Functional Capacity Evaluation FCE in Swiss Insurance Medicine (SIM)

PD Dr.med. Andreas Klipstein MSc

Past-President of Swiss Insurance Medicine
Head of Medical and Return-to-Work Management of AEH
agenda

1. Swiss Insurance Medicine
2. Facts and Figures
3. Teaching Programs and Current Projects
agenda

1. Swiss Insurance Medicine
2. Facts and Figures
3. Teaching Programs and Current Projects
**Interdisziplinäre Plattform für Versicherungsmedizin**

Bei der SIM handelt es sich um die interdisziplinäre Plattform für Versicherungsmedizin in der Schweiz mit dem Ziel, die Qualität im Bereich der Versicherungsmedizin zu verbessern.

Nebst Ärztinnen und Ärzten, welche sich mit Versicherungsmedizin auseinandersetzen, sind auch in der Versicherungsmedizin tätige Personen anderer Berufsgattungen wie Juristen, Underwriter oder Case-Manager in der SIM als Einzelmitglieder.

Daneben gibt es auch Mitgliedschaften von Fachgesellschaften und von Firmen oder Institutionen.

**Aktuell**

- SIM Jahresprogramme
- Fortbildung ZAFAS
- 8. Fortbildungskurs 2018
- 7. Forum Risikoprüfung in der Personenversicherung 2018
- Zusatz Modul 5 im November 2018
Swiss Insurance Medicine

- Association of individuals and institutions with interest in insurance medicine
- 800 members (physicians and other health care professionals, lawyers, case managers and insurance specialists), 12 institutional members (larger insurance companies, universities)
- Quality assurance and education in insurance medicine
agenda

1. Swiss Insurance Medicine
2. Facts and Figures
3. Teaching Programmes and Current Projects
Cost of social insurance in Switzerland

![Graph showing the development of expenditures for social benefits in CHF million (at constant 2016 prices), 2002–2016.]

Source: FSD - Total Social Security Accounts (TSSA), version 21.06.2018

© FSD 2018

BSV 2018
Disability is not the only patient - but…
....but

- **Supplementary benefits** may be claimed when old-age or invalidity pensions and other incomes are not sufficient to meet minimal living costs. They are meant to ensure that the elderly as well as the surviving family members of pension beneficiaries and the disabled have sufficient means to cover their basic living expenses.
Private Insurance System

Markanteile 2017
in Mio. CHF

12'517 (45.3%)
3'308 (12.0%)
2'782 (10.1%)
2'461 (8.9%)
1'848 (6.7%)
1'772 (6.4%)
1'442 (5.2%)
1'501 (5.4%)

AXA
Die Mobiliar
Zurich
Allianz
Helsana
Helvetia
Swica
Übrige

SVV 2018
Private Insurance System

in Mio. CHF

FINMA

SVV 2018
Sickness absence insurance

- No clear figures on cost development (system of an open market)
- Business in deficit
- Rising costs for employers and employees
FCE in social and private insurance in Switzerland

- No clear figures on development

- Personal experience (AEH Insurance Medicine):
  - Stable over years
  - No imminent effects of economic pressure on insurance companies, case law and scientific evidence - but?
  - Dependent on habits and knowledge of the responsible for a single case
FCE in social and private insurance – personal experience

FCE in Sickness Absence and Social Insurance

- Total
- Private
- Social
agenda

1. Swiss Insurance Medicine
2. Facts and Figures
3. Teaching Programs and Current Projects
Teaching programs

1. Formation to certified medical expert SIM (approved by Swiss Society of Physicians FMH) – in parallel: Neuropsychology and Chiropractors

2. Formation to certified medical assessor in work-capacity estimation (ZAFAS)

3. Instructional courses in Insurance medicine for physicians and non-physicians

FCE and Formation to certified medical expert SIM

- 5 Modules, MC examination
- FCE: Module 2 and 5 (4)
  - Background and method
  - Additional values of FCE (scientific evidence, case discussions)
FCE and Formation to certified medical assessor of work- capacity SIM (ZAFAS)

- 3 Modules, examination on report
- FCE: module 2
  - Background and method (on site)
  - Consistency and motivation (interdisciplinary)
  - Context with ICF
Guidelines and Projects

- Chapter FCE in guidelines of Swiss Rheumatology and Swiss Orthopedics
- Discussed in Guidelines of Swiss Neurology and Swiss Psychiatry
- Strong relationship and interaction in the development of evaluation instruments to assess work demands:
  - REP (Compasso/ Swiss employers), WOCADO (WOrkCApacity evaluation for Doctors), APA (Ergonomic Workplace Evaluation)
FCE and Swiss Insurance Medicine

- In general highly appreciated
- Certain ignorance towards scientific evidence, no systematic application
- Still discussed in particular cases as a «2nd line evaluation»
- High value in medical opinion in court
THANK YOU VERY MUCH FOR YOUR ATTENTION!
Save the Date

EUMASS Congress 2020
17 – 19 September 2020
Congress Center Basel, Switzerland

Welcome to EUMASS Congress 2020, the leading forum for professionals in the field of insurance medicine and social security issues. The congress will focus on the latest developments and challenges in the European and global context.

Presentations will cover a wide range of topics, including:
- Recent advances in insurance medicine
- Best practices in handling insurance claims
- Managing the implications of new laws and regulations

Participants:
Physicians, medical advisers, researchers, and other professionals involved in the field of insurance medicine, social security issues, and the return-to-work-process.

Co-Organisers:
- Swiss Insurance Medicine
- Cochrane Insurance Medicine

Visit www.eumass-2020.eu for more information and to register for the congress.

Dr. Iur. Herzog
Zwitter Swiss Insurance Medicine