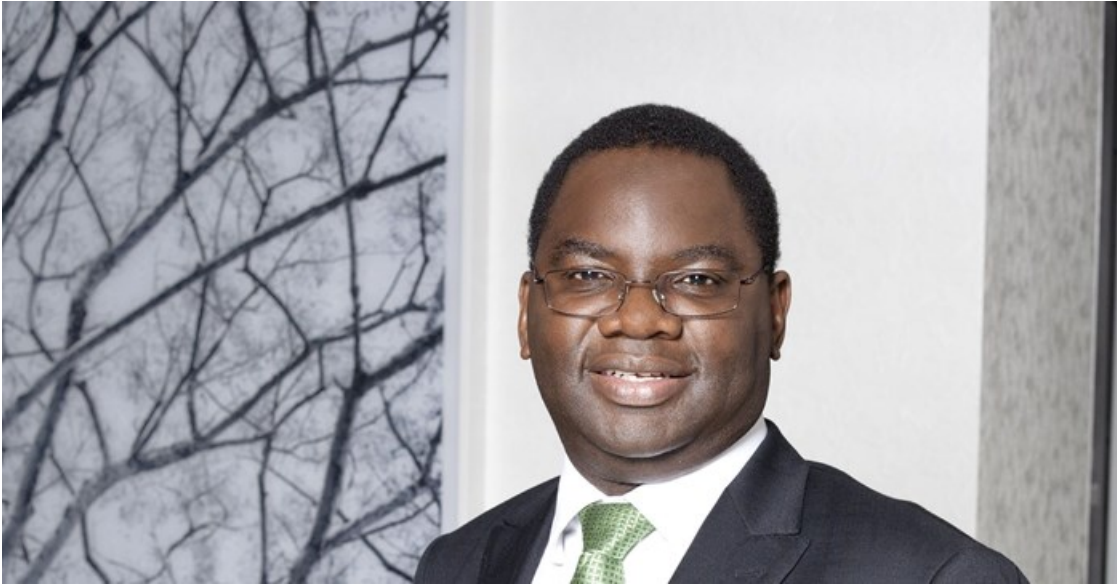


The downside of the digital era: Poor lifestyle and stress induced diseases

The so-called fourth industrial has reshaped the way we work and live, but the digital era is also taking a toll on our health, particularly in the workplace.



Clement Chinaka, MD of Old Mutual Corporate

“While this modern world of work is opening up amazing possibilities, it has also brought a new set of challenges and health risks,” says Clement Chinaka, MD of Old Mutual Corporate. “Living in an always-on culture, we have become physically disconnected from each other and emotionally disconnected from ourselves. We’re less aware of our own physical and emotional needs or just too busy to pay them any attention.

“Following the digital revolution, it appears that the focus of workplace health issues has shifted from physical injuries to stress-related and psychological problems.”.

Disability trends in the workplace

According to the *2017 Old Mutual Corporate Disability Monitor*, which surveys disability trends in South Africa and the driving factors behind them, 42% of corporate businesses said that enquiries from their employees about disability cover had increased and 43% of overall respondents (who were corporate businesses, intermediaries, reinsurers and assessors) reported that the nature of disability claims had changed.

In addition, one of the most notable health risks in the modern world of work, and primary cause of disability claims, is poor lifestyle (70%) – including poor diet, not enough exercise, drinking, smoking, substance abuse and obesity – and stress in general (54%).

Furthermore, 70% of respondents stated that the economy has an impact on the number of disability claims. In addition, 41% of respondents believed that financial stress led to psychological stress, which then results in physical problems. “A limping economy and being over-indebted causes anxiety and contributes to employees’ inability to cope. The tough economic climate is also causing many employees to worry about jobs losses and retrenchments (38%),” says Chinaka.

Inactivity

Inactivity is also a key risk. “With people spending more time sitting at desks, in cars and hunched over smartphones and tablets, respondents see that muscular-skeletal problems are on the increase.”

These risks are evident in the disability claims being recorded. When asked which disabilities have increased, 71% of all respondents said psychological disorders, 70% said cancer, 24% said muscular-skeletal issues, 16% said cardiovascular illness and 13% said HIV. Only five percent of all respondents said that physical workplace injuries had increased.

Respondents predict that these changes will continue into the future – with psychological (64%), cancer (54%) and cardiovascular disorders (34%) expected to be the biggest health risks in the next three years for employees.

There’s a clear need for a greater emphasis on preventative care and rehabilitation within corporates if disability claims and costs are to be managed.

“Although many corporates don’t realise it, disability in the workplace is costly and employee disability claims have a significant impact on the bottom line. Top performers could be most at risk and corporates can suffer significant skills losses when these individuals become unable to work. Other challenges corporates face include the cost and difficulty of replacing employees.”

Wellness programmes

When asked whether corporates were aware of their ‘duty to accommodate’ and reintegrate employees that have become disabled back into the workplace – as per the Labour Relations Act – 93% of corporates said yes. But, 50% of respondents agreed that finding suitable alternative work is one of the biggest challenges in reintegrating employees who have claimed disability. While corporates are aware of this duty, very few have the resources to actually do this.

Chinaka says that more and more corporates are starting to realise that the best way to manage disability claims is to be proactive and help prevent employees from having to claim in the first place. “Positively, the research showed that 80% of corporates say they are proactively getting involved if they see a potential disability claim and 70% of them say they have an absenteeism management programme in place.”

A total of 79% of corporates also stated that they have a wellness programme in place, but Chinaka says these often tend to have a short-term physical or medical focus rather than a long-term approach to health and wellness management. Given how the world of work has changed, a long-term view has become critical.

Disability cover also needs to be refined to stay relevant and sustainable in future, Chinaka adds. “The most impactful way to keep disability cover premiums more affordable is to focus on prevention and rehabilitation so that those who are disabled can return to work sooner.”

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