

Chief Medical Officer Report 3rd edition: Digital health and wellbeing

Instalment three:
Key take-away document
Supporting growth



Theme

Shift from reactive to proactive absence management

Technology is helping plug big gaps in healthcare provision, bringing much-needed support to employees, helping shorten absences and rebuild hope, confidence and self-esteem. But so much more could be done if employers shifted from reactive to proactive absence management.

The case for proactively referring employees who are off long-term due to ill-health to specialist, evidence-based, rehabilitation and return to work support seems clear-cut. Especially when this expertise is already embedded in an employer client’s Group Income Protection (GIP). And the fact that support is provided via technology – balanced with face-to-face options adds further strength to the case; making it accessible, efficient and inclusive. What’s more, it’s delivering tangible outcomes.

For example, our psychological therapy partner Onebright reports that where they’ve referred an employee with severe low mood or severe anxiety – based on self-reported measures PHQ9 and GAD7 respectively – once they’ve completed the support care pathway, they’re usually showing an improvement to mild symptoms.

Opportunity

Make return to work easier for employees and employers

Data tells us that returning to work seems harder than it should be for employees, especially those with cancer and mental health conditions. Every year, 300,000 people leave the workforce due to poor mental health. And fewer than two thirds of employees with cancer have returned to work, or are still working, a year after diagnosis. Job loss is estimated to be experienced by up to 53% of people living with cancer.

Of course, not everyone will be able to work - this depends on the course and severity of their illness. However, much more can and should be done by us all to prevent employees falling into a downward spiral during prolonged absence. This involves keeping in touch during absence, to offer the right support at the right time, and to help re-frame return to work as an important step in the recovery journey, as opposed to a subject best avoided.



Vanessa Sallows,
Claims and Governance
Director, L&G Retail

“It’s our philosophy at L&G – a philosophy shared with all our clinical partners – that good work is beneficial for health. It can bring huge wellbeing benefits, not only financial, but also emotional and social, helping employees regain hope, confidence and self-esteem.

It’s for this reason that we encourage our GIP employer clients to refer employees to us early in an absence – where there is the potential for it to be prolonged – so that we can assess their needs and start providing specialist support as and when it’s most appropriate for them, so they don’t have to wait for a claim to kick in.”

How we can help

A holistic, proactive and multi-disciplinary approach to return-to-work support

We’ve built our GIP vocational rehabilitation philosophy around early intervention, putting the employee at the heart of what we do. Our team works hard to deliver tailored, individual care to employees from the start where appropriate, giving them the opportunity to return to work sooner. This support could help reduce the impact of absence on employees’ lives, and minimises the financial and operational impacts on businesses - supporting employee and business growth.



Sarah Carter,
Head of Account
Management,
Onebright

“Integrated data would enable a more streamlined journey. L&G have a range of expert, specialist providers and more than one could be instructed by the Vocational Clinical Specialist (VCS) to provide vocational rehabilitation to the employee. Creating an eco-system where the VCS and providers can share information and work on a holistic plan together, would benefit everyone.

It’s important that we give the employee the choice of in-person care or care delivered through technology, allowing greater choice, flexibility and maximising engagement.”

[Find out more](#)

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Read our Chief Medical Officer report series

1st Edition

Good work is beneficial for health

In the first edition we looked at how good work can be beneficial for health and how prevention and early intervention can support 'good work'. We also considered the role of protection insurance in terms of how to extend salary replacement (in times of illness or injury) to more people, helping employers ensure the good physical, mental, financial and social wellbeing of their entire workforce. Finally we looked at work as part of the recovery journey and help to shift thinking from the 'all or nothing' approach that traditionally prevails in absence management.

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2nd Edition

Diversity, equality and inclusion

In the second edition of our CMO Report, we continued the theme of 'good work being beneficial for health'. However we looked to explore how Group Income Protection (GIP) can address the barriers to equity and inclusion for many, and show how GIP can positively contribute to a productive workplace for all.

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3rd Edition

Digital health and wellbeing

In today's market, using digital health and wellbeing services can help employers grow satisfaction, culture, engagement, inclusivity and of course the health and wellbeing of their employees. From an adviser perspective, technology can help grow relationships, knowledge, expertise and purpose. It's the value that digital health services add to people, business and wider society, together with their future potential, that we're focusing on for the purpose of this edition of our CMO Report. We've broken this edition of the report down into four bitesize instalments.

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How to contact us

Want to know more:

We're a leading provider of Group Protection cover in the UK with over 90 years of expertise and knowledge. We looked after over 8,700 group protection policies and provided protection to over 2 million employees at the end of 2024.

If you'd like to know more about our Chief Medical Officer report or about how our Group Protection proposition can support the wellbeing of your business, please contact your account manager, or you can contact us on the following details:

For Employers:

Call us: 0345 072 0751

Lines are open Monday to Friday 9am to 5pm.

(We may record and monitor calls)

Email: employer.services@landg.com

For advisers:

Call us: 0345 026 0094

Lines are open Monday to Friday 9am to 5pm.

(We may record and monitor calls)

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