

BARC Insurers Forum 11th June 2010

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- Uncertainty following election – Conservatives pre-election recognised need but coalition unclear on this
- Need to raise profile of rehab via costs benefits, early intervention to employees and remove tax disincentives/promote private provision thus reducing NHS pressure
- Getting people back to work is good for UK plc by
 - reducing financial pressure on economy via lower tax receipts and drain on NHS
 - earlier return to work reduces the growing sense of being ‘too ill to work’
 - reduces employers’ likelihood of replacing absentee with temporary staff or overtime
 - costs of treating conditions that keep people out of work estimated at between £5 and £11 billion per year
- Raising profile dependent on quality, appropriateness and for a body to encompass industry wide standards such as UKRC and PAS 150 to regulate same
- Promotion of costs benefits to employers (cost effectiveness/value for money) via research into return to work reductions
- ABI research showed that the numbers who returned to work after intervention:
 - Around 80% for EL cases
 - Around 60% for IP cases
- Despite this many employers not using VR because of tax penalties (benefit in kind) and not seen as an investment leading to significant benefits
- Challenge is to extend the reach of private funded rehab to all including low paid workers
- In respect of RTAs rehabilitation is not offered early enough or readily enough and compared to vehicle repairs/hire lags far behind