



The business case
for supporting injured workers



Supporting injured workers makes good business sense

Returning to work after an injury

Recovering at work is good for workers and can help keep claim costs down. You're responsible for providing your worker with rehabilitation in the workplace. This supports them to get better and back to work as early as possible.

If one of your workers is injured at work, it doesn't always mean they need to take time off work. Having a claim lodged on your policy also doesn't necessarily lead to premium increases.

Contacting workers as soon as possible after experiencing a work-related injury helps workers to feel supported and starts the process of staying at work or returning to work while they recover.

By working out what they can do while they recover, you're supporting them, encouraging their recovery and keeping claim costs low.

Good outcomes from employer support during rehabilitation include:

- improving staff morale and workplace industrial relations
- reducing staff turnover
- minimising retraining expenses
- helping a worker return to work sooner
- reducing claims costs and premium.

Employers have a support role to play in the rehabilitation of injured workers. You need to find duties for them while they recover.

Staying at work after an injury

Being injured at work doesn't mean workers have to stay at home until they're fully recovered.

Staying connected to the workplace, even if their work tasks are adjusted, allows workers to maintain a daily routine and get back some control and independence.

You need to find other work for your injured workers, if you can. This is called 'suitable duties' or 'alternative duties'.

Duties

Whether injured workers keep working, or have some time off to rehabilitate then return to work, they might:

- continue working their normal job
- go to another job
- work reduced hours
- change to meaningful lighter duties—called 'suitable duties'.

Identifying what duties they can do while recovering is good for everyone because it helps the worker contribute positively to the workplace, helps morale, and keeps things on track.

WorkCover Queensland is here to help—we can help employers identify suitable duties at most workplaces.

Contact us as soon as you can—this helps avoid any delays in treatment and support.



Scan the QR code to
learn more about
suitable duties.





Tips for employers

Here are the stages involved in a claim being made, and some tips that can help you and your worker along the way.

Stage 1 Claim

- Worker experiences a work-related injury
- They obtain medical treatment and a work capacity medical certificate
- A claim is made (by worker, or employer).



TIP 1 – *Act quickly - encourage your worker to make a claim with WorkCover as soon as possible. Claims can be made online at worksafe.qld.gov.au or by calling **1300 362 128**. Start thinking about how you can support your worker to stay at work while recovering from their injury. Make sure you stay in regular contact with them.*

Stage 2 Decision

- WorkCover considers information from the worker, employer and doctor, and other relevant facts, to decide whether the claim is accepted.



TIP 2 – *Identify suitable duties to help your worker stay at or return to work while recovering from their injury. WorkCover can help identify suitable duties at most workplaces.*

Stage 3 Recovery

- WorkCover guides the recovery and return to work process and helps keep everyone on the same page
- This may have several stages and involve the worker, employer, medical and/or allied health providers.



TIP 3 – *Communicate regularly with your worker and WorkCover to achieve a positive stay at work or prompt return to work outcome.*



How claims affect your premium

WorkCover strives to keep premium rates low for Queensland employers. The amount you pay depends on several factors, including claims experience, wages paid, and industry performance.

For employers who pay \$1.5 million or less in wages

If your **wage costs are \$1.5 million or less**, your premium is calculated using a simplified model. You're given a rating based on your claims costs from the previous financial year. The better your policy rating, the lower your premium.

Employers can only move one rating category above or below their current rating from year to year, capping annual variances in premium rates at 10%.

This means the percentage of industry rate you pay can only increase or decrease by 10%, making changes predictable and easier to manage.

This model rewards employers for having safer workplaces and encouraging earlier return to work. Encouraging workers to stay at work, perhaps by offering alternative duties while they recover, can prevent increases in premium year-on-year.

For employers who pay more than \$1.5 million in wages

If you pay **more than \$1.5 million in wages**, we work out your premium using an Experience-Based Rating (EBR) model.

This means we look at your wages, industry rate and the past four years of claims experience when calculating what you'll pay and estimating what your claims costs might be next year.

Claims experience is made up of the cost of claims against your policy, including lost wages, medical/rehabilitation, lump sum payments and damages costs. This is the amount of money WorkCover has paid for these expenses.

WorkCover strives to
keep premium rates
low for Queensland
employers.



How much your accident
insurance policy costs will
depend on several things.

Scan the QR code to
learn more.

The lower the claims costs,
the more chance you have
of lowering your premium.



If you need more information please call
1300 362 128 to speak to one of our team members.

How WorkCover supports your business

Ask for advice on how to reduce your premium

The key to reducing your premium is to lower and manage your claims costs should a worker experience an injury. The lower the claims costs, the more chance you have of lowering your premium.

Here are some ways to do this:

- help your worker by making a claim as early as possible so that their treatment is not delayed
- facilitate your worker's stay at work, or early return to work, by providing meaningful suitable duties. This may mean adjusting their normal tasks, or giving them different tasks while they recover
- proactively manage risk and improve workplace health and safety.

Our team can talk to you about other ways to reduce your premium.

Access expert business support

Our team has the in-depth industry experience needed to understand specific job requirements. We partner with employers, workers and treating practitioners to help identify rehabilitation programs and suitable duties to keep workers at work or achieve a quick and safe return to work.

Save time

WorkCover Connect is our digital platform offering everything you need to manage workers' compensation efficiently, including:

- **Managing your claims**
 - monitor claims, including injury details and costs
 - manage claim contacts, tasks and appointments in one place.
- **Managing your insurance**
 - renew a policy, break down the premium, and budget for the future.
- **Analysing claims and safety data**
 - create and share reports and dashboards to analyse claims, identify patterns and target areas.

WorkCover is here to help you if you need guidance with our digital platforms.

WorkCover

QUEENSLAND

we cover, we care

For more guidance, call us on
1300 362 128 or visit worksafe.qld.gov.au

We're here to help.