



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

Insurers face **unexpected** costs when claimants stay on the scheme for longer periods than initially anticipated. These claimants can have **difficulty returning to health**, activities of daily living and, where appropriate, **work**.



The Solution

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

Deploy the Abilita® toolkit within **FINEOS claims** to bring a **clinically proven toolkit** into routine claims practice².

Access a range of instruments to manage pain and/or distress, build self-efficacy to regain health, quality of life, and **return to work**.



Benefits³

Enhance Recovery: When biopsychosocial barriers are **addressed directly** to build self-efficacy claimants regain self-confidence, **reduce dependency on treatments** and increase participation in family, community and work. **This reduces** overall **claim costs** for insurers.

Overcome Established Barriers: Following referral at an **average of 37 weeks, 83% and 76%** claimants with **physical** and **psychological** conditions respectively achieved a **quantitative reduction** in their risk of a **delayed recovery and return to work** due to biopsychosocial risk factors.

Tailored Intervention: The Abilita® coaching model provides psychoeducation **and practical 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.

Return to Independence: Participants **regain control of their lives** in personal and community activities, and for many **in return to work** by using the injury and stress management skills **developed throughout their coaching journey**, helping to support a sustainable and improved quality of life.

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.

Abilita® on FINEOS



Improve Return to Work for Long Term Claims:
Overcome Established Barriers to Return to Work



Abilita® triage rates psychosocial risk, then Abilita® Assessments identify the risk factors.

Abilita® coaching model provides psychoeducation **and practical strategies** to support the reduction of barriers through **tailored biopsychosocial coaching**.

Skills and Knowledge Building

Participants experience a quantitative risk reduction and a more positive recovery trajectory including increasing work capacity.

Participants experience ongoing improvements measured well beyond the scope of the direct intervention.