

# Change • Challenge • Opportunity

## Injury & Disability Schemes Seminar

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# Fighting “Fight or Flight”

Concurrent #1  
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Once the  
recovering  
person is here,  
it's hard to  
focus on  
regaining  
his/her life





# What is “fight or flight”?

- “Hard wired” response to perceived danger
- Evolutionary protection against perceived threat (whether the danger is real or not)





# **WHEN DO WE SEE IT IN INJURY RECOVERY?**

**Acute phase of recovery**

**Long - term recovery where the various pressures of being in the system combine to create a situation perceived as threatening**





# PHYSICAL EFFECTS

- Not just an adrenaline rush...
- Glucose and oxygen reserves tapped
- Cortisol remains after adrenaline is metabolised
- Sustained elevated cortisol levels are associated with:
  - Lower immune function
  - Insomnia
  - Increased weight gain, increased blood pressure, increased cholesterol and heightened risk of heart disease
  - Increased risk of depression and mental illness
  - Reduce life expectancy





# PSYCHOLOGICAL EFFECTS



- Impaired analytical thinking/problem solving. People often don't act in their long term self interest
- Memory and learning compromised
- Black and white thinking
- Everything is treated like it relates to survival
- Over-reactiveness/aggression
- Distancing



# In long term cases the claimant is often mistaken as “difficult”



- **The claimant that is**
  - **Belligerent**
  - **Demanding**
  - **“Entitled”**
  - **Writes the Minister**





# Applies equally to those serving claimants

- **Burnout**
- **“Presenteeism”**
- **Turnover**





# This presents some opportunities

- **Simple claims techniques and design features that have real impact**
- **Savings in:**
  - Time
  - Loss costs
  - Wear and tear on people





# On the claims side...

- The body has a natural regulating mechanism
- Calm the reaction down before trying to engage substantively
- No one can listen when his or her brain is in “fight or flight”



# ENGAGING THE PARASYMPATHETIC NERVOUS SYSTEM

## SCARF™

- Status : does the recovering person feel valued?
- Certainty : Can you help him/her get a sense of the future?
- Autonomy : How much control can he/she have?
- Relatedness : Does he/she feel like your aims are aligned?
- Fairness : Do you do what you say and answer questions openly?

*David Rock (2008)*





# HELPFUL AND UNHELPFUL

## Helpful

- Express genuine empathy and specific understanding
- Create realistic positive expectations
- Present choices and consequences
- See yourself as a teammate
- Walk your talk

## Unhelpful

- Treat the person like he or she is “just another client” to you
- Keep them guessing/don't commit yourself
- Make decisions for him or her
- Show no empathy or common aim
- Don't do what you say you'll do



# A few “scriptable” steps...



**“The worst is over”**

**“I’m really sorry that this happened to you”**

**“We both want you to get better and resume your old life as soon as possible”**





# Can also be used internally

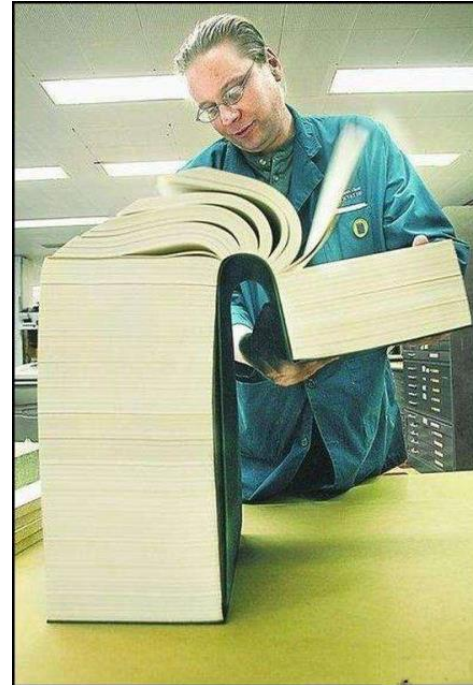


- Internal interactions cause the same responses
- Managerial training can reduce:
  - Psych claims
  - Burnout
  - Turnover



# Scheme design options

- Reduce the perceived threat that is generated in the system
  - Simplicity
  - Information





# Distrust begets distrust



- “Fraud” is relatively rare
- If the few cases we “catch” also generate “fight or flight” reactions in a much wider population, have we really saved?



# Create opportunities for collaboration

- **Medical decision making/IMEs**
- **Rehabilitation goals**





# Foster Respect



- Claims handovers attendant segmentation
- People comply better when they “buy in” to the solution

# Foster Autonomy

- Benefit management strategies that allow for genuine needs
- Claimant driven timing of appointments





# Using “Fight or Flight” in research

- “Fight or Flight” indicators as an “outcomes” measure
- Re-examination of horizontal segmentation and control philosophy





# Multiple uses for this approach



- Training claims staff and managers
- Design systems that cause less harm
- Guide research



# QUESTIONS?

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