Understanding the Occupational Paradigm:
Why Knowing Duties is no longer sufficient

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Overview

- Occupational Analysis – cornerstone of disability assessment
- The occupational picture: Is knowing ‘duties’ sufficient?
- Other components to the Occupational Picture
- Duties vs Function
- Function as a component of disability duration formulation
Occupational Analysis: Cornerstone of Disability

How do the limitations impact on the insured’s ability to perform the duties of their occupation.
Our current biases

**Medical**
- Claim Forms
- Regular Telephone Interview (medical)
- Standard request for medical reports
- Frequent request Clinical Notes / HIC / PBS
- Frequent use of Independent Examinations (specialist)
- Frequent use of Chief Medical Officer

**Financial**
- Claim Forms
- Regular Telephone Interview (income earned)
- Frequent Request for Financial Documentation (Agreed & Indemnity)
- ASIC Searches
- Frequent use of Forensic Accountants
- Revisited on a monthly basis
Our current biases

**Occupational**
- Claim Forms
- Occasional Telephone Interview (duties)
- Occasional Request for Job Description
- Occasional Request for Employer Statement
- Use of Independent Examinations (OP) when incapacity in doubt
- Occasional use of Rehabilitation
REFLECTION

- It appears that when it comes to understanding medical and financial information we purposefully verify claimant reports via objective means.
- When it comes to understanding occupational information we occasionally seek verification of duties via objective means.
- We consistently fail to:
  - Understand ALL of the components that provide the full occupational picture.
  - Understand the exact functional requirements (physical or psychological) required to perform the occupational duties in a specific workplace.
So why is knowing duties not enough

Knowing the ‘duties’ of certain occupation does not provide the pertinent information regarding the specific interaction between Job Demands and Individual Capabilities in a particular environment.

Source: Adapted from Quantitative assessment of upper extremity capacity and exposure (Dempsey, Ciriello, Clancy, McGorry, pransky, Wenster, 2000)
Various Occupational Components

- Purpose of the Job & general hiring/salary details
- Duties (Tasks)
- Physical Demands
- Psychological Demands
- Working Conditions
- Tools, machines, equipment utilised
- Skills
- Aptitudes
- Temperaments
- Unscheduled Demands
- Laws & Regulations
Why are these important?

**Normal Health**

- **Impairment**: (loss, loss of use, derangement of body part, organ system or organ function)
- **Functional Limitation**: (loss in the ability to perform basic activities of daily living)
- **Disability**: (no accommodation; unable to work as a stock clerk)
- **No Disability**: (mechanical lift available; able to operate lift; can work as a stock clerk)

Tools used in understanding occupations

• Underwriting and Claim Forms
• Occupational Questionnaire
• Formal Job Description
• Theoretical Job Analysis (unobserved, via Insured self-report)
• Resume
• Industry Associations
• Web Searches (ANZSCO, O*NET)
The Crux of the Matter

Is an individual **disabled from performing their occupational duties** as a result of illness or injury

Knowing Duties Alone does not:

- Specify how someone **performs** (undertakes) the duties nor,
- The exact functional demands (physical, psychological or social) the individual needs to perform the duties, and yet...

It is the disruption of these specific functions (caused by the impairment) which is fundamentally the cause of work disability.
Relationship between conditions and Job Duties...

Medical / Psychiatric Condition

Occupational Duties

Essential Functional Requirements

Duties vs Function

To understand the difference between Duties and Function we need to understand the following concepts:

An occupation is made up of various components which is a combination of duties, work environment, Machine/equipment etc

How duties are performed is also broken down into components, the smallest component detailing the function (physical, psychological or social)

In other words to understand why someone is unable to perform specific duties, we need to understand the physical, psychological or social process which is causing this disruption.
The Atomic Approach

Source: Figure 2 from ‘An “Atomic” Approach to Disability Assessment’ J Occup & Env Med
The Bigger Picture

Now, let's see how knowing both the additional components of an Individual's occupation and the functional requirements assist us with the bigger picture of determining disability.
A Practical Example: The Mechanic

Occupation: Mechanic

Duties: Mechanical work, Quoting, Administration

Employees: 2 Full-time

Symptoms: Severe hip, leg, back pain

Capacity for Work: “Unable to perform all mechanical duties. Just doing invoicing, answering phone”

Reason: “walking and lifting and bending can not be done for long periods as it is painful”

Medical: Spinal Surgeon notes (L) sided Disc Bulge at L4/5 with fluid in L4/5 Facet Joint

Certification: “Unfit for mechanical duties. I am not able to indicate his prognosis for return to work.”
On the Surface...

- The claim documentation would indicate the Insured is unfit for the manual aspects his work
- RTW is uncertain
- Likely to attract a Total Disability definition as highly unlikely that Invoicing/Administration is income producing
- Claim appears payable at this stage
But in Reality...

Life Insured was a Diesel Mechanic who wasn’t in fact totally disabled from performing his occupational duties.
How did the Workplace Assessment help us?

- It clearly delineated:
  - The exact nature of the Insured’s own occupation
  - The hours over which he performed his occupation
  - The duties he undertook
  - The function required to successfully perform these duties
  - The work conditions he performed his work in
  - The tools, machines and equipment he utilised
  - The number of employees he worked alongside
  - Opportunities to modify his work duties that could ensure he was as productive as possible
The Diesel Mechanic

Typical Diesel Truck. When servicing the truck the mechanic is required to bend under the truck. There is no mechanical equipment that can assist with this.
The Diesel Mechanic

Claimant is unable to lift cab up to service the engine. He requires the assistance of the other mechanic to lift this. Lifting equipment is unable to assist with this movement.
The Diesel Mechanic

- Cab lifted up to allow access to the engine.

- Claimant is able to perform some servicing, but anything that involves heavier lifting of parts to the work bench, requires the assistance of the other full time mechanic.
The Diesel Mechanic

Crane used to lift engines out, as well as transmissions.
Various Hoists are used to lift different components. The claimant has difficulty attaching parts to the lifting equipment as this involves bending and getting into awkward positions to attach the components to the hoist.
The Diesel Mechanic

Typical truck engine. The Insured is able to work on these when on the work bench.
The Diesel Mechanic

Car Hoist. The Insured is able to perform some work on vehicles when on the hoist.
Contemplation Time...
## Essential Psychological Factors in Job Performance

<table>
<thead>
<tr>
<th>Cognition</th>
<th>Intelligence, Memory, Academic Skills and ability to use these skills</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pace</td>
<td>The ability to perform tasks at a reasonable speed</td>
</tr>
<tr>
<td>Persistence</td>
<td>The ability to stay with a task until it is complete</td>
</tr>
<tr>
<td>Reliability</td>
<td>Coming to work everyday in spite of personal/emotional problems</td>
</tr>
<tr>
<td>Conscientiousness &amp; Motivation</td>
<td>Wanting and trying to do a good job, persisting until it is accomplished</td>
</tr>
<tr>
<td>Interpersonal Functioning</td>
<td>Ability to accept supervision, to get along with coworkers/public</td>
</tr>
<tr>
<td>Honesty, Trustworthiness</td>
<td>Ability to truthful, direct and refrain from lying</td>
</tr>
<tr>
<td>Stress Tolerance</td>
<td>Ability to withstand job pressures such as deadlines or working with difficult people</td>
</tr>
<tr>
<td>Job-Specific Requirements</td>
<td>e.g. typing speed, conflict resolution skills, “people skills”</td>
</tr>
</tbody>
</table>

Source: Adapted from “Vocational Impact of Psychiatric Disorders. Fischler & Booth, 1999
What do you do if it is not standard practice or within your claims guidelines to obtain a Job Analysis / Workplace Assessment?

- Interview the Insured regarding their duties, specifically querying the three or four hardest tasks from a physical or psychological standpoint and what makes those tasks the hardest.

- Consider using such tools as a Job Description Writer such as the one provided by America’s Careers InfoNet (www.acinet.org/jobwriter)
A word on Occupations and RTW Durations

- Understanding the various components and the functional requirements of a job serves not only to make a disability determination at the outset of a claim, but further serves to provide guidance on RTW durations.
- We need to start understanding that an individual’s function is closely interrelated with recovery from illness/injury, and in most cases runs parallel along the recovery continuum.
- However, function remains our key focus as it is function which allows us to explore RTW opportunities even when someone may be prevented from undertaking their full occupational duties.
For Example:

- Currently on our claim forms we request anticipated date of RTW Part-time and anticipated date of a RTW Full-Time.
- By focusing more on function as opposed to duties that can/cannot be performed we find ourselves with 5 new RTW possibilities
5 Possibilities

1) Fit for unrestricted work in own occupation (P/T or F/T)
2) Able to perform some duties of his/her own occupation
3) Able to perform some duties of his/her own occupation with appropriate modifications
4) Unable to perform any duties of his/her occupation but able to perform transitional duties
5) Unable to perform any work duties at all
A More Objective Approach...

- Treating Doctor performs routine evaluation and exam to confirm Insured’s: diagnosis; impairment/s; functional limitations and capabilities
- Treating Doctor provided with objective information outlining components of the Insured’s occupation including all functional demands
- Treating Doctor analyses whether the Insured’s functional capabilities meet the functional demands of the occupation at any level. If not transitional duties considered.
- Treatment is specifically aimed at increasing the Insured’s functional capabilities to meet the demands of their occupation
In Summary

- An Occupation encompasses more components than just the ‘duties’ performed.
- Understanding these components in addition to the functional capabilities required to perform the duties is **important** if we are to understand and price risk appropriately at underwriting.
- At claim time however, understanding these factors is **imperative** in order for us **objectively** assess level of work disability and where required, manage the RTW process.
- It is only through bringing ‘function’ to the forefront of our risk management can we even begin to try and alter the RTW trends we are currently experiencing.
References

1) America’s Career InfoNet (Website). www.acinet.org/jobwriter
6) Fischler, G. Predicting and Maximizing Return-to-Work Outcomes for People with Mental Health Disorders. Reprinted from Journal of Controversial Medical Claims, 7, 15-21 (www.psycheval.com)