



# Services for Insurers

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# Introduction

Grespi is medically-led. Key figures are the Medical Director and the Deputy Medical Director, who are both senior consultant psychiatrists. The Medical Directors have an overarching duty to ensure that all services delivered by Grespi meet the high standards prescribed by the General Medical Council (GMC).

Grespi specialist services address a range of mental health problems, including: depression, anxiety, personality disorders, post-traumatic stress disorder, chronic fatigue syndrome, substance misuse, work-related mental and physical health problems, and cardiac-related neurosis.

Grespi provides a range of specialist mental health services for insurance-related purposes, including:

- **Assessment**
  - Psychiatric IME (independent medical examination)
  - General psychiatric assessment
  - Clinical psychology
  - Occupational therapy in mental health
- **Treatment**
  - psychiatry
  - clinical psychology
  - occupational therapy in mental health

- psychotherapy
- Cognitive behavioural therapy (CBT)
- Counselling
- **Vocational rehabilitation**
  - Return to work support
  - Employment mediation

Grespi provides services at its consulting rooms in London or with home visits. Its clinicians also provide assessments and treatments remotely via Skype. This is particularly important for claimants who live outside London or have moved overseas.

Grespi operates as a team with a wide range of disciplines, including: psychiatrists, psychologists, occupational therapists in mental health, psychotherapists and specialist counsellors.

Most importantly, **Grespi is not an agency and does not subcontract work to clinicians** who are not established members of the Grespi team. This enables Grespi to manage, monitor and maintain high standards in service delivery.

Grespi clinicians work/have worked in the NHS at senior level and therefore have thorough knowledge of, and active professional links with, the public and private sectors.

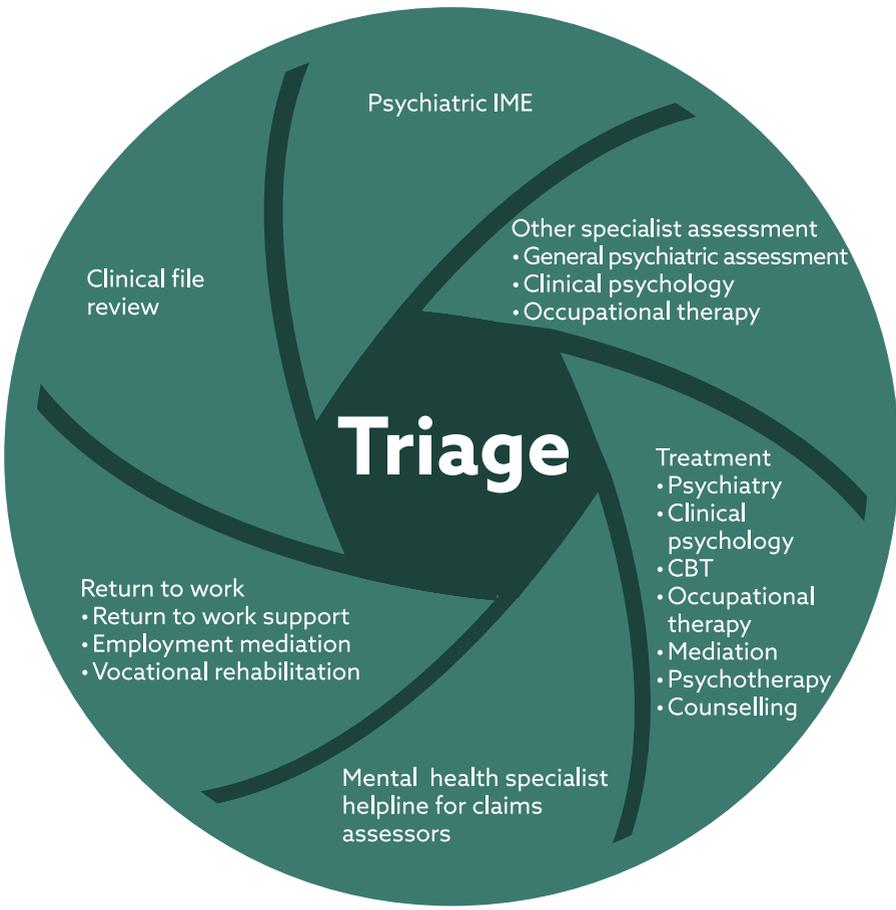
Grespi clinicians have been working for many years with major income-protection insurers and have a clear understanding of the professional perspectives and duties of claims assessors; medico-legal requirements related to employers' duty of care obligations towards employees; and high clinical standards in the delivery of specialist clinical services to claimants.

We comply with the General Medical Council (GMC) Good Medical Practice Guidelines to ensure adherence to high ethical and professional standards on matters such as confidentiality and consent. Our work is compliant with the Data Protection Act.

Grespi recognises the complex legal context in which specialist assessments and treatments can take place and therefore works in partnership with leading international law firms to ensure that its services take legal sensitivities into account and do not prejudice the legal position of insurers, claimants or employers.

Grespi's fees are set out in our latest **Service levels and fees** sheet.

# Diagnostic services



Complex mental health-related claims are assessed more effectively if the process of identifying and implementing the correct assessment is achieved at the onset, followed by evidence-based actions or interventions. Grespi therefore places the highest priority on the triage, assessment and diagnosis of presenting problems. The triage and assessment process takes place at the outset of any assignment and is carried out by one of our senior consultants. It starts with a telephone consultation with the claim assessor, which may be followed as appropriate by a face to face assessment and a report that includes a diagnostic formulation of the problem(s) and recommendations as to any action required.

## Triage

Sound claim handling and decision-making requires a good understanding of the presenting problems and the dynamics involved. Grespi recognises that mental health-related claims may be associated with vague or limited information about the underlying condition (particularly when GP notes refer to 'stress' or 'anxiety and depression'), difficulty in evaluating treatment to date and motivation, and in some cases conflict in the relationship between claimant and insurer. In addition, insurers are faced with a myriad of potential mental health professionals and types of assessment. There is a high risk of duplicate assessments which may not answer the key questions, or the creation of stuck situations. Grespi

Figure 1. Proactive mental health claim management

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therefore places the highest priority on the triage, assessment and diagnosis of presenting problems.

The triage and assessment process takes place at the outset of any assignment, and ensures that as claims assessor you remain in the driving seat of the process. We start with a phone conversation with one of our senior consultants. A typical conversation will take about 20 minutes, and allows for the problem to be clarified and an initial understanding to be formed. This allows you to have clarity on your overall approach for managing the problem and for the key questions for a report to be identified.

The triage call may be followed as appropriate by a face-to-face assessment consultation with the claimant and a report that includes a diagnostic formulation of the problem(s), a rational opinion on fitness for work and return-to-work prospects, and recommendations as to any action required.

Effective triage means that the right pathway is identified early, and the right processes are followed.

Contact Grespi to arrange a triage conversation within three hours.

### Clinical assessment

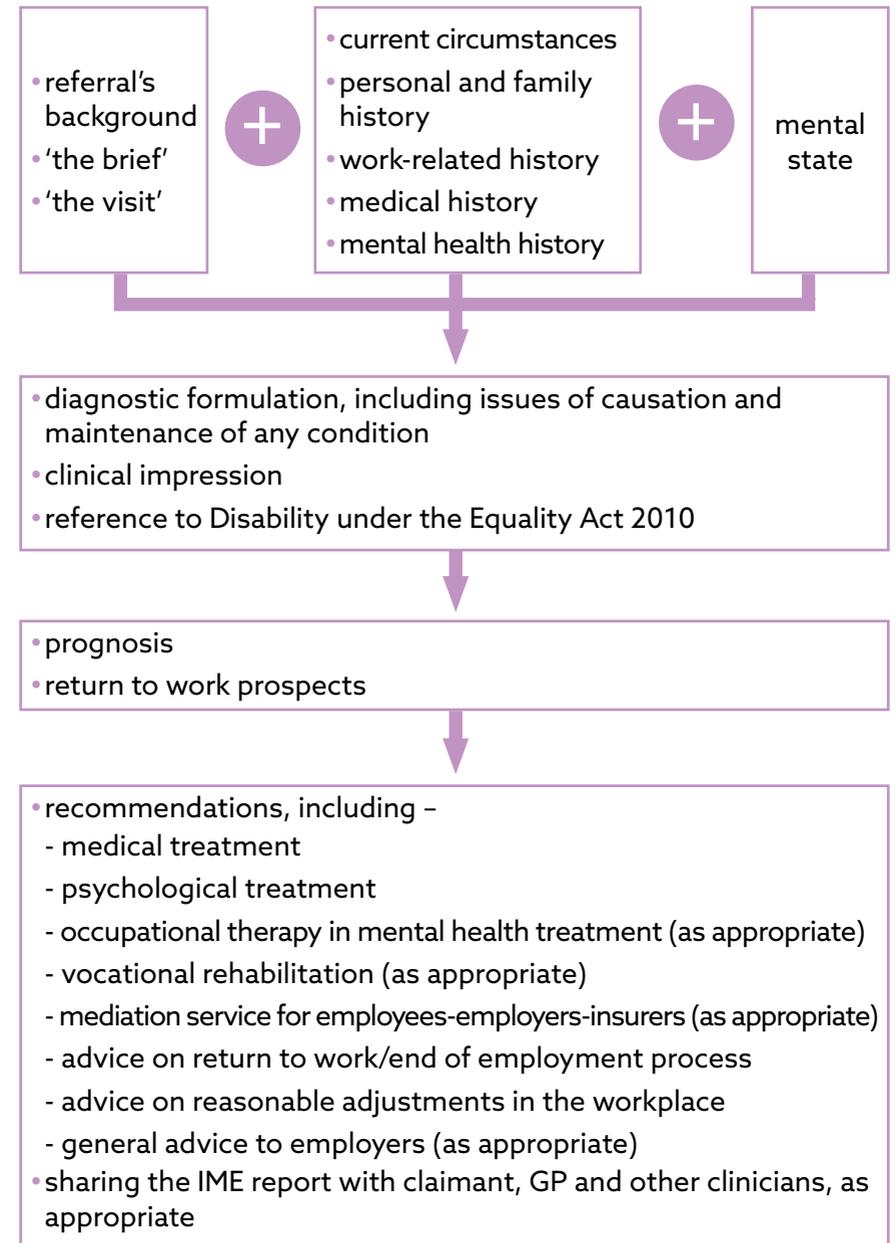
All types of clinical assessment are provided once we have received a signed consent form from the claimant concerned. Assessment consultations take place at Grespi consulting rooms in London or, where appropriate, at the claimant's home. When appropriate, we can also provide assessment consultations via Skype for claimants living outside London or abroad.

### Psychiatric IME (independent medical examination)

In cases where insurers and the Grespi senior consultant agree that an IME should be provided, it is usual practice for Grespi to expect a written instruction (usually via email) in which insurers indicate questions and queries which the Grespi assessor is

As a first step, we always recommend a triage telephone conversation.

Standard Grespi IME reports are typically 20-30 pages and cover:



expected to address and clarify in the IME report. IME reports are detailed medico-legal documents, often 20-30 pages long, which are required for cases of particular clinical complexity; differing views on diagnosis; tortuous employment-related dynamics; and/or high potential for litigation.

The IME consultation can take place either at a Grespi consulting room; as a home visit at the claimant's address; at an ad hoc rented office near the claimant's home address; or via Skype. A Grespi clinician will contact the claimant directly to arrange the appointment and engage the individual in the process. The consultation consists of a two-hour face-to-face meeting.

IME consultations are carried out with the claimant's written consent. We also review relevant medical records. Following the consultation and records review, we share our IME report with the claimant to allow for a factual accuracy check and to ensure that informed consent is obtained to release the report. This step is in keeping with the General Medical Council (GMC) Good Medical Practice guidelines, and also ensures that your claim handling remains on sound medico-legal footing.

#### **Other specialist assessment**

When claims assessors and a Grespi senior consultant may agree that a full Psychiatric Independent Medical Examination (IME) is not required, other assessment options may be considered and agreed.

#### **General psychiatric assessment**

The general psychiatric assessment differs from the psychiatric IME essentially because clinical reports, normally five-to-seven pages in length, go into less medico-legal detail, yet also cover diagnosis, prognosis, fitness for work, return-to-work prospects, questions regarding disability and reasonable adjustments and treatment recommendations.

#### **Clinical psychology assessment**

We also provide specialist clinical psychology assessments, for example where psychometric testing is required.

#### **Occupational therapy in mental health assessment**

Grespi can also provide occupational therapy assessments, particularly in those cases where return to work or alternative work plans may need to be developed; or when the expertise of an occupational therapist in mental health is required to mediate between claimant and employer when relationships may be difficult or conflictual.

#### Clinical file review

In some cases, a claim or an individual's situation becomes stuck despite multiple specialist assessments and reports, or repeated attempts at treatment. This may be particularly relevant where there are differing clinical views expressed in reports by experts, or where there is a lack of clarity regarding treatments recommended, treatments offered and the response to treatments that have actually been carried through. Legal disputes, dysfunctional dynamics or uncertainty about motivation may add to the complexity. Grespi offers a review of clinical files held by insurers for the purpose of providing an overview, an evaluation of the strengths and weaknesses of different sources of information, and a clinical opinion on the best way forward.

#### Telephone consultation service for claims assessors

Grespi offers a telephone/Skype consultation service for complex insurance-related situations. These typically involve discussions between a Grespi consultant and claims assessor on the management of particularly challenging claims, dysfunctional dynamics or organisational issues. Consultations of 60 to 90 minutes are made available within 48 hours. Contact us to arrange a consultation.

## Intervention

A thorough initial assessment leads to recommendations aimed at effective claim management. Where a mental health condition has been identified, the diagnostic formulation and clinical opinion may lead to specific treatment recommendations. These specialised, focused interventions are tailored to move the situation forward – aiding recovery and return to work when there are realistic prospects of doing so, and helping unblock stuck situations. Our focused interventions have clear progress review points and are combined with interim and final reports provided to claimant and insurers. Authorisation is always sought from claims assessors before carrying out agreed treatment plans.

### Treatment

#### **Psychiatric treatment**

In cases where an initial IME or general psychiatric assessment with one of our specialists has identified a mental health condition, our consultant psychiatrists can provide pharmacological treatment combined with a psychological approach, as well as follow-up consultations to monitor treatment and progress, as appropriate.

#### **Clinical psychology**

An initial IME consultation may identify the need for a clinical psychology intervention. Clinical psychologists use a psychological formulation (or way of understanding difficulties) to address

symptoms and suffering or promote personal development. They may use a range of psychotherapeutic techniques and support in order to help individuals put themselves on firmer psychological footing and work towards achieving personal goals. Where there is a specific need, they may also carry out psychometric testing. Grespi clinical psychologists are accredited with the Health and Care Professions Council (HCPC) and are skilled in working in tandem with our psychiatrists and other mental health clinicians.

### **Occupational therapy in mental health**

An initial IME consultation may lead to a recommendation for occupational therapy. Occupational therapists (OTs) in mental health help individuals to optimise their engagement in meaningful and productive roles in their employment and, more in general, in any occupational setting. The individual is helped to identify their goals, translate these into realistic objectives and to stay on task in working towards these objectives within an agreed timeframe. Such help is particularly important for people who may need to make a significant recalibration in their lives or reintegrate in work following a period of illness; or, in some cases, consider whether a redirection in their employment status and context may be a healthier prospect for them. Grespi OTs are registered with the Health and Care Professions Council (HCPC) and are skilled in working in tandem with our psychiatrists and other mental health clinicians.

### **Psychotherapy**

An initial IME consultation may identify a need for psychotherapy. This is a form of talking treatment, which is mindful of the individual's strengths and which seeks to link the individual's difficulties in the present situation with their origins in childhood and subsequent life experiences. By using the treatment relationship with the psychotherapist to understand and resolve these difficulties, the individual can move from a somewhat stuck psychological position into a freer one, and apply their strengths to more adaptive ways of dealing with problems and relationships. This also includes becoming better able to build on their psychological

potential in a working environment and become better equipped to work pressures. Grespi's psychotherapists are registered with the main umbrella organisations for psychotherapy in the UK – the British Psychoanalytic Council (BPC), the UK Council for Psychotherapy (UKCP) and the British Association for Counselling and Psychotherapy (BACP). They are skilled in working in tandem with our psychiatrists and other mental health clinicians.

### **Cognitive behavioural therapy (CBT)**

An initial IME consultation may identify a need for CBT. This is a type of talking treatment that helps the individual identify their typical ways of thinking and behaving, and link this with their feelings and symptoms. By strengthening helpful thoughts strategies, while challenging unhelpful ones, the individual and their therapist work towards goals by setting exercises which the individual then carries out in a supported way. Grespi's CBT therapists are recognised by the British Association for Behavioural-Cognitive Psychotherapy (BABCP), the main accreditation body for CBT in the UK, and are skilled in working in tandem with our psychiatrists.

### **Counselling**

An initial IME consultation may lead to a course of counselling. Counselling aims at helping individuals to broaden their awareness of their psychological difficulties, and how these affect their everyday life. It is however important to differentiate counselling from psychotherapy, in that psychotherapy aims at fostering significant psychological changes and help individuals settle on a healthier and permanent mental health plateau. It should also be noted that Employee Assistance Programmes (EAPs) typically offer 'generic counselling' as a general opportunity to 'talk things through'. On the other hand, counsellors with NHS experience and additional training in occupational mental health are better placed to provide effective help to employees experiencing psychological difficulties also in relation to their employment role and duties. All Grespi counsellors have accumulated years of NHS experience and obtained additional training in occupational mental health. They

hold registrations with professional bodies for counselling and psychotherapy, such as the BACP, the BPC and the UKCP. Grespi counsellors are skilled in working in parallel with our psychiatrists and other mental health clinicians.

### Vocational rehabilitation

Individuals who have developed severe or chronic mental health difficulties and/or have been on sick leave for long periods may require well thought-out, planned and structured support to return to work and remain in work. This can be a complex process involving the careful evaluation of the claimant's psychological strengths and weaknesses, an appropriate degree of support and guidance aimed at enhancing the claimant's potential for independence; and a productive dialogue with the employer regarding the return to work process and time framework, as well as in some cases appropriate reasonable adjustments in the workplace and an evaluation of progress. At Grespi we recognise that a 'one size fits all' approach is unlikely to be effective, and emphasise the need to adopt a 'case-by-case' approach via the expertise of specialist occupational therapists in mental health.

### Employment mediation

In some cases, the relationship between the claimant and their employer has become woven into the insurance claimant's psychological difficulties in such a way that a stuck situation develops. The claimant may be fearful of returning to work to the extent that a return to work is not immediately realistic. Alternatively, a grievance may have developed or conflicts may have erupted between claimant and employer. At the same time, the lack of movement regarding a return to work may be contributing to the maintenance of the individual's psychological difficulties and interfere with recovery.

Grespi recognises that an independent and neutral third party who understands the psychological dynamics involved may be

needed in order to help unblock the situation. Grespi occupational therapists in mental health are professionally equipped and clinically experienced to mediate when relationships may have become difficult and strained and the need to re-establish a meaningful dialogue between claimant, employer and insurer is vital to unblock a stuck situation and move the insurance claim forward.

## Training and support

Grespi provides a range of training packages and interventions aimed at helping insurers handle complex mental health-related claims. This includes medico-legal areas such as confidentiality, clarification of diagnostic uncertainties and potentially conflicting professional roles, engagement of claimants and the management of conflicts related to mental health conditions. We work in partnership with legal professionals enabling insurers to make informed decisions that are both clinically and legally sound.

### Training on mental health for claims assessors

Our training courses, seminars and workshops enable claims assessors to deal effectively with mental health-related insurance claims and the specific medico-legal considerations that may result from such work.

Areas covered include:

- Which types of specialist mental health assessment may be most appropriate and why: psychiatric IME, clinical psychology, occupational therapy in mental health?
- Which questions should be asked in order to obtain relevant, meaningful and useful answers for the management of the claim?

- How to evaluate a mental health assessment report for insurance purposes?
- Engaging claimants where there are difficult dynamics
- Consent, including the withdrawal of consent for reports to be submitted
- Linking treatment interventions to return to work prospects

Our training combines clinical and legal expertise.

### Case-based review groups

As claims assessor or manager, you are on the frontline of some challenging personal situations, and it is therefore important that you can access help that is specifically designed to support you in your role.

Grespi offers a consultant-facilitated case discussion service for claims assessors typically provided in a 60 to 90-minute Balint group format, held on site or via Skype. Balint groups are conducted by consultants specifically trained in this well-established approach, which aims at helping group members to work more effectively in their professional roles.

### Telephone consultation service for claims assessors

Grespi offers a telephone or Skype consultation service to claims assessors for complex claim situations. These typically involve discussions between a Grespi consultant and a claims assessor on the management of individual claims, claim patterns, or dysfunctional organisational issues. These consultations are normally pre-booked. Grespi guarantees that consultations of 60 to 90 minutes will be available within 48 hours.

## Key people

### Dr Lorenzo Grespi FRCPsych

Dr Grespi is a consultant psychiatrist and the Medical Director of Grespi.

Dr Grespi is a General Medical Council (GMC) registered specialist in general psychiatry, psychotherapy and child & adolescent psychiatry.

In addition to working in the private sector, until recently Dr Grespi worked as an NHS consultant psychiatrist in psychotherapy in Westminster and was Deputy Head for Psychotherapy in a Central London NHS Trust.

Dr Grespi has specialist expertise in working with employers and insurers in the clinical and organisational management of mental health problems in the workplace. He is an insurance psychiatric assessor.

Dr Grespi has published several papers and lectures in the UK and abroad on the management of mental health problems in the NHS and in large corporate organisations.

Dr Grespi speaks English and Italian.

His email address is [l.grespi@grespi.com](mailto:l.grespi@grespi.com)

## Dr William Badenhorst FRCPsych

Dr Badenhorst is a consultant psychiatrist, psychoanalyst and Deputy Medical Director of Grespi.

Dr Badenhorst is a General Medical Council (GMC) registered specialist in general psychiatry and psychotherapy and a member of the British Psychoanalytical Society.

Alongside his work in the private sector, Dr Badenhorst holds an NHS consultant psychiatrist post where he is Clinical Lead for Psychotherapy in Westminster.

Dr Badenhorst has several years' experience of clinical leadership in NHS clinical services and senior management teams. His expertise includes clinical governance and the promotion of high-quality care and the clinical needs of people with disabilities and ethnic minorities. He is an insurance psychiatric assessor and has acted as psychiatric expert for Employment Tribunals.

Dr Badenhorst also has a special interest in mental healthcare education and is a Fellow of the Higher Education Academy.

Dr Badenhorst speaks English and Afrikaans.

His email address is [w.badenhorst@grespi.com](mailto:w.badenhorst@grespi.com)

## Ms Jan McKenzie

Ms McKenzie is the Clinical Coordinator of Grespi.

Ms McKenzie is a qualified psychotherapist, registered with the British Association for Counselling & Psychotherapy and the British Psychoanalytic Council. She has significant experience in the provision of mental health services in the public and voluntary sectors with special interests in triaging, counselling and psychotherapy.

Ms McKenzie has an established private practice treating patients for a wide range of mental health issues including depression, anxiety, trauma and loss including bereavement.

Her special interest in private practice is the treatment of patients with cross cultural concerns, in particular people from the BAME community who identify as LGBTQ+. Ms McKenzie also has considerable experience as a trainer, in particular training HR in the management of mental health situations in the workplace.

Ms McKenzie's email address is [j.mckenzie@grespi.com](mailto:j.mckenzie@grespi.com)

## Mr Mark Eaton

Mr Mark Eaton is a Director of Grespi and Head of Business Development. He is responsible for managing relationships with Grespi's key clients, in particular insurers and large employers.

Mr Eaton has over 25 years' experience of managing multi-disciplinary business development teams across a range of business sectors.

A key factor in his success is the ability to develop and maintain excellent and effective working relationships with people occupying key roles in client organisations.

Mr Eaton's email address is [m.eaton@grespi.com](mailto:m.eaton@grespi.com)

Grespi is a specialist provider of a comprehensive range of mental health services including occupational mental health, insurance-related mental health assessments and treatments, organisational consultancy and return to work services. Our medically-led clinical team works in partnership with employers, insurers and employment lawyers.

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