

Our approach to disability management

Alberta Blue Cross believes in the concept of early intervention and functional case management. With disability claims, early intervention starts before a claim ever occurs, ensuring treatment starts and continues throughout the duration of the claim. In coordination with medical specialists, we are able to determine what needs to be done in order for the claimant to return to work safely and as soon as possible.

From a case management perspective, we aspire to the concept of functional case management, a systematic fact-finding and holistic approach that focuses on an individual's abilities and takes into consideration non-medical factors. Each claim we handle has a unique set of circumstances and our outcome-based strategies are geared to the specific needs of the individual. We set clear expectations with respect to benefit duration and any specific requirements under the policy. Under a functional case management approach, we align the clinical information with the functional demands of the job or occupation and apply case management strategies targeted towards work re-entry whenever possible. When benefits are deemed payable, we issue them in an efficient and timely manner.

Our philosophy and supporting practices are based on the principles of customer service and partnering with clients. We maintain active partnerships with employers and plan sponsors to assist them in addressing issues of absences due to illnesses and injuries. In order to be effective in this collective effort, it is important to understand the needs and objectives of our clients. We believe in a global approach to preventing absences and returning employees back to the workplace in a safe and sustainable manner.