



**icare™
foundation**

Year in Review 2018-19

Sara's message

Sara Kahlau,
Chief of Customer and Community, icare

The icare Foundation exists to invest in innovations that improve customer outcomes and to solve problems in our community. It's a core part to our role as a social insurer.

In 2018-19, we focussed on strategic targeting and clear measurement. When the icare Foundation launched in 2016, investments were purposefully broad and experimental in nature. Over the last year, we have sharpened our purpose and focus, leveraging learnings from the earlier year. We now hone in on specific problem statements developed together with customers, employees, partners and community more broadly. This approach has resulted in strong successes across numerous partnerships and translated into a growing future pipeline.

It's widely known that social impact is challenging to measure. Therefore, we invested time and energy into developing a measure of our impact to date, partnering with Urbis to deliver our inaugural Social and Economic Impact Report. The report confirmed that of the 13 investments reviewed, 12 have yielded positive return, validating the broader social and economic impact of our investments, with benefit cost ratios ranging from 0.64 to 65.1.

In the 2018-19 financial year, our third year in operation, we:

- made \$14M in new investment commitments
- managed 37 active investments
- made grant payments worth \$8M to our partners
- released two new investment calls.

This *Year in Review*, our first, showcases our progress and some of our partnerships and programs that have made a real difference to the lives of the people we service and support.



You'll find out more about four different programs: Plus Social, a truly innovative GP social prescribing program; *HeadCoach*, an online mental health training program for workplace managers; loop+, a wheelchair sensor system; and VIP, a specialised employment service for people with severe brain injury.

I hope you enjoy reading the stories of some of the people whose lives have been improved through the innovations we have supported, in partnership with our broader ecosystem.

A handwritten signature in black ink, appearing to read 'Sara Kahlau'.

Sara Kahlau

Barney's message

Barney Smith,
General Manager, icare Foundation



The icare Foundation brings an innovative, solution-focused approach to safeguarding our customers' wellbeing by funding innovative prevention and intervention programs that create measurable, positive physical, psychological and social outcomes.

The past year has been a big and busy one at the icare Foundation, with much success, some challenges and plenty of learnings, as we evolve our approach to partnerships and effective social investment.

At the Foundation our 'why' is always clear. It is undoubtedly to improve people's lives. I'm fortunate to connect directly with, and be inspired by, many people who have benefited from our programs whose stories you can read here.

We reflect regularly on our 'how' and have developed an approach which starts with developing a deep understanding of the problems facing icare customers and participants, informed by human-centred design. This takes time, but I'm convinced it is a critical step before we can commit our funds.

Because we value transparency and contestability in our grant-making, our funds are open to many potential partners.

Earlier this year we received nearly 100 applications for our Quality of Life fund for people living with brain and spinal injury. Four high quality partnerships testing a range of new services have received funding. We're also supporting eight partners funded through our \$5M WorkUp fund to test new recovery and return-to-work pathways.

Together we will generate some great outcomes for our injured workers.

And we're now developing our prevention funds - large-scale initiatives designed to reduce injury across the construction sector and to improve mental wellbeing in the NSW public sector. I'm really excited watching these ideas progress.

Thanks go to our icare Foundation partners, the icare Foundation team and staff within the schemes who have worked to manage and support our social investments this year.

We're very excited to see what 2020 will bring as we continue to enable icare to deliver its vision to be a world class social insurer.

A handwritten signature in black ink, appearing to read 'Barney Smith', with a stylized flourish at the end.

Barney Smith

Year in review



Social heart drives our purpose

Preventing injury, improving recovery and enhancing quality of life is behind everything the icare Foundation does.

Reaching and supporting our customers, their families and workplaces and making an impact by being targeted and outcomes-focused is at the heart of what we do.

Developing innovative, integrated and strategic social investment activities and partnerships based on key pain points and opportunities is how we achieve this.

Since we started in 2016, the icare Foundation has committed more than \$33M to support research, seed-funding, capacity building and scaling.

This year we developed \$14M in new pipeline commitments, and our portfolio has grown to 37 active investments, with \$8M in new grants made to partners.

We partner with for-purpose organisations – universities and research centres, not-for-profits and social enterprises, government agencies – with fresh approaches to injury, prevention, health and wellbeing.

Together, we co-design solutions to maximise the impact of our investments and achieve a measurable impact for our customers.

We measure our impact through quantifiable and validated financial reporting, including our first Social Impact and Economic Report this year.

But it's the stories we hear that provide real evidence of the significant changes we are making.

That's what we are sharing with you in this *Year in Review*.

Looking ahead

In 2020, we'll be looking at a huge year for the icare Foundation as we continue to grow and scale our impact. This will include:

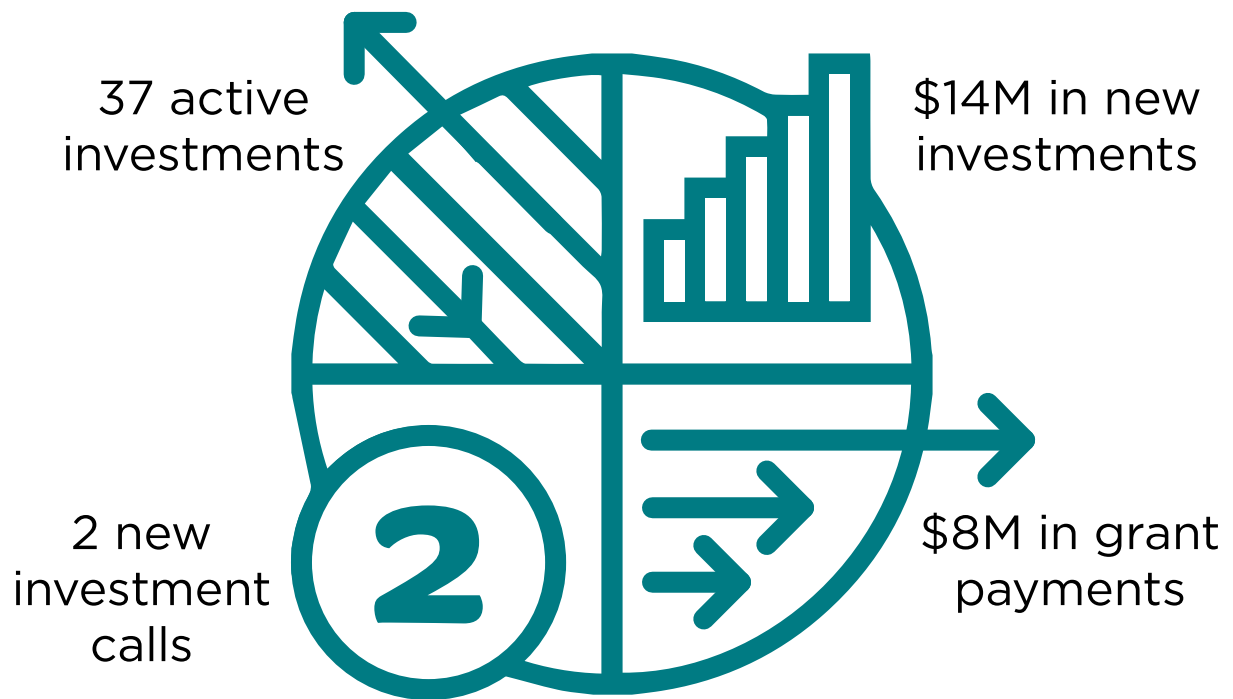
- In collaboration with icare's Prevention team, delivering a range of new injury prevention partnerships with the construction industry
- Co-designing effective responses to address rising psychological claims in the public sector
- Supporting the delivery of initiatives to develop new recovery pathways for injured workers (WorkUp) and improving quality of life for people living with spinal cord injury and brain injury
- Finding new ways to support growth and impact of aligned organisations within our ecosystem.



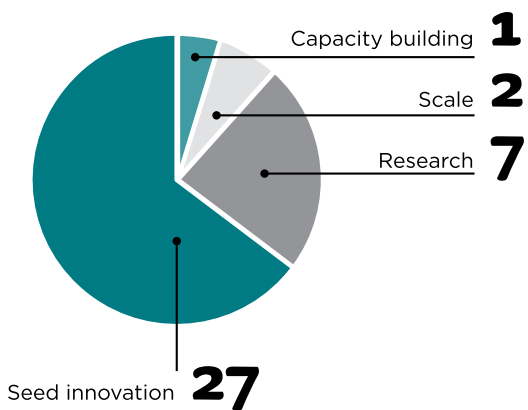
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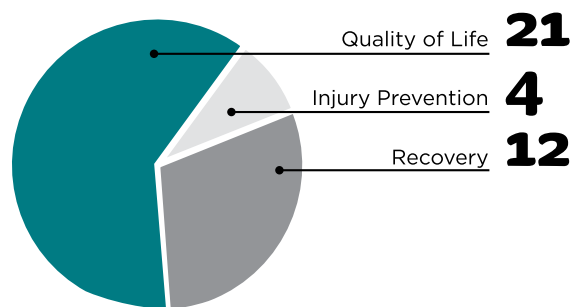
2018-19 investments



Investment pathways for all open investments



Investment categories for all open investments



Helping managers make our workplaces more mentally healthy



Depression, anxiety, and stress-related disorders are increasing in the workplace

The lives of a significant number of people at work are being affected by poor mental health, and the numbers are growing. If managers and supervisors understand the risks and recognise the signs and symptoms, they can help support at-risk employees earlier and assist with their recovery.

For icare, building and maintaining a mentally healthy workplace is part of a good safety culture and can ultimately prevent injury. That is why the icare Foundation supports a range of different mental health initiatives.

Early intervention is the key, with emerging research indicating that support and interventions at the manager or supervisor level are one of the most important strategies workplaces can implement for early intervention.

The Black Dog Institute is a world leader in mental health research, community and school education, and workplace training. The partnership is a natural fit and the icare Foundation has funded a number of workplace-based programs since June 2017, including contributing towards the development of *HeadCoach*.

HeadCoach is a world-first online training program for managers developed by the Black Dog Institute, University of NSW and University of Sydney in partnership with *beyondblue* and the Movember Foundation. It aims to improve managers' confidence to effectively respond to the needs of staff experiencing mental health issues and implement evidence-based managerial techniques that promote mentally healthy workplaces.





Assoc. Prof. Samuel Harvey is the Chief Psychiatrist at Black Dog Institute.

“ **We understand managers are at the frontline to offer support for their employees** ”

As part of the *HeadCoach* research, 120 managers from three organisations, including Coates Hire, a large equipment hire company with over 150 locations across Australia, participated in the trial training program.

The results showed – for the first time – how a simple, evidence-based and tailored online mental health program can be effective and scalable in the workplace setting.

“Through our support of the *HeadCoach* trial, the Black Dog’s Workplace Mental Health Research Program has been able to further their research and improve mental wellbeing for the workers who interacted with their technologies and training,” says Barney Smith, General Manager of the icare Foundation.

Chief Psychiatrist at Black Dog Institute, Associate Professor Samuel Harvey, says *HeadCoach* is the first program delivered entirely online that integrates both preventive and responsive strategies to help managers create a more mentally healthy workplace.

“Mental illness costs the Australian economy up to \$12 billion per year, through sickness absence, reduced productivity, workers compensation claims and staff turnover,” says Samuel.

“Our team worked with e-learning specialists to transform face-to-face manager training content into a user-friendly online platform containing interactive activities, short videos, practical exercises and small snippets of text.

“The results are flexible, easily accessible and engaging. Importantly, because of the Foundation’s funding of a robust research evaluation, we know this program works in the real world.”

Black Dog/UNSW achieved an outstanding benefit cost ratio of 65.1 in the Social Impact Report.

Prior to their involvement, Coates Hire only provided access to standard employer assistance programs. But, according to Kate Robinson, Health and Wellbeing Manager, they recognised it wasn’t enough to meet the growing need among men in particular for mental health support, and as a business they wanted to do more.

“We understand managers are at the frontline to offer support for their employees,” Kate says.

The online program helps managers recognise warning signs, such as when someone suddenly becomes withdrawn, guidance on how to have a conversation about mental health, and how to refer employees to other support services when necessary.

It also guides managers on how to reduce the impact of modifiable mental health risk factors present in the workplace.

Kate feels they are better placed to manage mental health issues in the workplace and, in particular, tackling the stigma.

“That means maintaining confidentiality, picking the right times to have a conversation and learning how to make adjustments in the workplace,” she says.

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Assoc. Prof. Samuel Harvey with Research Fellow Dr Aimee Gayed



Pushing the boundaries



icare Foundation showed confidence in loop+ wheelchair tracker by funding development of the prototype

Kath Hamilton and her sister Clare Conroy are driven women. Together they are on a mission to build a product that reduces health issues facing wheelchair users.

Their company loop+ is now close to manufacturing a prototype activity tracker they aim to make available to 1,000 wheelchair users in Australia over the next 18 months.

It all began close to home when Clare asked Kath, a digital media executive at the time, to help solve a problem she was facing with her then six-year-old son Evander, who is a wheelchair user.

“Evander did daily rehab. exercises but there was no way to track his functional recovery and if he was doing them correctly,” explains Kath.

And that’s where their mission began. Kath built the first sensor pad with the help of the Internet, observed kids in rehab. and built a following of interested clinicians. She had support from Prince of Wales Hospital, the University of Sydney’s exercise and rehabilitation laboratory and wheelchair users and carers.

“If sitting is the new smoking then you can appreciate the many health concerns for wheelchair users that are caused by sitting too long – pressure injury, scoliosis and respiratory issues,” says Kath.

“We discovered a dire need among rehab providers and physios for a solution that continuously measures pressure, position and general activity throughout the day to give a shared visibility into everyday activities. By being alerted to potential risk they have the improved ability for early detection and intervention.



Sisters Clare Conroy and Kath Hamilton

“The pads that I made for Evander were the start of my journey to design a platform that would help all wheelchair users. His needs have impacted my life and because of him, loop+ has become my life.”

In 2017 she was introduced to the icare Foundation and Remarkable, an accelerator program for early-stage start-ups in the disability sector and an icare Foundation partner. She registered loop+ as a company that November.

Kath is convinced loop+ wouldn’t exist without the icare Foundation’s support. >>>

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“What people don’t realise is that developing a proof of concept is incredibly expensive and with only a small market of people who use wheelchairs it is very difficult to get financial backing.

“However, for icare, the cost of care is so high that funding the development of a product like loop+ makes excellent financial sense.

With around 190,000 wheelchair users in Australia, the annual spend on managing their health is around \$7 billion, compared to \$14.6 billion spent each year on 1.7 million diabetics.

The icare Foundation has shown its confidence in our early version tracker by funding us to develop the prototype minimum viable product.”

What has been really useful for the loop+ team has been the professional development provided by the icare Foundation in co-design, and program measurement and evaluation.

For Kath, two other factors about the icare Foundation partnership stand out.

“icare’s care network is fantastic – we’ve been introduced to so many allied health and care agency professionals who have been crucial in developing the loop+ platform and in finding a customer market.

“ **The cost of managing a severe pressure injury can be hundreds of thousands of dollars in surgical, hospital, rehabilitation and care costs** ”

“And we’ve also been so privileged to have Liza Maclean as our icare partner and Remarkable mentor. Her background in occupational therapy combined with program evaluation has made her an enormous support.

“We are thrilled. The icare Foundation saw how it could improve the health outcomes for people living with a spinal cord injury. They came on board to realise our shared vision to improve the quality of life and independence for people living with spinal cord injuries.”



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The loop+ team (from left): Kath Hamilton, Filip Mlekicki, Clare Conroy, Chris Nicholls



Getting back into exercise has been a positive step for Elise, walking with her carer Kerrie.

Slow steps back to work



Elise's life changed forever when her car veered off the highway into a ravine

That was in March 2018. A registered nurse, Elise suffered a life-changing brain injury and spent 63 days with post-traumatic amnesia in Canberra Hospital's Intensive Care Unit.

Due to her multiple injuries and a bleed on the brain she was placed in an induced coma. While in hospital her family was introduced to her icare coordinator who was there to ensure she received the right care and rehabilitation and to answer all their questions.

Elise felt emotionally overwhelmed and disorientated and couldn't understand why she was being kept in hospital.

"After the accident, there were days when I almost wished I'd died," says Elise. "Feeling helpless in my hospital bed, it was especially hard being unable to provide the emotional support my children needed."

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When she finally left hospital, after countless medical and physiotherapy treatments, Elise moved in with her sister Denise. icare arranged for Sally to take on the role as case manager; she set up a range of supports so Elise could live safely and independently.

“I will be indebted forever to those who have helped put my life back together – my sister and family, my doctors, carers and therapists, and of course, icare,” says Elise.

Elise still has bad days but slowly began to work on her mental and physical health. She looked at family photos and re-read old letters and emails to regain memories from before the accident.

Getting back into sport was also a very positive step for Elise. To build her stamina she started exercising on the treadmill and then ran around the local oval.

“John, my physiotherapist at Liverpool Brain Injury Unit, suggested running the Westpac’s City2Surf with him and a friend – that was all the encouragement I needed.”

“**it’s great to feel normal again**”

After completing the 14km course in 1 hour 53 minutes, Elise set her next big goal: to make further gains in her recovery and be able to return to work.

“Having a brain injury, I needed to take it one step at a time,” says Elise. “I didn’t know if I was ready to return to work yet but wanted to start participating in activities where I was contributing to others in a health-related role.”

Elise’s Brain Injury Rehabilitation Service (BIRS) co-ordinator discussed the Vocational Intervention Program (VIP) and referred Elise to Michael, a rehabilitation counsellor from Resource Life.

VIP is a specialised employment service for people in NSW with severe brain injury. VIP is funded by the icare Foundation for participants of icare’s Lifetime Care and Workers Care schemes and is delivered by vocational rehabilitation providers in partnership with the NSW Brain Injury Rehabilitation Program. Because the Stage One pilot has proved to be so successful in getting people back to work, the icare Foundation has committed to three years’ additional funding (\$1.4M in addition to the \$400,000 pilot) to assist a further 200 people.



Elise regains her memories by re-reading old letters.



Yoga at the beach has become part of Elise's routine.



VIP found Elise a work experience placement at a local clinical practice. This has been really positive and an important step in her rehabilitation and recovery.

Together, Michael and the BIRS have supported Elise and her host employer and will continue to do so in the next stage of her return-to-work journey.

"I'm grateful for the opportunity to do work experience in a real clinic. Participating and reconnecting with people in the same field each week has been good for my rehabilitation and for my memory. Plus, it's great to feel normal again," says Elise.

Now Elise is ready to move into her own home with her two sons.

"I see moving to my new home as the next chapter in my recovery. I don't imagine this will come without its challenges, but I figure that's the spice of life!" she says.

Angie supports Elise at the clinical practice.



“ I feel that my recovery is under control and I can start planning for a new future ”

New roots to recovery



For Corey, climbing was his passion. When he got seriously injured at the job he loved, it affected his whole life.

After a workplace injury, many workers need extra support and assistance so they can re-join the workforce. In most cases, the longer injured workers spend out of the workforce the more support they need to return. The journey to employment involves employers, workers, doctors, insurers and training providers working together to overcome barriers to employment for the injured worker.

Plus Social is an innovative General Practitioner (GP) social prescribing program funded by the icare Foundation. Designed and run by Primary & Community Care Services across NSW, its aim is to embrace holistic health.

By the conclusion of the program at the end of May 2019, 175 workers had participated, including Corey.

Corey was one of the lucky people whose passion was something he got paid for. He worked as an arborist and was a speed climber in his spare time. Until his accident at work, that is.

Because the incident was work-related, Corey was offered light duties for 12 months after hip, shoulder and hernia surgery. But after a year, Corey's doctors still couldn't recommend he return to his previous role, so his employment was terminated.

This left Corey feeling disconnected and isolated; he had no structure to his week and he'd lost his mates of 12 years and the support they had given him. He was also struggling to deal with pain, sleeplessness and the physical limitations of his injury, having led an active outdoor life before the accident.

"The work friends I associated with tended to do physical activities together and now my injury excluded me," says Corey.

Corey's GP referred him to Plus Social. His support worker Elaine explains how social prescription works.

"It runs alongside traditional medical interventions, to help people whose injuries or mental health conditions may be exacerbated by isolation, depression or anxiety," says Elaine.

"Social prescription activities are a way to build social connection, self-esteem, resilience and happiness.

"Without a regular job to go to, Corey was just sitting at home, or going to health appointments," she says.

"Together we worked out a plan and developed a positive structure to his week. Just having a Link Worker and meeting new people at these activities made him feel he had people who listened and cared."

Elaine encouraged him to explore non-physical interests. Corey joined local social and relaxation community groups and the Social Plus art group. At the same time, he started new family activities, like wood turning, which has brought the family closer together.

He was able to connect with other people who'd been injured at work who shared his concerns and fears and has gained new friends from the Plus Social and community groups.

"Elaine helped me understand that the more my isolation and depression increased, my pain and hopelessness also increased," says Corey.

Plus Social has enabled Corey to develop a more positive mindset and the confidence to explore new work opportunities.



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