

A holistic approach to disability management

Put each individual at the center of programs and services



Highlights

- Provide comprehensive and integrated case and claims management capabilities
 - Help professionals to focus on serving the most vulnerable individuals
 - Facilitate citizens' independence and active participation in their case
 - Put individuals at the center of services, benefits and programs
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According to the World Health Organization, it's estimated that over a billion people—15 percent of the world's population—live with some form of disability. And, that number is growing.¹

This increase has occurred for many reasons. As society grows older, for example, the number of people with disabilities will also grow. In countries with a life expectancy over 70 years, individuals spend an average of eight years living with disabilities, which is over 11 percent of their life span.²

The emergence of new diseases, including other causes of impairment, such as HIV/AIDS, stress and substance abuse, are also contributors to the projected increase in people with disabilities.³ Chronic disease, poverty, environmental factors, nutrition and natural disasters all contribute. The causes are many and vary from country to country. But, the overall pattern is unmistakable. The number of people with disabilities worldwide is significant and growing.

The IBM® Cúram Solution for Disability Management delivers an accessible platform and tools for disability management organizations to provide individual support, rehabilitation and income support benefits. It is designed to help organizations develop prevention strategies that help reduce costs by encouraging and supporting independence and self-reliance, while deterring dependency on pensions and welfare benefits. It helps connect people to the right programs and supports differentiated service plans based on the unique circumstances of each individual or family. This solution also allows case workers to locate and coordinate the delivery of benefits and services across program boundaries by leveraging their expertise with leading case management capabilities provided by the IBM Cúram solution. The IBM Cúram Solution for Disability Management puts each individual in the center of services, benefits, programs and processes.



Support for three main disability management segments

Approaches to disability management vary from country to country. The organization that provides benefits and services might be public or private, for-profit or not-for-profit. More likely, a combination of these providers will be involved in supporting an individual. The services and benefits that are provided can include any combination of prevention, health services, support, and respite services; benefits in cash or kind; and rehabilitation. But, one aspect of disability management is virtually universal: organizations that deal with disability management today require a solution that is based on a holistic approach to care and support. This solution must be modular and consist of different options that can be added and integrated to meet an organization's specific requirements across any of the three main segments of the disability management umbrella.

Support for mainstream disability services

Also known as specialist disability services, disability provisions, or income support services, disability services are formal financial and support services that are funded by governments. They might be provided directly by government organizations or contracted to third parties. They might offer access to universal government programs, such as education, housing or transportation, or are targeted specifically to the needs of people with disabilities. Such targeted needs can include supported accommodation and residential care, aides and equipment, daily living, and day programs. Disability services are often characterized by high demand and managed supply. Legislation defines who is entitled to these services, and assessment, prioritization and allocation determine the recipients. Many services are means-tested and increasingly seek co-contributions to limit the cost to government.

Support for workers' compensation insurance

Sometimes called industrial injury schemes, employees' compensation benefits, or labor risk systems, workers' compensation programs cover the consequences from occupational risks. It is often part of a social security system or is closely related to it. In the case of an occupational accident or disease, the employee is typically entitled to benefits without having to prove fault of the employer. Benefits commonly include one or more of the following types:

- Benefits in kind, such as health and rehabilitation services
- Benefits in cash, such as lump sums, disability and survivors' pensions

Along with automation of many of the tasks associated with worker compensation, such as filing claims and appeals, managing payments and case audits, the IBM Cúram Solution for Disability Management supports return-to-work activities.

Support for disability insurance

Also called invalidity insurance, invalidity pensions or disability pensions, disability insurance covers disability as a consequence of a non-occupational accident or disease. Disability insurance is in contrast to workers' compensation insurance, which covers disabilities related to the workplace. An example of disability insurance is blindness caused by diabetes. However, if an individual is disabled as a result of a work-related injury, but is not entitled to workers' compensation insurance, disability insurance might cover that person.

Capabilities required by all disability management programs

In addition to the specific capabilities required for mainstream disability services, workers' compensation programs, and disability insurance, more general capabilities are needed by disability management programs, regardless of the type of benefits or services provided. The IBM Cúram Solution for Disability Management is designed to provide a full spectrum of triage, screening, intake, integrated case and claims management, benefits and payments processing, appeals and audit functions, operational and outcome management, and multidisciplinary team capabilities, while supporting evidence-based operation. Its online support capabilities are designed to help clients submit applications, appointments, payments, services and life events, while improving communication between the organization and the individual.

The IBM Cúram Solution for Disability Management provides benefits payments, case management, outcome management and other support for people with disabilities. It also promotes collaboration across health and social programs to facilitate the social inclusion of a person with a disability who might otherwise be isolated or struggle to find services because of siloed systems.

Support multidisciplinary teams

The IBM Cúram Solution for Disability Management is designed to support multidisciplinary care teams that work across several systems. To that end, the IBM Cúram Solution for Disability Management can help to support care teams in the following ways:

- Provision of benefit payments for individuals with disabilities from occupational or non-occupational causes based on organization-specific goals, missions and policies
- Collaboration and coordination of service delivery between a large and varied group of stakeholders, such as nongovernment organizations that assist people with disabilities, employers, medical personnel, rehabilitation services, employment services, occupational and physical therapy, and community agencies
- Evaluation of the many factors that impact a person's overall well-being and quality of life, including health factors, but also environmental, nutritional, psychological, social and familial factors

The IBM Cúram Solution for Disability Management delivers core capabilities that organizations need to address the challenges that are presented by increasing client populations, decreased funding and demands for outcome-focused service delivery. It is also designed with a citizen-centric approach to care that can be both more effective and efficient.

A holistic approach for social inclusion and economic participation

The traditional approach to service delivery for organizations that address disability management typically relies on siloed service delivery, where each organization involved with an individual fulfills its responsibilities with little or no interaction with other involved organizations. Services and benefits are not coordinated. Redundancies are common and likely unidentified. Data and information are not shared.

The individual is often trapped in this confusing maze of government bureaucracy. Therefore, although a person's needs, in theory, might be addressed, benefits and services are probably not being delivered efficiently or in a way that is likely to drive optimal outcomes. By taking a holistic approach to disability management, organizations go beyond the traditional siloed approach, placing emphasis on what the individual needs and the best way to meet those needs across the spectrum of health and social care programs.

The IBM Cúram Solution for Disability Management supports coordination of health and social programs that are administered by one or more organizations so that a set of cohesive service offerings can be accessed from one place at the same time by the individual. People with disabilities can go to a single government office, call center or website to access various programs and services. Ease of access to benefits and services through the elimination or reduction of redundancies gives clients more control in pursuing their goals. The result is cost efficiencies and improved outcomes.

Citizens as active participants in their own care

The IBM Cúram Solution for Disability Management helps individuals to participate in the management of their benefits and outcomes. The solution provides a portal where they can apply for benefits and services; track payments; access information about their benefits, services and activities; follow their outcome plan; file claims and appeals; and interact with providers and regulatory organizations. Individuals become an active participant in their outcome plans rather than a passive recipient of services. They are empowered to make their own decisions about services and can see the actions they need to undertake based on their life events.

As people with disabilities become more engaged with these processes and decisions, professional staff and resources can be reallocated to more complex operational activities, or they might become more involved with citizens who require more intensive or time-consuming assistance. Whenever professional input or intervention is required for people who manage their own care, the IBM Cúram Solution for Disability Management supports the agency or organization that assists the individual by providing relevant information, advice and guidance.

Returning people to work

Employment is critical to the livelihood and self-esteem of any person, and both are in jeopardy when the ability to provide a living and to support a family is threatened by a disability. Return-to-work programs help people to lead productive lives after an accident or disease. But, for these programs to be effective, communication needs to occur between the individual, the service providers and the employer.

Programs that promote rehabilitation, workplace accommodation and reintroduction into the workforce are critically important for all of the stakeholders that are involved in return-to-work initiatives. The IBM Cúram Solution for Disability Management fosters a high degree of coordination between the individual, the organizations that provide services and benefits, and the individual's employer. This coordination supports the individual's return to work as soon as possible or might allow the person to stay on the job with minimal or no disruption. The solution incorporates a sophisticated rules engine that can also help with determining benefits eligibility through worker's compensation or disability benefits as allowed by the government or employer.

Comprehensive provider management

The IBM Cúram Solution for Disability Management is designed to help organizations manage third-party providers for improved service delivery and value. The solution includes a common repository of providers and services information that can be used to match an individual's needs with the optimal mix of services offered by a third-party provider. Examples of some of the reusable business services that the solution supports include payments processing; licensing; provider assessment, monitoring and comparison; contract management; and provider self-service access. A provider portal allows for improved communication among regulatory, funding and provider organizations, in addition to provider self-service access.

By using the IBM Cúram Solution for Disability Management to coordinate services across multiple program areas, professionals on multidisciplinary teams can drive better outcomes for their clients, while meeting organizational goals and adhering to governance models. The seamless integration of program management, outcome management, provider management and other capabilities makes it possible to develop individualized plans that meet the needs of the individual, while optimizing the utilization of resources.

Professionals can make decisions and act on information and insights that are experience-based and data-driven, resulting in a reduction in the provision of unnecessary services, increased program efficacy, and better outcomes for individuals, families and society.

Why IBM?

Governments everywhere are reinventing themselves to better integrate across functions and collaborate with partners to drive better outcomes for individuals, families and society. Despite tight budgets and increasing demand driven by demographic change, social program organizations need to consistently administer programs that support the people who need it most. These organizations choose IBM for their technologies, experience and people.

IBM solutions begin by determining what must be accomplished, developing processes to support those needs, and then using technology to achieve the preferred outcomes. Our solution delivers benefits and services to people with disabilities. Our solution also supports professionals in assessing client needs, developing client goals, tracking client progress, and analyzing the effectiveness of services. By simplifying the process of efficiently managing social program delivery, IBM is helping to achieve positive outcomes more quickly and efficiently.

By combining analytical insights with a rigorous understanding of individuals' needs, city, county, provincial, state and federal governments can deliver optimal and timely outcomes. With world-class industry and technology expertise, IBM provides the integrated solutions that help visionary leaders achieve their objectives. And, as a commercial off-the-shelf product, the IBM Cúram Solution for Disability Management can help organizations reduce the cost and time of implementation and maintenance, while taking advantage of regular upgrades to help ensure the solution stays up-to-date.

IBM Watson Health

Existing systems of care, wellness and support are facing severe economic and demographic pressures. They must come together in new ways with technology, data and expertise to drive better outcomes that will help individuals live healthier and more productive lives.

Tapping vast and growing sources of data about individuals from all dimensions of wellness—their clinical, genomic, behavioral and social context—to establish a truly holistic view of an individual's needs is now possible. Advanced analytics and cognitive computing can be applied for new insights and knowledge. Healthcare providers and payers, social program organizations, life sciences leaders and employers can now find better ways to manage population health, deliver social services and discover new treatments and care pathways.

IBM Watson™ Health is working to enhance, scale and accelerate expertise across the domains of health and human services and to facilitate collaboration throughout the community of care for better outcomes at lower cost.

For more information

The IBM Cúram Solution for Disability Management provides comprehensive and integrated case and claims management capabilities to help professionals focus on serving the most vulnerable individuals. It puts individuals at the center of services, benefits and programs to help drive better outcomes. To learn more about the IBM Cúram Solution for Disability Management, contact your IBM Sales Representative or visit ibm.com/software/products/en/disability-management.

IBM offers world-class industry and technology expertise to provide the integrated solutions that help visionary leaders achieve their objectives. For information about other IBM Cúram Solutions, see ibm.com/software/products/en/social-programs.



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- 1 *World Report on Disability: Summary*, World Health Organization, 2011, last accessed on 29 January 2015: http://www.who.int/disabilities/world_report/2011/report/en
- 2 "Fact sheet on Persons with Disabilities," United Nations Enabled: <http://www.un.org/disabilities/default.asp?id=18>
- 3 "World Facts and Statistics on Disabilities and Disability Issues," Disabled World: <http://www.disabled-world.com/disability/statistics>



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