

# Safewards - an insurer's perspective

# Our purpose

Build a confident, resilient Victoria  
through world leading  
harm prevention and recovery

# Our Services



# Agenda-

- **Who is VMIA?**
- **What mental health mean to us?**
- **Why Safewards?**

# Counting the cost



Physical



Psychological



Political



Economic

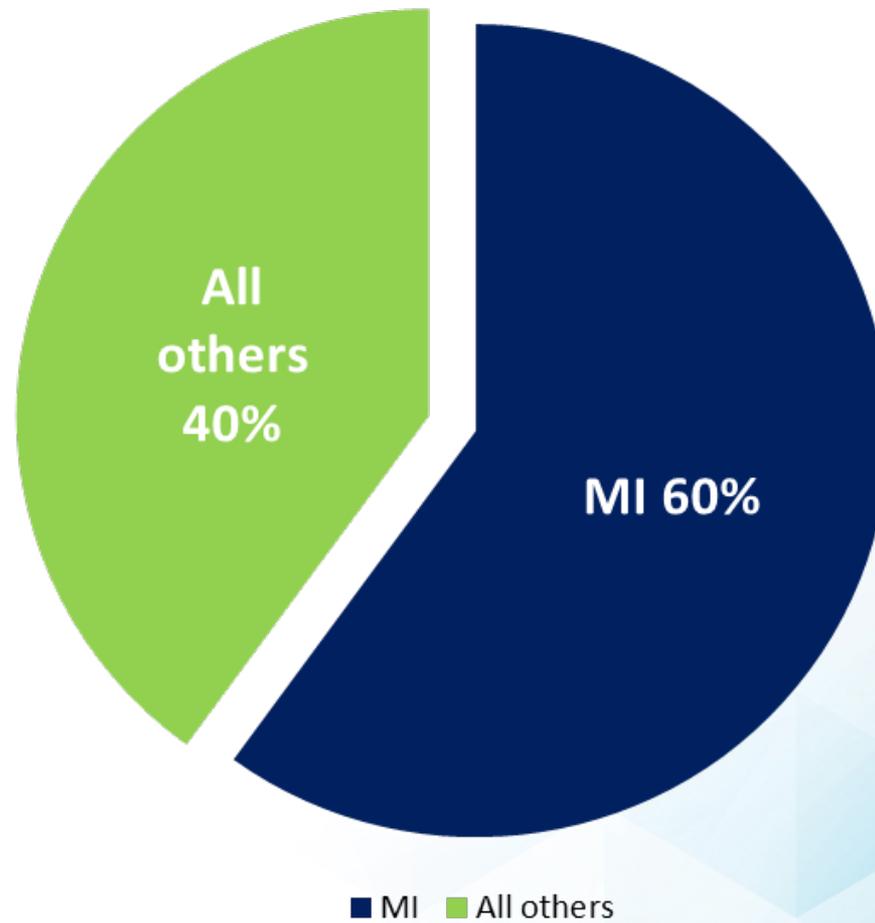


Reputational

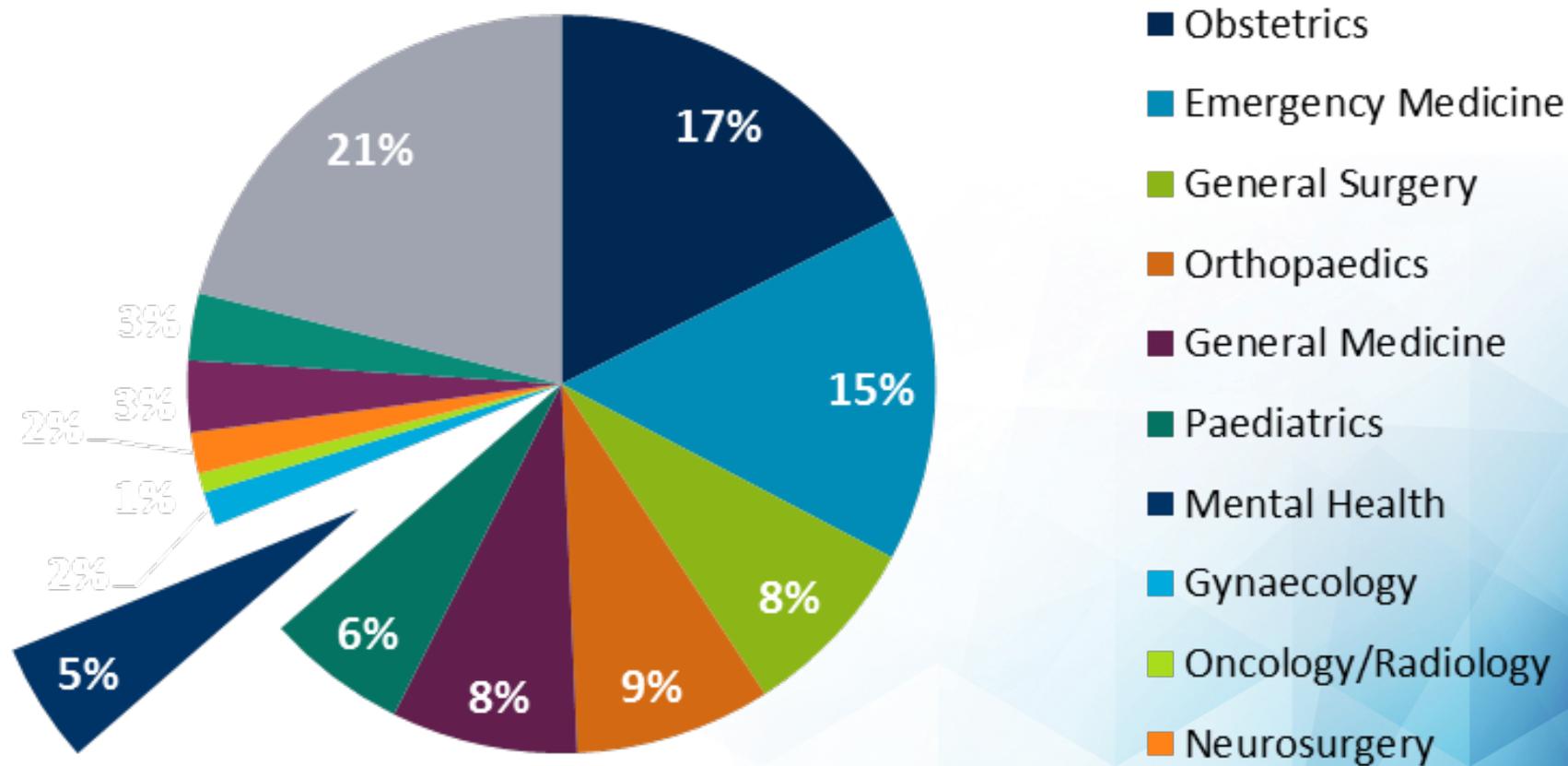


Cultural

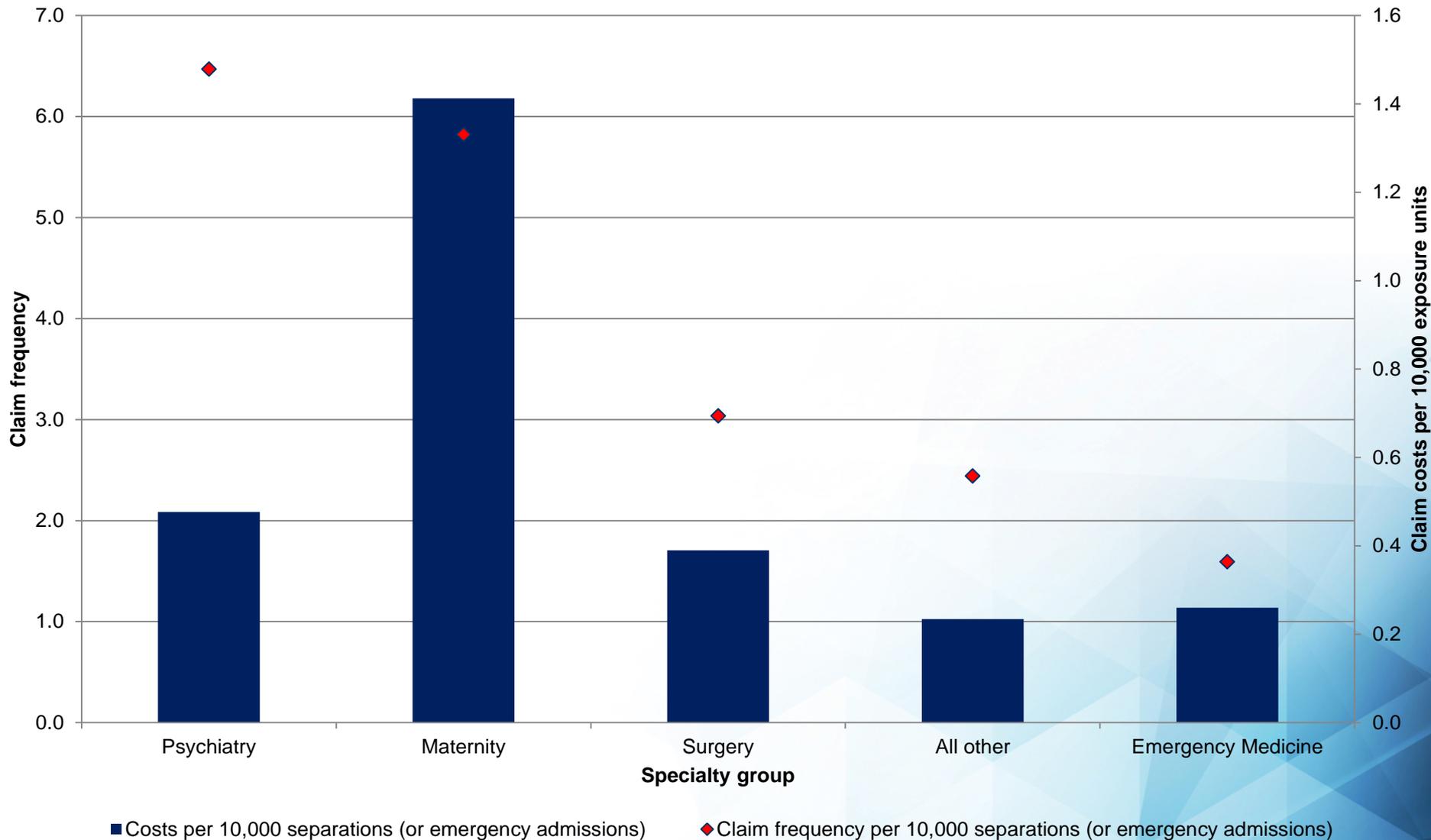
## VMIA Overall Claims Profile | \$



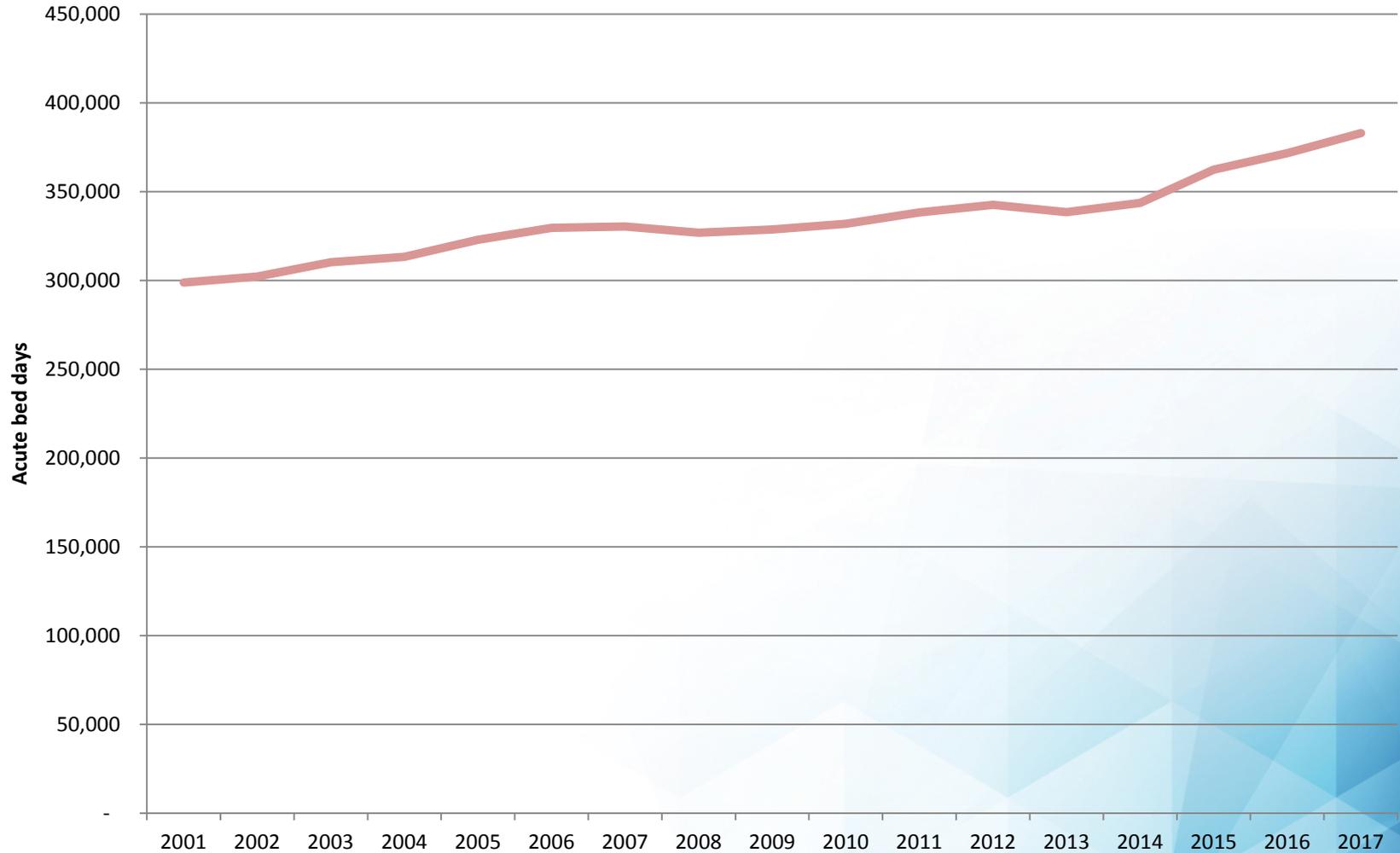
## VMIA MI Claims Profile | no. of claims



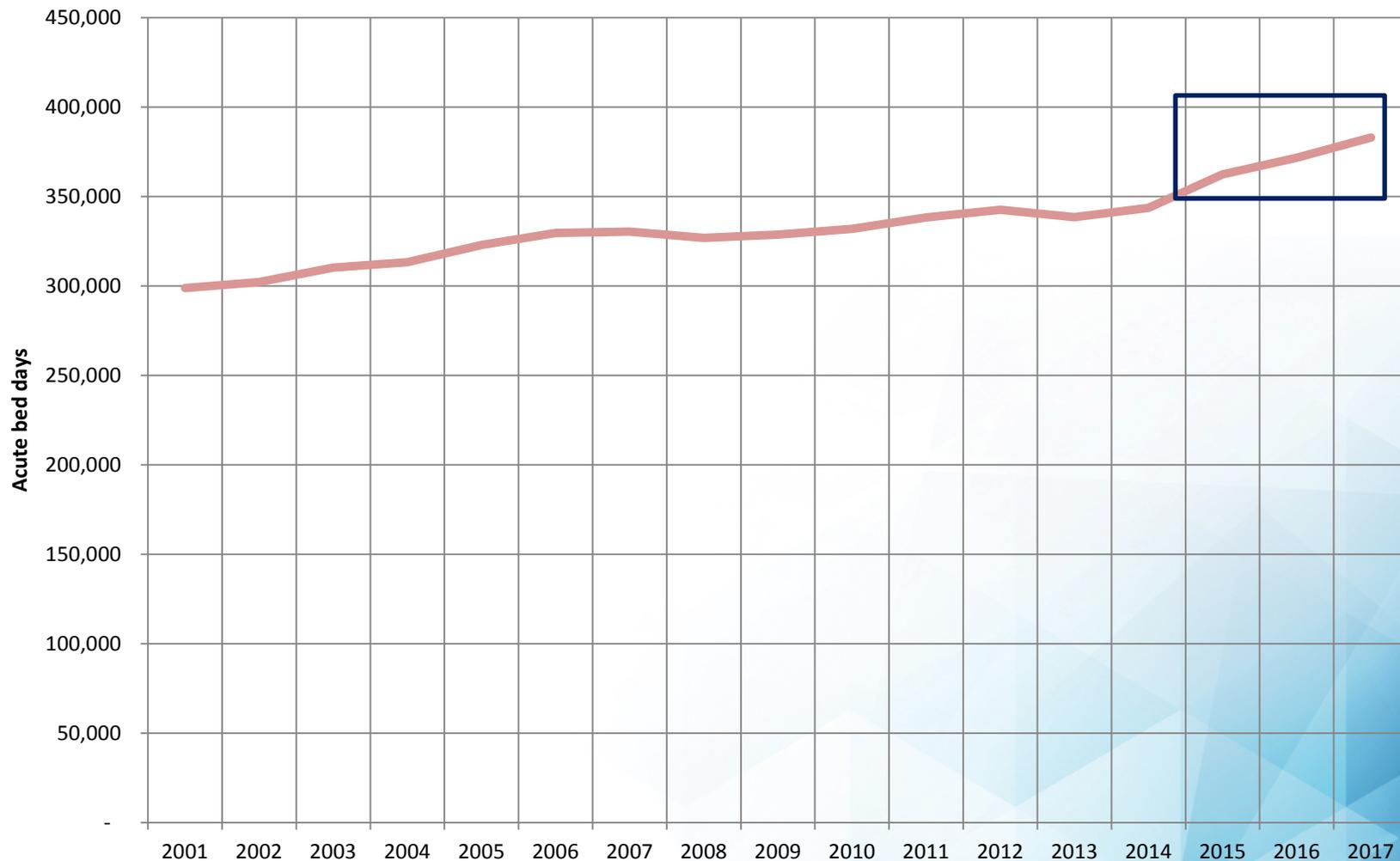
## 2005-06 to 2014-15: Medical indemnity claims experience by specialty group



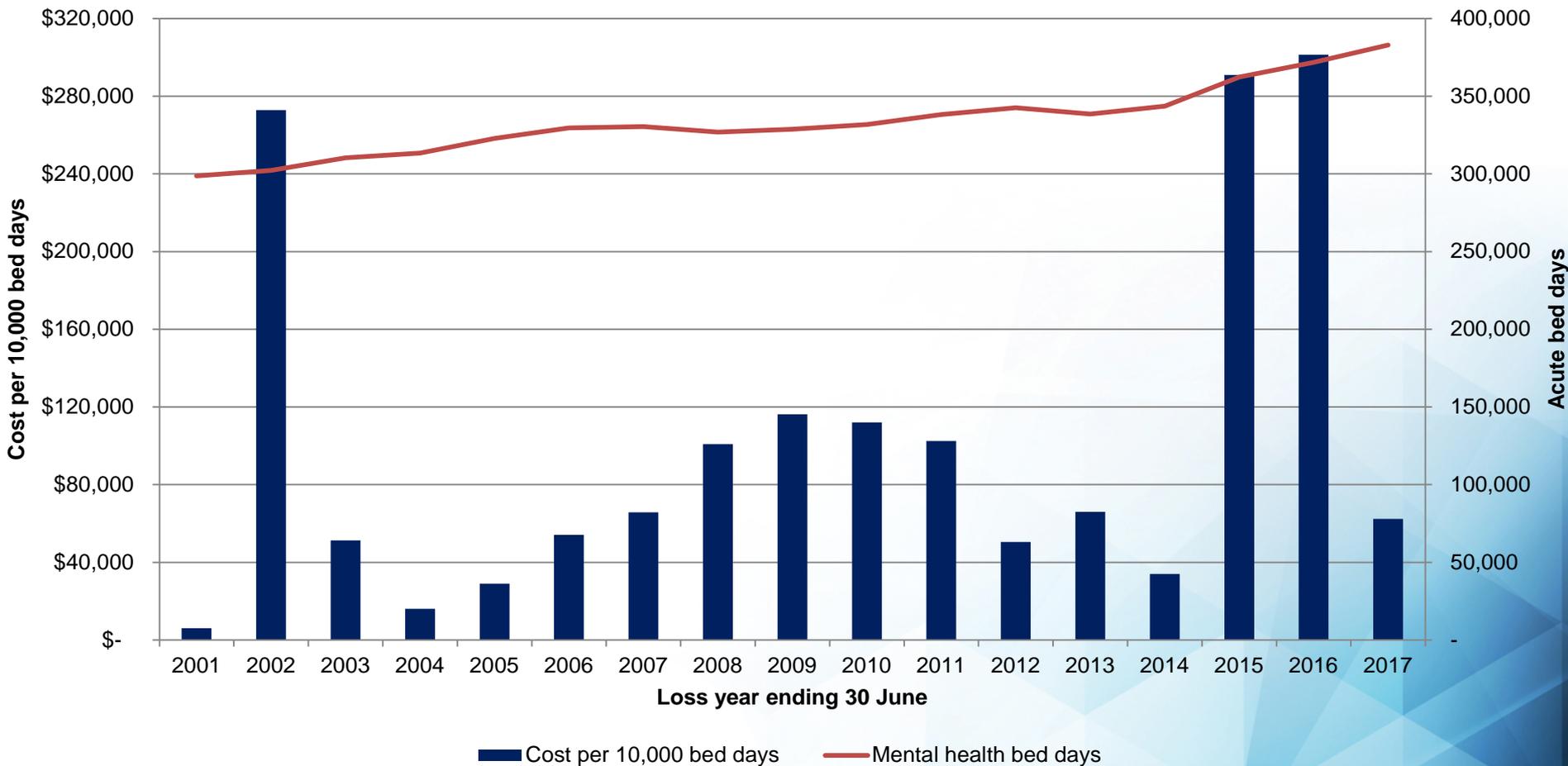
# Mental Health Exposure



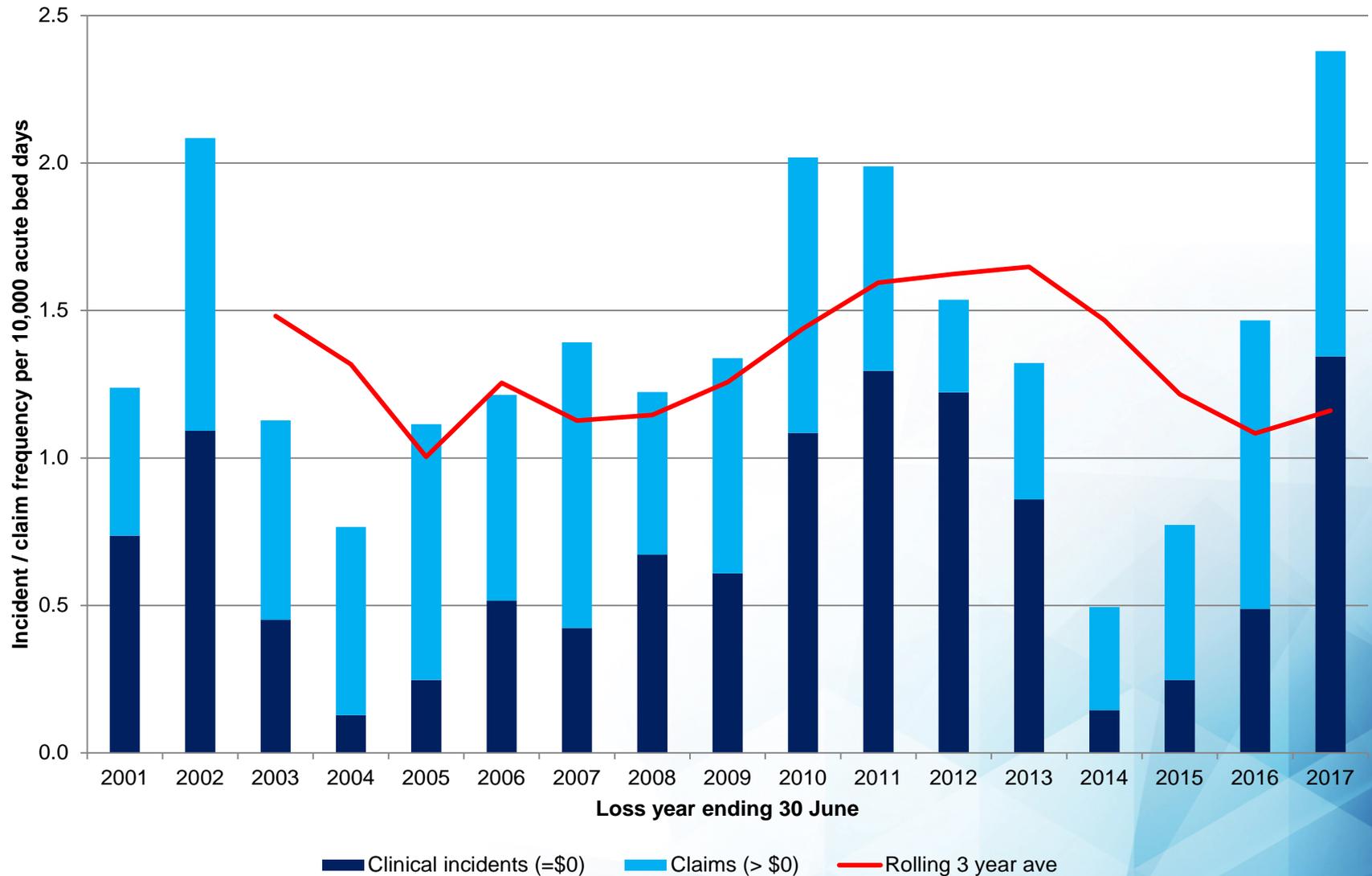
# Mental Health Exposure



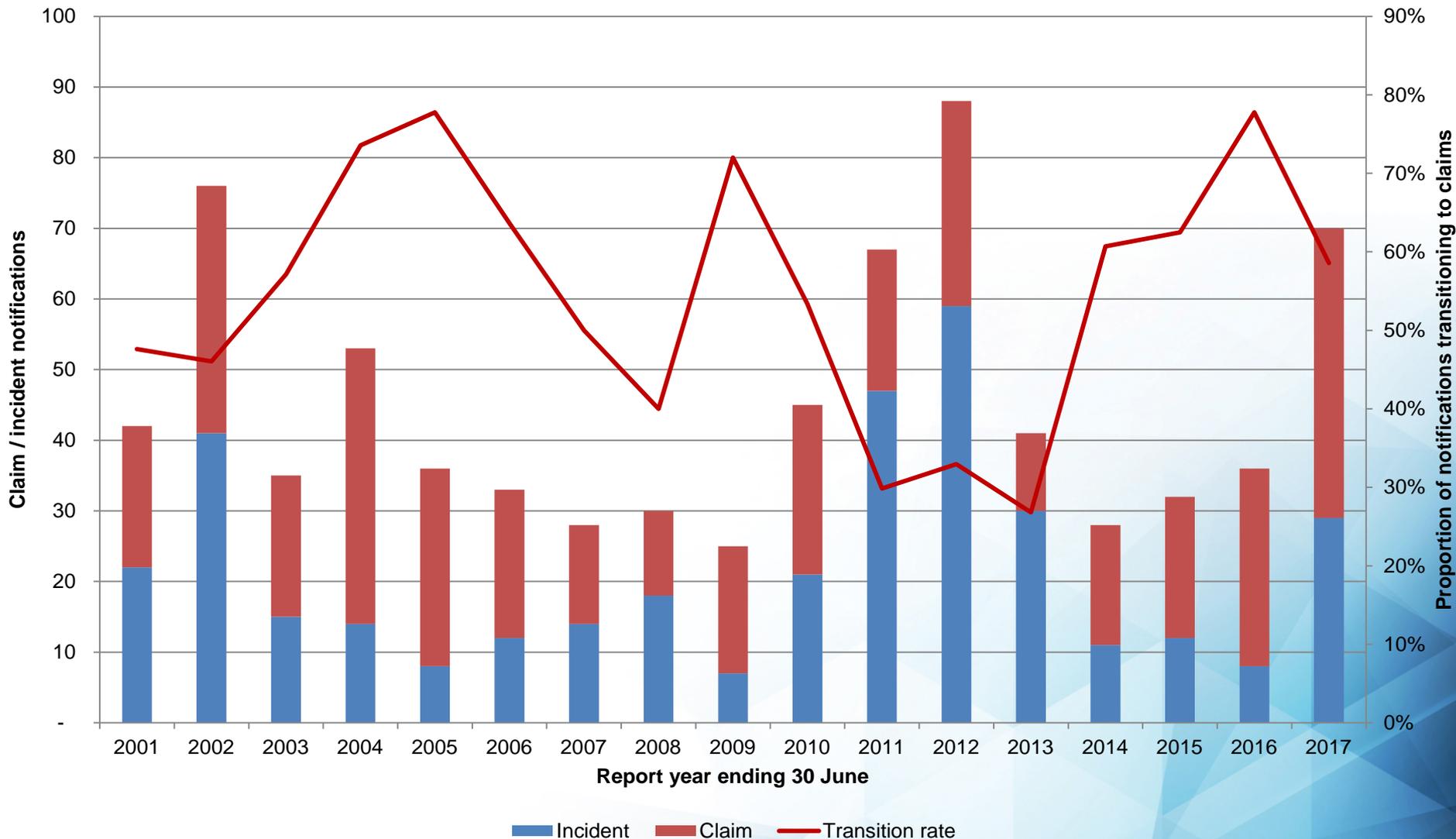
# Mental health claims costs vs exposure



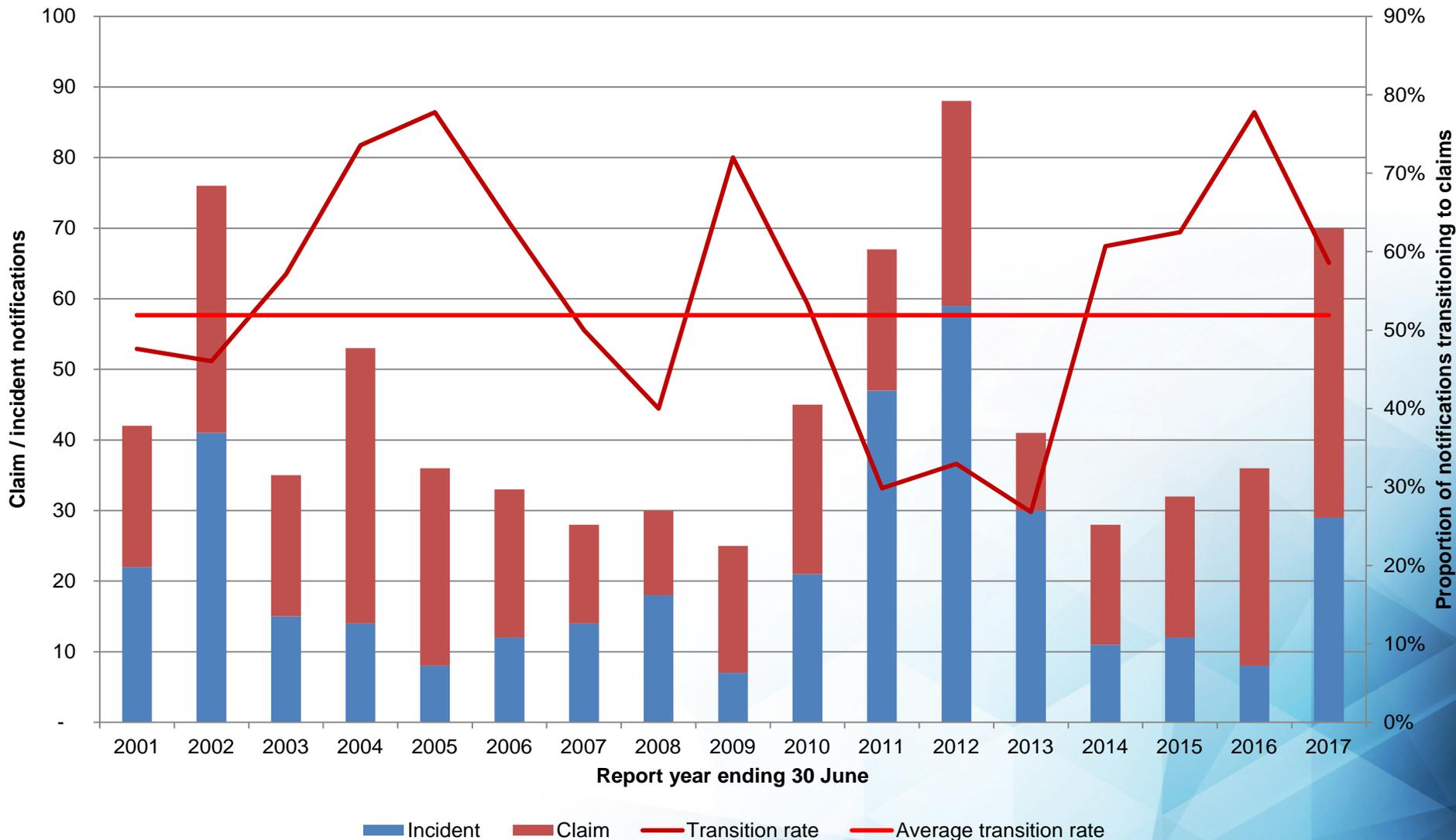
# Mental Health Claim Frequency



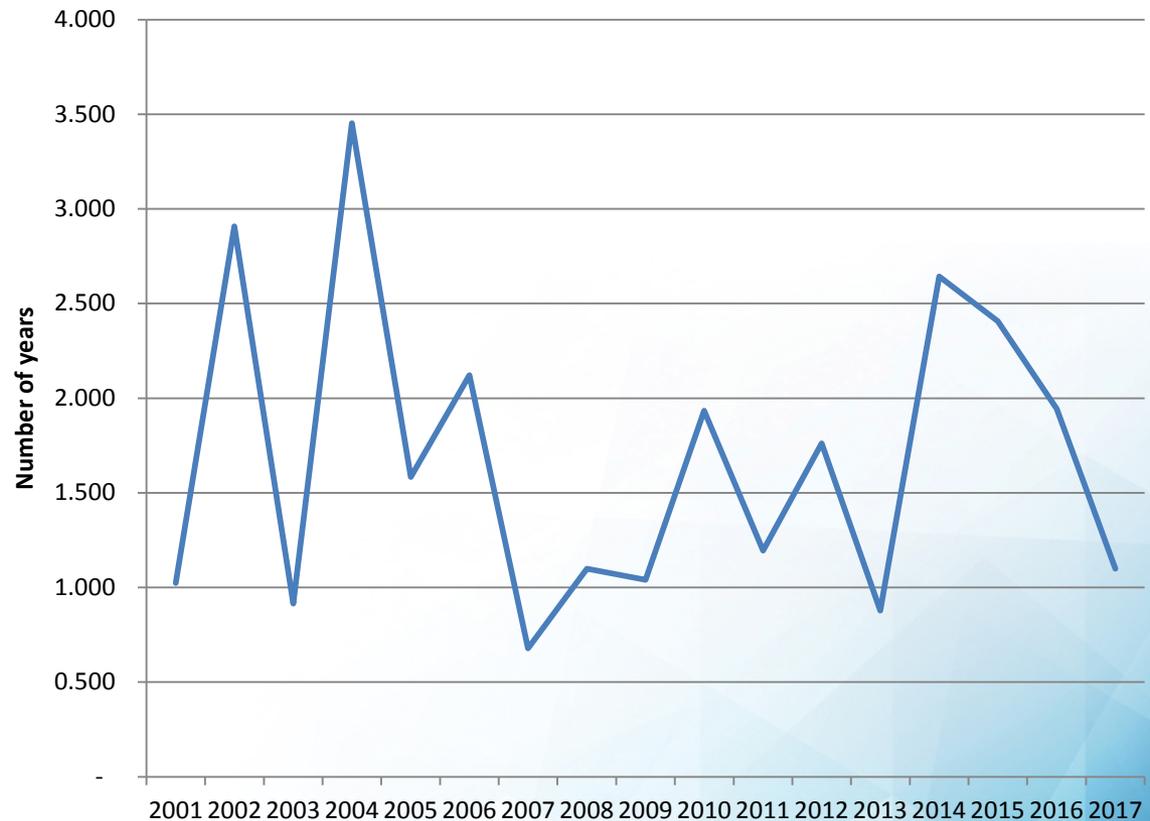
# Mental health notifications and transition rate



# Mental health notifications and transition rate



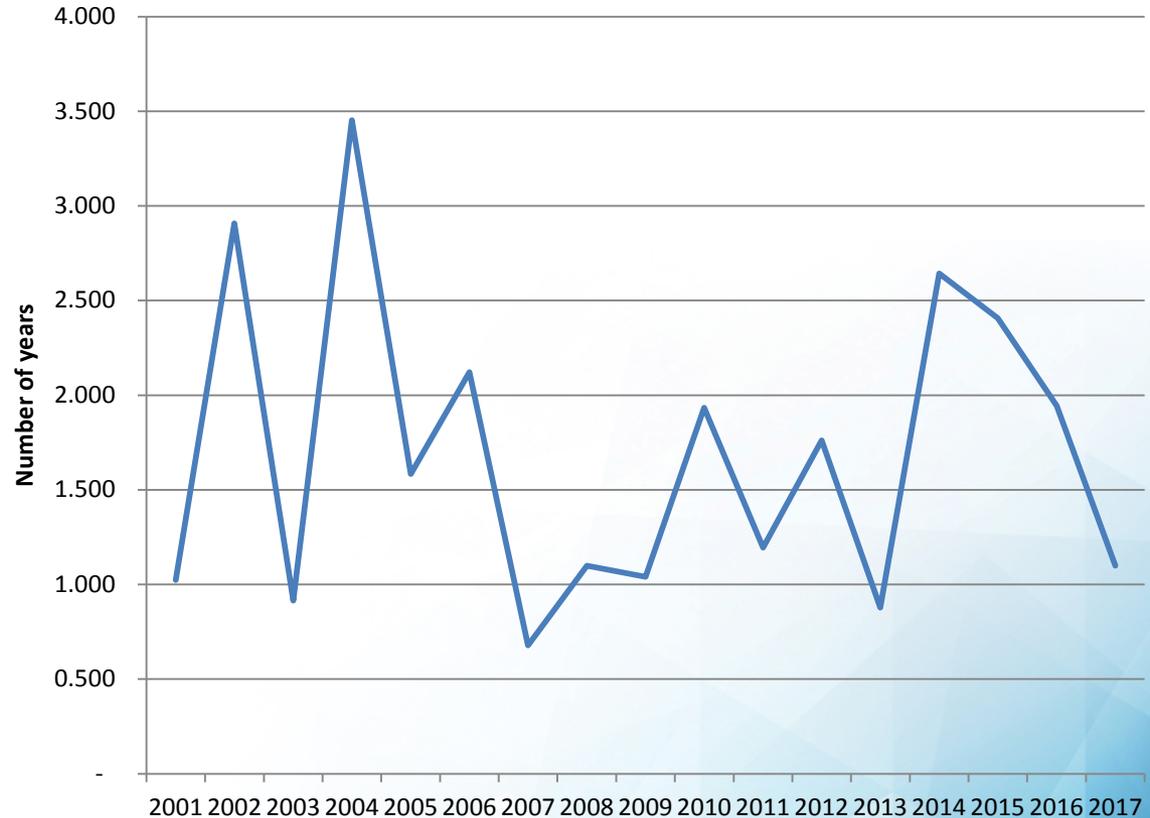
# Mental health reporting delay



## Mental health reporting delay

**2.5** Avg  
**Years**

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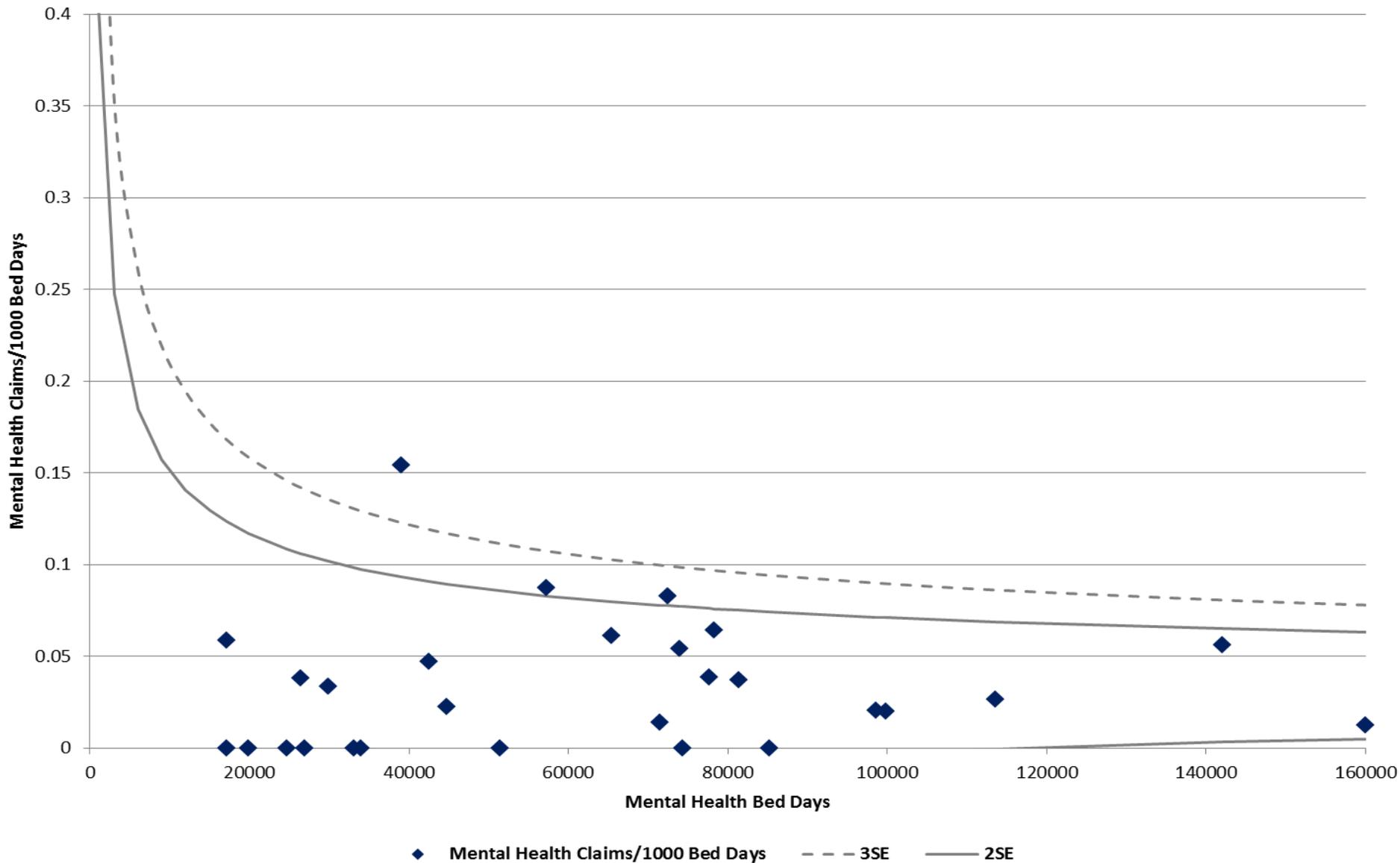


## Key Themes

The most frequent and high cost VMIA mental health claims include;

- Nervous shock and dependency claims made by family members e.g. multiple claims for one incident as separate payout
- Inappropriate treatment e.g. physical and chemical restraint used inappropriately
- Assault e.g. both sexual and physical
- Self-harm
- Misdiagnosis
- Absconding e.g. including failure to supervise resulting in suicide or injury

# Mental Health Claims/1000 Bed Days July 2011 - June 2016



## Why Mental Health – VMIA’s Perspective

- An area of rising claims and costs
- A community and government priority - almost half of all Victorians (45 per cent) will experience mental illness at some point in their lives
- Victoria’s 10-year mental health plan sets out the vision for mental health system delivery in Victoria which has undergone significant reform with a stronger commitment to recovery-oriented practice, worker safety and satisfaction
- VMIA acknowledges there is an opportunity to do more

## Why Safewards – VMIA’s Perspective

- Safewards is an evidence based model
- Safewards aligns with VMIA’s Better Patient Safety objectives
- The Department of Health and Human Services (DHHS) has piloted Safewards to address risks to patients, staff and visitors with positive evaluation results
- Safewards allows for earlier intervention and reduces the risk of escalation of a worsening situation which minimises harm to the individual, families, carers and staff

## Why Safewards – VMIA's Perspective

- Focuses on the therapeutic relationship between staff and patients
- There is an opportunity to also deliver on priority risk initiatives aligned to other high risk areas including emergency medicine through Safewards
- Cost savings for health services
- High penetration across Victorian public mental health units
- The model is simple

## Looking Ahead

- VMIA will work with DHHS to transfer Safewards into non-mental health settings
- Application of Safewards model in other areas of public sector
- Sustainable Safewards is essential for success – spread the word

**Thank you**