



PACIFIC COAST UNIVERSITY
FOR WORKPLACE HEALTH SCIENCES

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Edwin Toepler, PhD, is Professor in the Department of Social Insurance at the University of Bonn-Rhine-Sieg in Hennef, Germany.



While Germany is an acknowledged world leader in healthcare and disability management, Toepler envisions PCU-WHS as a means of bringing students and academics together to set the bar higher for everyone. Learning from each other is the best way to bring everybody up; the need is to share ideas and concepts.

Germany has a system of universal health coverage that is funded through both government and private insurance, but 80 to 90 percent is through the government. Germany's disability pension system is not very generous; it is a minimum standard for a lot of people who have a low income while working. The pension takes you through to age 67 at which time the old age pension is available.

Germany has a federal law that requires all employers to have a return to work program, but in practice, many companies will shuffle injured workers onto the pension system. There are many big companies that have disability management programs, but in medium and smaller sized organizations, there is often no program. It's an economic problem, but it's also a human problem. And the goal is to improve communication between the various agencies that deal with injured workers.

If you are injured in your free time, you go to the health system. If you are injured while working, you go to the accident insurance system. The problem is that there are different levels of care within the systems, with the highest care available in the accident insurance system.

Germany has specialized hospitals for accidents, and operates at a very high international standard, but it is also very expensive. The rehabilitation system has made progress and there are 1,500 hospitals for rehabilitation. Every citizen can go to rehabilitation if necessary. The problem is, they go there too late. Delays in treatment often result in high levels of psychological stress, which compounds the problem.

Toepler said there is less responsibility on the part of the employer to get the employee back to work, and what often happens is the employee is placed on unemployment insurance for one year. During the second year the system pays less and in the third year, you go on to social insurance. In response to the growing number of injured workers suffering from psychological illness, Germany has stepped up the level of treatment available.

The consensus-based model pioneered by NIDMAR has now been embraced as one approach to humanizing the system. While the NIDMAR concept is close to the German model, there is a greater focus on involving employers in the process. This is a good direction for Germany to go.