

QBE Risk Managers Forum



Health, Work and Well-being

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Health, Work and Well-being



Outline

- Why does this matter?
- What is the government's response?
- What does it mean for occupational health?

What's the problem

- 30 million days lost from occupational injury and ill health
- Costs £13 billion pounds (CBI/AXA)
- 40% of work related ill health is caused by stress/anxiety/depression
- 33% by musculoskeletal disorders.

What's the problem?

- 1 million people take sick leave each week
- 3000 of those will not return to work within 6 months - move on to Incapacity Benefits
- 5 years later 2500 of them will still be there
- 2.7 million people claiming incapacity benefits, costing the UK around £12 billion.

It isn't going away

- Today - for every person over 65 today we have 3.7 in work
- By 2050 - will reduce to 2:1
- 8.8m aged between 50 and state pension age - 1.4m of them on sickness or disability benefit
- But 3.4 million people with disabilities who are in work



Work is good for people

- Friendships and social networks
- A role in society and a sense of value
- Income!
- Not working is not good for people

Health Work and Well-being



Joined up approaches to prevention, intervention and rehabilitation.

- Improving general health
- Preventing work related illness and injury and using the workplace to promote health
- Intervening early
- Providing appropriate rehabilitation
- All areas for OH support

Key management challenges

Line managers

- Implement policies
- Take ownership
- Be Accountable
- Use support available
 - Including access to good OH services

Boards

- Monitor and Challenge
- Provide energy, focus, targets
- Promote health and well-being – including OH

Role of OH

- To meet *legal obligations*;
- *moral and ethical obligations* to look after our people
 - healthy work places and a healthy work force
- *business benefits*
- Risk management
 - Costs, productivity, claims

A strategic approach to OH

- People strategies – HR, H&S, absence
- Understanding the issues
 - Causes
 - Long term/short term/hot spots
 - Costs etc
- Partnerships and innovation
- Measuring the impact
- Case studies

Conclusion



- This is big business for government and organisations
- OH is not a stand alone activity
- Some are doing it well – especially in the private sector
- Can others improve – enlightened self interest and GB plc
- What can you tell us?