

**“Do you have the right insurance cover and best practices in place to minimise your premium?”**

**Thursday 19 February 2015**

## Meet your moderator

**Matthew Bannan**  
**Industry Manager**  
**WorkCover Queensland**



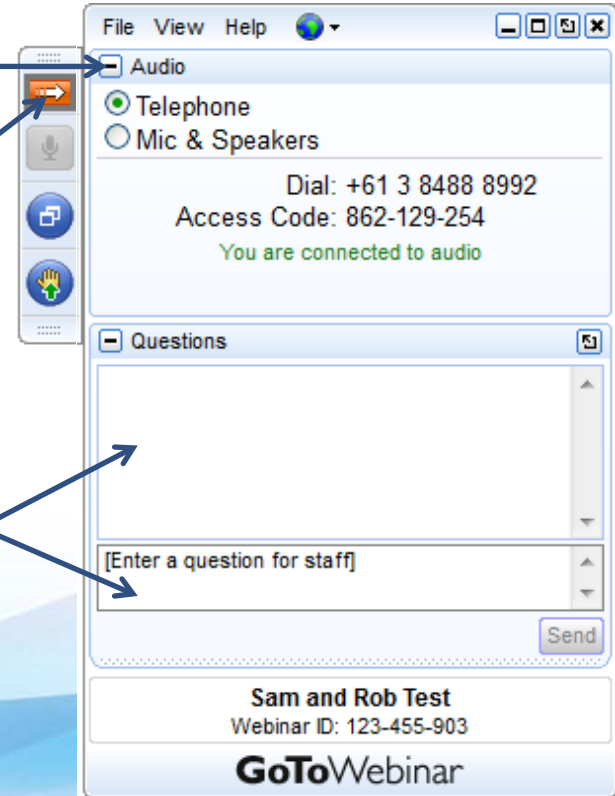
## How to interact today

Select audio on the control panel to change between computer audio and telephone.

Click on the red button to hide and unhide the panel.

Type your comments and questions here.

Your comments and questions will appear here throughout the webinar.



The screenshot shows a GoToWebinar control panel window with a menu bar (File, View, Help) and standard window controls. It contains several sections:

- Audio:** A section with a dropdown arrow, a microphone icon, and two radio buttons:  Telephone and  Mic & Speakers. Below these are the dial-in details: "Dial: +61 3 8488 8992" and "Access Code: 862-129-254". A green status message reads "You are connected to audio".
- Questions:** A section with a dropdown arrow and a scrollable text area. At the bottom of the text area is a placeholder "[Enter a question for staff]". A "Send" button is located at the bottom right of this section.
- Footer:** A white bar at the bottom containing the text "Sam and Rob Test" and "Webinar ID: 123-455-903", and the "GoToWebinar" logo.

Four blue arrows point from the text on the left to the control panel:

- One arrow points from the "Select audio..." text to the "Audio" section header.
- Another arrow points from the "Click on the red button..." text to a red button with a right-pointing arrow in the top-left corner of the control panel.
- Two arrows point from the "Type your comments and questions here." text to the top and bottom of the "Questions" text area.
- One arrow points from the "Your comments and questions will appear here..." text to the bottom of the "Questions" text area.

## After the webinar

- Webinar recording and presentation will be on our website in the coming days
- If we don't get to all of your questions, we will collect them and publish answers on our website afterwards
- So we can continually improve our level of service, we would appreciate you completing a short survey at the end of the webinar

## Session summary

### Today's session will cover:

- Background on the Health and Community Care industry
- Insurance obligations
- Best practice injury management strategies
- Questions



## Background

### Who makes up the industry?

- Hospitals (public and private)
- Medical and other health care services, such as general practice and specialist medical services, pathology and diagnostic imaging and allied health services
- Residential care services
- Social assistance services (including disability services and child care)
- Ambulance services



## Premium snapshot

### Premium

- There are approximately 9,000 employers insured in the wider industry with 93% having declared wages under \$1.5M.
- The total premium collected across the industry is \$186M.

## Claims snapshot

OVER

**10,000**



INJURY CLAIMS  
EACH YEAR

OVER

**\$73m**

COMPENSATION  
PAYMENTS

(not including common law claims)



**24**

AVERAGE DAYS OFF WORK

**+29%**

INJURED WORKERS AGED  
50-59 YEARS OLD

2013/14 year figures

### MOST COMMON INJURIES

Musculoskeletal injuries  
and diseases **63.3%**

Wounds, lacerations,  
amputations and  
internal organ damage **13.1%**





## Meet your presenter

**Reg Sharma**

**Industry Consultant**

**WorkCover Queensland**



# Do you have the right cover?

## What does this mean?

- You must have a workers compensation accident insurance policy if you employ people in Queensland – you don't want to be ***uninsured***
- You need to have adequate coverage by correctly declaring wages – you don't want to be ***underinsured***

# How do I make sure I have the right cover?

## What do I need to do?

- Correctly **determine** who is a worker for their business
- Correctly **declare** correct wages for these workers during the annual premium renewal (1 July to 31 August each year)

## Step 1 – Who is a worker?

### What do I need to know?

- From 1 July 2013, the definition of a 'worker' aligns with the Australian Tax Office (ATO) definition
- A worker is *'a person who works under a contract and, in relation to the work, is an employee for the purpose of assessment for PAYG withholding under the Taxation Administration Act 1953 (Cwlth), schedule 1, part 2-5'*
- A 'contract of service' is essentially a standard employer and employee relationship

## Step 1 – Who is a worker?

### Who is not a worker?

- Contracts with Companies, Partnerships and Trusts
- Volunteers

### Who may be a worker?

- Individuals
- Contractors and sole traders with an Australian Business Number (ABN)
- Individuals who generally work on an hourly rate or piece work rates and provide their tools of trade



## Step 2 – What wages do I declare?

Inclusions	Exclusions
<ul style="list-style-type: none"><li>• Gross wages and salaries (<i>including annual leave, sick leave, long service leave</i>)</li><li>• Overtime payments</li><li>• All superannuation payments (<i>Compulsory Superannuation Guarantee Levy and any payments you make in addition to this</i>)</li><li>• Salary sacrifice by your worker</li><li>• Allowances which are not reimbursement of worker's expenses (<i>e.g. shift allowance, higher duties, site allowance</i>)</li><li>• Any benefits having a monetary value (<i>e.g. workers home garaging company car</i>)</li><li>• Board and lodging (<i>premises you provide to your workers</i>)</li><li>• Payments to individual contractors deemed workers (<i>excluding GST</i>)</li></ul>	<ul style="list-style-type: none"><li>• Allowances which represent reimbursement of worker's expenses (<i>e.g. travelling, car, removal, meal, education, living in the country or away from home, entertainment, clothing, tools and vehicle expenses</i>)</li><li>• All termination lump sum payments (<i>all other wage payments up to termination need to be declared</i>)</li><li>• Claims excess you have paid</li><li>• Federal Government funded paid parental leave</li><li>• Payments to directors, partners and trustees</li></ul>

## Frequently asked questions

**What about volunteers who undertake activities with our business?**

**What about our personal carers who attend events with their clients outside of work and/or where the client pays for their attendance in some way e.g. movie tickets, travel etc?**



# Helping you to get the right cover

## Tools and resources

- Call our one stop shop – 1300 362 128
- Visit our website
  - Articles and case studies
  - Industry sites
  - Who is a worker – employer guidance
  - Declaration of Wages guide
  - Declare wages using Premium Online

The screenshot displays the WorkCover Queensland website interface. At the top, there are logos for Queensland Government and WorkCover Queensland, along with navigation links for Contact us, About us, Help, News, Events, and a phone number 1300 362 128. A search bar is located in the top right corner. The main navigation menu includes Home, Injury prevention & safety, Rehab & claims, Insurance, Laws & compliance, Service providers, Licensing & registrations, and Forms & resources. The central banner features a large image of a lightning storm with the text 'Storms and floods' and a sub-headline 'Advice for preparing for and cleaning up after storms and floods.' To the right of the banner are three sections: 'Find an industry' with a dropdown menu, 'Safety topics' with a dropdown menu, and 'Workplace hazards' with a dropdown menu. Below the banner, there are three columns of content: 'News' with several article snippets, 'Workers' with a 'Do I need a policy?' section and a 'Pay my premium' button, and 'Employers' with a 'Make a claim or notify of an incident' section. At the bottom right, there is a promotional banner for the 'North Queensland Return to Work Conference and Expo' scheduled for Friday 24 April 2015 in Cairns Townsville.



- ATO Decision tool

The screenshot shows the ATO Decision tool interface. At the top, there is a green header with the Australian Government and Australian Taxation Office logos. Below the header is a navigation bar with buttons for Home, Individuals, Businesses, Non-profit, Super, and Tax professionals. The main content area is titled "Employee/Contractor decision tool" and "Work agreement". It includes a description of a work agreement and two questions with radio button options for Yes and No. At the bottom, there are buttons for Cancel, Help with this page, and Next >.

Australian Government  
Australian Taxation Office

Home Individuals Businesses Non-profit Super Tax professionals

Employee/Contractor decision tool  
Version 1.0.6  
**Work agreement**

A work agreement typically involves two parties – you (the payer) and the worker. It can be either written or verbal.

Is the agreement made with a company, partnership or trust (other than a labour hire firm) and payments made to that company, partnership or trust for the services of the worker?  Yes  No

Do you pay a labour hire firm for the services of the worker?  Yes  No

[For help on how to use this decision tool – click here](#)

Cancel Help with this page Next >

## Meet your presenter

**Yvonne Paye**  
**Manager – Injury Management**  
**Endeavour Foundation**



# The journey for Endeavour Foundation

**What did you change?**

**Barriers to change?**

**What worked well?**

**What didn't work well?**

**What are you doing now and into the future?**

**Any questions?**

## Making sure you have the right cover

- Have a valid accident insurance policy in place
- Make use of the available WorkCover Queensland resources to accurately determine your workers and correctly declare your wages

## Best practice injury management

- Develop a strategic plan and communicate it at all levels of the business
- Support and develop injury prevention and management awareness and capability at all levels of management
- Review and simplify your OHS, rehabilitation and RTW documentation
- Foster and build a strong culture of early intervention including injury reporting and management
- Understand the importance of communication e.g. keep everyone involved and part of the process
- Look outside the box for different ways to deliver and access training
- Build a cohesive OHS and IM team

## More information

**Visit [workcoverqld.com.au](http://workcoverqld.com.au) for more on:**

- Premium
- Health Benefits of Work
- Recover at Work
- Health and Community Care industry site
- Webinars and events videos
- Events

**Additional information can be found at:**

- Endeavour Foundation – [endeavour.com.au](http://endeavour.com.au)

## Contact us

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**Connect with us at [workcoverqld.com.au](https://www.workcoverqld.com.au)**