

# Psychological injuries in the retail industry

Jane Stevens,  
Executive Services



# Who are we?



# What is a psychological injury?



Psychological injuries can either be primary psychological injuries or secondary psychological injuries which occur after a physical injury



Primary psychological injuries must have employment as the major significant contributing factor



Secondary psychological injuries develop as a sequelae to a physical injury



Common secondary psychological conditions include depression, anxiety-related disorders, adjustment disorders or substance dependency

# Retail injury trends

## Average cost

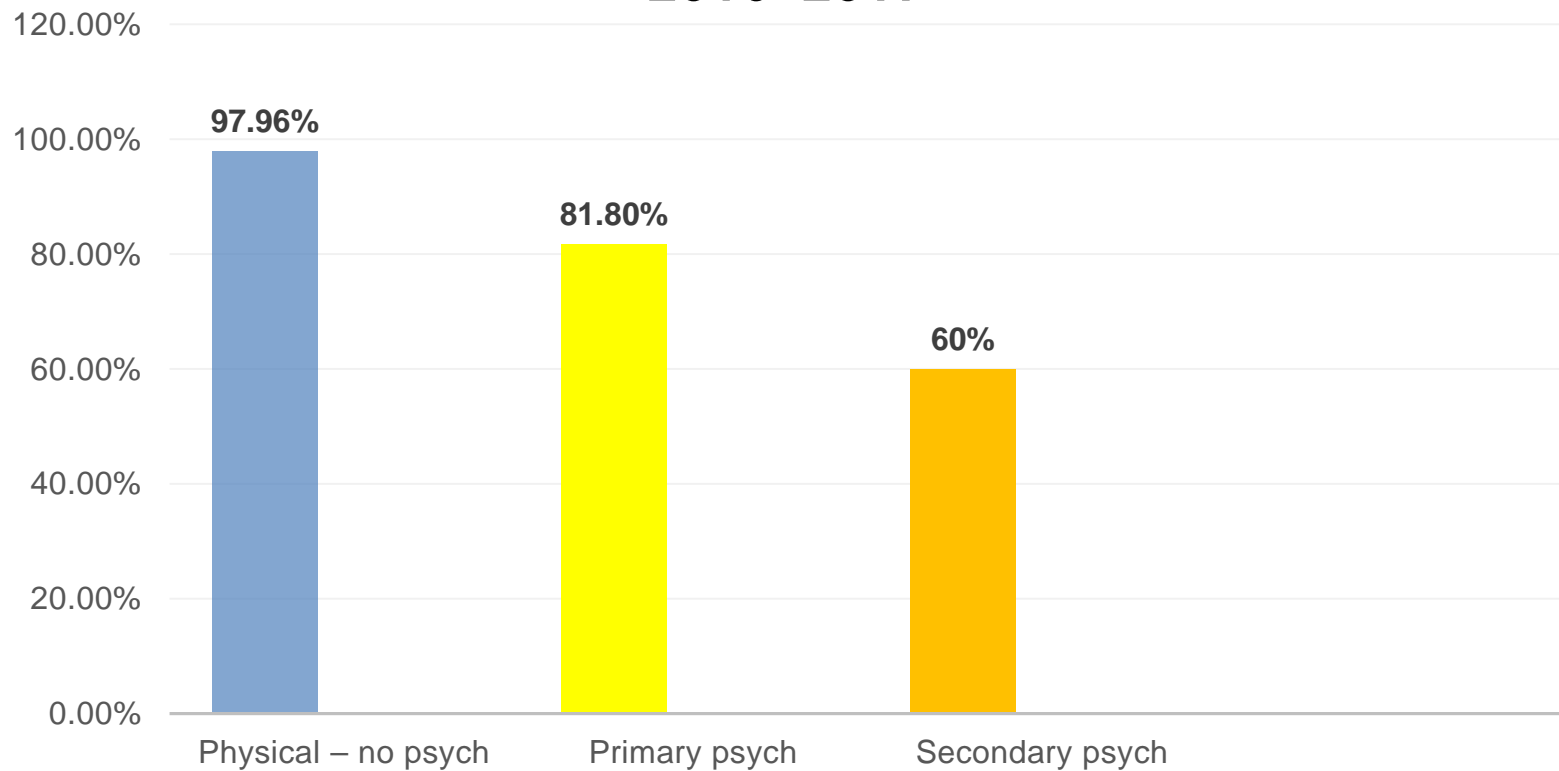
- Average cost of psychological claims is 2x the cost of a physical claim
- Average cost of a physical claim with a secondary psychological claim is 6x the cost of a physical claim

## Total cost to industry

- Total cost to the retail industry of over \$6.5 m each year

# What are the implications for RTW?

## Final RTW % WorkCover Queensland data – retail industry 2016–2017



# What is our role?



The evolution of our claims processing and management model



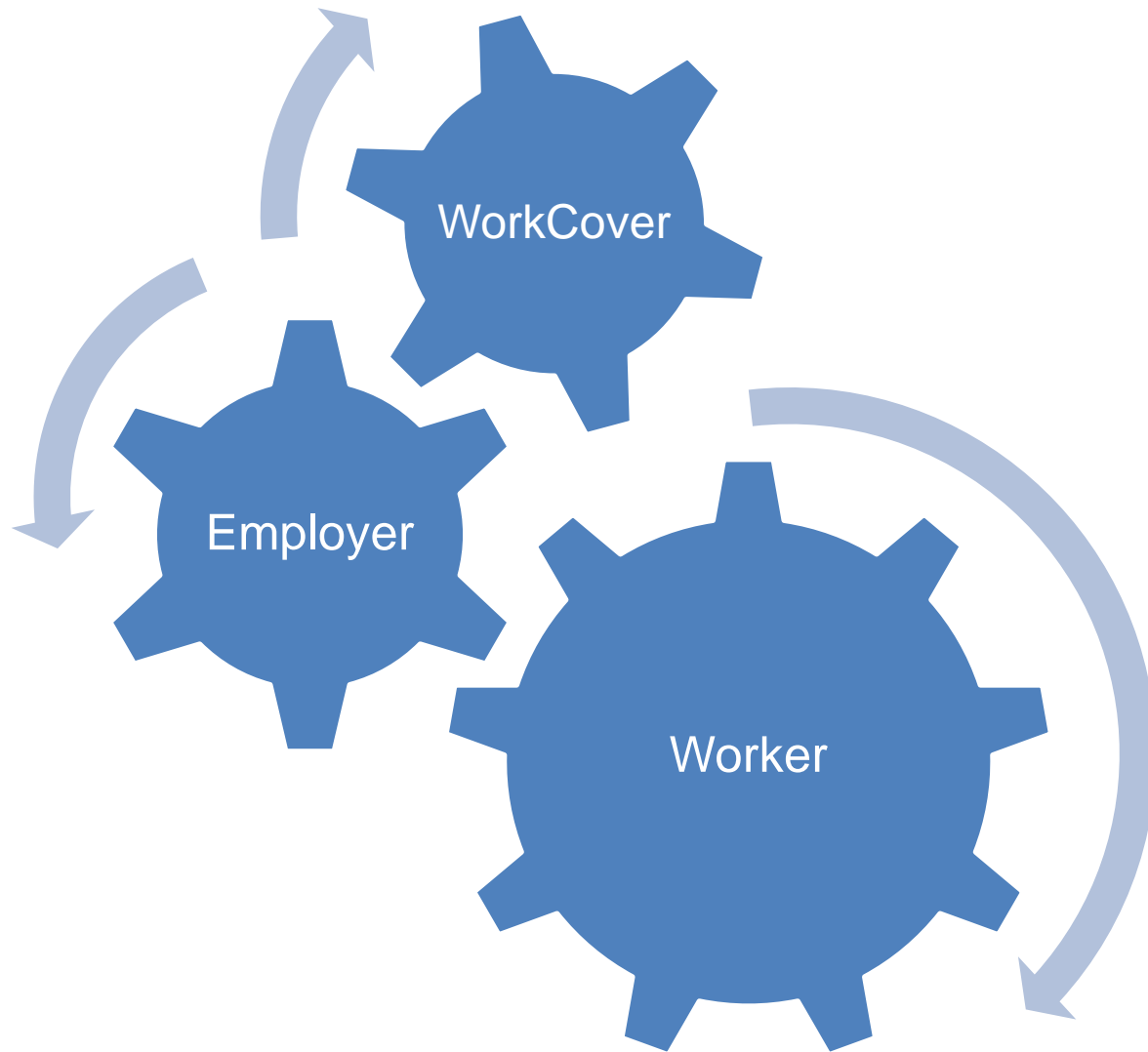
A flexible, tailored approach to determining psychological injury claims



What is best? How can we help?



Limiting the possible negative effects of seeking compensation



# Secondary psychological injury – what can contribute?

## Worker factors

Not knowing their treatment or RTW program

Concerns of job security and/or fear of re-injury

Inability to cope with pain or dependency on medications

Impact on family and activities of daily living (socially or at home)

Long periods of isolation at home, feeling removed from work environment

## Employer factors

Placing blame for accident

Failing to involve worker about current events when away from work

Casting judgement about a person's ability to function

Lack of, or poor communication (initial and ongoing communication)

Employer's fear of re-injury (not offering RTW duties)



# What can we do to assist in prevention and minimise the impact?



Early intervention




Understand the tools and support available



Leadership, culture and frontline supervisors

# Early intervention

Early intervention = early treatment + timely support and acknowledgment




WorkCover involvement when the claim is lodged



Large employers and small employers – can provide support in different ways



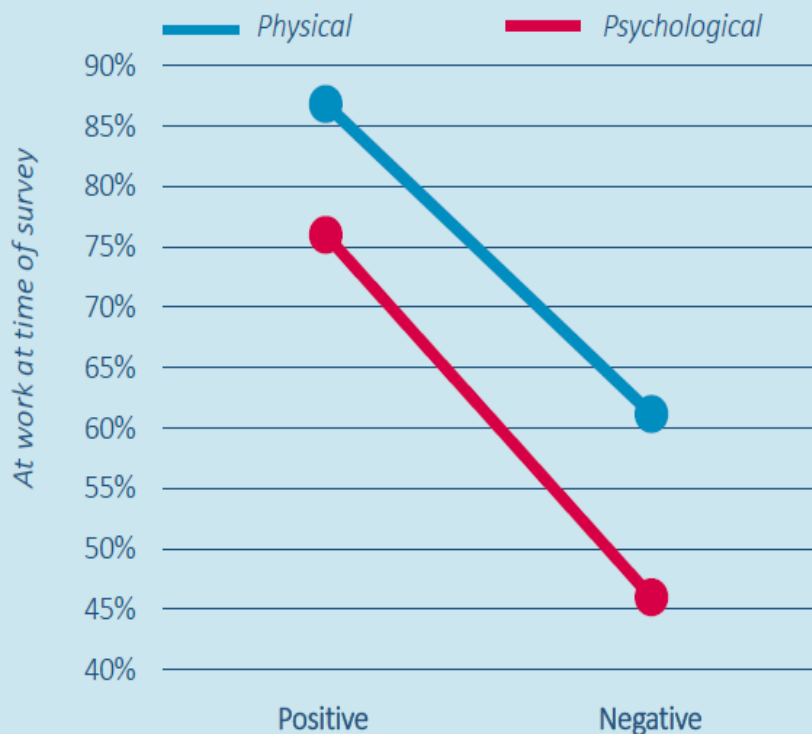
Early intervention programs are designed to provide immediate diagnosis, treatment and rehabilitation for a worker



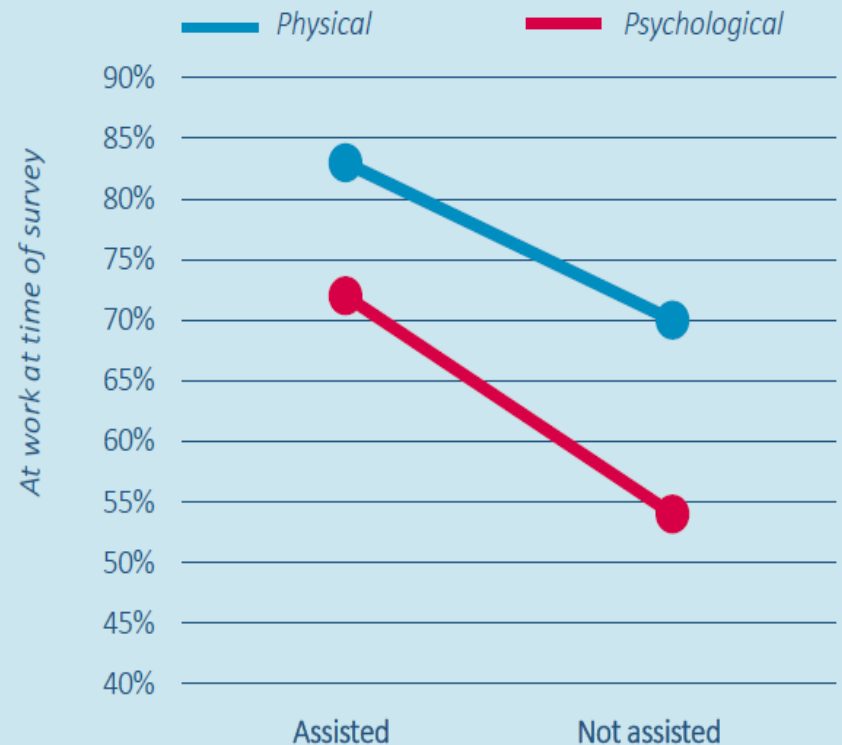
Best practice employers – regular contact with workers and make them feel supported and welcome on their return to work

# What does the research tell us?

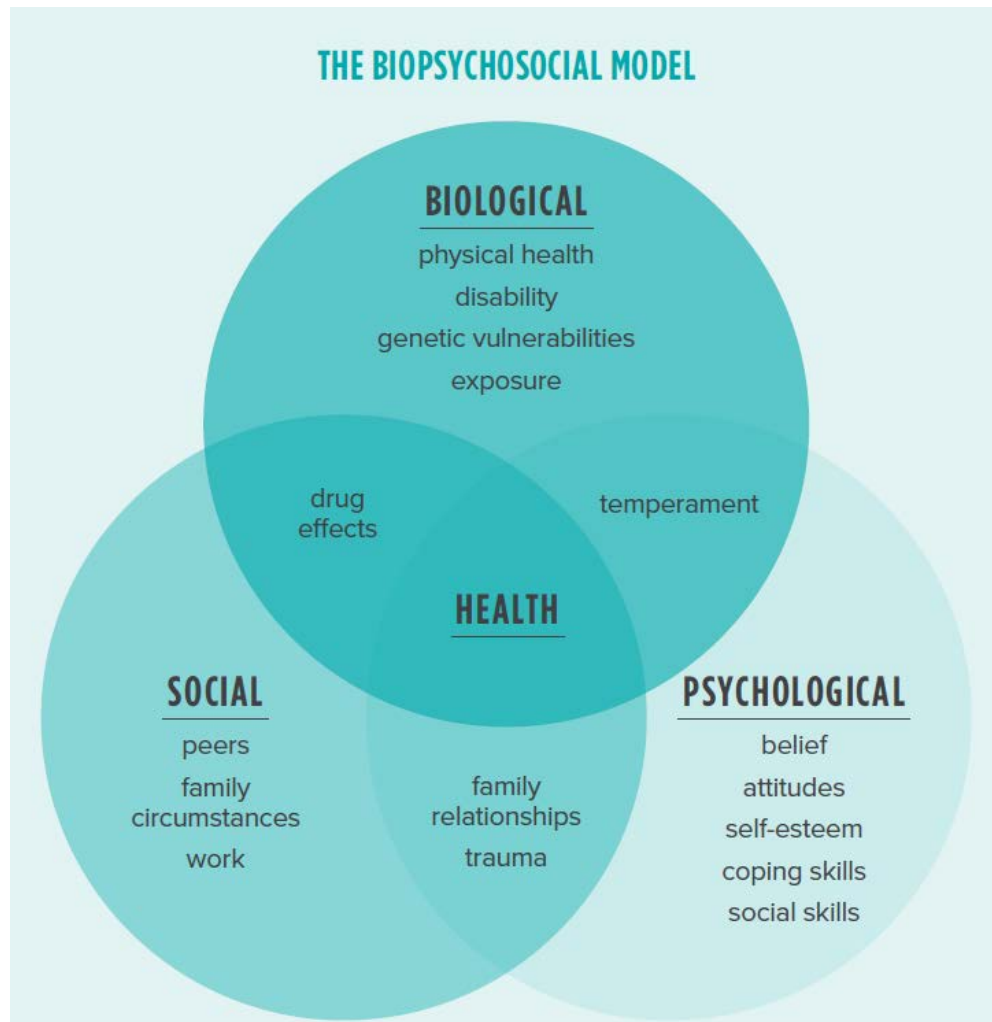
## RTW by Employer response to injury



## RTW by Employer pre claim assistance



# Biopsychosocial model of care



Source: SuperFriend "Taking action – a framework for managing psychological insurance claims"

# A workplace health and wellbeing program can improve



Productivity



Employee engagement



Innovation and creativity



Morale



Workability in an ageing workforce



Employee relations and corporate image



Sickness absence



Staff retention



Number of injuries and compensation costs

# Leadership, culture and RTW

- **Early** recognition of problems, **intervention** and support enable a supervisor to be central to a successful return to work
- Particularly important for those employees **returning to work** following an injury

Leadership



- Supervisors and co-workers need to understand the injured person's limitations – **supportive culture**
- A strong culture of safety and trust ensures employees are **comfortable and confident** reporting incidents, injuries and near misses

Culture



- Supervisors can make a positive impact on the return to the work thereby creating a better work environment and **reducing claim costs**
- A supervisor is in a key position to **observe changes** in behaviour and physical, mental or personal concerns

Frontline supervisors



# Leading the way

Early, regular  
and meaningful  
communication

Work with them to  
develop a suitable  
duties program that  
they feel comfortable  
with to encourage  
return to work

Place them  
with supportive  
colleagues to  
assist with their  
return to work  
during injury

Support them,  
monitor their  
progress and make  
changes if  
necessary

Assure them they  
won't lose their job  
because of their  
injury

WorkCover  
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