



2018 Annual Conference  
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Houston, TX

## **Improving Injury Outcomes: Living Abled and Caring Counts<sup>sm</sup>**

What You Will Learn In this session will include: 1) How we can take control of our health and manage abilities, 2) How to make decisions that will result in better outcomes, and 3) the ten core principles to “living abled”<sup>®</sup> and experiencing joyful and productive lives and 4) the meaning and practical application and impact of treating claimants fairly, treating them appropriately and demonstrating empathy and compassion to the injured and ill (caring counts).

Based on the book “Living Abled” (LA) by writer and speaker Christopher Brigham, MD you will understand how you can approach injury and illness to achieve better outcomes. The session will clearly spell out a plan so that you may all experience joyful and productive lives, despite health challenges the injured and ill face.

The session challenges the status quo and offers practical, innovative, low-cost and powerful solutions to: change attitudes, increase resiliency, minimize long-term health problems and reduce needless disability. It provides guidance for selecting the best healthcare providers (doctors and others) and when and how to involve lawyers. The importance of establishing positive relationships with such participants as claims adjusters, case managers, and employer is explained. It emphasizes the relationships of body, mind and spirit and the critical goal of assuring appropriate care and reducing risks from unnecessary medications and procedures. Moreover, it educates and empowers you to act.

The website of [www.livingabled.com](http://www.livingabled.com) is a companion resource and provides access to innovative forms, agreements and other tools that assist in placing the suggestions into action.

The concepts presented are for all of us, including the stakeholders we encounter in dealing with health and disability issues, including health care providers, insurers, employers, lawyers and governmental leader

When we, as individuals, deal with injury or illness we face the risk of living diminished lives – even when we may not need to. Today’s approach to our health and management of potential disability has lost an essential component: the importance of educating and empowering each of us to take greater control of our own health and well-being.

Each day countless individuals face poor health outcomes and needless disability. In the United States, our health costs are much higher than other countries where people are healthier and live longer lives.

Knowledge, combined with a positive attitude, can help individuals get successfully through the complex maze of government, health, insurance, and legal systems to achieve best-possible outcomes. This leads not only to better lives, it reduces both healthcare and disability costs.

This session provides the insights based on the book noted, and from an experienced and highly regarded preventive medicine physician and includes contributions from other internationally recognized experts.

“The strongest use of the “Living abled” philosophy and concepts are to define us as capable of successfully living healthy and productive lives if we still have our “full range” of abilities.”

There are ten core principles to living abled®, which are:

**Principle 1: Taking control of our life and health** We all need to take and keep control of our lives, including our health. When we have a health challenge, we need to identify our best resources and then act. No one else may be allowed to dictate our lives. Our moments of doubt must not be exploited by others.

**Principle 2: Staying Positive** A positive attitude helps us to focus on our strengths, understand but ignore our weaknesses, and move on with our lives. When we change our thinking and our beliefs, we change our lives.

**Principle 3: Partnering with quality healthcare providers practicing evidence-based and data-driven medicine.** When doctors offer us a conclusion or recommendation—whether about our diagnosis, what caused our problem, or ordering tests or treatments—we want to believe they have solid reasons. We want our medical care to be based on the best available evidence, identified by scientific method, for clinical decision-making. This process is known as “evidence-based medicine.”

**Principle 4: Approaching health problems from a “biopsychosocial perspective”** To better understand injury, illness, and disability, we embrace a “biopsychosocial” approach including biological, psychological, and social elements. Physical illnesses affect all of who we are—including our minds and spirits. Our mind-body connections are surprisingly strong. Physical, social, and work environments all affect health.

**Principle 5: Weighing the risks and benefits of testing and treatment** All testing and treatment is associated with risk and possible benefits. We need to discern what is best for us. When doctors recommend testing or treatment we need to ask what the risks and benefits may be.

Principle 6: Focusing on a healthy body, mind and spirit Health encompasses our bodies, minds and spirits – they all relate. What goes on in our minds—attitudes, beliefs, perceptions, and resiliency—significantly affects what happens in our bodies. Thoughts affect bodies at least as much as bodies affect thoughts. Maintaining a strong spirit gives us purpose. Mastering these concepts helps us master our lives.

Principle 7: Choosing smart lifestyles including exercise, diet, and health habits We can eat right, stay physically fit, maintain an appropriate weight, do our best to sleep well, not smoke, and not abuse alcohol and/or other drugs. Our choices are important factors in whether we stay healthy. We need to be honest with ourselves. We can make healthy choices.

Principle 8: Weighing the risks and benefits of involving lawyers Sometimes we need the assistance of lawyers, other times we do not. Involvement with lawyers may complicate our lives and result in poorer outcomes—for us. If our situation requires a lawyer, we need to discern how to select the best lawyer and make sure they are working for us.

Principle 9: Cooperating with other healthcare participants and avoiding unnecessary conflict We should choose our healthcare participants wisely and then maximize the value we obtain from them. This requires careful planning.

Principle 10: Continuing with our jobs, if possible Work is, in general, good for our health and well-being. Our work often helps us to establish who we are, our identities, and our status. Work provides structure and gives us a reason—a need—to get up daily. Not working places us at greater risk of poorer physical and mental health, long-standing illnesses, psychological distress, increased use of healthcare resources, and death.

Core questions that we must answer, include: ❑ What is health and how do we obtain it? ❑ What defines disability and how may it be prevented? ❑ Why do people with similar problems, even when they receive the same care, sometimes have dramatically different outcomes? ❑ How do compensation systems, healthcare professionals, and our own actions contribute to our health or disability? ❑ How are we best able to experience joyful and productive lives?

## Living Abled vs. Needlessly Disabled

We have been motivated by people who, despite catastrophic injuries or illnesses, live inspirational lives – and been saddened by others who have been trapped in a needless belief of being disabled. Characteristics of these groups are opposites:

|                | Living Abled®              | Needlessly Disabled  |
|----------------|----------------------------|----------------------|
| Behavior       | Cheerful                   | Depressed            |
| Confidence     | Strong                     | Weak                 |
| Coping skills  | Strong                     | Weak                 |
| Emotions       | Gratitude                  | Anger                |
| Excuses        | Few                        | Many                 |
| Focus          | Function                   | Symptoms             |
| Hope           | Often                      | Rarely               |
| Litigates      | Rarely                     | Often                |
| Perceptions    | Challenges = opportunities | Problems as barriers |
| Perceptions    | Positive                   | Negative             |
| Physically     | Active                     | Inactive             |
| Reactions      | Forgiveness                | Blame                |
| Relationships  | Independent                | Dependent            |
| Resiliency     | Strong                     | Weak                 |
| Responsibility | Self                       | Others               |

By choosing to live the characteristics of Living Abled® we become more abled.

By choosing the characteristics of the living abled® we will be healthier and more abled.

The First Rule: We accept personal responsibility for our health and well-being, rather than allow others to take control of our lives. If we accept our responsibilities, we claim our independence.

The Second Rule: Healthy minds, bodies, and spirits allow us to experience life more fully and with greater happiness. To understand injury, illness, and disability, we must use a “biopsychosocial” approach including biological, psychological, and social elements.

The Third Rule: Smart lifestyle choices are essential. Many of our health problems may be prevented or at least improved through healthy lifestyle choices involving diet, exercise, not smoking not using alcohol and/or other drugs to excess, and basically just not abusing our bodies. Improving our health may not necessarily require treatments – we may simply need to make the right choices.

The Fourth Rule: We must take charge during injury or illness rather than allowing others to take charge of us. Health and other challenges are simply part of life and can be opportunities for growth. No one else may be allowed to dictate our lives.

The Fifth Rule: We need correct diagnoses and appropriate care, supported by evidence-based medicine, to get well. Inaccurate diagnoses and inappropriate treatments may delay us from identifying actual problems and receiving appropriate treatments.

The Sixth Rule: Resiliency is crucial and dynamic. It reflects our ability to cope with, learn from and thrive in the face of challenges. It is learned in childhood and is strengthened by positive caring relationships that reinforce “living abled”<sup>®</sup>.

The Seventh Rule: We must also be discerning about involving an attorney. Sometimes we will need lawyers to help us; sometimes we do not. We need to pay careful attention and we always need to consider the risks versus the benefits.

The Eighth Rule: Work is, in general, good for our health and well-being. Not working places us at greater risk of poorer health. Therefore, we should continue to work, if possible. Both we and our employers need flexibility so we may remain at work.

Action Steps for Employing the LA philosophy:

1. Take control of our lives and our health
2. Stay positive
3. Partner with quality healthcare providers practicing evidence-based and data-driven medicine
4. Approach health problems from a “biopsychosocial” perspective
5. Weigh our risks and benefits for tests and treatments
6. Focus on healthy bodies, minds, and spirits
7. Choose smart lifestyles including exercise, diet, and health habits
8. Weigh our risks and benefits for involving lawyers
9. Cooperate with other healthcare participants and avoid unnecessary conflict, and
10. Continue, if possible, with our jobs

Caring Counts.<sup>SM</sup>

Claim professionals must be able to operate in a compassionate, responsive company that cares for people. The company should be a trusted partner, thought leader and a good corporate citizen. Caring has always been integral to many company’s cultures, yet can be challenging in among other things, a high growth environment. Regardless, it’s important that companies and their claim professionals retain intrinsic values that include compassion and empathy. Taking care of people is at the heart of the caring counts philosophy. That matters to the consumers of services, customers, communities and workforce. It counts when claim professionals take care

of the business needs of all its stakeholders including its financial constituents. It counts when claim professionals work cost-effectively to achieve positive outcomes for the injured and ill. It counts that providers be good stewards of the resources of the customer and of their company. The people who file claims are the key stakeholders. While the customer naturally expects providers to be good stewards of their financial resources, other resources also are at stake – among them, their reputation. Providers share a common goal with their customers; to take care of the hard work behind the scenes and make it easy for claimants, the consumers of its services. The way these consumers are treated, reflects on all stakeholders and unfavorable public opinion can result in negative impacts to the provider which can flow through to affect the consumer. So, it counts to mindfully balance all resources, both tangible and intangible, in the daily work of serving the claimant/consumer.

Seeing it in action:

This isn't something new—caring should be ingrained in a provider's culture since the core focus is on those unfortunate things (accidents and illnesses) resulting from something typically unexpected. Whether they have a workplace injury, need time away for the birth of a child, experience a medical situation that will lead to time off, are in an auto accident, or suffer property damage, claim professionals must let the consumer know that it's going to be ok. Reassuring people who file a claim by taking them step-by-step through the process is one way to demonstrate care each day. This includes making sure providers listen to their concerns, showing compassion, setting expectations, answering questions, explaining roles and responsibilities of the team and being there to assist at every turn. Engagement throughout the process can have immeasurable value for all stakeholders. The technology used to provide customers and consumers services is another way in which caring can be demonstrated by giving them access to the information they need, in a clear, concise and timely manner. That might include multiple ways for employees to view claim information, stay up to date on the progress of their claims and connect with key people.

The service provider's reputation should reflect that they care about the affected and that it is a priority. Caring provider companies must similarly care for its workforce by providing the compassion and empathy to them in the many ways that can be accomplished.

Communicating the message that Caring counts<sup>SM</sup> epitomizes who the provider is as a company and as individuals who make an impact on the lives of others every day. story of how caring counts<sup>SM</sup> through videos, events, articles and activities. Providers can and should assess and reinforce the many ways in which caring drives day-to-day decision making for all of us – whether handling a claim, assisting a colleague through a difficult time, responding to a community need, or leading the industry in addressing key problems and their solutions. Providers evidencing that they are industry innovators in taking better care of all the claimant/consumer, is part of this assessment. Providers should also examine how what and how they demonstrate caring, translates to the way others see them.