

# BacktoBetter

It takes Aviva to help your  
employees get better, faster



For employer use only. Not for use with employees.

# Contents

- 3**   **Introducing BacktoBetter**
- 5**   **What do you get for your money?**
- 6**   **Case management – managing your musculoskeletal (MSK) claims**
- 7**   **Busting common myths**
- 9**   **We work alongside you**
- 10**   **It takes Aviva**

# Introducing BacktoBetter

***“Aches and pains are frustrating, not just for your employees but for you too. The amount spent on claims and absence can rise quickly as productivity levels start to go down.”***

Dr Doug Wright, Medical Director



## What's the problem?

Musculoskeletal injuries are a leading cause of absence at work.

It's not always easy to work out exactly what's wrong or what to do about it. The challenge is to make quality clinical services easily available when they are needed.

### Tackling the problem head on

We include BacktoBetter as part of your private medical benefit to give your employees the help they need when they need it. Through our third party clinical provider, it introduces quality clinical decision-making at the start of the claims journey, making sure we only fund appropriate and effective interventions, which means a better outcome for your employees, a well-managed claims spend and a positive impact on absence levels.

#### BacktoBetter can help

BacktoBetter is a third party service that can help your employees get better, faster.

That can help to keep your productivity levels up, and – because BacktoBetter intervenes quickly and only recommends appropriate treatment – it also helps keep your claims spend down.

- ✓ BacktoBetter offers rapid access to a clinical assessment with one of our carefully selected third party clinical providers, who can help employees deal with the pain of a musculoskeletal injury.
- ✓ Help employees get the right treatment at the right time, which can lead to a faster recovery.
- ✓ There's no need for a GP referral, and that means less downtime for you from the start.
- ✓ It's a service that aims to deliver good clinical practice no matter how complicated the problem is.
- ✓ Any member excess or out-patient limit that exists on a policy doesn't apply to physiotherapy treatment provided through the BacktoBetter service.

It's straightforward. After musculoskeletal injuries, BacktoBetter can help employees get back to feeling better – and back to work – faster.



**Musculoskeletal problems currently account for 24% of all work-related ill-health. An estimated 7.3 million working days were lost to work-related musculoskeletal disorders in 2021/2022 – with an average of 15.2 days lost for each case<sup>1</sup>.**

**What is a musculoskeletal injury?**

The musculoskeletal system includes parts of the body that help you move, such as your back, neck and any other muscles or joints. Injuries can be sudden as a result of trauma (for example, torn muscle) or build up slowly over time (for example, repetitive strain injury).

**In these pages, we'll answer the questions most commonly asked about BacktoBetter:**

- ☒ What do I get for my money, and how could this reduce my claims spend?
- ☒ Why should I choose Aviva?
- ☒ How would this work in practice?

<sup>1</sup>Work related musculoskeletal disorders in Great Britain \*WRMSDs), November 2022.



# What do you get for your money?

## Early intervention

We know from experience that the sooner an individual receives the right support, the sooner they'll get better.

## Clinical expertise

We work with expert third party clinical providers who use the latest evidence-based treatment to make sure individuals receive the most effective interventions.

## Case management

Early intervention is key, but BacktoBetter is a comprehensive service. No matter how complex the problem, the individual will receive on-going appropriate clinical support from our third party clinical providers to help meet treatment goals and get better quicker.

### ✓ Help to control claims spend.

Our approach can make a difference to your overall claims spend. Using the expertise of our carefully selected third party clinical providers, we can react quickly with recommendations for safe, effective and personalised interventions.

In practice, that means we cut out unnecessary referrals and interventions. We reduce treatment waiting times, cut down on over-medicalisation and only take action we believe will have positive clinical outcomes. In turn, your employees can get better and back to full duties faster.

### ✓ Help to control absence levels

There's no need for a GP referral or to see an occupational health physician, for an assessment. We'll arrange prompt access to a clinical assessment with one of our third party clinical providers. Digital, video and telephone assessment is available.

This means your employees can step firmly onto the road to recovery faster than would otherwise be possible. From the outset, they'll get advice about how to stay at work or return safely, whichever is appropriate, so they should spend less time off work. It's that simple.

### ✓ A personal service that complements your wellbeing strategy

Your business has its own distinct needs. BacktoBetter aims to complement your wellbeing strategy. No two employees will have exactly the same circumstances, and our approach embraces this fact. We're confident you'll see a positive claims journey throughout. For you, that could mean less impact on your own resources and potentially an improvement in the health of your whole workforce.

## Clinical expertise and best practice

We draw our bank of knowledge and clinical expertise from the whole Aviva Group. For example, learning from our experience managing whiplash injuries in motor claims, as well as our wealth of experience in claims management in private medical benefit and income protection. This experience has informed our best practice approach and helped shape our BacktoBetter proposition.

# Case management – managing your musculoskeletal (MSK) claims

We know that getting the right support early is important, so we've made getting access to expert clinicians easy. But you also need to be sure those clinicians will recommend and organise the most effective interventions. That's why we've carefully selected third party clinical providers to make sure you get evidence-based advice and case management that reflects your treatment goals.

On top of that, we also know it's vital to provide support throughout care, no matter how complex the problem. There's a lot to consider when you need to see a specialist, so it really helps to be able to talk to someone who can make sure treatment plans stay focused on your goals.

With this approach, we've found individuals can get better quicker and that your claims spend is managed responsibly - it's a win-win for everyone involved.

***“ When we talk about case management, we're referring to services that can help your employees get better quicker, while helping you manage your costs wisely. ”***

Dr Doug Wright, Medical Director



## It's all about getting back to feeling better, faster

We offer access to a BacktoBetter network of quality third party treatment providers across the UK, but what makes us different?

We work closely with our third party clinical providers, who understand our needs as a business, and the health and spend needs of our customers. The result is a smooth journey and a tightly managed health care spend.

### **The 'right' treatment**

We take a stepped approach, using the least intensive intervention that evidence tells us is most likely to give the greatest chance of success. Of course, we'll escalate that treatment if necessary, but we've found this approach to be highly effective.



# Busting common myths

## **Common musculoskeletal problems are caused by work**

Usually, this isn't the case. Everyone can suffer from these kinds of aches and pains. Work may make symptoms feel worse at times, but that doesn't mean work caused the problem.

## **Working will always make a condition much worse**

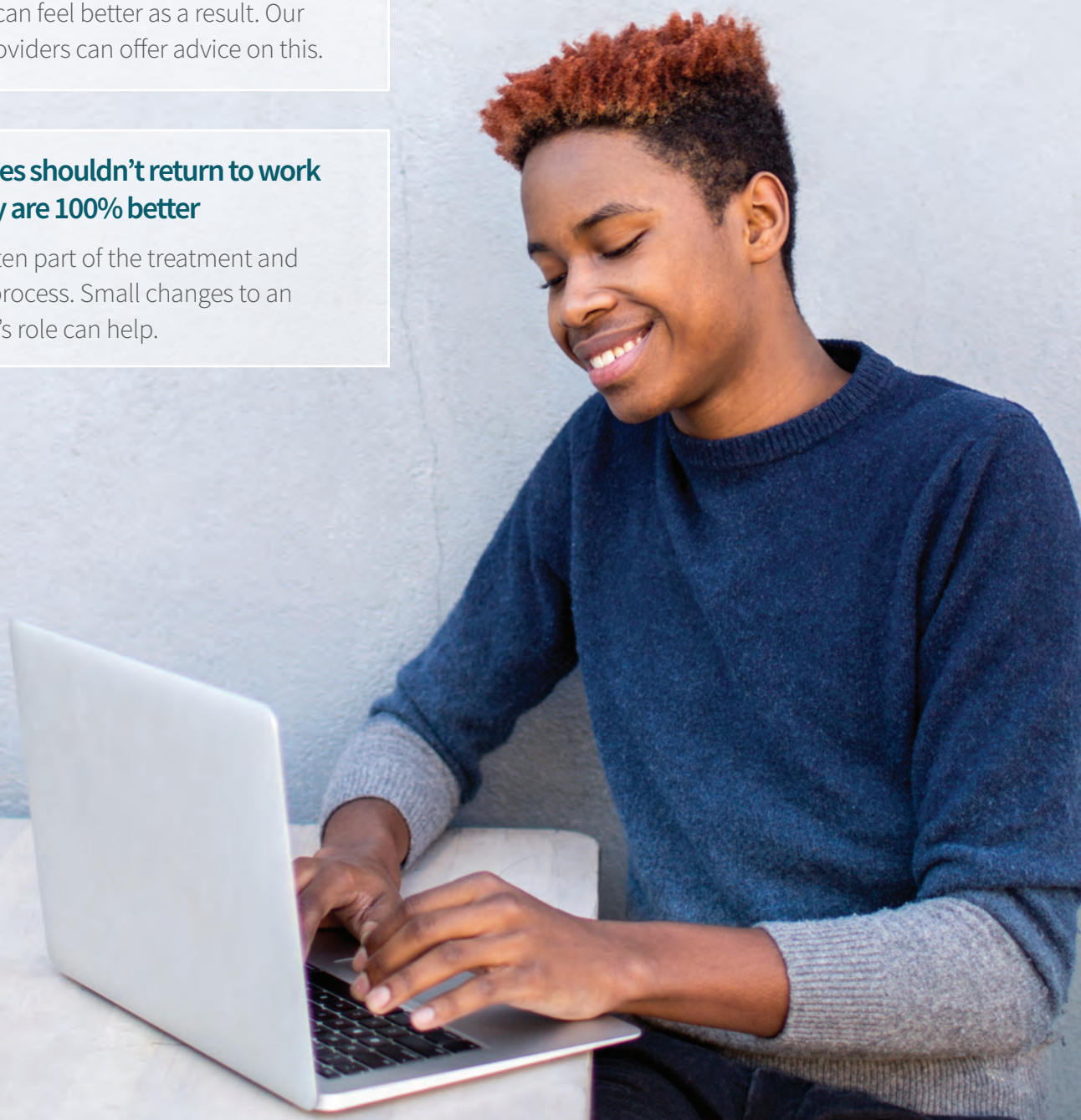
Most people with common health problems can stay at work and come to no harm. In fact, they can feel better as a result. Our clinical providers can offer advice on this.

## **Employees shouldn't return to work until they are 100% better**

Work is often part of the treatment and recovery process. Small changes to an employee's role can help.

## **A fit note means that employees must NOT work**

A fit note from a GP, or a Fitness Report from an allied health professional (such as a physiotherapist) gives employees more information on how their condition affects their ability to work. It also gives information on what aspects of their role they can complete. BacktoBetter can help arrange a return to work in most cases and we always consider the impact of work alongside each treatment plan.



## Looking after your business

Work is an important part of our lives. Returning to work can help recovery and may be the best way to avoid long-term sickness. As you see, the myths surrounding musculoskeletal pain can be an obstacle to employees' recovery and return to work.

However, by working hard to get things right clinically for your employees, we can help to improve your health spend commercially - which all helps improve your commercial bottom line.

## Looking after your employees

We promote self-management of a musculoskeletal injury as much as possible. Employees will probably be advised to stay active each day. In fact, there's usually no need to be symptom-free before returning to work.

Many people suffering from musculoskeletal pain find it easier to manage, and the problem may resolve faster, if they keep to their normal routine.

## What can a clinical case manager do?

In every case, your employees' circumstances, details and symptoms will be unique. A third party clinical case manager can help your employees understand the cause of a problem, and recommend a treatment plan that will be 100% personal to them. Treatment may include:

- ✓ advice on symptomatic relief
- ✓ postural correction or ergonomic advice
- ✓ exercise programmes
- ✓ lifestyle modifications
- ✓ mobilisation of soft tissues
- ✓ encouragement of normal movement in joints
- ✓ functional adaptations and graded return to activity or work

## Healthcare's better when it's personal

Following a clinical assessment, employees may begin a routine of personalised exercises and stretches that will help to:

- ✓ reduce symptoms
- ✓ promote healing
- ✓ improve mobility
- ✓ prevent further injury
- ✓ strengthen muscles

## Onward referrals

Thanks to early intervention, we find fewer employees need to see a specialist. When it's appropriate, that's easy to arrange and involves appointments with an approved clinician. BacktoBetter offers support to the employee throughout this process.



# We work alongside you

To give you the best service we can, we want to get to know you, your business and your employees' needs in more detail.

The more we know about you, the more we can help make sure BacktoBetter integrates smoothly with your current wellbeing strategy.

For example, we'll ask where your employees are based across the UK, so we can make sure you have access to approved physiotherapists in the right locations.

## BacktoBetter in the workplace

We also recognise that BacktoBetter may be different to other private medical insurance products you're offering to your employees.

Our account management team will work closely with you to help you make sure all your employees know about the benefits of BacktoBetter and how to access it if they need it.

That way, your business can start seeing the benefit of early intervention as quickly as possible.

## Management information

We can also regularly provide management information, showing how BacktoBetter is delivering tangible results in your workplace.

The breakdown includes a summary of benefits paid by diagnosis and the claims incurred or paid each month. This valuable insight will show how we've helped to change your musculoskeletal spend profile, and started the process of managing your PMI spend more effectively and sustainably.

This information will highlight the benefits of early intervention, and be a useful tool to demonstrate the value of adopting this approach.



# It takes Aviva

At Aviva Health UK, we combine financial strength and corporate efficiency with years of experience in health insurance. The result is a flexible approach to healthcare that you can trust.

You get added peace of mind because Aviva Health UK is part of the wider Aviva Group. This means you benefit from our extensive network and financial security. Aviva is one of the largest insurers in the UK and has strong businesses in markets across the globe. We've 325 years of financial services experience, meaning we're here to stay.

Our experience of working in financial services shouldn't be the only reason why you'd choose us. We're committed to providing you with the best claims service possible – which not only benefits your members, but also your business. We aim to manage costs to help keep your premiums sustainable for future years.

## Ratings

We're grateful to our customers and the industry for recognising our commitment and the hard work that goes into developing and improving our products and services. We're always looking for ways to improve our products and the way we work, so you can be sure that you'll receive a service that you're satisfied with.

It takes Aviva to help you be there for your employees exactly when they need you.

### Defaqto 5 Star Rating

Rated 5 Star for quality of cover by independent financial researcher Defaqto.




Defaqto have given Optimum their highest rating, 5 Star, meaning that it is one of the most comprehensive products in its class within the private health insurance market.

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Lines are open Monday to Friday from 8.00am - 6.30pm.  
Calls may be recorded and/or monitored.

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