

# Aviva's 'Back up' gets warm welcome

Back injury case management initiative brought to small PMI and individuals

## By Paul Robertson

Aviva has received positive reaction on going live with 'Back Up', a case management initiative for back injury for individual and small group private medical insurance (PMI) customers (see *Cover* July 09).

On getting back pain the insured will now call Aviva triggering a case management scheme and the individual will then be assessed by a health professional. A rehabilitation plan is then tailored to the individual with a focus on identifying a goal – free of pain or back to work as examples – within a time scale. The number of physiotherapy sessions required has also been greatly reduced. Where the customer is part of a group scheme, the case manager can also work with their line manager.

Mike Izzard, Chairman of the



*Izzard: controlling costs*

Association of Medical Insurance Intermediaries (AMII), said: "AMII is very pro insurers becoming involved in the aspects of medical care. This is really a way of controlling costs, putting the care aspects of the case through the insurers own vetted specialists, rather than a more random selection. If this scheme works

well we expect to see more of them throughout the PMI arena. Any service that can help control costs to the client gets our vote."

Back Up was previously only available to corporate clients and is one of a number of new specialist case management initiatives Aviva UK Health says it is considering.

Mark Sharpe, clinical development manager at Aviva's UK Health, said: "Musculoskeletal conditions are one of the top causes of private health insurance claims, yet they have traditionally been treated with a broad brush "6-10 sessions of physiotherapy" approach which gives little consideration to the customer's exact circumstances."

Back pain costs the UK five million working days a year. £1 in every £12 spent by Aviva is spent solely on back pain.