

**Working together to achieve
optimal outcomes:**

Water & Waste industry

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Overview

- Who we are, Our roles and Structure

Our focus and key measures

Statistics and the challenges/opportunities ahead

- Lisa Grady, Senior Customer Advisor
- Julie Gallagher, Senior Project Officer WHSQ

Morning tea

- Michael Bannister of Common Law on Quantum
- Group Discussion

Who we are – our partnership with you

Our goals

- be financially viable, balancing injured worker and employer needs
- be a customer focused insurer
- be an organisation of professional, engaged people.

Our values

- Excellence, responsiveness, integrity, respect

Your team

- Claims representatives, Senior/Customer Advisors, Common law contact, management

Claims determination

- 20 business days to make a decision on a claim as per the Act
- Statutory claims: No fault scheme - need to ascertain worker, event, and personal/injury
- Disputes should be based on evidence
- Important to have a process for clear incident reporting, investigate all incidents to promote zero harm and accurate record keeping

Looking after your people and managing claims from injury notification is important. Poor management of people is expensive

Long term “worklessness” is one of the greatest known risks to public health

WorkCover values the research surrounding the “Health Benefits of work” and the Position statement from the Australasian College of Occupational and Environmental medicine & Royal College of Physicians released in May 2011

Some recommendations are:

- Medical consensus regarding the positive relationship between health and work; consequences of long term work absence/unemployment (Q-Comp MC)
- The education of treating practitioners (sick cert practices & ‘capacity’)
- Governments launch public health campaigns (Safe work month)
- Employers moving beyond legislative requirements to embrace the spirit of inclusive employment practices, WHS, wellbeing and best practice injury management (WCQ relationship management)

Long term “worklessness” is one of the greatest known risks to public health

According to the biopsychosocial model of illness and disease, work may confer many benefits including:

- Ensuring that some physical activity is undertaken on work days;
- Providing a sense of community and social inclusion;
- Allowing workers to feel that they are making a contribution to society and their family;
- Giving structure to days and weeks;
- Financial security; and
- A decreased likelihood that individuals will engage in risky behaviours, such as excessive drinking.

Work is the most effective means to improve the wellbeing of individuals, their families & communities.

- Getting advice about work is important: it is a key outcome for wellbeing
- Early intervention for injury
- Advice to stay off work and sick certification are major therapeutic interventions = consequences for long term ill health and incapacity
- Planning and supporting RTW in partnership with patients are important aspects of clinical management
- WorkCover seeks opportunities to liaise with medical practitioners
- First do no harm: avoid iatrogenic disability
- Recognize human, social and economic implications – holistic approach

Injury Management best practice

Our approach to injury management is a “stay at work” philosophy

Have clear, well defined goals for injured workers that is shared and agreed upon with all parties

Availability of suitable duties

- Consider a catalogue or library of tasks that can be used when discussing RTW with doctors

Compliance with suitable duties restrictions

- The complications that arise when worker’s undertake duties outside their plan can be far-reaching and costly. All parties have an obligation to comply with the medical restrictions

Injury Management best practice – case management

Facilitation of a supportive work environment

- Clear expectations and understanding of the suitable duties plan by the worker, supervisors and co-workers provides confidence in the return to work process.

Regular positive contact ; active and constructive participation in case management

- Provides the right climate to promote successful return to work and claims resolution

Communication with all parties

- Good communication with your employee means the return to work plan can be adapted to maintain the return to work.



Return to work – What we know

- Early return to work reduces the risk of long-term disability
- Injured workers who are offered suitable duties are twice as likely to return to work
- Strong evidence suggests that work absence tends to perpetuate itself: that is, the longer someone is off work, the less likely they become ever to return.

The longer someone remains off work the less likely it is they will ever return. If someone is off work for:

- 20 days, the chance of ever getting back to work is 70%
- 45 days, the chance of ever getting back to work is reduced to 50% and
- 70 days, the chance is then again reduced to 35%

Challenges and opportunities ahead

- Working on location and geographical issues
 - unwitnessed, terrain, accessing providers remotely, RTW options
- Accidents incidental to core role
 - Safety in transit, injuries during intervening activities, driving
- Dealing with shift work and on-call arrangements
 - how to structure a RTW program
 - other considerations- fatigue, culture, supervision

- Education on prevention and best practice RTW
 - engaging doctors in rural/remote communities

<http://www.safetowork.com.au/news/labourers-and-manufacturing-at-top-of-workplace-sa>

<http://industryspace/manufacturing/knowledge/Documents/Hazardous%20chemicals.pdf>

Let's share ...

- SustainabilityMatters.net.au newsletter@sustainabilitymatters.net.au
- Monthly toolbox talks with repeat messages and safety champions
- e-SAFE Newsletter via WHS safe@justice.qld.gov.au
- PERforM workshops - free to better manage hazardous manual tasks using Participative Ergonomics for Manual Tasks program.
- rtwmatters.org newsletter
- Q-Comp e-news subscription and website
- E.g. Medilaw seminars (link via non-work related injuries)
- Regional bulletins
- Safe Work Australia, in collaboration with the various Australian work health and safety jurisdictions, has released a new 'Guide to the Work Health and Safety Act'. The publication is from the Safe Work Australia website
- Relationships with providers that know your business (duties v role)
- Industry site via WorkCover website

Doing business with us is easy

**we want to
talk to you**

**flexible interactions—SMS, email,
face to face**

go online – services

**lets s talk—customer advisors and
relationship managers keep you
up-to-date**

health benefits of work

**stay at, return to work and suitable
duties**

regular/ supportive communication

industry pages and employer on-line

Value for money

We look at ways to add value for money by offering a range of consulting services, at no extra cost, to help you control your workers' compensation costs.

Services include:

- understanding and simulating your premium
- return to work strategies
- individual and industry performance analysis
- online services
- workplace health and safety advisory initiatives
- claims contact

the advantages of being insured with us are clear—
the best possible benefits at the lowest possible premium

What can you do to save money?

What can you do?

- prevention is better than cure—keep your workplace safe (EBR)
- let us know about a claim as soon as possible
- work with us and support your worker to RTW quickly
- be return to work focused and offer SDP (reduces CL risk)

Are you an 'ontrack' employer?

The right attitude about rehabilitation can help speed up your worker's recovery and keep them ontrack. A great return to work outcome for an employer, a worker and WorkCover is a stay at work result.

Using Employer online

Employer online - easier to do business with us.

- See remittance notices - making it easier to reconcile Have comprehensive and up-to-date claims information (as at previous day)
- Access Certificate of Currency
- Send documents to us - direct to claim file
- Keep track of sent items through a 'history' register
- Confirm when premium payments are due (for those employers on payment plans)
- Access your performance Summary
- Access to the premium simulator

Questions & Discussion?



Amount of Claim - Quantum

- General Damages – changes 01/07/10 onwards – common law and Civil Liability Act based on ISV scales
- Past Economic Loss – net wage from date of event.
- Past Superannuation – follows on from PEL
- Past Special Damages – including everything pain under stat claim – Medicare payment – Private Health Insurance
- Future Economic Loss – global and calculated – discounts applied
- Future Superannuation – follows FEL
- Future Special Damages – discounts for length of time delay, likelihood of event
- Past care
- Future care