



**BC Cancer Agency**  
CARE & RESEARCH  
An agency of the Provincial Health Services Authority

## **Tips for Working with a Vocational Rehabilitation Counsellor from an Insurance Company**

Written by Maureen Parkinson, *Vocational Rehabilitation Counsellor, M.Ed., C.C.R.C.*

Originally published by *Cancer Smart Special Edition: Cancer and the workplace* May 2010 Issue 7, Wellspring

Research and counselling practice has shown that the earlier you plan for your return to work, the greater your chance of a successful rehabilitation back to your workplace. Minimizing your time off work once you have regained your health reduces the financial burden, the possible loss of job skills and other problems and anxieties associated with returning to work after a prolonged absence.

Yet, as a Vocational Rehabilitation Counsellor in a cancer centre I am aware of the understandable concerns some patients have about speaking with insurance funded Vocational Rehabilitation Counsellors/Consultants. Often a principle point of discussion is the patient's readiness to return to work. There is no doubt that insurers are assessing employment readiness, and this can include determining eligibility for continued benefits. As a patient, you may feel particularly vulnerable when these discussions take place.

The good news is that this kind of process is not unusual and that you are likely not being singled out. In fact, your experience with counselling and assessment can potentially be an opportunity to secure help toward a successful recovery and return to work. To that end, it is important to have a clear understanding of what vocational rehabilitation is, what its advantages are, and what steps you can take to derive its maximum benefits.

### **What is Vocational Rehabilitation?**

Vocational rehabilitation is a timely, individualized and collaborative approach that typically includes vocational assessment, planning and support with the aim of safely returning the patient to work as quickly and as cost-effectively as possible. A Vocational Rehabilitation Counsellor looks at ways to reduce the impact of illness on return to work through rehabilitation to restore function (e.g., exercise, physiotherapy, or counselling), to enhance other skills or abilities you have that you can use to compensate for other functional losses or the modification of environmental conditions at the work place (e.g. workstation modifications, change in job, duties, etc.). Interventions may vary from counselling, vocational assessment and planning to job readiness/skill development, job placement and case management.

Vocational rehabilitation services provided by insurance companies vary depending on the contract purchased by your employer. Depending on the plan, the vocational rehabilitation counsellor/consultant will assess whether you are able to return to your former job, a modified job, or failing that, whether you are able to return to work in general. In many cases, graduated return to work with wage top-up is very helpful at this stage in addressing the fatigue and loss of conditioning that cancer patients commonly experience.

The initial aim of vocational rehabilitation is to return you to the same job with the same employer. This has the advantages of returning you to an environment you know, allows you to maintain seniority and benefits, and is often the easiest and most economical approach.

Typically, insurance Vocational Rehabilitation Counsellors/Consultants will consider your return to work options in order, and will not consider the next option until fully ruling out all the previous one.

Options range from returning directly to your old job to funding retraining for a new job, depending on the insurance contract and cost effectiveness. Here is a sample checklist:

- Can you return to your old job without assistance?
- Can your job with the same employer be modified?
- Can you move into another job at the same workplace?
- Can you transfer skills to another job?
- Can you find another job?
- Can you train for another job?

### **Advantages of Working with a Vocational Rehabilitation Counsellor**

Here are some advantages of working with your counsellor and other professionals:

- They can be very helpful in negotiating return to work accommodations with employers.
- They can educate the employer of any obligations they may have for workplace accommodation under existing and applicable provisions in the law for human rights.
- They can help come up with a return to work plan, such as graduated return to work, and recommend and explore opportunities to modify the work environment to facilitate your return.
- They can be helpful to employee and employers by providing information on ways a job might be modified.
- In some cases, Vocational Rehabilitation Counsellors can secure funding for experts and services, such as ergonomic specialists, physiotherapists, kinesiologists, occupational therapists, personal trainers, and other exercise specialists or counsellors who can assess and provide innovative solution to problems that may be impeding a return to work.

### **Steps to Take for Getting the Maximum Benefit from Counselling**

What steps can you take to work effectively with insurance Vocational Rehabilitation Counsellors to get the best results and avoid unnecessary challenges? Your first steps are to anticipate and plan for your return to work:

- With your Vocational Rehabilitation Counsellor/Consultant, discuss the perceived barriers to your return to work and ideas for how they can be overcome.
- Discuss your work readiness on an ongoing basis with your doctor.
- Ask your doctor whether there is anything you can do to help promote your work readiness.
- With your doctor, explore whether there is useful rehabilitation available to restore functions that may have been affected by cancer or its treatment.

Maintaining an ongoing dialogue with your doctor(s) about your work readiness will ensure that you will not be caught off guard if your eligibility for benefits changes. Insurance representatives usually solicit your doctor's opinion on your work readiness, so it is important to know just what your doctor is thinking.

Your next steps are to discuss with your Vocational Rehabilitation Counsellor how your insurance works:

- What are the conditions of your benefits and their definition of disability?

- Does the definition of qualification change at some point?
- Are there provisions for wage top up if you attempt a graduated return to work? If so, for how much and for how long?
- If you do a graduated return to work with a wage top up, how many hours of work do you do when the benefit ends?
- Is there funding available for useful rehabilitation services not covered by the standard health care system?\*
- Are there provisions for training if you cannot return to your old job?

Most importantly, try to take control of your vocational rehabilitation and come up with your own plan with the aid of your Vocational Rehabilitation Counsellor. Be aware that your plan needs to fit inside the parameters of vocational rehabilitation services offered for those services to be of help. Be realistic about your expectations of a vocational rehabilitation plan, and be aware there are limits to what the insurance company considers as cost-effective within the confines of the insurance contract. Finally, the more informed you are about the way things work the greater is your potential for success.

*Maureen Parkinson has worked for over 15 years as a Vocational Rehabilitation Counsellor at the B.C. Cancer Agency. Previously, she worked as a vocational rehabilitation counsellor at the G.F. Strong Rehabilitation Hospital and in the private sector; and has worked as an instructor/facilitator for two career exploration programs funded by Service Canada. She has a Masters in Counselling Psychology and is a Canadian Certified Rehabilitation Counsellor. She has written articles on return to work featured on the BC Cancer Agency website.*

\*On this point, I have successfully advocated for exercise rehabilitation, neuropsychology and additional counselling. The funding is by no means automatic, but if there is a chance that such services can help you return to work faster it can be cost effective, and so in the interest of the insurance company to cover.