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Page 2: The pandemic has shown how important accident insurance is for Europe – Interview with Dr Edlyn Höller, Deputy Director General of the DGUV

Post-Covid: help for sufferers

The number of people receiving emergency treatment for Covid-19 is decreasing. However, some people who have had the disease have long-lasting health issues that can also prevent them from working. The German social accident insurance has developed an interdisciplinary counselling and treatment service for its insured persons for post-Covid syndrome.

Weeks and even months with breathing problems, difficulties concentrating, and fatigue – the symptoms vary and are often non-specific. Little is known about post-Covid syndrome so far, which makes treatment difficult.

The German social accident insurance institutions were quick to take into account any possible post-Covid symptoms. At the start of 2021, the German Social Accident Insurance Institution for the Health and Welfare Services (BGW) and the BG Hospital Group collaborated to develop services for the diagnosis and rehabilitation of post-Covid sufferers. This took a massive effort because the existing structures in place were not designed for this additional type of healthcare. The new services benefit from the interdisciplinary approach of the BG hospitals. This has also proven to be successful in treating other occupational diseases and workplace accidents. 'Our emergency hospitals and rehabilitation clinics have an excellent track record in all specialist areas of diagnostics, therapy



Photo: © BG Hospital Group

Post-Covid sufferers often have multiple health complaints that require holistic treatment.

and rehabilitation for workplace accidents and occupational diseases. We make full use of this extensive expertise when treating post-Covid syndrome with its array of varied symptoms', said Professor Stephan Brandenburg, Chief Executive of the BGW.

Among the new services on offer, insured persons are increasingly making use of the Post-Covid-Check. This is an inpatient procedure lasting up to ten days, where individual treatment or rehabilitation needs are determined after a detailed neurological and psychological diagnosis. Medical care and treatment then take place in the emergency hospitals and rehabilitation clinics. As part of the inpatient rehabilitation process, post-Covid patients with multiple complaints such as respiratory and cardiac impairments, fatigue, psychological complaints and cognitive impairments are treated holistically. Services include physiotherapy, exercise and sports therapy.

'Germany's social accident insurance system uses all appropriate means to help people with work-related health issues and to maintain their social participation and ability to work. Our diagnostic and reha-

ilitation programmes are available to all work-related Covid-19 sufferers. Since we cannot currently foresee whether we will have enough capacity, we are working on ways to enable other service providers to provide these services. We also want to educate doctors and patients more about the programmes', added Brandenburg.

This year also saw several research projects being kicked off, including the Interdisciplinary Registry. It records all insured persons who participated in the Post-Covid-Check and received benefits. The participants are asked how their health is progressing at the three-, six- and twelve-month marks. This helps to check the effectiveness of the measures taken and, if necessary, to make adjustments. The data which has been systematically collected also provides further insights into the largely unknown post-Covidsyndrome – another step towards understanding the clinical picture better and improving the chances of recovery.

➔ www.bg-kliniken.de/post-covid-programm (German only)



Dear Reader,

The images of the flood disaster in Rhineland-Palatinate and North Rhine-Westphalia have shaken me to the core. What I have seen leaves me speechless. DGUV employees have also been affected, as the flooded areas are only a few kilometres away from our premises in Hennef and Sankt Augustin. My thoughts are with everyone affected by this disaster.

Words can only provide so much comfort or help in such a situation. Nevertheless, a sincere thank you to all those who are providing help locally. In such extreme situations, it is impossible to consider everything, so I would like to point out that the many volunteers providing support in the flood-affected regions are protected by the social accident insurance system. This applies in particular to first responders, but also to rescue workers from various aid organisations who are active in disaster relief or community assistance who have been injured or traumatised. The social accident insurance institutions for the affected federal states are available to anyone seeking help.

It is possible that such disasters will occur more frequently in the future. As such, it is prudent to take preventive action to ensure the safety and health of our insured persons. As Germany's provider of social accident insurance, we will do even more to raise awareness among emergency services of such extreme events and assess whether current basic and advanced training courses provide the relevant information and, if necessary, improve them. Catastrophes cannot always be prevented, but no one should be harmed.

Dr Stefan Hussy
Director General of the DGUV

Talking with Dr Edlyn Höller, Deputy Director General of the DGUV and incumbent President of the European Forum of the Insurance against Accidents at Work and Occupational Diseases

‘The pandemic has shown how important accident insurance is for Europe.’

In the European Forum of the Insurance against Accidents at Work and Occupational Diseases, organisations from 19 countries exchange views on core concerns and principles of insurance against workplace accidents and occupational diseases. DGUV Kompakt spoke to Dr Edlyn Höller about the topics at this year's annual conference. She explains the importance of accident insurance in Europe and ventures a look into the future.

Dr Höller, the Covid-19 pandemic is a crisis situation. As President of the European Forum you are in close contact with the other accident insurance providers in Europe. How is the situation at the moment?

The pandemic is indeed an enormous challenge for everyone. But it has also shown how good it is that there is an insurance against accidents at work and occupational diseases. Of course, all accident insurance providers in Europe first had to organise day-to-day business activities in a way to prevent infection. However, the real challenge is to offer support to insured persons who fall ill. Healthcare workers and long-term care workers are particularly susceptible to infection and its consequences. The fact that these frontline workers can rely on the protection of their insurers is important in these exceptional times.

The pandemic is often described as driving the digitalisation of the economy and society. This also applies to the social accident insurance. How do you see Germany compared to other countries?

We have already started quite a lot in Germany – for example, the electronic accident report and digital payslips. But if you look at what is happening in the Scandinavian and Baltic countries, you can see that even more is possible in terms of e-government and electronic data exchange.

This is another aspect that makes the exchange that takes place in the European Forum so valuable. However, I find the use of artificial intelligence (AI) even more exciting. AI opens up interesting possibilities, as exemplified by the Swiss National Accident Insurance Fund (SUVA) and the German Social Accident Insurance Institution for the Energy, Textile, Electrical and Media Products Sectors (BG ETEM), both of which are already using AI to process accident cases and claims.



We must prevent AI systematically favouring or discriminating against certain people.

Does this mean that computers could replace humans as the decision-makers in accident insurance?

We're not there yet. At the moment, I see the potential of AI primarily in processing data from social insurance; that is, recognising patterns, generating insights from these and making this information available as the basis for human decisions. However, the responsibility must remain with humans. There are several reasons for this. In order for insured persons to accept the decisions being made, it is essential that they can understand them. This means that we must be able to explain the reasons behind a decision. Referring to an algorithm simply does not satisfy this requirement. In addition, we must prevent AI systematically favouring or discriminating against certain people. After all, it would be misleading to believe that AI would act without prejudice per se. This is another reason why decision-making processes must be understandable so that the decisions can be justified. This is particularly important for a state institution that operates on a legislative basis.



Photo: © Jan Röhl/DGUV

Talking with Dr Edlyn Höller: 'In terms of occupational diseases, I see potential for more in-depth collaboration, especially in the field of prevention.'

What other topics are accident insurance providers in Europe concerned with?

Platform work is an issue because it crosses borders from the very start. Then there is the EU's social dimension – what's the next step with the European Pillar of Social Rights? The EU's competences do not extend to the area of social security, but the EU has found many ways to become active in this field. We want to take a very detailed look at what initiatives the EU is launching, discuss these with each other and, if necessary, respond together.



Europe will continue to appropriate more and more competences in the field of social security.

What about more 'traditional' issues? Occupational diseases, for example?

Here I see potential for more in-depth collaboration, especially in the field of prevention. There are a lot of opportunities if we do joint research. Especially with regard to new hazardous substances. Another topic that is currently being discussed is the impact of work on the psyche and its influence on health. The basic problems are the same in all countries – the lines between occupational and personal influences are fluid and not everything is equally stressful for everyone. This is where the exchange about different prevention approaches is also extremely valuable.

Do you think it is possible to find a common legal assessment of occupational diseases?

I don't really think so. Basically, the fundamental principles of science are the same all over the world. An asbestos fibre is just as dangerous in Spain or Poland as it is here. And natural UV radiation may vary in intensity and duration from country to country and affect different skin types, but in general it still can cause skin cancer. However, the question of what legal significance is attached to this depends on the respective legal system and the structure of the social security system. Not every accident insurance system is based on the idea of discharging liability, and classification as an occupational disease leads to different consequences in the different systems. It is therefore difficult to find common ground in terms of insurance law.

Where do you see things developing in the longer term?

One of the conference sessions ventured a look into the crystal ball – the year 2050. Europe will continue to appropriate more and more competences in the field of social security under the treaties – although this is a rather generous interpretation of the treaties. If this continues, in 2050 one might actually ask whether there is not only an economic union but also a social union. Of course, this would raise many follow-up questions, for example, who is responsible for financing social security.

➔ www.europeanforum2021.eu > documentation

Putting out fires safely

Firefighters can be exposed to carcinogenic substances such as particulates and polycyclic aromatic hydrocarbons (PAHs) when fighting fires. However, they can properly protect themselves by using the correct personal protective equipment. This is the conclusion of a study by the German Social Accident Insurance.

The study 'Biomonitoring of firefighters in actual fire operations' is the first study to systematically examine absorption of PAHs through the skin, respiratory tract and digestive tract during firefighting operations. The study concludes that working as a firefighter can, on the whole, be considered safe under the current protective conditions. Nevertheless, the possibility of a higher individual risk of cancer due to firefighting cannot be ruled out. The study also concludes that the absorption of carcinogenic substances is reduced by protective clothing that functions properly and is worn correctly, as well as the use of self-contained breathing apparatus as required.

There are 40,000 full-time and 1.3 million volunteer firefighters in Germany. These firefighters are particularly exposed to high levels of carcinogenic substances when there are fires in buildings that produce a large amount of smoke that goes all the way to the ground. The hazardous substances are in the smoke and can enter the body through breathing and through the skin.

Between 2018 and 2020, around 220 firefighters from full-time fire brigades and volunteer fire brigades as well as employees from respiratory protection and hose repair facilities in Germany took part in the study. 70 firefighting operations were documented during the study.

The research project was carried out jointly by the Institute for Prevention and Occupational Medicine (IPA), the Institute for Occupational Safety and Health (IFA) and the German Social Accident Insurance's (DGUV) Expert Committee for fire and emergency services, fire prevention and protection.

➔ www.dguv.de > Webcode: ep1200626

Better insurance protection when working from home

Following ratification of the Works Council Modernisation Act, insurance coverage of employees during mobile work has been broadened. As of 18 June 2021, people have the same level of insurance protection against work-related accidents whether working on company premises or working from home. Previously, any movements in a person's own home that were not related to their job were usually not insured. Under the new act, insurance coverage now also applies to trips to the toilet or to get something to eat. There are also changes regarding childcare – if an employee working from

home takes their child, who lives with them in a single household, to an external childcare facility, they are insured against accidents on the direct journey there and back.

New forms of work such as mobile work are becoming increasingly important. The law takes this trend into account. According to the explanatory memorandum to the law, extending insurance coverage is also in the interest of companies because it protects employees in these forms of work as well.

➔ www.dguv.de › Webcode: dp1318439 (German only)

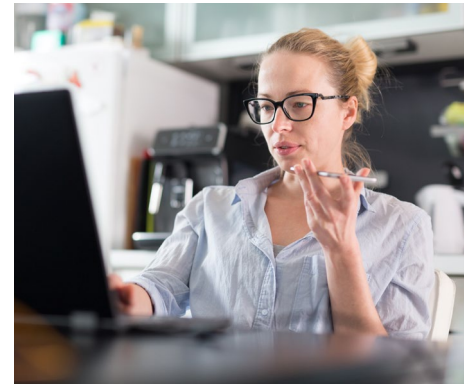


Photo: © Matej Kastelec/Adobe Stock

Since June, employees working from home have had better insurance protection against accidents.

Number of the Month

For **70** years

... the National Paralympic Committee Germany has been committed to sport for people with impairments and rehabilitation sport.

www.dbs-npc.de/70-jahre.html
(German only)

Occupational Diseases List expanded

Lung cancer caused by passive smoking and osteoarthritis of the hip joint caused by handling heavy loads can now be officially recognised as occupational diseases from August. The Federal Council approved the necessary amendment to the Occupational Diseases Ordinance.

The Occupational Diseases List was also amended accordingly. This list only contains diseases that are caused by specific influences according to scientific findings. In addition, certain groups of people must be exposed to these influences through their

work to a significantly higher degree than the rest of the population.

If an occupational disease is confirmed, the primary objective is to mitigate the consequences of the disease by all appropriate means and to prevent it from worsening. The social accident insurance system provides services and benefits to ensure this happens. These include personalised prevention, medical care, occupational reintegration and pensions.

➔ www.dguv.de › Webcode: dp1318684 (German only)

Young journalists prepare for the Paralympics Zeitung

In order to report effectively on sports for the disabled, journalists need to be well-trained. For one week, eleven young journalists prepared for their work for the Paralympics Zeitung (PZ) in a workshop. The PZ is a project of the DGUV in cooperation with the Tagesspiegel. The Paralympics Zeitung team will report on the Paralympic Games from 24 August to 5 September in print and online media as well as via social networks. In preparation, they wrote their first articles in the editorial office of the Ber-

liner Tagesspiegel with the support of experienced journalists. The aim was also to increase their awareness of the importance of inclusion and language in reporting on people with impairments.

The DGUV has supported the project since 2004. This is because successful reporting on the Paralympic Games creates a lasting awareness of the importance of sport for the disabled and sport during rehabilitation.

➔ www.dguv.de/pz (German only)



Photo: © Thilo Rückels/Tagesspiegel

Some of the young journalists who will report on the Paralympic Games.

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