



The small business guide to **musculoskeletal (MSK) health**

Introduction

Musculoskeletal (MSK) conditions can affect the muscles, bones and joints and sometimes associated tissues such as nerves. They can affect any major area of your musculoskeletal system, including your back, neck, shoulders and knees. MSK conditions affect a large proportion of the population, with 20 million people in the UK having an MSK condition such as arthritis or back pain.¹

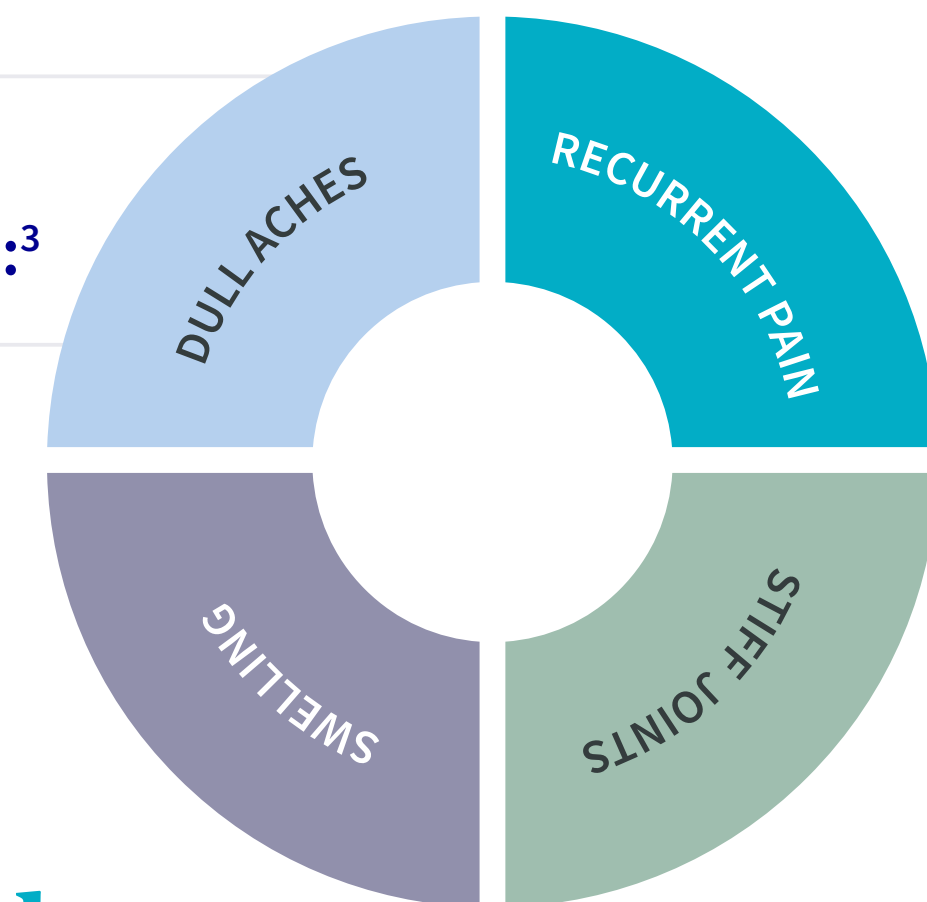
Some MSK problems can be acute and temporary, and some can be chronic. A chronic condition is a disease, illness or injury that has one or more of the following characteristics:

- It needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests
- It needs ongoing or long-term control or relief of symptoms
- It requires your rehabilitation or for you to be specially trained to cope with it
- It continues indefinitely
- It has no known cure
- It comes back or is likely to come back.

There are three groups of MSK conditions:²

- 1** Inflammatory conditions, such as rheumatoid arthritis
- 2** Conditions of MSK pain, such as osteoarthritis and back pain
- 3** Osteoporosis and fragility fractures, such as a fracture after a fall from standing height.

Symptoms of an MSK condition can include:³



Each year, 20% of people see a doctor about a musculoskeletal condition,² with them accounting for up to 30% of total GP consultations in England.¹

Is there a link between musculoskeletal conditions and mental health?

Musculoskeletal conditions can have a big impact on all areas of your life. As well as impacting your physical health, it can also have a negative effect on your mental health. Living with a painful condition can lead to anxiety and depression, with depression being four times more common among people in persistent pain compared with those without pain.²

As a business owner, it's important to look out for the mental wellbeing of your team. Whilst everyone deals with mental health difficulties differently, there are some key signs to look out for that may indicate that someone in your team may be struggling:

- Absence
- Low productivity
- Heightened emotions
- Avoidance
- Negativity
- Fatigue
- Mood changes.

You can find out more about how you can support the mental health of your team in our [guide](#).

²Gov.uk, 2022



Musculoskeletal health in the workplace

Presenteeism and absenteeism

Musculoskeletal problems can have a big impact on the workplace. With 1 in 10 current UK employees having an MSK condition,⁴ it's likely that they affect a large number of businesses. The cost of working days lost due to osteoarthritis and rheumatoid arthritis was estimated at £2.58 billion in 2017 rising to £3.43 billion by 2030.⁴

As well as sickness absence, musculoskeletal problems can also contribute towards the problem of presenteeism. Presenteeism occurs when people continue to work despite being unwell. This can result in a drop in productivity, and could also be making the MSK problem worse. A study by CIPD found that 65% of HR professionals observed presenteeism in the workplace in 2022, with more observing it amongst those working from home (81%).⁵

Causes of MSK problems at work

Regardless of the industry that you work in, there can be a number of factors within your workplace that can cause or exacerbate existing MSK problems.

These can include:

- Repetitive work and awkward postures
- Working with display screen equipment (e.g. computers, laptops, keyboards)
- Lifting heavy or bulky loads
- Stretching, twisting or reaching
- Poor working environment (such as temperature and lighting)
- Driving long distances or heavy vehicles.

⁴Versus Arthritis, 2023 ⁵CIPD, 2022

1 in 10

current UK employees have an MSK condition⁴



For more information on the Health and Safety at Work etc Act, visit the Government website [here](#).

As an employer, you have a legal obligation and duty of care to look after the health and safety of your employees, under the Health and Safety at Work etc Act 1974. This requires that workplaces provide:

- Adequate training of staff to ensure health and safety procedures are understood and adhered to
- Adequate welfare provisions for staff at work
- A safe working environment that is properly maintained and operations within it are conducted safely
- Suitable provision of relevant information, instruction and supervision.⁶

For workplaces with five or more employees, employers must keep a written record of their health and safety policy. They must also consult with employees (or employee representatives) on relevant policies and associated health and safety arrangements.

More specific risk assessments may need to be carried out depending on the work that your team does and the equipment they use. Some examples of risk assessment include DSE (display screen equipment) assessments and manual handling assessments.

For more information about risk assessments, visit the HSE website [here](#).

⁶British Safety Council



How business owners can support musculoskeletal health in the workplace

1/2

As a business owner, it's important to support your teams' musculoskeletal health in the workplace in order to help look after their overall health and wellbeing, as well as the productivity of your business. The support that you provide will depend on a number of different factors, including the industry that you work in, and the activities that your team members carry out. You should be aware of the activities that each of your team members carries out in the workplace to best support their MSK health.

Some factors to be aware of are:

- Where do they carry out their work?
- What activities do they do at work?
- How long do they spend on each task?
- Do they need any specialist equipment?
- Does anyone in your team have any specific needs related to their MSK health?



Support for musculoskeletal health in the workplace falls into three categories - Reduce, Assist and Rehabilitation

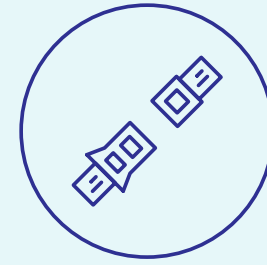
Andy Myles, Advanced MSK Physiotherapist at AXA Health, shares his tips for how business owners can support musculoskeletal health in the workplace.



Reduce

or 'prevention' methods include minimising repetitive tasks and loads as far as is reasonably practicable.

- **Management of workloads (rest periods):** This includes factoring in changes to the type of work undertaken to reduce overuse injuries. It may be a change in the type of activity in manual work, or a change of posture/mini breaks for more static (e.g. desk-based) roles
- **Equipment and training:** Provide appropriate equipment and training to help reduce repetitive tasks and/or minimise the risk of injury from tasks (e.g. manual handling training and/or DSE workstation training)
- **Evaluate the workspace:** Plan storage and access to items dependent on frequency of use and weight of the items
- **Work-life balance:** Support a healthy work-life balance for your team to help reduce the risk of MSK problems. You can do this by encouraging your employees to make use of their lunch break, and to finish work at a reasonable time.



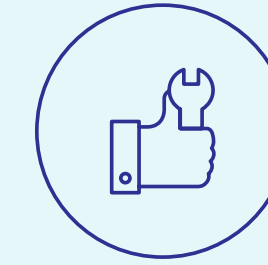
Assist

relates to measures which can be taken to help someone experiencing an issue.

- **Modifying work-duties:** Accept that injuries do occur, and short-term (or long-term) work-duties modification can be discussed individually to allow employees to stay at work or return to work earlier than otherwise may be possible.

Work-duties modifications can include:

- Offering sit-to-stand desk/height adjustable desks if an employee has difficulty sitting for prolonged periods
- Recognising manual tasks have an effect on the body and reducing time/repetitiveness or loads of certain tasks on an individual basis (or providing appropriate equipment to help such as trolleys or lifting equipment).



Rehabilitation

relates to recovering function following an injury/issue.

- **Occupational Health Services:** Offering Occupational Health Services (especially early access to Physiotherapy Services) is shown to assist in recovery and reduce lost working days due to MSK problems
- **Workstation assessments:** Being aware of individualised workstation assessment access for recommendations on longer-term management and reduction of the impact of work on an individuals' MSK health.

Musculoskeletal health in the workplace and at home

How employees can look after their MSK health in the workplace

Employees also have a responsibility to look after their own health and safety in the workplace. Andy shares his tips for how your team can look after their MSK health:

1

Adhering to working processes put in place to minimise the risk.

2

Highlighting areas of concern to management for risk evaluation and, therefore, risk moderation.

3

Undertaking workplace training (especially task-specific training).

4

Accepting that risk cannot always be negated, but it can be minimised.

5

Asking for assistance when it may be required (not doing it on your own because it will be faster).

6

Looking after their own general health and fitness – more active people tend to have less incidences of work-related MSK issues.

7

Being aware of working postures and recognising the early signs of MSK problems. These include regular aches, fatigue and reducing strength.

8

Changing activity-type, if possible, throughout the day to avoid prolonged activity requiring similar stresses on their body – especially in more manual jobs.

9

Early reporting of musculoskeletal conditions to minimise the effect on themselves and the workplace.

10

Accessing further support as and when required (e.g. physiotherapy services).



Looking after your musculoskeletal health when you're working from home

When you're working from home, it can be easy to let your musculoskeletal health take a back seat as it's likely that you don't have the same desk set up that you do when you're in the office. You might be working from your dining table, which may not provide you with the same level of back support as you might get in an office chair at a desk.

Andy shares his tips for how you can look after your musculoskeletal health when working from home:

- A good desk set up is recommended, including an awareness of desk, chair and screen heights which may be slightly varied for individuals. You can find the HSE's guidance for good posture when using display screen equipment [here](#)
- Being aware of good sitting postures and of how to make adjustments to equipment to suit their individual needs (e.g. adjusting chair height and backrest height)
- Regular breaks from sitting position are recommended. 2-3 minutes every hour is generally sufficient and can be undertaken whilst doing other tasks (e.g. on a phone call)
- Undertaking regular 'micro-break' exercises frequently to offset the effect of prolonged static positions such as desk-based work. You can find examples of desk-based exercises [here](#)
- Taking regular breaks (i.e. lunch break) away from a desk
- Being active away from work generally reduces the risk of MSK problems (stretching, gym work, walking, yoga etc).



AXA Health's muscles, bones and joints service

When you take out business health insurance with us at AXA Health, you and your team will get access to our muscles, bones and joints service included as standard. This means that you and your team will be able to talk to a clinician online or over the phone without a GP referral. They'll assess the symptoms, talk about what they could mean and help plan what to do next.

See the right person for you – a physiotherapist or a specialist

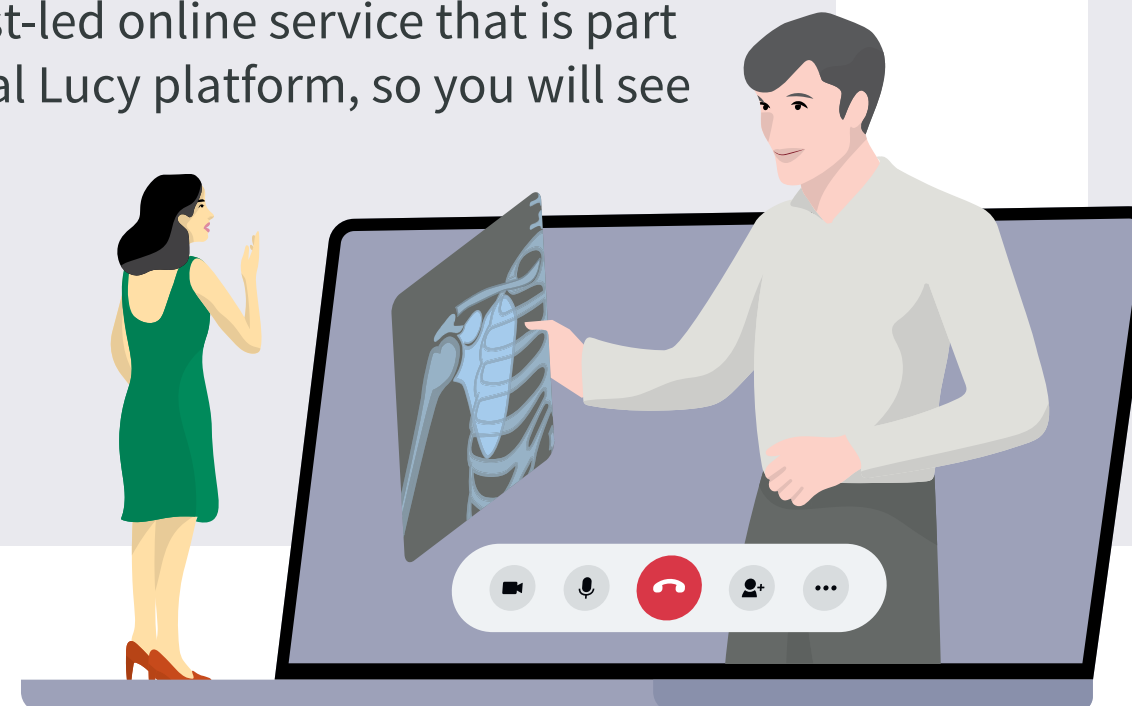
- You can have a video or phone appointment with a physiotherapist or specialist without a GP referral.

Online physiotherapy

- All the physiotherapists are trained to provide expert help online or over the phone
- This service is delivered by HBSUK, a specialist-led online service that is part of the AXA Group. It is delivered on their Virtual Lucy platform, so you will see these names when you use the service.

Available to members aged 18 and over

- This service is available to members aged 18 and over.



When you have your appointment

You'll have a video or phone appointment

- Your physiotherapist or specialist will talk through your symptoms, assess you and work out what could be wrong.

They'll advise you on next steps

- For example, you may need a personalised exercise plan. You'll be able to view and track your exercises and see your documents and manage your appointments from your online account. And you can see the same physiotherapist again if you would like to.

If you need a face-to-face appointment, or need more treatment

- Sometimes the team may advise further treatment or tests – and they'll help you choose which. That could be a face-to-face appointment, a scan or an x-ray (your cover for this will depend on the cover options that you have chosen as part of your plan).

[Find out more](#) about our muscles, bones and joints service

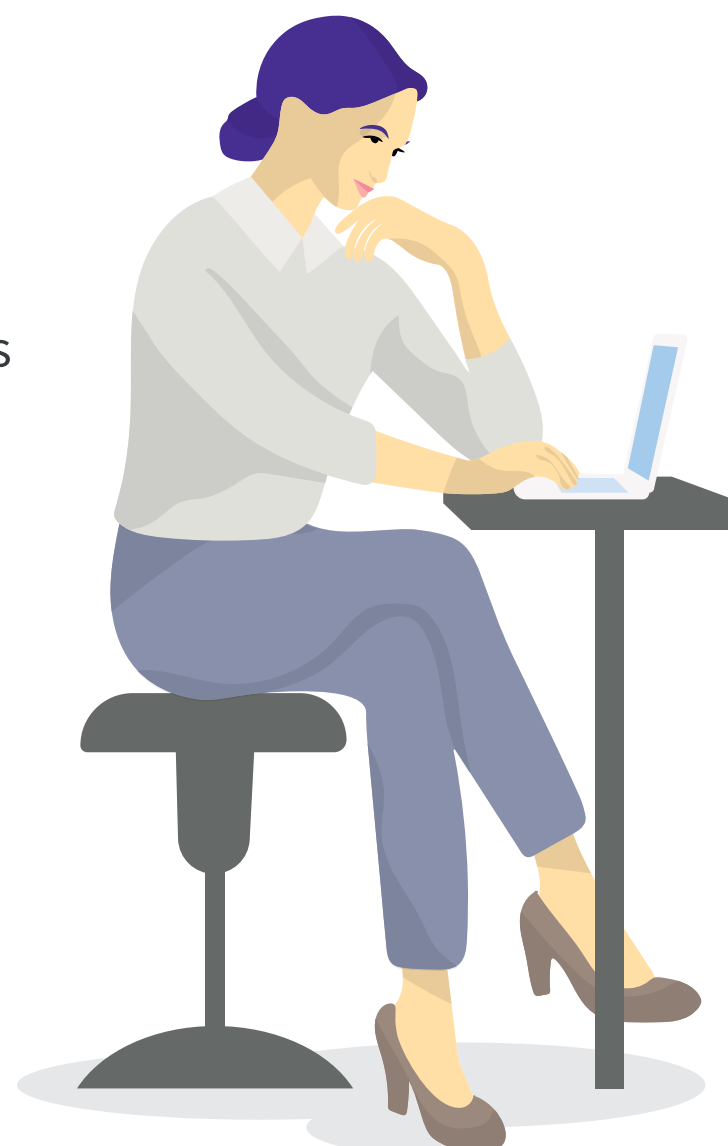
What to expect from an online physiotherapy appointment

If you've never had an online physiotherapy appointment before, you might be wondering how it will work and how you can best prepare for your appointment to get the most out of it.

Beverley Jerome, Advanced Physiotherapy Clinical Lead at HBSUK, shares her tips for how you and your team can prepare for your appointment:

How to prepare for an online physiotherapy appointment

- ✓ Make sure you're logged into your patient portal 10 minutes prior to your appointment time and familiarise yourself with how to join the appointment.
- ✓ Complete any outstanding questionnaires about your condition or general health as these help your clinician guide the appointment and save time allowing you and your clinician to focus on your problem.
- ✓ Make sure you're in a private space, free from potential interruptions (to avoid being overheard as you will be discussing your medical condition).
- ✓ You may be asked to show or move the affected body part so wear loose, comfortable clothing.
- ✓ Although we endeavour to run to time, sometimes our clinicians may run a few minutes late. They will try to let you know but please wait in the virtual waiting room and they will connect as soon as they can.
- ✓ If there are any connection issues with video, they will call you on the number you have provided as a fall back.



What to expect from your online physiotherapy appointment

- Your physiotherapist will use the information you have provided in the questionnaires. They will ask you further questions about your condition, establish your personal goals and expectations of the course of physiotherapy.
- Your clinician will usually ask you to perform some simple movements to get an idea of function and help them to form a diagnosis regarding your condition. This will be done regardless of whether the appointment is a video or audio call.
- Following this, the clinician will explain what they think the problem is, discuss recovery timescales and agree a plan with you.
- They will provide you with some exercises to start with and will send these over using our custom app.
- You will also be guided as to how to book and frequency of follow up appointments.

What to expect after your appointment

- In many cases, further online appointments are arranged at your convenience to progress your rehab exercises and work towards your goals.
- Sometimes, after discussion, you and your physiotherapist may decide that face-to-face treatment is more appropriate. This is usually with a physiotherapist but other forms of therapy can also be arranged (you will need to have the Therapies option included on your business health insurance plan for face-to-face physiotherapy appointments to be covered under your plan).
- Sometimes, we require extra tests such as x-rays, scans or for you to see a specialist in person. These can also be arranged via Virtual Lucy. We have a team of virtual Advanced Practice Physiotherapists who can assess you and refer for investigations. Your cover for this will depend on the cover options that you have chosen as part of your plan.

AXA Health's Therapies option

If problems with muscles, bones and joints don't improve with simple self-management advice, our Therapies option can help your team get treatment quickly. With our Therapies option, you can help take care of your team's physical health with fast access to hands-on treatment from a physiotherapist, osteopath, chiropractor or acupuncturist – whichever is right for them.

What this option will pay for:

- **Outpatient treatment fees:** for treatment by physiotherapists, osteopaths, chiropractors and acupuncturists
- **Up to 10 sessions a year:** when you or your employees have been referred to see a physiotherapist, chiropractor or osteopath by a GP
- **Ongoing sessions:** when referred by a specialist (the specialist consultation will not be covered by the Therapies option).



Plus, you'll get access to the following included as standard:

- **Access to our 24/7 online GP service.** AXA Doctor at Hand (provided by Doctor Care Anywhere) is a 24/7 service, available to your employees wherever and whenever they need it. From a choice of appointments with GPs or Advanced Nurse Practitioners, your employees can make an appointment at a time and place that suits them. Advanced Nurse Practitioners are available 8am-10pm. Appointments are subject to availability
- **Muscles, bones and joints support.** You and your team aged 18 and over get access to a physiotherapist over the phone, or online without the need for a GP referral
- **24/7 health support team.** Our helpline is open 24/7 for health information and support from nurses and counsellors. Midwives and pharmacists are available from 8am to 8pm Monday to Friday, until 4pm on Saturday and until 12pm on Sunday
- **Heart and cancer support.** Get support from our experienced health practitioners, who can support you and your family when living with cancer and heart conditions
- **Offers such as gym discounts.** You and your team can get access to gym discounts.

Find out more about our Therapies option, including what we do and don't cover, and get a quote today.

AXA Health small business health insurance

REQUEST A CALLBACK

To find out more about the options available, including what is and isn't covered, call our small business experts on 0800 389 7413

Lines are open 8.30am to 5.30pm Monday to Friday.

We may record and/or monitor calls for quality assurance, training and as a record of our conversation



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