muskulatur vor:

Sitzen Sie mit aufrechtem Oberkörper und lassen Sie die Arme locker herabhängen. Ziehen Sie nun mehrmals die Schultern zu den Ohren hoch und lassen Sie sie wieder fallen.

Wenn Sie öfter im Schulter- und Nackenbereich Beschwerden haben, sollten Sie prüfen, ob Ihre Sitzhaltung und Ihr Arbeitsplatz richtig eingestellt sind (Sitzhöhe, Tischhöhe, Bildschirmposition, Armhaltung).




Weitere Ausgleichsübungen

Zusätzliche Übungen, die von unserem VitalCoach empfohlen wurden:

Bewusste tiefe Atmung



Lockern & Dehnen von Nacken & Halbwirbelsäule



Mobilisation der Wirbelsäule



Streckung der Wirbelsäule („Unschichtbarer Faden“)



Einbeinstand / Gleichgewichtsposition & Beinpendel



Corporate Health Care Management



➤ Brief Summary

- Enhancement of employee satisfaction
- Increase employee motivation
- Increase of productivity
- Improving employee attitude
- Decline in personnel turnover
- Positive influence on sickness absence and workplace accidents
- Positive impact on corporate image & Employer Branding



Thanks for Your Attention

For further question or feedback do not hesitate to contact me:



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Think it's worth
being a responsible
EMPLOYER.

End