Well-being through work
Developing New Models of Occupational Health Services for Entrepreneurs and Small Enterprises

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Developing New Models of Occupational Health Services for Entrepreneurs and SEs

**Development and research project** (FIOH & The North Karelia Center for Public Health)

A subproject of a large national project:  
**Co-operation and Competence Network for promoting Occupational Health, Safety and Well-being at work (2015-2018)**  
- Creates a national co-operation and competence network for workplaces’ well-being actors  
- Improves OHS competence and co-operation, and the utilization of services that support occupational health, safety and well-being  
- FIOH & European Social Fund (ESF) (Ministry of Social Affairs and Health)
Content of the presentation

Present

- Background of the project
- Objectives of the research and development project
- Development process of the new model
- Testing the model in practice
- Evaluation of the effects

Discuss

- The role and significance of OHS in promoting the health and work-ability of entrepreneurs and employees of SEs
- How the new model can enable entrepreneurs and SEs to utilize OHS.
Occupational Health Services in Finland

- Central service system promoting the health and work ability of the working population and preventing work related illnesses and injuries in Finland
  - Duty of the employer to arrange to all employees
    - All of the medium and large scale enterprises are covered by OHS.
    - The coverage in SEs is 75-84 %.
  - Voluntary to entrepreneurs
    - ~15 % of entrepreneurs is covered.
Enterprises in Finland

Number of Enterprises 2015

- 0.2% Large (250–employees) 571
- 0.9% Medium-sized (50–249 employees) 2 634
- 5.5% Small (10–49 employees) 15 559
- 93.4% Micro (1–9 employees) 265 041

Together 283 805 (without Agriculture, Forestry and Fishing)

Source: Statistics Finland, Business Register 2015
OHS-Model for Entrepreneurs and Small Enterprises

1. Negotiation and agreement on OHS for the small enterprise
   - Negotiation of OHS services at the workplace: Information and counselling about OHS aims, processes, and services; employer's duties and how to promote occupational health and work ability; workplace survey

2. Planning and starting the collaboration between OHS and the small enterprise
   - Self-assessments of health, work and working conditions
   - Health checks (occupational health nurse or physician), other examinations if needed
   - Analysis of the impact of work and work conditions on health
     - No need for statutory activities (e.g. health checks)
     - Risk assessment conducted
     - No risk assessment
       - Health hazards or dangers or possible exposure to accidents, more information is needed
       - Work place survey or work place survey integrated with work place risk assessment, recommendations for actions and proposal for OHS action plan

3. Continuous OHS in collaboration with the small enterprise
   - Discussion and agreement in the workplace on occupational health needs and goals, actions to support work ability, roles and responsibilities and OHS activities
     - OHS according to the action plan
       - yearly contact to the firm
       - self-assessments
       - health checks if needed
       - work place visits if needed and according to the plan
       - collaboration between the firm and the OHS to promote and maintain work ability in the firm according to the plan
       - assessment of the activities and collaboration, development based on joint assessment and discussions at the workplace

Describes the occupational health cooperation process between a SE and its OHS-team

Palmgren et al 2014
Reimbursement system of OHS costs for Entrepreneurs and SEs

- The reimbursement of entrepreneurs’ and SEs’ OHS expenses is significantly higher compared to bigger companies

<table>
<thead>
<tr>
<th>Recoverable Services 2017</th>
<th>Max expenses (€/y)</th>
<th>Reimbursement (€/y)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive services (mandatory)</td>
<td>50%</td>
<td>60%</td>
</tr>
<tr>
<td>- Work place surveys (higher)</td>
<td>880,00</td>
<td>440,00</td>
</tr>
<tr>
<td>- Other preventive services (lower)</td>
<td>440,00</td>
<td>220,00</td>
</tr>
<tr>
<td>Curative services (voluntary)</td>
<td>313,00</td>
<td>156,50</td>
</tr>
</tbody>
</table>

* Higher, if the company and OHS have agreed on a work ability support practice

The Social Insurance Institution Finland 2017
Satisfaction with OHS*

• Most entrepreneurs and SEs with OHS happy with their services
  • 79% of SE and 69% of entrepreneurs covered by OHS are “fairly or very happy” with their services

• Benefits as seen by the customers:
  • **Entrepreneurs**: Regular health checks, easy access to medical services, information and guidance
  • **SEs**: Regular health and work ability checks for employees, easy access to medical services, reduction of sick leaves

*Palmgren et al 2015
Dissatisfied with*…

• OHS costs
• Difficulties in arranging OHS services
• Bureaucratic procedures of OHS

• Not enough information about OHS:
  • Who can and who must arrange OHS?
  • What services are mandatory/voluntary?
  • Reimbursement system and what costs are deductible

*Palmgren et al 2015
Developing new models for procuring and organizing OHS for entrepreneurs and SEs

Goals:

- Easy access to occupational health services (OHS)
  - Easy to buy, easy to use, based on the customers’ needs

- Flexible, non-bureaucratic, ‘light’ OHS processes
  - productive and profitable,
  - meet the needs of entrepreneurs and SEs,
  - include digital services

- Entrepreneurs and SEs have sufficient knowledge about OHS
Developing new models for procuring and organizing OHS for entrepreneurs and SEs

Partners:

- The Federation of Finnish Enterprises with its regional, local and industry specific organizations
- Regional Cooperation and Competence Networks that build up the National Work Well-being Network (Tyhy Network)

Approach: Collaborative development at the grass roots level

Methods: Collaborative learning in workshops with entrepreneurs, owners and representatives of SEs, OHS providers and their personnel in different regions in Finland
National work well-being network (Tyhy Network)

- Started operations in 2012

- Network for workplaces interested in improving work well-being
  - Regional networks
  - National network

- Regional networks’ activities based on the needs of workplaces, companies and other partners

- Vision:
  To develop well-being at work at workplaces equally, openly and through participation

  -> healthier employees
  -> more profitable companies
  -> more vitality in Finland

  -> Target: European’s best working life 2020
The results of the collaborative development

**Identified development needs / problems:**
- Little knowledge about OHS and how it works
- Bureaucracy of OHS procedures
- How to get tailored, understandable OHS contracts and services?
- How to arrange OHS with as little bureaucracy as possible?
- How to make OHS providers interested in entrepreneurs and SEs?

**Developed solutions:**
- Entrepreneurs and SEs purchase OHS as a group (joint purchase).

**Decided on the actions needed to put the solutions into practice:**
- Try joint procurement of OHS in practice with a partner (=group of entrepreneurs, entrepreneurs’ associations)
The results of the workshops

- Two models outlined earlier by the Social Insurance Institution of Finland were seen as suitable as bases for testing and further development of the model of procuring and organizing OHS for entrepreneurs and SEs

  - **Consulting-competitive Procurement Model:** An organization that
    - informs the customers/members about OHS,
    - invites to tender for their OHS contract,
    - makes OHS contracts at the general level.

  - **Procurement Organization Model:** An organization that
    - makes contracts with the OHS provider(s) on behalf of a group (of entrepreneurs, SEs, etc.),
    - acts as a representative of the group: claims reimbursement for OHS costs
    - could possibly take part in planning the OHS processes, practices of work ability promotion, occupational health cooperation, etc.)
Agile development of the model

• Based on the Consulting-Competitive Procurement Model

• In partnership with the Women Entrepreneurs’ Association of North Karelia

• The project’s OHS specialists provided the information needed about OHS (the legislation, contents, services, procedures, purchasing, etc.)

• The process of procurement of OHS and the documents needed in it were developed and described in collaboration while the process was underway.
The process of testing the model

Testing the model in collaboration with the project

1. Competitive tendering of occupational health services for their members

2. Selection of the service provider(s) (help from the project in comparing the offers, decision made independently by the association),

3. Blanket agreement with the chosen OHS provider(s)

4. Inform their members, who can register as clients in the chosen OHS provider within the agreement
Partners testing the model

- 16 member organizations of the Federation of Finnish Enterprises
  - 8 regional
  - 3 local
  - 5 industry specific

~ 39,650 member organizations in total

- Operate in different regions in Finland

In these processes we utilize and develop further with the partners the procedures and documents created with the Women Entrepreneurs’ Association of North Karelia.
Evaluating the model and its’ effects

• One year intervention study with a before-after research frame

• Material and methods:
  • Questionnaires: before and after each organization’s process
  • Documents of the meetings with the OHS-providers: after 0.5 y from the start of an organization’s process
Developing & testing the Model

Collaborative development in regional workshops:
Identifying development needs, selecting the most important ones, deciding on the actions

Collaboration with the entrepreneurs organizations
- Identifying the needs of the members
- Informing about OHS
- Documents for the call for offers

Collaboration with the entrepreneurs organizations
- Helping to compare the offers
- Blanket agreement with the selected OHS provider(s)

Communication about the blanket agreement and how the members of the entrepreneurs’ organizations can arrange their services by joining in it

Follow-up (1y)

Questionnaires to the members

Results & evaluation

Documents of the meetings with the chosen OHS providers
Partners’ experiences of the testing phase

- OHS providers were not used to take part in this kind of competitive bidding, but soon recovered and were active in making offers.
- Mostly good reception from the OHS providers
  - The responses of the public OHS providers varied between the regions.
Partners’ experiences of the testing phase

• Excellent feedback from the partners testing the model

Greetings from
Petri Ovaska, Organization Manager,
Federation of Finnish Enterprises,
Uusimaa Region
https://drive.google.com/drive/my-drive
Summary

- The workshops produced information that supported earlier knowledge about the obstacles to arranging OHS.

- The collaborative planning enabled both the potential clients of OHS and the providers of the services to learn from each other.

- It also enabled them to be actively involved in the development of the model.

  Committed to the model and its testing.

- After a slow start, entrepreneurs’ associations have been very active in participating in the project.

  All interested cannot be taken in.
Conclusions

• Entrepreneurs’ and small business owners’ interest in the promotion of health, work ability and well-being at work is increasing, as well as the interest in OHS.

• The OHS providers are more willing to have entrepreneurs and SEs as their clients.

• Entrepreneurs’ organizations eagerness to participate in the project and try the model exceeded expectations.
  • Through the project they were able to offer their members a new service that comes along with the membership.
Discussion

- Most of the organizations participating in the model’s testing will need help from OHS professionals in the future - if they continue.
  - Procurement of OHS requires excellent knowledge of OHS.

- The model’s effects on the coverage and the utilization of OHS can be evaluated after the research is finished in August 2018.

- The long term effects can be evaluated through surveys and the annual Occupational Health Statistics by the Social Insurance Institution of Finland.
Thank you for your attention!

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Thank you!