

Case Management

Case Management is a program offered by Liberty Corporate Disability Claims Department as part of disability claims management to assist claimants and employers with the necessary rehabilitation and/or re-skilling required to enable Claimants to return to work. Rehabilitation refers to the necessary support offered by Case Managers to both the Claimant and the Employer to alleviate all the uncertainties surrounding return to work. It can loosely be referred to as “work-rehabilitation”.

Liberty Corporate Case Managers physically meet with disability Claimants and Employers to arrange and negotiate aspects such as: the necessary adaptations to the workplace and working environment, advise on the quantity of work that the disability Claimant can initially cope with, how and when to increase the amount of work and regular monitoring of the productivity of the Claimant, amongst others.

Regular contact is kept with the treating medical and rehabilitation Specialists to ensure that the Claimant’s medical condition is not compromised throughout the process.

Frequently Asked Questions

When does 100% salary by Employer kick in?

Disability benefits continue for 90 days only after the claimant has returned to work. Some employers choose to top up the benefit to 100% during the 90 days.

What happens after 90 days?

Should the claimant initiate a claim after the 90 days, it will be considered a new claim with all terms and conditions applicable, e.g. waiting period etc.

How functional should the disability Claimants be, to qualify for rehabilitation?

A claimant who is 50% disabled would not qualify for rehabilitation, the claim would be considered valid. Our Case Management programme requires the disability claimants to be at least 80% functional prior to embarking on a rehabilitation program.

What happens if a member is still not fit enough to return to work after rehabilitation?

Should rehabilitation not be successful despite compliance with Case Management programme, the claim will continue to be medically valid and benefit payment will continue.

Will Liberty Corporate be looking through the history of all current claims on the book and identifying suitable claimants?

As a rule, Case Management considers cases where members have been in payment within 24 months from the date of disability, as the chance for successful reintegration is much higher. However we do look at long term claim if there is a need.

Can disability Claimants ask to be part of Case Management?

Yes they can, for as long as their medical condition/s has stabilized enough and there are recommendations from their treating Specialist in support of return to work.

What if the Employer is unable accommodate the claimant back to work?

Disability cover is a risk benefit only which insures one's ability to perform duties of their own occupation. The scheme policy does not make allowance for:

- *Availability of employment*
- *Ability to commute*
- *Availability of a job at the current place of employ or in the open labour market*

Therefore, where claimants can perform their duties, they are no longer considered disabled in terms of the scheme policy.

How much can be spent on Case Management programme per member?

There is a set amount of up to R50 000.00 per case which is payable to the service provider at the discretion of Liberty Corporate. This amount excludes services routinely paid for by the medical aids.

What role do Brokers play in Case Management?

Throughout the reintegration process, all appropriate stakeholders including Brokers, Employers and Rehabilitation Providers are informed of the status of the Case Management programme.

For more information please contact your Broker or refer to the Liberty Corporate Income Protection Policy.