

TITLE

Large-scale rehabilitation project provided by an insurance company

Chile : Modelo de Atención Integral en Salud (MAIS) – Mutua de Seguridad

PROJECT SUMMARY

Mutua de Seguridad, a Chilean insurance company, developed a model to reintegrate persons into the job market after they have suffered a labour accident resulting in a disability. Their MAIS initiative brings together all stakeholders – including family, social and medical institutions, employers, and fellow workers – and has been very successful over the years.

FACTS & FIGURES

- Beneficiaries in 2014: 2,300
- Beneficiaries in 2015: 2,300
- Beneficiaries in 2016 to date: 1,078

PROBLEMS TARGETED

Labour accidents that result in a disability represent a complex and multidimensional problem. The resulting consequences can include a change in one's opportunities, often a less skilled job, and the high risk of lower remuneration in the new activity. This leads to limited development of personal skills as well as possible exclusion from the labour market.

SOLUTION & METHODOLOGY

Started in 2009, the MAIS model aims to minimize and overcome the difficulties faced by people who have incurred a disability as the result of a labour accident. It brings together all relevant stakeholders from the individual's personal environment, including family and community as well as social and medical institutions. The organization also talks directly to employers and provides psychological and social support. MAIS helps to keep or reintegrate these persons within the same company, seeking improved accessibility and adequate working conditions tailored to the individual circumstances. Moreover, it promotes an inclusive culture within companies and promotes open communication regarding the new situation.

In 2015, approximately 1,230 persons were reintegrated within their former companies; 800 persons are in transition to becoming self-employed; 10 per cent are receiving financial support; and approximately 1,000 workers and their families are receiving some forms of social support. There is a five-day working week in Chile and the minimum weekly wage is US\$386. MAIS notes that the average salary of people after a labour accident is US\$707.

OUTLOOK & TRANSFERABILITY

The programme has an annual budget of nearly US\$1 million and deals with some 2,300 cases per year. In addition to MAIS, there are two other private companies and one public one that provide similar services, but the strength and innovative element of MAIS is its intersection of private and public networks. This multi-stakeholder approach is quite new, whereas previously a primarily medical approach prevailed. Mutual de Seguridad believes that their MAIS model is easily transferable to other environments.

QUOTE

"At Mutual, I feel like family. They are concerned about my needs and those of my environment. For example, if I need to work in electricity, they adapt my prosthesis."

— Don Manuel Pino, client, Mutual de Seguridad

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REFERENCES

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