

“Employers have to take action before employees reach the point at which they are incapacitated for work.”

Absences due to sickness cost companies several billion Swiss francs every year. Preventive Case Management can be used to prevent absences. Sandra Hauser is a case management expert and is also a manager at Helsana herself. She explains how to pick up on potential problems early on, even when employees are working from home.



Sandra Hauser
Head of Functional Management, Benefits

About the interviewee

Sandra Hauser heads up B2B Functional Management, Benefits at Helsana. As a social insurance expert, she empowers and supports people in their day-to-day work and also gives lectures on this topic at various professional education institutions. A committed manager and lecturer, she also specialises in leadership, coaching, change and personality analysis. At Helsana, Sandra Hauser and her team support the specialist areas of Daily Sickness Benefits, Accident and Case Management. Together, they advise Helsana's corporate customers on how to pick up on incapacity for work at an early stage and help reintegrate employees so that all employees stay healthy, recover quickly and can live a better life when affected by illness.

With over 2.1 million insured persons, the Helsana Group is Switzerland's leading health and accident insurance insurer.

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Sandra Hauser, when is preventive Case Management a sensible option?

Whenever an employee is showing the first few early signs of stress. Employers have to keep an eye on their employees and take action before they reach the point at which they are incapacitated for work. After all, the sooner someone gets help, the lower the

risk that they will become seriously ill and be off work for a prolonged period. Preventive Case Management tackles the root causes at an early stage.

What might be examples of early warning signs?

Is someone less motivated, or apathetic? Does the person appear tired,

nervous, different from usual, perhaps complaining of physical symptoms? Are there conflicts within the team, with managers? Is someone's performance fluctuating or are they calling in sick for a few days increasingly often? These are all signs of stress that employers have to react to.

What sort of challenges does working from home bring along with it?

Picking up on signs early on is much more difficult because of the lack of social interaction. Small changes are more visible when you see someone face-to-face than they are online. The non-verbal element, i.e. body language and vocal tone, which makes up more than half of our communication, is missing. Some people also find it more difficult to have conversations using online tools. Managing a team from a distance is a lot more challenging. You have to really work hard to listen in online meetings where people's cameras are switched off. It is the little things, things you can pick up by reading between the lines, that provide clues as to how the person is doing.

What can managers do if they suspect that an employee is feeling stressed?

The most important thing, in general, is to pick up on changes within the team and in individual employees. Helsana trains its managers to raise their awareness of this. And if you see early warning signs in a particular employee, the only thing that helps is to address the matter openly: how are they doing? How would the employee describe their current stress level? It is important to talk in the first person: "I've noticed". My tip: if you think an employee is stressed, talk to them more often.

Aren't discussions like these a bit problematic? The issues at play are often private, very personal problems.

It would be problematic to sit back and do nothing. After all, whether it's work-related stress, problems in your family life or financial difficulties – these are all factors that affect your well-being and health sooner or later. If it is recognised too late, it can lead to serious illness and incapacity to work.

And what can employers do specifically to help?

It's easy: offer support. The employees

concerned often feel more comfortable if you put them in touch with an external coach. Helsana's Case Managers are impartial and are subject to a duty of confidentiality. Only the information agreed with the employee concerned is passed on to their employer.

Preventive Case Management isn't free. Is it always worth the expense?

The counselling costs pay off – taking action early on often prevents employees from becoming incapacitated for work and the associated costs, risks and difficulties. Absences due to illness or accidents cost between CHF 600 and CHF 1,000 a day. And besides the need to keep paying employees' salaries and potentially hire replacements, it is the indirect costs that have the biggest impact, such as the additional workload created within the team, reduced output, delivery delays or loss of expertise. Last but not least, companies can boost their attractiveness by showing that they are proactive in looking after their employees and standing by them in challenging life situations.

One-stop preventive and conventional Case Management

Preventive Case Management is about looking after employees who are under stress, before they become incapacitated for work. And if they do end up taking time off work, or if they need professional reintegration, we use Case Management to help the employee concerned make a return to working life. This service is free of charge for our customers. As far as preventive Case Management is concerned, we conclude an individual framework agreement that also determines the counselling fee.

How can we help you?

casemanagement.ug@helsana.ch



Denise Camele, HR Manager at Wild & Küpfer AG, Schmerikon

“Everyone benefits.”

Healthy employees cannot be taken for granted. In her role as HR manager at the plastics manufacturer Wild & Küpfer AG, Denise Camele experiences just how important early detection and a well-rehearsed Case Management approach are.

“We have a workforce of more than 200 employees. Absences due to illness are something you have to expect on a daily basis. Every absence is one too many. That’s why it’s important to address the issue early on and invest in health promotion. This is an area in which Helsana has become a key partner for us, providing far more than just risk coverage. In the future, for example, we will be using the training offered by Helsana to raise awareness of the importance of early detection among our managers. This knowledge will enable them to better identify, mitigate and address stress, affecting both themselves and others, before any serious problems arise.

Preventive Case Management is still a relatively new concept for us, but we used the service three times last year and this year. It all started with an e-mail that an employee sent. It set a few alarm bells off for me and I contacted Helsana’s health manager. Thanks to the quick assistance offered, this employee was able to get back on track. Early case management also supports me as an HR manager and supports the employee’s managers, too – everyone benefits. We are responsible for always acting in the best interests of our employees’ health – Helsana’s expertise helps us to do this.

For me, our employees’ satisfaction is crucial. When they are faced with difficult situations, they not only get quick, practical help, but also assistance with a human touch – the Case Manager is there for them in a personal capacity. It’s more than just a business relationship; it has evolved into a friendship. One decisive advantage for us as an SME is also the consistency that Helsana offers in areas ranging from our contacts to the topic of financing: the premiums stay fixed for three years, irrespective of how many claims are made. This gives us the clarity we need to plan our budget and makes our lives easier.”

Helsana Group

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