

Total Welfare Management

As a solution to the challenges of our time



acture



To mark its fifteenth anniversary, Acture has published a series of Orange Papers in 2023 that address social security. In the first five papers, we zoomed in on the challenges of our time. And now we look ahead in this sixth — and final — Orange Paper.

How can your company respond to the challenges currently facing all entrepreneurs in the Netherlands?

How do you ensure that your company is future-proof?



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The challenges of our time

The labour market shortage and rise of (mental-health induced) workplace absenteeism

The labour market shortage is historically high. Virtually every sector is facing personnel shortages and, in some occupations, the demand is ten times greater than the supply. At the same time, workplace absenteeism in the Netherlands is approaching record levels (Orange Paper '[Werk maken van ziekteverzuim](#)'). In the third quarter of 2022, sick leave jumped by five per cent (source: Central Bureau of Statistics). And a substantial proportion of this workplace absenteeism is related to mental health issues, often resulting in prolonged periods of absence (Orange Paper '[Het groeiende probleem van psychisch verzuim en de aanpak die werkt](#)' (The growing issue of workplace absenteeism caused by mental health issues and the approach that works)).

'Workplace absenteeism can best be described as the silent killer on the Dutch labour market.'

Oddly enough, in the current debate around solutions to the labour market shortages, tackling incapacity for work and reducing the period of absenteeism remain surprisingly underexposed. Yet, a significant part of the solution lies here. Indeed, if we can reduce sick leave and optimally exploit the labour supply, we can resolve a significant portion of the labour market shortage.



The growing importance of absenteeism counselling and prevention

Reducing sick leave, first and foremost, lies in providing the best possible guidance and support for employees who are ill. But the answer also lies in knowing how to get these employees back to work as quickly as possible. Acture accomplishes this through the Acture method: a method that revolves around gaining control over illness and disability and achieving the shortest path to recovery. Our method utilises the right incentives to intrinsically motivate employees to rejoin the labour market, and the employee stands at the center of the 'case manager, employer, and specialist' triangle. Research has shown that deploying the Acture method of absenteeism counselling has a demonstrably significant positive impact on workforce availability.

'The Acture method results in a 44 per cent shorter period of benefits payment than with the UWV (Dutch Employee Insurance Agency).'

But prevention is usually better than cure. Although absenteeism prevention is currently in the spotlight, many employers fail to follow through with their prevention policy (Orange paper: 'Preventie is niet ingewikkeld, maar je moet het wel organiseren'). Based on a survey of 1,500 employers and employees commissioned by Acture, it appears that more than half of employers are actively working to prevent sick leave. However, if you ask employers what they are doing to invest in the professional development of their employees in the context of a tight labour market, preventing absenteeism is practically at the bottom of the list of priorities. The reason for this? Successful prevention policies require investments of time, attention, and often money. However, based on our experience, it is evident that effective absenteeism counselling pays off. If we can prevent or reduce absenteeism in the workplace, the cost of absenteeism is reduced and a significant part of the labour supply becomes available.

ESG (environment, social and governance) reporting requirement for entrepreneurial Netherlands

Another challenge headed our way — and sooner than you think — is the ESG reporting requirement (Orange paper 'The ESG reporting requirement'). As part of this new European directive, companies are required to report on the impact of their activities on people and the environment. This includes reporting on issues such as CO2 emissions and social capital, as well as a company's impact on biodiversity and human rights abuses in its supply chain.

During our exploration of this 'Corporate Sustainability Reporting Directive' (CSRD), we discovered that you can see the reporting requirement as a duty. Like a checkbox that needs to be ticked. Conversely, you can also view it as an opportunity; a chance to truly make a difference as a company. Because, how can your company create value? Both within your organisation and for your clients? What's more, the ESG reporting requirement is proving to be an ideal tool for identifying weaknesses within your company, allowing you to respond by developing new solutions. And to provide an even better interpretation of — in our case — the 'S' in 'Social'.



For over fifteen years, Acture has played a prominent role as a social security administrator, providing coverage for income protection in case of disability in the Netherlands. What has united Acture since its inception is the continuous pursuit of new ideas, products and services. All guided by a single goal: contributing to a healthy workforce! We identify the needs in the market and of our clients and anticipate them by independently creating new solutions.

For example, in the absence of suitable software, we developed our proprietary application, Klout7. We met our clients' need for insurance coverage with the introduction of Acture Verzekeringen. Due to a shortage of company medical officers in the market, we established our own occupational health service. And we influenced politics with our own vision on social security, leading to the modification of existing laws and regulations.

In recent months, we have once more joined forces to work on a new support service that will provide a solution not only for our clients, but for the market as a whole, to meet the challenges of these times. That way, we can ensure that entrepreneurial Netherlands is thoroughly prepared for the next fifteen years. We are happy to tell you more about it.

Total Welfare Management: a 360-degree safety net

With fitting pride, we present Total Welfare Management. A platform that allows employers to provide colleagues with 360-degree support for their welfare. A platform that provides anonymous access to videos, articles and sessions with qualified professionals who offer support on a range of issues and difficult situations. This enables colleagues to complete their work more steadily and with fewer absences simply because the platform helps them feel better. With the Total Welfare Management platform, a company not only contributes to a healthy workforce but it also meets the ESG reporting requirements.

Our definition of 'all colleagues'

We define colleagues not only as our own employees but also as temporary staff, interim workers, and freelancers. In short, all the capacity that you, as an employer, deploy to deliver your product or service. The Total Welfare Management service is therefore also available to external employees, which is also a great opportunity to implement the 'S' in 'Social' in a meaningful way.

'Acture is happy to brainstorm about solutions that strengthen the framework of social security, thus reinforcing and maintaining the foundation of prosperity in the Netherlands.'

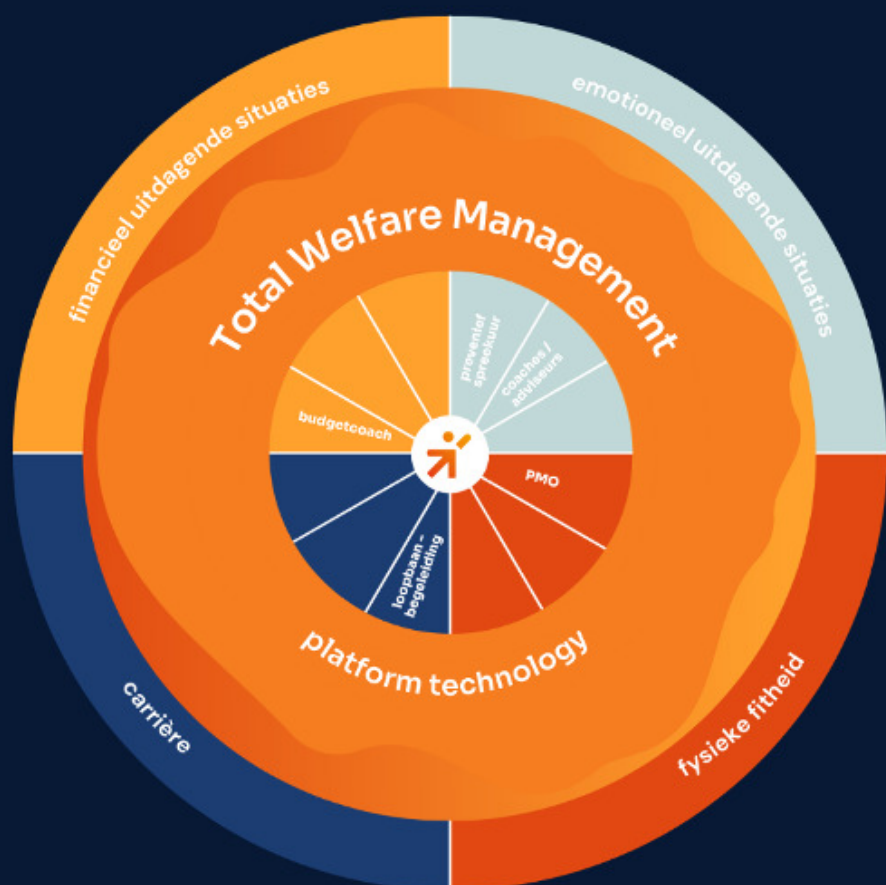


Four perspectives

Being ill or no longer able to work is a consequence of many different negative factors and stimuli. As an employer, you naturally want to address these issues early on. It is rarely just one thing that causes someone to feel unwell and ultimately leads to absenteeism. It is almost always an accumulation of issues. This means that you can never counteract absenteeism with a single solution. With the Total Welfare Management platform, employers support colleagues based on four central themes.

When an employer uses the platform, it is logical that the platform initially does not offer assistance for all four themes. An employer may choose, for example, to only unlock financial health, as support in this area best aligns with the company's profile. Once the framework is in place, the possibilities are endless.

Acture takes care of the platform technology and deployment, organises the components of the content and allows individual employers to customise the platform to their needs.



01 Emotionally challenging situations

Example: A colleague coping with a sudden loss is clearly not feeling well. This could be, for example, due to the death of a loved one or a divorce. The employer provides support by offering the colleague direct access to a coach or advisor through the platform. Because the colleague in question is being counselled by a professional, the likelihood of workplace absenteeism decreases. In addition, the colleague's manager can watch a video on the platform on how to use the signal card for workplace absenteeism caused by mental health issues in a performance review.

02 Physical fitness

Example: Over the past year, a colleague has experienced a significant amount of stress-related weight gain and is concerned about it. The employer uses the platform for a wide range of physical support programmes. The colleague subsequently enrolls in a customised obesity management programme designed by a dietitian. He also signs up for an upcoming yoga session organised by their employer.

03 Financially challenging situations

Example: A colleague is subjected to a wage garnishment. Instead of the employer limiting itself to the administrative processing of the wage garnishment, the platform provides access to a budget coach who can help the employee get their finances back on track in three sessions.

04 Career

Example: A colleague who has had a third child is struggling to 'keep all the balls in the air' while fulfilling the responsibilities of her current position. She is not sure that this work still suits her. The platform offers a career test that colleagues can complete independently. It also features an instructional video that teaches viewers how to recognise the initial signs of burnout.

Preventing and combating mental health issues with our platform

Burnout caused by mental health issues is currently the number one cause of workplace absenteeism. As many as fifty per cent of long-term disabled individuals suffer from burnout. Various studies show that burnout-induced absenteeism is often triggered by experiencing some kind of life imbalance. For example, being too busy at work, issues with a partner, caregiving responsibilities for aging parents, searching for a new home, financial difficulties, children growing up and requiring a lot of attention, and so on. In other words, a complex array of situations. We also know that when it comes to complex situations, there is no single solution. Our goal with Total Welfare Management is to organise a platform where employees can access various qualified providers who help them manage and resolve various kinds of (potential) life imbalances.

Three stages

Acture firmly believes that it is no longer sufficient to treat the symptoms at the back end. Where we only take action once someone has gone sick is on the verge of doing so. We believe that new technologies, in particular, will enable us to identify potential danger zones much earlier. We also believe that actively providing access to solutions can prevent absenteeism. Our Total Welfare Management platform distinguishes between three stages of support.

01 Self-care

Colleagues can independently work on their potential — not yet alarming — challenges. For instance, by watching videos or reading accessible articles.

02 Interactions

Individuals can book a one-to-one appointment or a session with a professional to address any issues they may have. If these challenges become more problematic, causing a colleague to feel less well, they may consider a session with a coach, dietitian, psychologist or yoga teacher.

03 Interventions

These are the mandatory interventions required under the Dutch Eligibility for Permanent Incapacity Benefit (Restrictions) Act (Wet Verbetering Poortwachter) once a colleague has gone sick. This could include a preventive medical examination (PME) required by the Dutch Working Conditions Act (Arbowet).

Why focus on 'welfare' instead of 'well-being'?

Whereas 'welfare' pertains to a person's well-being in terms of social and economic aspects, 'well-being' is a broader term that refers to the overall wellness of a person across various aspects of life. Therefore, 'well-being' can be influenced by a range of factors, such as health, relationships, work, personal development and happiness, while 'welfare' relates more to external support systems. We chose the name Total Welfare Management because our solution deliberately goes beyond offering colleagues 'fun' activities. After all, we also provide legally mandated interventions. Moreover, all the support the platform provides ultimately ensures income security. And income security happens to be one of the key pillars of welfare and of Acture. Our view is that work is the best form of income security.



Researching Total Welfare Management

No Ties, a boutique market and employee research agency, conducted a qualitative survey for Acture in October of 2023. In this survey, among other questions, the 56 respondents were asked about the positive and negative aspects of the new service that Acture intends to introduce.

It emerged that although the Total Welfare Management platform is attractive in theory, the respondents have doubts about its feasibility in practice. They are concerned about the employees' motivations for using the platform. They also fear that the Total Welfare Management platform may detract from the employees' responsibility for their own health. Furthermore, respondents prefer a face-to-face approach in which employers speak directly to employees about their well-being, rather than relying upon a platform for this.

Interestingly, some of these same 'objections' were also mentioned previously with the introduction of our Digital Case Manager in 2019. At the time, people indicated that they found an app too impersonal and pushy. They were also concerned that employees would have too much leeway to call in sick and prolong their absence from the workplace. However, our data shows that the digital case manager performs just as well as the physical case manager. Even slightly better. Why? Because it appears that actively approaching people is more important than how you do it. We believe the same applies to our Total Welfare Management platform. We use our platform to motivate people to work on themselves and to feel better in themselves.

Stay tuned

Over the coming months, we will focus on further developing our new support service. Do you want to be kept informed about the progress of the Total Welfare Management platform and/or the final launch? Let us know via this link, and we will make sure you receive all the relevant information.

Stay informed →

15 years Papers →

'Total Welfare Management' is the latest Orange Paper, published in 2023 to mark Acture's fifteenth anniversary.

Previous papers from the series include:

Addressing sick leave head-on

The growing issue of workplace absenteeism caused by mental health issues

Prevention is not complicated, but it does require organisation

The timeline of sickness leave

The ESG reporting requirement. Not an obligation, but an opportunity



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Wil je meer informatie of weten wat Acture voor jouw bedrijf kan betekenen? Neem contact met ons op, we denken graag met je mee.

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