Modern ways of rehabilitation

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It is the task of the statutory accident insurance in Germany to restore, by all appropriate means, the health and fitness of persons insured in cases of industrial accidents or industrial diseases. This lecture aims to depict the various means of occupational rehabilitation.

Case study:

The insured person, Jack Average, 25 years old, suffered a fracture of the ankle joint on a construction site on October 23, 1998. In spite of an immediate surgical operation and further measures of medical rehabilitation, the fracture healed but by stiffening the ankle joint and the subtal joint. The doctors involved suggested retraining the insured person, as he definitely would not be fit for the occupation of a construction worker in the foreseeable future.

The German social security scheme consists of five branches:
• sickness insurance;
• accident insurance;
• pension insurance;
• unemployment insurance; and
• care insurance.

The Berufsgenossenschaften (professional associations) – the carriers of the statutory accident insurance in Germany – are responsible for the medical as well as for the occupational rehabilitation of insured persons after an industrial accident.

After industrial accidents and occupational diseases, the accident insurance has to restore, by all appropriate means, the health and fitness of insured persons and to provide compensation by cash benefits for them or their survivors.

The Berufsgenossenschaften are responsible for both medical and the occupational rehabilitation (see Table 1); it can provide the interface between medical rehabilitation and occupational rehabilitation on the one hand and between occupational rehabilitation and reintegration in the work process on the other hand. Disputes between the various carriers of social security can so be avoided.

Occupational rehabilitation has many benefits, including:
• to preserve or gain a work place, including promoting the taking up of a job;
• vocational preparation, including basic training necessitated by damages to health;
• occupational adaption, further education, education and retraining, including the exams qualifying for the benefits;
• assistance to gain a sufficient school education, including preparations to develop mental and physical abilities; and
• labour promotion and employment promotion during the primary phase of job training in a sheltered workshop.

The Berufsgenossenschaft will check which ways exist to reintegrate Jack Average – the insured person – into the work process. For example, retraining as an architectural draftsman, constructional engineer or a similar occupation taking place mainly within an office will be taken into account.

The accident insurance co-operates closely with the Bundesanstalt für Arbeit (Federal Institute for Labour), the carrier of the statutory unemployment insurance, with the insured person, and with his works council in choosing the benefits to be granted. A successful reintegration into the work process cannot take place but through the close cooperation of all those involved.

The physical and psychological abilities of the insured person and the job situation must have an influence on the selection of the benefits to be granted (see Figure 1).

This makes necessary individual counseling of the insured person by a rehabilitation adviser as the representative of the accident insurance.

A proposal for an occupational rehabilitation is drawn up in cooperation with the doctors involved and with the Bundesanstalt für Arbeit. The abilities of the insured person, his or her preferences and the job situation must be taken into account when the appropriate measures are chosen. Vocational and aptitude testing, accompanied by experienced therapists and psychologists, takes place to assess the abilities and preferences of the insured person. In a meeting of all those involved, a proposal for retraining is drawn up. Among others, the trends on the job market have to be taken into account to make the retraining and the subsequent occupational reintegration successful. It does not make sense to retrain the insured person in a job which respects his abilities and preferences, but does not offer the chance of reintegration into the

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219
Table 1: Rehabilitation benefits

| Medical measures (curative treatment) | In-patient and/or out-patient treatment and dental care  
|                                        | Provision of artificial limbs, orthopaedic and other appliances  
|                                        | Medical drugs and surgical dressing remedies  
|                                        | Functional testing and work therapy  
|                                        | Home care and institutional care  
| Occupational reintegration (vocational rehabilitation) | Measures of retraining, education and further education  
|                                                      | Aptitude testing, vocational projection  
|                                                      | Employers reintegration grants  
|                                                      | Other benefits  
| Social reintegration | Prescribed handicapped persons sports activities  
|                                                      | Housing benefits  
|                                                      | Specially adapted vehicles and other appliances  
|                                                      | Assistance with adapting vehicles  
|                                                      | Other assistance  

job market. The trends in the development of the job market to be born in mind are: mechanisation of the work environment, increased mobility leading to a separation of the workplace and the place of living, tendencies towards outsourcing, lean production, lean management, etc.

Jack Average expressed a wish to study at a technical college. He chose technical engineering as his field of study. This wish was met with some objection, however, as the insured person wished retraining in a superior occupation (studies). In this case, the legislator provides the chance to promote higher education up to a level appropriate measures would have cost.

Financial support for the insured person provided during the period of occupational rehabilitation includes:  
• injury benefit;  
• transitional allowances;  
• pension; and  
• additional benefits and benefits of social rehabilitation.

He or she receives injury benefit until the start of rehabilitation and transitional allowances and a pension from the beginning of the retraining onwards. The Berufsgenossenschaft takes up the role of an employer by providing injury benefits, transitional allowances and pensions in the period of retraining. On top of this, the Berufsgenossenschaft bears the cost of so-called additional benefits, i.e. expenses for travelling and learning aids.

The Berufsgenossenschaft employs rehabilitation advisers to make sure an uncomplicated co-operation of all those involved in the process. The rehabilitation advisers are engaged locally. If necessary, he sees the injured person even during the period of his or her medical rehabilitation. An early contact with the insured person is intended to provide an immediate transition from medical to occupational rehabilitation. At the same time, the rehabilitation adviser discusses the further proceedings with the doctors involved. It is the rehabilitation advisors who clarify whether measures of occupational rehabilitation have to be taken and which permanent effects of the industrial accident will possibly occur. He will prepare the occupational reintegration. His job demands getting into contact with the employer and finding out whether further employment of the insured person is possible, taking into account any likely permanet effects of the industrial accident. If no further employment with the present employer is possible, the rehabilitation adviser will provide occupational rehabilitation measures which aim at retraining, possibly including vocational projection and aptitude testing.

The rehabilitation adviser’s task is not fulfilled at the end of the occupational retraining: he will try to help the insured person find a new job. This happens in close co-operation with the Bundesanstalt für Arbeit.

Not to be under-rated is the fact that the rehabilitation adviser functions as a permanent contact person during the period of medical and occupational rehabilitation for the insured person.

The success of occupational rehabilitation requires:  
• the selection of retraining measures that take into account the physical and psychological ability, as well as the job situation;  
• an immediate transition from medical to occupational rehabilitation;  
• counselling by the rehabilitation adviser (case management); and  
• a lasting professional reintegration after completion of the occupational rehabilitation.

Taking into account these aspects, Jack Average was helped by providing benefits after he started at university to become civil engineer.

His motivation gives some reason to expect he will successfully take his degree. His employer assured him that he would to provide employment after Jack Average has taken his degree.