

Concordance of Opinions on Work Stoppages Given by Different Actors

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Problematic

The deficit in doctors also affecting Health Insurance consulting doctors (MC) leads the Medical Service (SM) to reorganize itself to maintain a quality service offer to insured persons.

The emergence of new professions, medical service nurses (ISM) and health insurance service advisors (CSAM), makes it possible to focus the MC's mission on its expertise by gathering for him upstream the elements necessary for the medical decision.

Monitoring work stoppages being an essential mission of the SM, this theme is retained to set up work between the different actors in order to reserve the MC's opinion to end-of-compensation situations.

Until now, the overall follow-up of these files was carried out by the MC.

Solution

A framework is developed to support the interviews (telephone or face-to-face) carried out by CSAMs or ISMs with insured persons off work.

Targeting on indicators of pathology and/or duration of work stoppage allows orientation to the CSAM or ISM.

The first step in the process is to ensure a concordance between the opinions of the different actors.

This unique framework completed during the interview includes all the essential elements (identical to those sought by MCs outside the clinical examination) for a precise vision of the situation on the part of the MC associated with a proposal for a decision from the CSAM or the ISM:

- Continuation of justified work stoppage
- End of the foreseeable work stoppage followed by a return to work or compensation for another reason (disability, consolidation, retirement by incapacity)

Reading the plot, the MC makes his decision. This is then compared to the proposal made by its employees.

A one-month test phase to assess the feasibility of using this frame and measure the concordance of the opinions demonstrated the validation of the decision by the MC (nine of ten cases, the vision gap of the MC rather towards a refusal after convocation)

Discussion

The quality of the frame with precise items ensures the objectivity of the answers.

The use of this framework with a proposal for a decision by all ISM and CSAM will reduce the number of insured persons seen or contacted by the MC and thus reposition it on other missions where its expertise is mandatory and cannot be delegated.