



Who Are We

FINEOS provides core claims management systems for Life, Accident and Health Insurance Globally.

Abilita® provide evidence-based Biopsychosocial Rehabilitation resources.



The Problem

Workers' compensation schemes and social insurers are grappling with **rising recovery durations and costs**. This is an ongoing and worrying trend putting pressure on **scheme sustainability**.



The Solution

To **prevent chronic disability**, interventions must be **biopsychosocial** and **matched** to each individual¹.

Abilita® provides **psychosocial risk screening and assessment** tools, which now come bundled with **FINEOS Claims**. Deploy these tools within the FINEOS claims automated lodgement solution for **early identification** of at-risk claims. **Tailor interventions to prevent prolonged** disability².

¹ Steven J. Linton, Michael K. Nicholas, Understanding the individual's transition from acute to chronic disabling pain: Opportunities for improved care, Current Opinion in Psychology, Volume 62, 2025

² Garton, P. (2019) Benefits of a structured Biopsychosocial Approach to Workplace Rehabilitation for Musculoskeletal Injury, LaTrobe University (<https://opal.latrobe.edu.au>)

³ English, K. Reducing the cost of compensable injuries. Independent Consultant, Abilita Services Pty Ltd 2025.



Benefits³

Enhance Recovery: When biopsychosocial barriers are **addressed directly, early in the claim lifecycle**, the recovery trajectory is known to improve, not only enhancing recovery and **return to work** outcomes for individuals but **reducing** overall **claim costs** for insurers.

Reduce Risk: A reduction in biopsychosocial risk post Abilita® coaching is reflected in a claimant's improved lifestyle choices, mindset and capacity to adopt helpful recovery strategies. Following completion of the Abilita® coaching program, participants with **physical** and **psychological** conditions who engaged within 6 weeks of injury experienced **45% and 29% biopsychosocial risk reduction** respectively.

Tailored Intervention: The Abilita® model provides psychoeducation **and practical injury management strategies** to support the reduction of barriers through **tailored biopsychosocial coaching**.

Continued Improvements: Retesting in the months following the completion of the Abilita® coaching program, **64%** of participants with a **physical** injury and **67%** of participants with a **psychological** injury continued to experience improvements.

Sustainable Return to Work: Participants experienced a **smoother transition back into the workplace** by using the communication, goal setting, and stress management skills **developed throughout their coaching journey**, helping to support a sustainable return to work.

Abilita[®] on FINEOS



Return to Work: Early Intervention Psychosocial Toolkit in Motion

Psychosocial risk factors are reduced. Risk to prolonged injury disability is mitigated. Comparable recovery lifecycle to low risk claims



Step 1

Claim is lodged.

Claim is approved and segmented for allocation.



Step 2

Claim identified for screening.

Digital Abilita[®] Triage questionnaire is sent to claimant.

Claimant is notified that they have a short questionnaire to complete and are advised of its purpose within their recovery journey.



Step 3

Psychosocial triage rating indicates medium to high risk.

Digital Abilita[®] initial Assessment is sent to claimant.

Claimant is notified that they have a questionnaire to complete, are advised of the purpose and how it benefits their recovery journey.



Step 4

Abilita[®] assessment reports provide claimant psychosocial baseline.

Abilita[®] reports provide the detail to inform claimant needs and referral pathway.

Matched care includes a tailored coaching programme delivered by Abilita[®] trained providers.



Step 5

Coaching impact assessment questionnaire is sent to claimant.

Claimant is notified that they have a questionnaire to complete and are advised of the purpose.

This questionnaire captures the impact of the Abilita[®] coaching against the baseline data collected at the initial assessment.

