

At a glance

Musculoskeletal (MSK)



What is MSK?

A musculoskeletal or MSK condition is any condition that relates to the bones, tendons, joints and muscles.

What are MSK conditions?

MSK conditions are very common. They can be caused by:

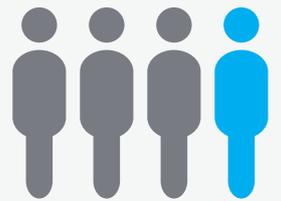
- injuries - broken bones or muscle strain from too much heavy work or sport
- general lifestyle problems - poor posture at work or sports related damage
- degeneration over time - for example torn cartilage in the knee or osteoarthritis

How are MSK conditions treated?

Conditions can be treated by a range of different specialists; from physiotherapists, osteopaths and orthopaedic surgeons, to sports and exercise physicians - even neurosurgeons for back related conditions. Our health insurance provides fast and direct access to these specialists.

30%

of our
claims are
for MSK
treatment
and services¹



1 in 4
employees
will have
knee pain at
any one time²

Our approach

Members

Not everyone's problem is the same, or will respond to treatment in the same way. We offer fast and direct access to dedicated specialist MSK advisers* who will support you to find a treatment plan that meets your needs.

Supported by trained physios and MSK physicians, we can offer access to a broad range of clinically proven treatment options.

Employers

Early intervention is essential to speedy and long-lasting recovery so we offer fast and direct access to care through a dedicated in-house team of MSK advisers*, supported by trained physios and MSK physicians.

Our Active Treatment Management approach ensures we not only focus on getting your people better with clinically proven solutions, we cost-effectively deliver the quality of care you would expect from a leading healthcare provider.

33%

of the UK
population
is suffering
with back
pain at any
one time³

*Specialist MSK advisers help with knee, back and hip conditions. Direct access (where there may not be a need for a GP referral) is available for all MSK conditions

¹ Internal Bupa information

² <http://www.nuffieldhealth.com/hospitals/news/nuffield-health-knee-care-20-11-12>

³ NICE guidelines Low back pain: Early management of persistent non-specific low back pain <http://publications.nice.org.uk/low-back-pain-cg88>

Why choose us for MSK cover?

Members

Fast access

You can benefit from fast access to expert advice from a physiotherapist via a telephone assessment usually without the need for a GP referral. As a Bupa member you have access to over 2,900 fee assured physio clinics and more than 2,300 osteopaths, chiropractors and podiatrists.

In-house expertise

If you have a back, knee or hip problem you can be put in direct contact with specialist MSK adviser. Advisers and members are supported by qualified physiotherapists and MSK physicians.

Innovative treatment

We invest in the latest proven ways to treat and manage MSK conditions, for example AposTherapy[†] and our Back Pain Management programme.

Focused on getting you better

We can help you identify the right solution for you by helping you explore all your options and developing treatment plans from a broad range of solutions.

Our dedicated [Treatment Options Service](#) helps you make informed decisions about the right treatment for you.

Online resources

You'll have access to a comprehensive library of online resources to help you gain a better understanding of MSK conditions and treatments. For example, we have an online Knee Clinic and 'Getting you back into action' back care guide.

Employers

A proactive approach

As well as focusing on helping employees get better with clinically proven solutions, we cost-effectively deliver the quality of care you'd expect from one of the leading healthcare providers.

Value for money

The healthcare costs of members who receive care through our directed MSK pathway are 10 to 15 percent less than members with MSK problems who did not receive any of our MSK care management initiatives.⁴

Problem solving

If treatment isn't working, we'll use our expertise to suggest alternatives, helping to find the most effective option for your employees.

Effective treatment, not over-treatment

Your employees have the opportunity to explore all options, including non-invasive treatment. Seeing an MSK physician has led to a 35% reduction in surgical procedures and a 16% reduction in the number of consultations.⁷

40,000

Our specialist MSK advisers* take over 40,000 calls per month⁵

Over 30 million days are lost due to MSK problems in the UK in 2013⁸

Our Active Treatment Management approach has reduced therapy costs by 12% and ensures members have access to the treatment that's right for them⁶

*Specialist MSK advisers help with knee, back and hip conditions.

[†]AposTherapy is a non-invasive treatment for knee pain which is designed to improve mobility and alleviate pain through changing the way people walk.

4, 5 6. Internal Bupa information

7. Internal Bupa Information - Members treated between Mar 2013 - Sep 2013

8 Office for National Statistics: Sickness Absence in the Labour Market, February 2014

How it works in practice

Scenario 1 – MSK injury

Background:

Keith, a Bupa member, has hurt his back while moving house.

What happened:

Keith contacts Bupa and one of our specialist MSK advisers* arranges for him to speak to a physiotherapist by telephone the very next day, without needing to see his GP.

The physio discusses Keith's symptoms with him and recommends that with rest and simple exercises, he should be able to reduce his back pain. This suits Keith as he works away and finds it difficult to get to appointments. They both agree to speak in a few days to see how things are progressing.

If the symptoms were different or Keith wanted to see someone in person, the physiotherapist could have referred him for face-to-face treatment at one of our 2,900 fee assured clinics. Alternatively he could speak to one of our in-house MSK physicians.

Scenario 2 – MSK long-term condition

Background:

Bupa member Susan has had knee pain on and off for several years and has recently been seeing a physiotherapist.

What happened:

Physiotherapy alone isn't improving Susan's condition and the physio has suggested she is referred to an orthopaedic surgeon for an MRI scan and possible surgery.

Susan contacts Bupa to arrange pre-authorisation and talks to one of our specialist MSK advisers*. She tells us that she'd like to avoid surgery if possible but isn't aware of any other options.

Our adviser discusses the option of seeing an MSK physician - a specialist in the non-surgical management of MSK conditions. Susan is very keen to do this.

At the appointment, she has an injection into the joint to reduce the pain and inflammation and then also contacts us to arrange more targeted physiotherapy.

*Specialist MSK advisers help with knee, back and hip conditions.

How we're here for you

Fast and direct access to expertise

Normally, you will not have to speak to your GP before using our MSK service.

Treatment options and patient support

A broad range of proven innovative MSK treatment options.

- Access to professional MSK physicians
- Back Pain Management programme
- AposTherapy
- Online Knee Clinic

Our Treatment Options Service is available to help you make difficult decisions.

Professionally managed treatment

We have a dedicated teams of specialist MSK advisers to cover back, knee or hip problems. In-house specialists are supported by professional physiotherapists and MSK physicians.

Access to a nationwide network of fee assured physiotherapy clinics (over 2,900) and over 2,300 osteopaths, chiropractors and podiatrists.

Accessible expertise

Comprehensive library of online resources.

- Back Care Hub (including 'Getting you back into action' guide)
- Online Knee Clinic
- Health Information portal - more than 1,000 pages of free and trusted health information

Fee assurance

We can guide you to fee assured consultants and facilities to help you avoid expensive top-ups. Fee assured allows us to guarantee no shortfalls on our consultants' surgical and inpatient fees.