Corporate health insurance. Better for Business

Direct help on muscle, bone and joint issues.
An issue for every business.

What MSK means to your people

Problems with muscles, bones and joints – otherwise known as musculoskeletal (MSK) or orthopaedics – were the second most common reason for sickness absence for most of the last full decade. Whether it’s bad backs, painful shoulders, aching joints or pulled muscles, MSK issues cause inconvenience and pain.

The top five MSK-related reasons for getting in touch with us are lower back, knee, shoulder, upper back and ankle problems. In fact, lower back pain accounts for almost 25% of the calls we receive.

What it means to your business

MSK issues don’t just have an effect on the people who suffer from them. They also impact your business, with 18.3 million working days reported as being lost in the UK in 2020 due to MSK problems.

18.3 million working days were lost in the UK in 2020 alone due to MSK problems.

CIPD Health and wellbeing at work 2021.
Sickness absence in the UK labour market 2020.

The quicker way to specialist support.

A GP appointment is normally the first stop on an MSK journey. However, different factors can contribute to this being an inefficient way to put things right.

For example, the average waiting time for a non-urgent, face-to-face appointment is 10 days† – an increase of 1.3 days from the previous year⁴.

In addition, most GPs will refer directly to a surgeon which can increase the likelihood of unnecessary interventions such as tests and invasive surgery.

Finally, our research shows that consultants, therapists and hospitals all treat problems differently, creating a variation in treatments and outcomes.

MSK. As easy as A, B, C.

With Direct Access, your employees can usually go straight to a musculoskeletal specialist for fast advice instead of waiting to see a GP. All they have to do is:

- **Access fast support for muscle, bone or joint problems by calling our MSK specialist support team.**
- **Book a telephone consultation with one of our senior physiotherapists, if eligible.**
- **Clinical guidance with our expert physio will assess their condition and guide them to the most appropriate treatment. This can be a self management program, physiotherapy or a consultant.**

Even better, when your employees use the Direct Access telephone service*, it won’t affect their out-patient benefits – and they won’t have an excess to pay for calling us. Onward treatment will be paid for and treated as a claim under the scheme.

All in all, a streamlined journey that ensures your people get fast access to clinical specialists and the right treatment.

**NPS score +71**

In 2021, nearly 55,000 customers used our MSK Direct Access pathway. From November 2021 to January 2022, our NPS (Net Promoter Score) was +71.

**Benefits for business**

MSK Direct Access lowers the members claims costs by 20%. Members using this service are half as likely to need to see a consultant, and are over 60% less likely to have surgery, than members on a traditional pathways.‡

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†Correct as of February 2022.
‡Other factors also determine their renewal subscriptions.
*Direct Access telephone services are available as long as the symptoms are covered under the policy or health trust. If your employee’s cover excludes conditions they had before their cover started, we’ll ask them to provide evidence from their GP that their symptoms are not pre-existing for a period of up to two years after their cover started. For rolling moratorium underwritten policies or health trusts we will ask for evidence each time they claim for a condition not claimed for before. They should always call us first to check their eligibility.
How we refer.

New Advanced Level Physiotherapy Practitioners service
Our Advanced Level Physiotherapy Practitioners (APP) are experts in MSK care and offer an assessment for any employee who has a GP referral direct to a surgeon. Employees will be offered a 30-min in-depth assessment with an MSK specialist where all suitable treatment options will be discussed, empowering them to make the right decision for their condition.

This new service reduces unnecessary referrals to a surgeon as well as unwarranted diagnostics and surgery – currently 38% of customers whose GP has referred them directly to a surgeon selected non-surgical pathways. In some cases, our experts may identify an urgent need for treatment and advice the member to go to A&E, helping your employees receive the treatment they need as soon as possible.

Direct Access
In 2021, around 56% of people taking the Direct Access route are referred to a physiotherapist, while over 18% are given guidance on how to self-manage. Only a small portion are referred to an orthopaedic surgeon where clinically appropriate.

Onward referrals through MSK DA in 2021

- Physiotherapy (56%)
- Remote self management (18%)
- MSK physician (9%)
- Orthopaedic consultant (8%)
- Other therapies (7%)

Fast advice
Over 80% of our Direct Access customers have a telephone appointment within 24 hours of contacting us.

Handy appointments
The MSK Direct Access service is available from 8am until 8pm Monday to Friday and 9am until 4pm Saturdays.

Clinical expertise
Our team includes specialist advisers, physiotherapists and nurses.
Referral choice

If a referral to a surgeon is made, it’s reassuring to know that a network of Bupa-approved physicians are available.

They’re experts in their field, skilled in diagnosing and treating a range of muscle, bone and joint conditions. They use a combination of hands-on treatment, rehabilitation programmes and injections, and refer patients on for surgical opinion only when necessary.

In fact, your employees who take this option are 40% less likely to end up having surgery (monitored for the subsequent three years). This also has financial benefits, with an associated reduction in spend of 20% per treatment pathway.

30% of surgical intervention for muscles, bones and joints is unnecessary.

The Direct Access journey.

Direct Access*

Employee calls Bupa without a GP referral

Employee is booked in for phone assessment with a senior physiotherapist who’ll recommend the most suitable course of treatment

Informed decision making

Digital home exercise programme

Therapies

Musculoskeletal physician-led treatment

Consultation with a surgeon

Investigations via tests and scans

Surgery recommended if appropriate

GP Referral

Employee visits GP

Customer contacts Bupa to pre-authorise. If their GP has referred them to a surgeon, the MSA will explain the APP service and offer to book an appointment

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Physiotherapy request
“From my initial call, I was quickly triaged and booked in the next day to speak to a physiotherapist. On the call, everything was explained clearly and all my questions were answered. I then booked my first appointment from a range of local physio options. The whole process was super simple and easy. I would highly recommend Bupa.”

Suzanne – 5-star rating, 3 March 2022.

Quick and easy experience
“Organising physio treatment through Bupa was a really simple and quick process. They were able to confirm my request was eligible and recommend a selection of physios close to me. All I had to do once booked was provide my Bupa member number and that was it. Definitely recommended!”

Cara – 5-star rating, 26 April 2022.
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