
New submission from 2020 Shared Value Awards application - Shared Value Collaboration of the Year

Fri, Sep 25, 2020 at 5:39 PM

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Where did you hear about the Shared Value Awards?

Other

About your organisation

Organisation name

AIA Australia

Organisation type

Corporate

Website<http://www.aia.com.au/>**Overview**

One in five Australians live with chronic pain. Current pain science explains that pain is a construct of the brain and that chronic pain occurs when the brain becomes overprotective. Therefore, we now know we can retrain the brain to become less protective. The challenge, however, is that the medical world has not caught up with the science. AIA Australia (AIAA) and UniSA partnered to increase access to pain education. Firstly, by offering pain coaching to AIAA claimants to determine if this improved health outcomes. Secondly, to prevent and overcome persistent pain in the community through an education outreach program.

What is your shared value partnership or collaboration?

Name of project/initiative

"Know Pain, Know Gain."

List the organisations involved in this partnership/collaboration

AIAA, University of South Australia (Uni SA), Pain Revolution

What makes your project or initiative a leading example of a shared value collaboration?

What economic opportunity does your shared value project/initiative deliver?

AIAA pays around \$1.4 billion in claims each year. 53% of income protection and 40% of total and permanent disability

claims are for chronic pain. This is particularly challenging given the health system has not caught up with current pain science, and as such people with chronic pain tend to worsen over time and remain on claim for the duration of the benefit period, which can be until age 65 for some policies. During this time, the customer is often seeking non evidence-based solutions such as opioids and spinal surgery. Both of which can have a devastating impact on the individual's life.

Income protection claims, which are lodged for chronic pain conditions are likely in time to also have a total and permanent disability claim if claimants don't get the support they require early.

Many of the chronic pain claims we receive are musculoskeletal claims, which initially commenced as Workers Compensation claims. With the correct support these claims could have been resolved and AIAA may not have received them. These same claims will go on to become long term tail claims for AIAA as they are extremely challenging to manage due to the complex biopsychosocial factors which set in when an individual is out of work and on an a disability payment for long periods of time. By educating Workers Compensation Schemes about the effectiveness of pain education to manage musculoskeletal claims we will see an improvement in Workers Compensation claims. As a result, AIAA will experience a lower incidence of lodged income protection and total and permanent disability claims.

What social issue(s) does your shared value project/initiative address?

The cost of chronic pain not only has a significant financial burden on Australia, but it carries a tremendous social cost. Living with chronic pain often leads to comorbidities such as depression, sleep disturbance and fatigue. One in five Australians who experience chronic pain also suffer from depression, and one in three Australian adults with chronic pain have high or very high levels of psychological distress.

The Deloitte Access Economics Report The cost of pain in Australia - Pain Australia 2019 states that opioid prescription is the most common treatment for chronic pain, and Australia has a high incidence of opioid dependence. This increases the risk of accidental death through overdose. In 2017-2018, 823 Australians are believed to have lost their lives as a result of prescription opioid misuse." Furthermore, there are high levels of suicidal ideation and 21% of suicides in Australia have been attributed to pain. Whilst it is difficult to ascertain how many death claims AIAA are paying which relate to chronic pain, we can deduce that there is significant exposure for AIAA. However, there is no dollar figure for the devastating human cost.

The social impact of chronic pain on society is immense. People suffering with chronic pain often feel isolated and the pain cannot be seen. When the chronic pain sufferer leaves their employment due to their reduced work capacity as a result of pain, this social isolation worsens. Long term unemployment has a negative impact on wellbeing and productivity. Relationships are more likely to break down when one of the parties has chronic pain, which ultimately has a negative impact on the children in those relationships. This results in a trickle-on effect on future generations. The evidence indicates that children whose parents are unemployed are less likely to achieve the same level of education in comparison to if their parents are employed, and this impacts their socioeconomic potential once they reach adulthood.

Chronic pain has a detrimental impact on the productivity of the nation with \$48.3 billion loss in productivity, \$12.2 billion cost on the health system and \$66.1 billion cost in the reduction of quality of life annually.

Our health system is constantly stretched with long wait times to see regional GPs and 20% of all GP visits are for chronic pain.

The health system is currently failing many Australians who are living with chronic pain.

Shared value solution description

The latest in pain science and best practice guidelines support pain education as a key part of first line care, in enabling people to make an active recovery. AIAA and UniSA partnered with a two-fold approach to increasing access to pain education. Firstly, by offering pain coaching to AIAA claimants to determine if this improved health outcomes. Secondly, to prevent and overcome persistent pain in the community through a community education outreach initiative.

Recovery for claimants:

AIAA partnered with Uni SA to undertake research to determine if pain education was effective within the claims environment. This was the first of its kind internationally. We educated our claims team and provided pain coaching to our customers.

The research demonstrated that the education was very effective, supporting people to return to work and come off claim (see appendix 1). We have since rolled the pain coaching out to all our group insurance customers. We are collecting the results, which are consistently strong. Please see the response to the tangible results question for more detail. AIAA is now educating other disability schemes to influence change. This will reduce the number of claims which we see downstream that have been through a compensable claims journey prior to lodging and income protection or total and permanent disability claims with AIAA.

Preventing chronic pain and recovery for all Australians:

To address the upstream problem of pain in the community we have partnered with Pain Revolution's Rural Outreach Tour, an initiative of UniSA. Rural Outreach Tour, held annually since 2017, is a week-long community engagement, education, and fundraising event. Its objectives are to raise awareness about the modern approach to persistent pain and the critical value of education and self-management. AIAA have been the platinum sponsor for the past 3 years. Funds raised on tour help provide scholarships to build capacity in local health professionals, through the Pain Revolution Local Pain Educator (LPE) Program, to provide ongoing community education and local support to overcome persistent pain. Prevention and early intervention in the community will decrease the individual and societal burden and in turn, reduce the number of claims that AIAA receive. (See appendix 2 and 3)

Market segment and potential for scaling the solution

AIAA customers with chronic pain will benefit from pain coaching. AIAA have made pain coaching available to all group customers who have lodged income protection claims for chronic pain.

We have also sought to provide education to all Australians through the work that Pain Revolution are doing.

Pain Revolution programs fill an important gap in rural and regional health care. With an improved understanding of pain, people are more likely to engage in best practice care and, when they do, the vast majority improve, reducing reliance on opioid medication and visits to city clinics. They drastically reduce their risk for subsequent problems such as cancer, diabetes, cardiovascular disease and depression. Furthermore, they are equipped with knowledge and skills that allow them to better manage physical and psychological challenges in the future.

Considering that one in four rural Australians are impacted by persisting pain, these improved health outcomes stand to improve the lives of millions of Australians and, as such, improve the health, well-being and productivity of the nation.

Key activities and resources including a basic development plan

We wanted to make a difference for as many Australians who live with chronic pain as possible.

Preventing chronic pain and recovery for all Australians:

Four Rural Outreach Tours have been conducted, in regional South Australia, New South Wales, Tasmania and Victoria. Fifty-three rural health professionals, from across rural Tasmania, Victoria, NSW and WA, have commenced or completed the LPE training program. With the support of AIAA, Pain Revolution intends to run annual Rural Outreach Tours reaching the many rural communities in need and embedding capacity in these regions with 20 scholarships provided to local clinicians.

Measurability

Pain Coaching

We measure health outcomes for our customers from both a return to work rate and claim closure rate, but also more significantly we measure a customer's reduction in pain and the improvement in their ability to perform daily tasks.

Pain Revolution

Evaluation of the LPE program and Rural Outreach Tour has been designed to quantify how and to what extent the initiatives achieve their aims. This data will provide a preliminary indication of the potential of the model to reach and inform the target populations. In the evaluation of these programs, an acceptability theoretical framework has been adopted and three component constructs will be measured. Namely affective attitude, perceived effectiveness and self-efficacy. Reach, which is, the number of target population exposed to the intervention, will also be a key process indicator.

Tangible results to date

Uni SA research:

44% improvement in doing some form of work

44% improvement in socializing with family and friends.

18% improvement in general activity

17% improvement in mood

44% improvement in accomplishing goals

40% improvement in enjoying activities/ hobbies

40% improvement living a normal life

AIAA Pain coaching results:

AIAA's telehealth pain coaching program has outstanding results. Where 80% of participants reported being unable to achieve their daily tasks when they commenced the pain coaching program, that figure had dropped to 35% by the time they'd completed it. Similarly, 70% of those who finished the program reported an improvement in their pain experience.

76% of customers who underwent pain coaching then went on to further occupational rehabilitation programs and AIAA achieve an 82% return to work rate.

There is a strong ROI with \$8 returned for every \$1 spent on pain coaching.

Pain Revolution Results:

Rural Outreach Tour visits 10 towns per year, each Tour attracts around 1000 participants and significant local media coverage. During the 2020 Rural Outreach Tour, 77% (725) of attendants completed evaluation surveys: 96% indicated these sessions were a good way to learn about pain; 90% indicated the sessions helped them to think about pain differently and 97% said they would recommend these sessions to someone else. Participating cyclists have raised over \$400,000 for the LPE program cumulative across all the Tours. In addition, LPEs deliver over 100 educational events per year, which attract over 1000 participants. LPE event participant responses echo those of the Tour.

Please provide relevant documentation to support claims made in this application.

Upload any supporting documentation

- [zip-files.zip](#)

Official endorsement

Endorsement

- I am authorised to submit this application on behalf of my organisation and confirm that all required approvals have been sought and received.
- I acknowledge that in order to finalise this application I will pay the relevant administration fee.