

RTW in New South Wales

*An analysis of RTW influences and outcome trends in NSW
2005-06 to 2008-09*



Return to Work Matters
The power of partnerships

www.rtwmatters.org

Produced by
the RTWMatters team
to assist employers
improve workplace
systems
and practices

2009

RTW in New South Wales

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RTW in New South Wales

***An analysis of RTW influences and outcome trends in NSW 2005-06
to 2008-09***

by RTW Matters

*RTWMatters is a dedicated resource for professionals who
work to assist people to return to work.*

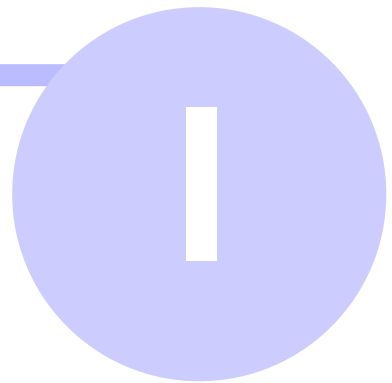
The material is freely available to members of RTWMatters.org

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Section



Executive Summary

1 Executive Summary

Return to work results

While the majority of NSW workers successfully return to work, over the last four years both the RTW rate and the durable RTW rate have dropped in NSW, as has the length of durable RTW.

The durable return to work rate, a measure of sustained return to work, has declined steadily year on year over the last four years. The durable return to work rate is now 10% less than it was four years ago.

Return to work influences

NSW workers are slightly more likely than the average Australian worker to have a RTW plan, and, although less likely to be involved in its development and less likely to be given help in following it, equally likely to find the RTW plan helpful.

Only 50% or less of NSW workers thought that their employer, insurer and main supervisor made it easier to return to work. In fact, around 1/5 thought their employer actually made it harder to return, and more than 1/10 thought that insurers and supervisors also made it harder. There has been a significant increase in the proportion of employees who indicate their employer has made return to work harder, up from 13% to 18% over the last three years.

80% of NSW workers found their doctor helpful in the RTW process, slightly above the national average. A higher proportion of NSW workers perceived their doctor as helpful than any other stakeholder.

Compared to the national average, NSW workers have seen a gradual increase in their perception of being valued at work from 05/06 to 08/09, at which year they tended to “agree” with that statement. Since 06/07 NSW workers have had a slightly higher perception than the national average that management do what they can to help with RTW.

Rating of customer services

Both NSW and Australian workers have become increasingly likely to have had contact with their insurer in the last three months, over the last four years. NSW has increased more quickly than the national percentage, and now sits at just over 50%.

NSW workers tended to rate insurer performance slightly below or in line with the national average, with all measures sitting around 3.5/5.

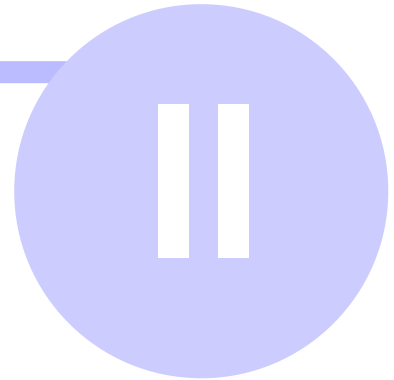
Rehabilitation services

Participation in rehabilitation is considerably lower in NSW than the national average, although in NSW it has been trending up since 2007/08. In 2008/09, just over 30% of NSW participated in rehabilitation, compared with just under 50% of workers nationally. However, the costs of rehabilitation for NSW workers has been consistently above the national average and in 2008/09 was approximately \$2400, compared to \$1600 nationally. Since 2006/07, both amounts have trended upwards.

Previous claim experience

Claiming workers in NSW are less likely than the national average to have made a previous claim.

Section



Background to this publication

2 Background to this publication

2.1 The Return to Work Monitor survey

The Return to Work Monitor is a survey of approximately 2000 injured workers in Australia and New Zealand. The Monitor asks people with work injuries about return to work.

The Monitor interviews employees seven to nine months after they have lodged a claim, where ten days or more compensation has been paid. The survey is completed by phone in November and May each year by [Campbell Research & Consulting](#).

The RTW Monitor is designed to compare return to work outcomes and the processes involved in workers compensation schemes. Injured workers employed by organisations which are self-insured are not included.

Individual jurisdictions (systems that cover certain populations, such as the states and territories or systems such as Comcare) report on return to work outcomes through their own statistical reports. However these reports are based only on information within the relevant system's administrative database. They are able to report on outcomes such as days lost, costs, treatment costs, but not issues such as whether the person is back doing their normal job or restricted duties. They are not able to report on issues that influence return to work. In contrast, the RTW Monitor is able to ask employees about factors such as RTW assistance, workplace culture and insurer performance. The RTW Monitor also includes some information on claims provided by the jurisdiction, such as average claim costs.

The Monitor also allows comparison across the jurisdictions, whereas each system has variations in the way they collect and report on their jurisdictional information.

The Monitor was initiated by WorkSafe Victoria in 1993 and was subsequently introduced across other jurisdictions in Australia and New Zealand. Western Australia has not participated in the Monitor.

Tasmania is the only jurisdiction to publish their jurisdictional report.

2.2 RTW Matters publication

RTW Matters has extracted the data from the last four RTW Monitor reports and analysed the information on a jurisdictional basis.

This report is one of a series of publications covering the various jurisdictions:

- Australia - New Zealand
- Comcare
- New South Wales
- Northern Territory
- Queensland
- Seacare
- South Australia
- Victoria

RTW Matters has also analysed and produced specific reports on:

- Insurer service performance
- Rehabilitation costs nationally

Our analysis has sought to highlight trends and comparison between the jurisdictions. The vertical scales of graphs have been adjusted to highlight changes and differences. The scales have are constant across each question, to allow for ease of comparison.

For example, in the section exploring whether the employee [returned work on suitable duties](#) the vertical scale extends from 55% to 90%. This represents the proportion who responded yes to the question *"When you first returned to work after your injury, were you given suitable duties at work?"*. This scale highlights includes the highs and the lows of responses across the jurisdictions, and highlights the changes over time. The scale of 55% to 90% is constant across each report for this question.

If the number of people responding to a question is below 30 the information is considered insufficiently robust to include. It is important not to draw conclusions based on a small number of people responding as the information from a small number of people can be unreliable for a statistical perspective.

The following are selected terms defined in the Monitor that we have used these reports

Injured worker	A worker who made a workers' compensation claim and had 10 days or more compensation paid (including any excess).
----------------	---

Return to work (RTW)	An injured worker who reported returning to work between the time of the claim and the time of the interview.
Durable RTW	An injured worker who returned to work and was still working at the time of the survey, seven to nine months after their claim. Durable RTW is measured by the injured worker reporting their work status, sources of income and compensation status.
Full RTW	An injured worker who returns to work to their former level of paid employment and is not receiving workers' compensation payments.
Partial RTW	An injured worker who returns to work, or is working at the time of interview, while still receiving workers' compensation payments for lost income.
No/Non-Durable RTW	An injured worker not working and not deriving income from employment. Non-durable RTW refers to workers who returned to work for a period of time but were not deriving income from employment at the time of the interview.
RTW plan	Return to work plan, or in some jurisdictions this is called a rehabilitation plan. This is a formal structured plan designed to enhance the achievement of a durable RTW within the limitation of the injured workers' functional capacity.
Jurisdiction	Refers to the compensation authority that has legal jurisdiction over a population of injured workers. It generally refers to individual states and territories. In Australia, workers' compensation is the responsibility of individual states and territories. Two entities, Comcare and Seacare have responsibility for Commonwealth agencies and seafarers respectively.
National rate (Australia)	The combined results for the financial year for all participating jurisdictions. In 2008/09 this included New South Wales, Victoria, Queensland, South Australia, Tasmania, the Northern Territory, Comcare and Seacare. Western Australia has not participated in the RTW Monitor. Northern Territory participated in 1997/98, 1999/00 and 2003/04 to 2008/09. The Australian Capital Territory has not participated since 2003/04.
Compensation Provider	Is used to refer to the provider of workers' compensation payment and insurer type services. In most jurisdictions this is the insurer or claims agent. In New Zealand it is the Accident Compensation Corporation. For self-insurers it is the employer.
Comcare	Comcare is the body responsible for managing workers' compensation for all Commonwealth government agencies. Comcare is also responsible for managing workers' compensation for the Australian Capital Territory government agencies.

Section



[Return to work results](#)

3 Return to work results

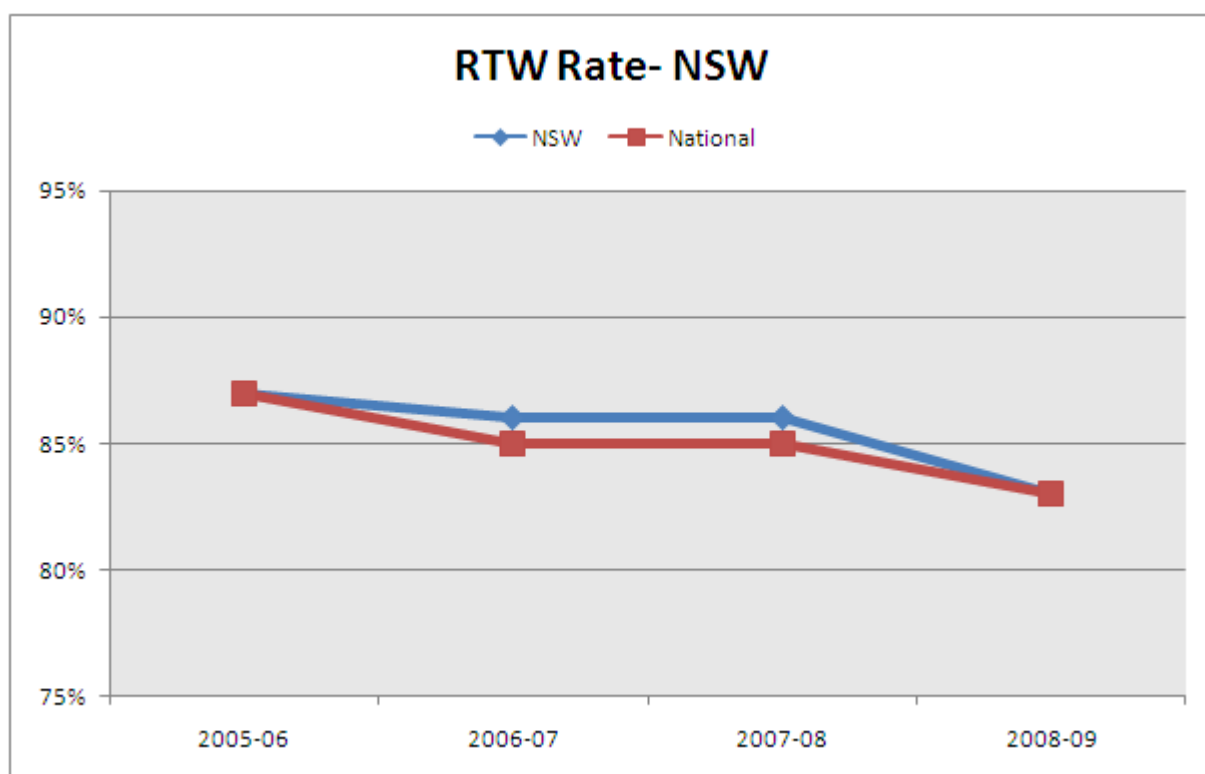
3.1 RTW Rates

3.1.1 RTW rate

The return to work rate is the percentage of cases where an injured worker has reported returning to work between the time of the claim and the time of the interview.

In 2008/09, more than 4/5 (83%) injured workers from NSW had returned to work. Over the last four years of the report, RTW rates have dropped 4% nationally and in NSW. While NSW's performance was slightly better than the national average in 06/07 and 07/08, by 08/09 NSW's performance was again in line with the Australian average.

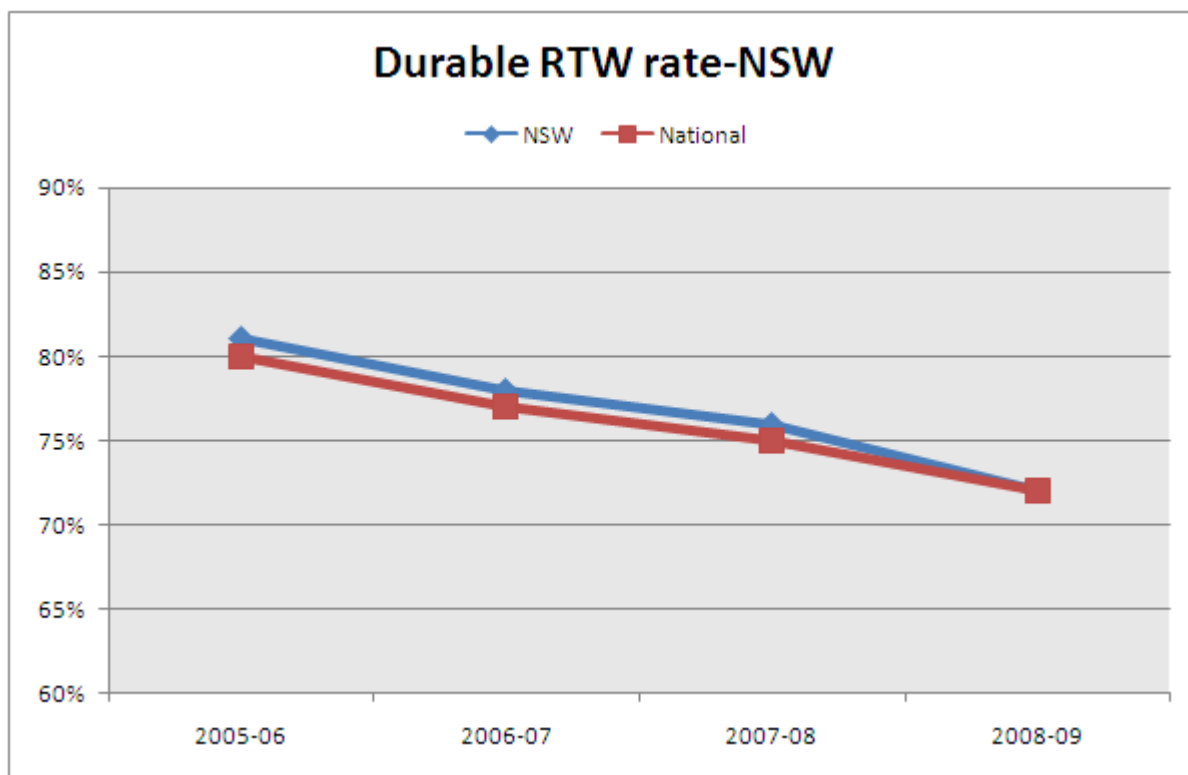
Question: Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?



3.1.2 Durable RTW

In 2008-09 durable RTW rate for NSW - the percentage of workers who had returned to work and were still working at the time of the survey - was around 7/10 (72%), making it the same as the national average. Over the last four years, both rates have dropped nearly 10%.

Question: Are you currently working in a paid job?



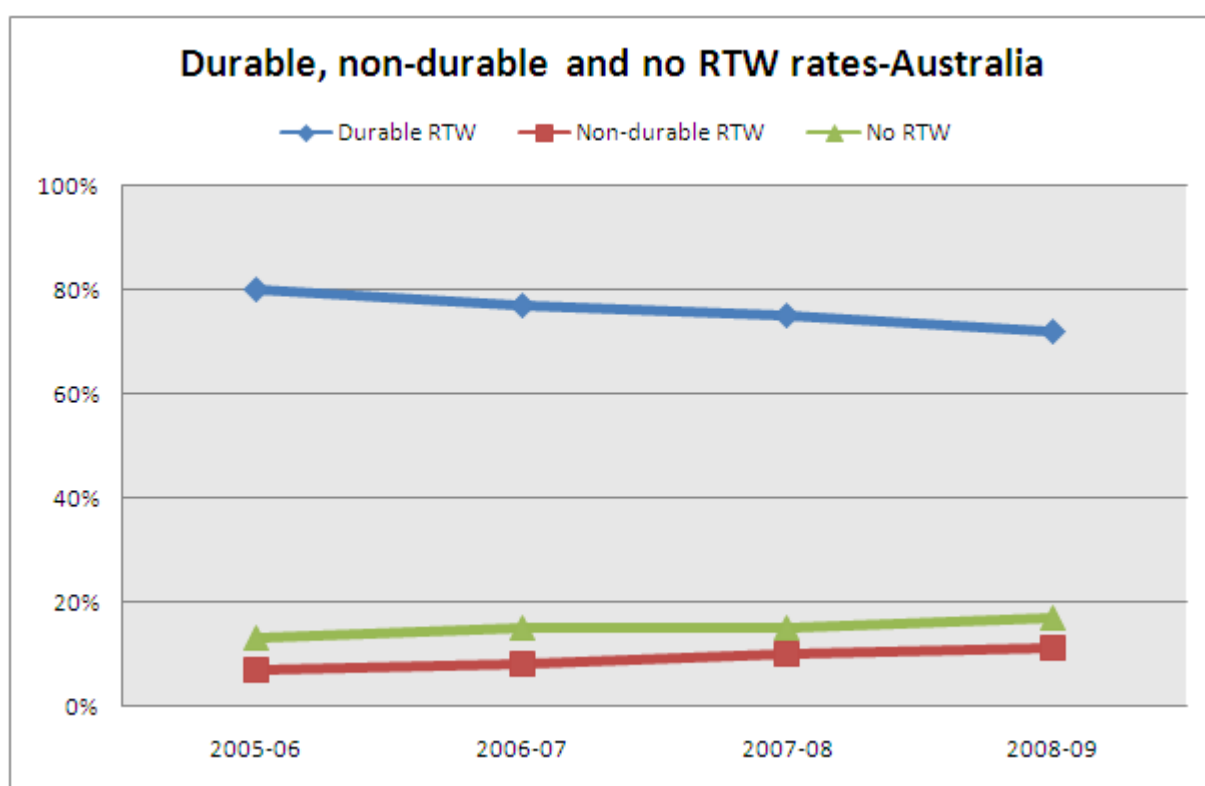
3.1.3 Non-durable RTW

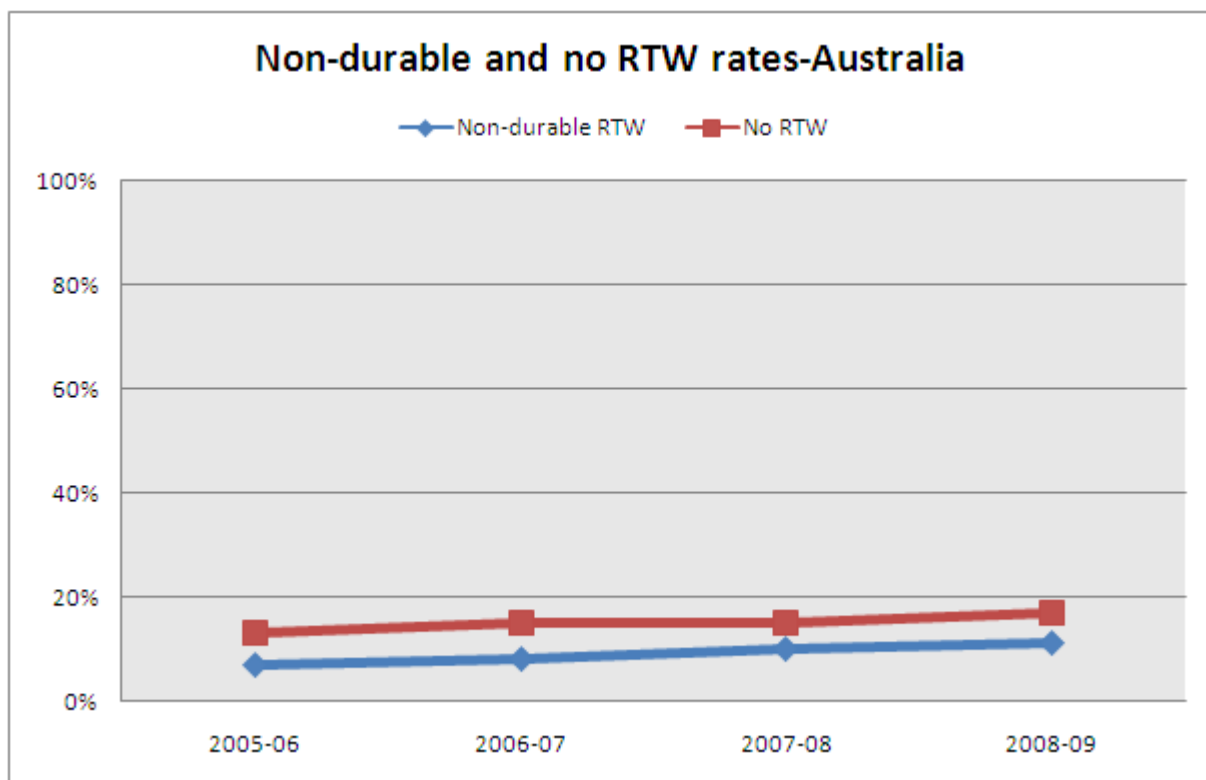
Non-durable RTW refers to the percentage workers who returned to work for a period of time but were not deriving income from employment at the time of the interview.

Non durable RTW rates were not available by jurisdiction. The rates for non-durable and no RTW are graphed below.

Question: Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim? and

Question: Are you currently working in a paid job?





3.2 Length of time back at work

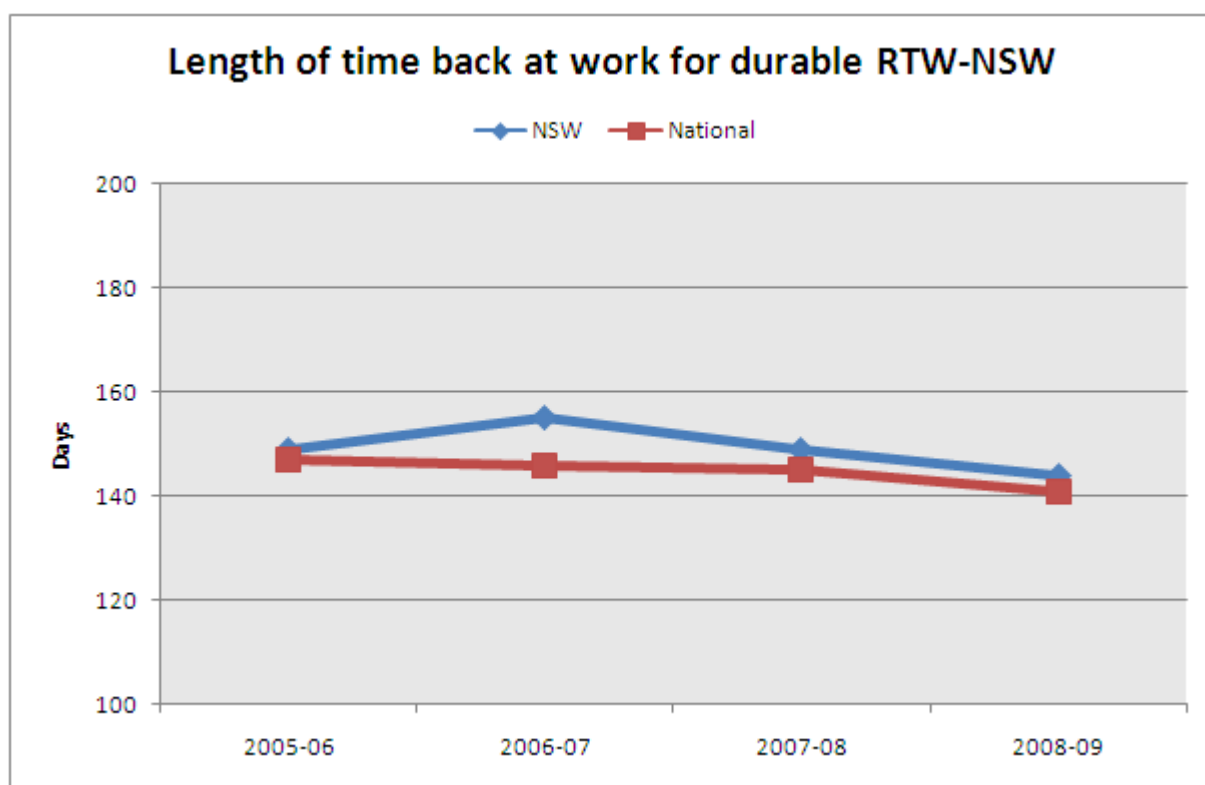
3.2.1 Length of durable RTW

When RTW is successful, the injured worker will be in paid employment at the time of interview (just over six months after their claim).

Injured workers who had returned to work, and were still working at the time of the interview were asked to estimate how long they had been back at work. A longer period at work indicates an earlier durable RTW.

The length of durable RTW in NSW continues to hover slightly above the national average. However, there has been a decline of ten days from a peak of 155 days in 06/07 to 145 days in 08/09.

Question: How long have you been back at work?

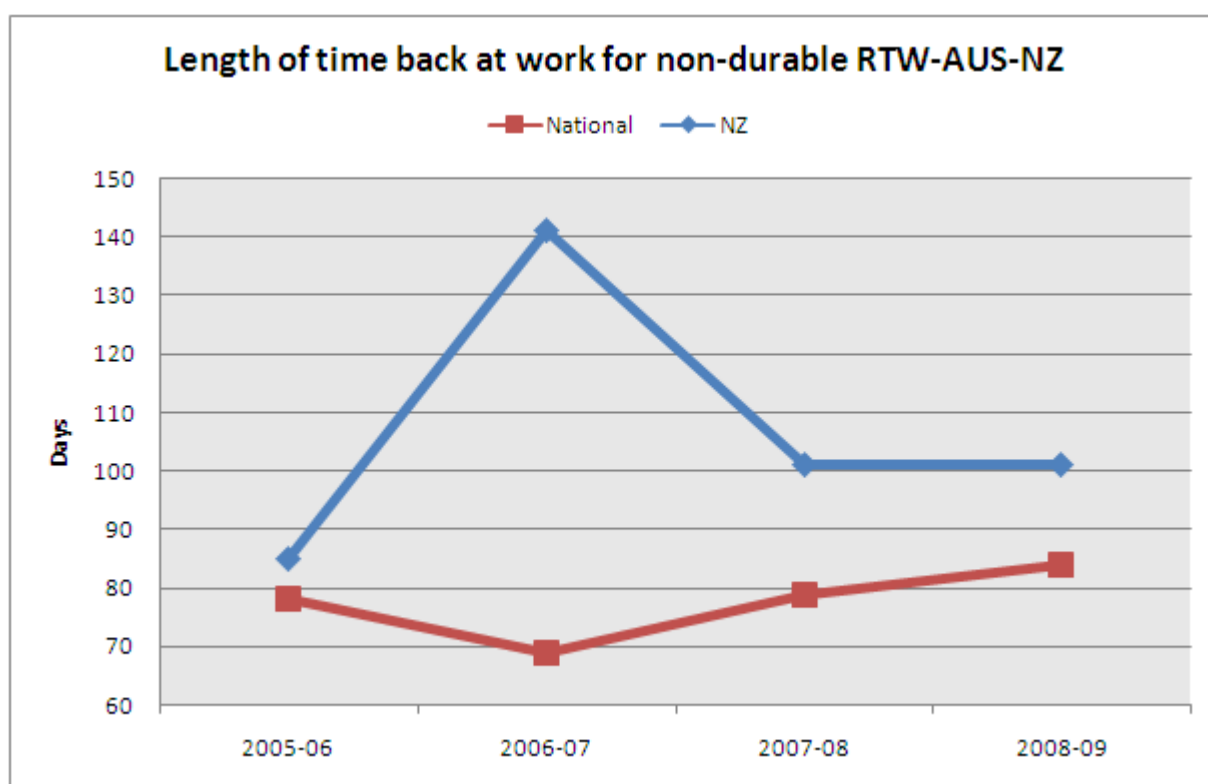


3.2.2 Length of non-durable RTW

Injured workers who had returned to work, but were no longer working at the time of the interview were asked to estimate how long they had been back at work before they stopped.

The level of non-durable RTW by jurisdiction is too low to be a reliable sample. The results were therefore not included in the RTW Monitor report. The graph below shows Australian (National) and New Zealand results.

Question: How long were you back at work before you stopped?



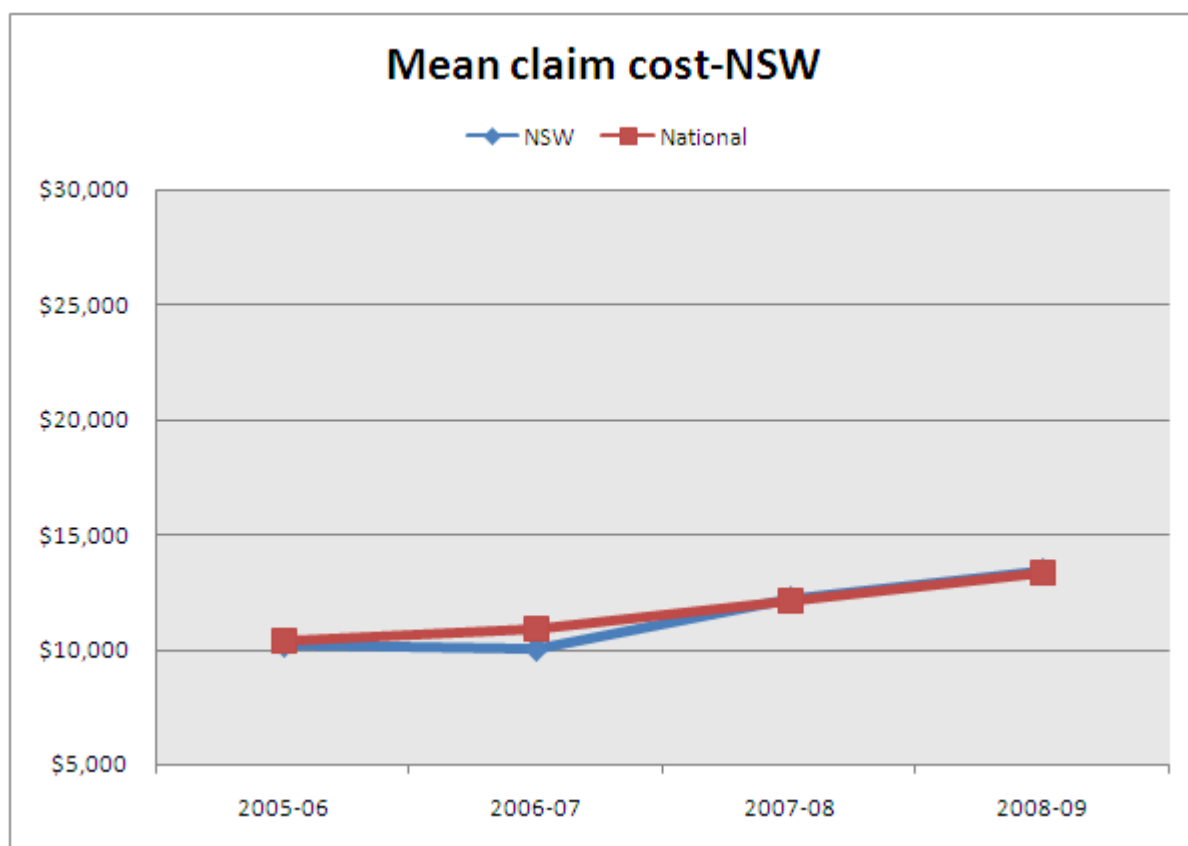
3.3 Claim information

The claim information in this section is provided by the jurisdiction for people interviewed in the RTW Monitor.

3.3.1 Average claim cost

The average claim cost is only available for Australia (ie does not include New Zealand), and represents all costs paid for the first six to eight months of the claims of the employees included in the surveys. This information is provided by the jurisdiction, not the injured employee.

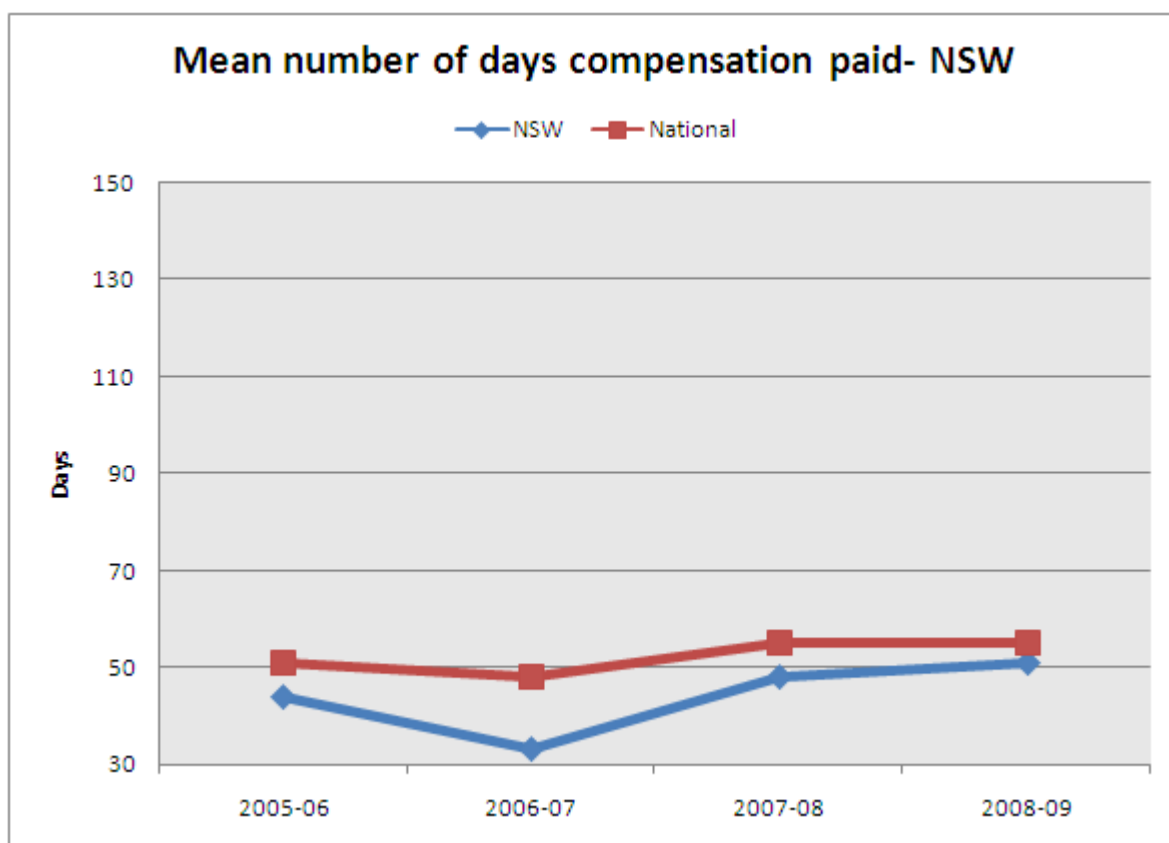
The average cost of claims has been on the rise nationally since 2005/06 and – with the exception of 2006/07, when the average cost of claims in NSW dipped slightly – NSW has echoed this trend. Since 2005/06 the average cost of a claim has risen just over \$3000 in NSW, and now sits at around \$13 500.



3.3.2 Days compensation paid

Days compensation paid is the number of days compensation paid up to the end of quarter before the interview.

Over the last four years, NSW has tended to pay fewer days of compensation per worker than the national average. However, since NSW's 2006/07 low of 33 days of compensation paid, when the national average was 15 days higher at 48 days, both have increased while the gap between the two has decreased. In 08/09 the national average was 55 days, while NSW was just 4 days lower, at 51 days.



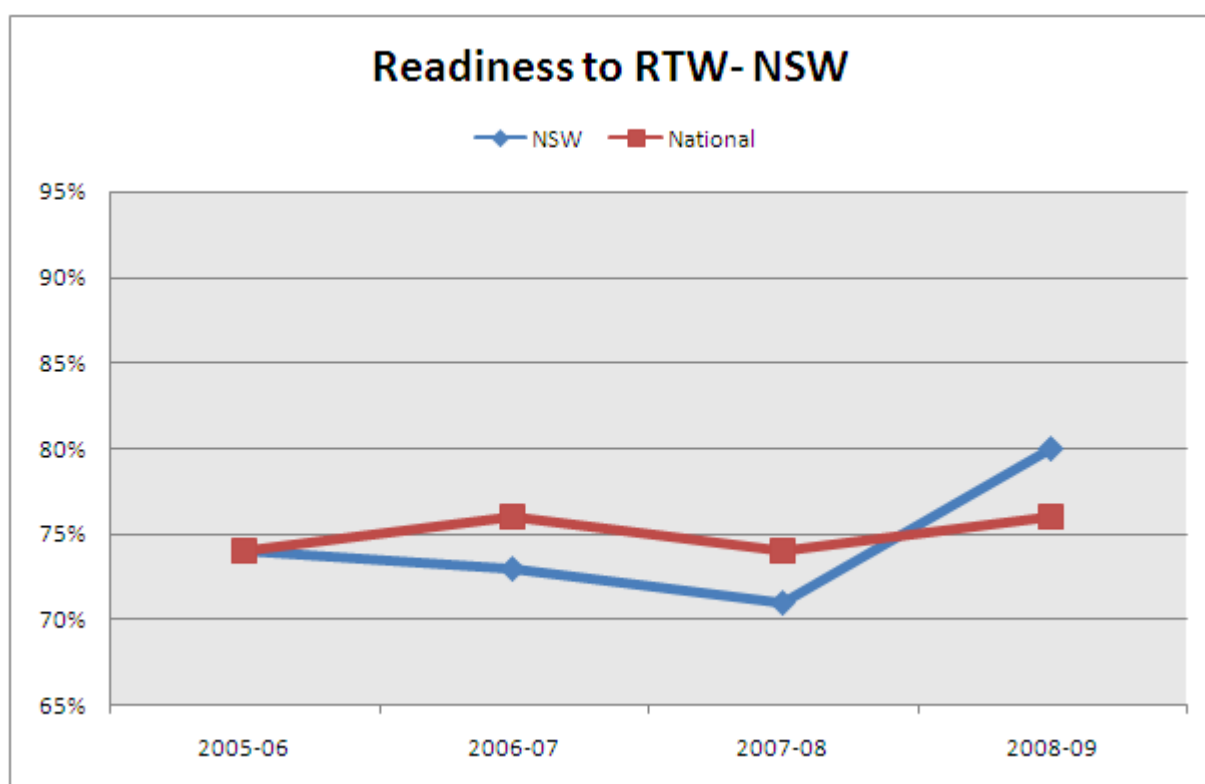
3.4 Readiness to RTW

3.4.1 Readiness to RTW

Of those who returned to work, the percent who indicated they felt ready to do so represents the *readiness to return to work*.

In 2008/09, 4/5 (80%) NSW workers who returned to work felt ready to do so, overtaking the national rate of 3/4 (76%) and climbing back from a four year low of 7/10 (71%) last year. With the exception of 2008/09, NSW workers have tended over the last four years to rate their readiness to RTW as the same or slightly lower than the national average, of around 3/4 (75%).

Question: Did you feel ready to return to work?



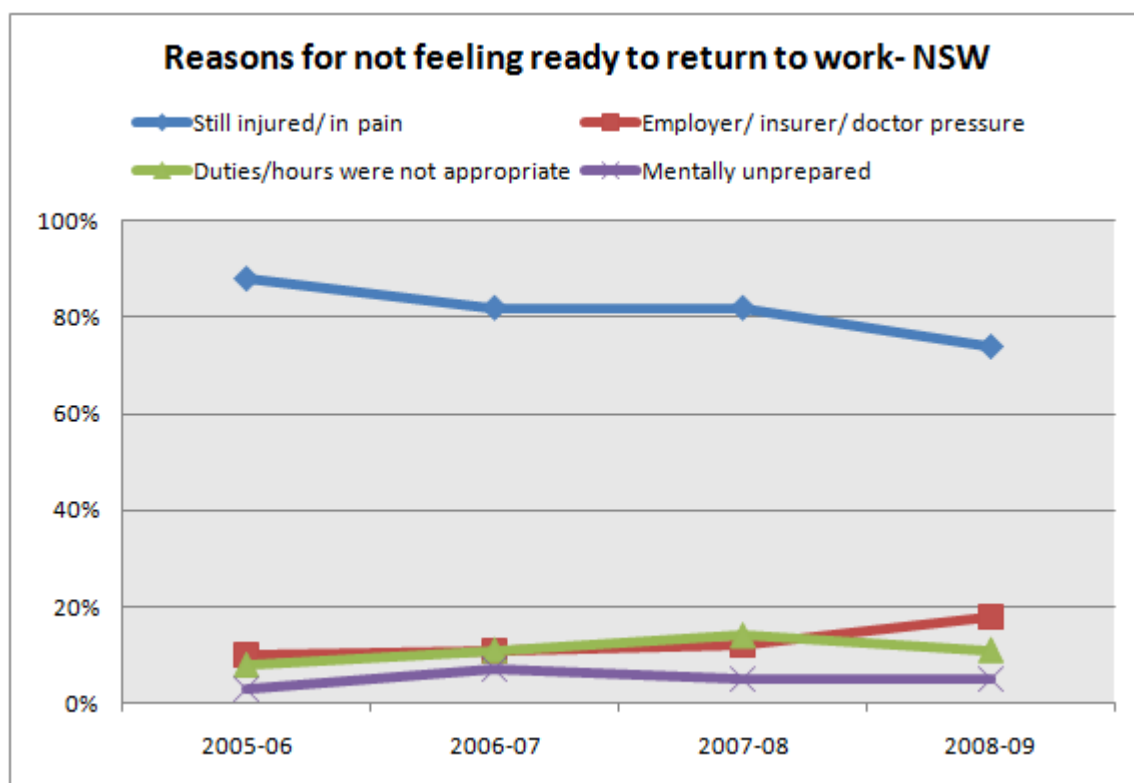
3.4.2 Reasons for not feeling ready to return to work

All injured workers who returned to work but reported that they did not feel ready to RTW were asked why they did not feel ready. Multiple responses were accepted.

Over the last four years in NSW a decline in workers citing injury / pain as their reason for not feeling ready to return to work seems to be matched by an increase in workers asserting that employer / insurer / doctor pressure is the main reason they feel unready to return. A substantial majority - over 70% in 2008/09 - still blame injury / pain however, with just less than 20% citing employer / doctor / insurer pressure and around 10% identifying inappropriate duties / hours as the problem.

Question: *What is the main reason you are not working now?*

Question: *Are there any other reasons you are not working now?*



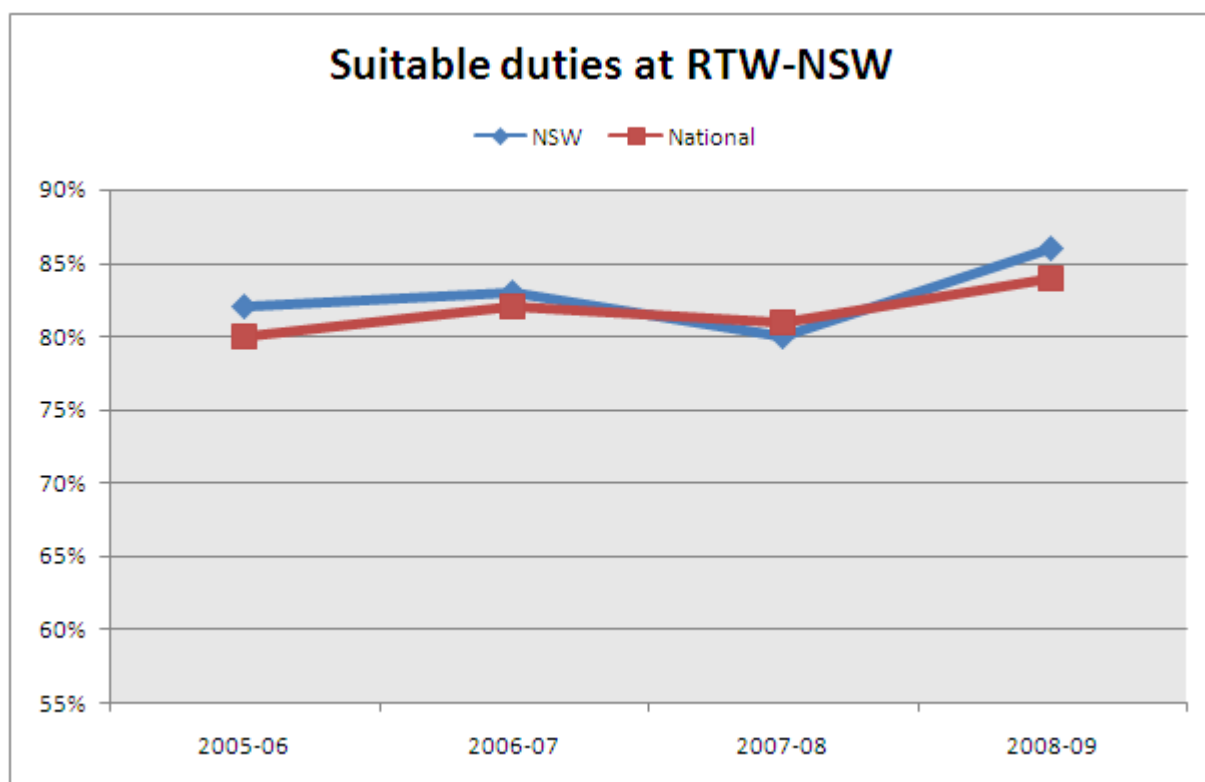
3.5 What duties did people go back to

3.5.1 Suitable duties at RTW

Suitable duties at return to work represents the percentage of people returning to work who considered they were given suitable duties at work.

In 2008/09, NSW workers were slightly more likely than the national average to feel that they returned to suitable duties, coming in at 86% and 84% respectively.

When you first returned to work after your injury, were you given suitable duties at work?



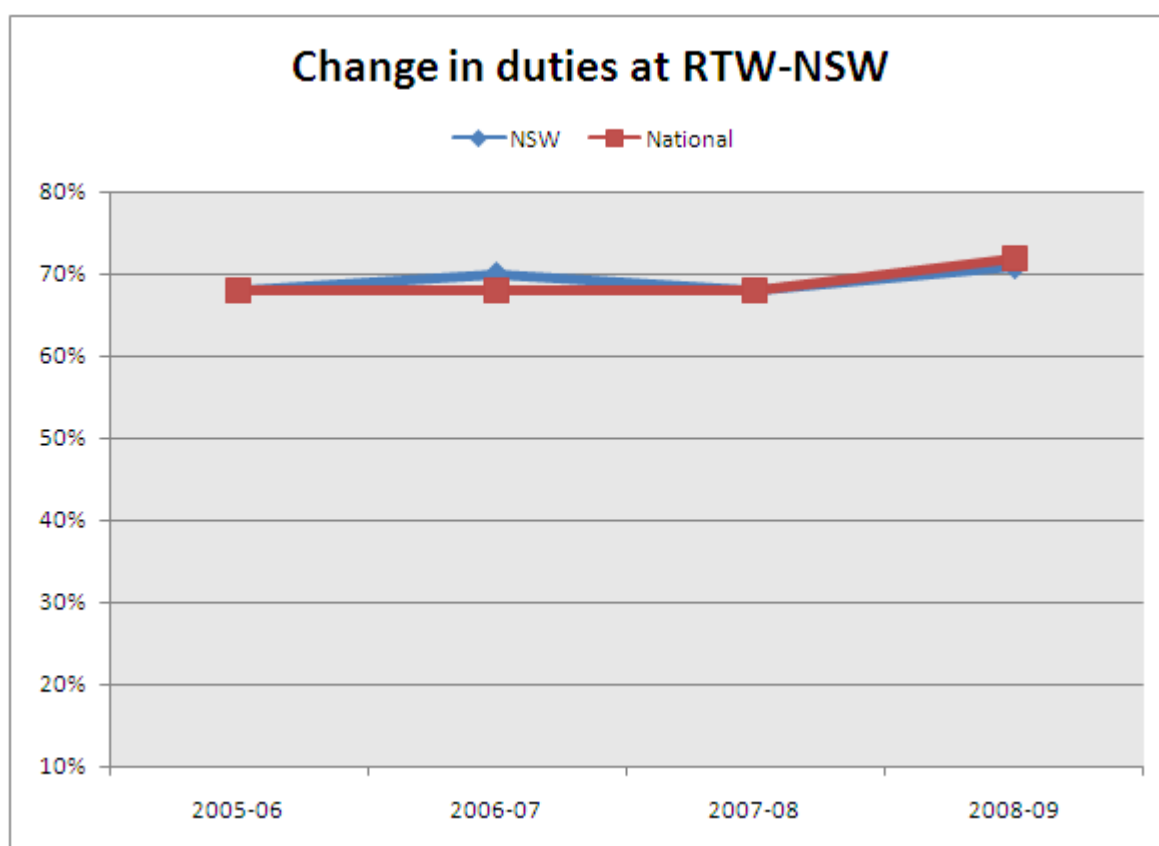
3.5.2 Initial RTW duties

The percentage of injured employees returning to work with some modification of their job when they initially returned to work is the percent who have had a change in duties on their initial return to work.

This includes 'lighter duties', assistance at work, restrictions, etc.

Over the last four years there has been little change in the percentage of NSW employees returning to work on modified duties, which, at around 70% is also very close to the consistent national average.

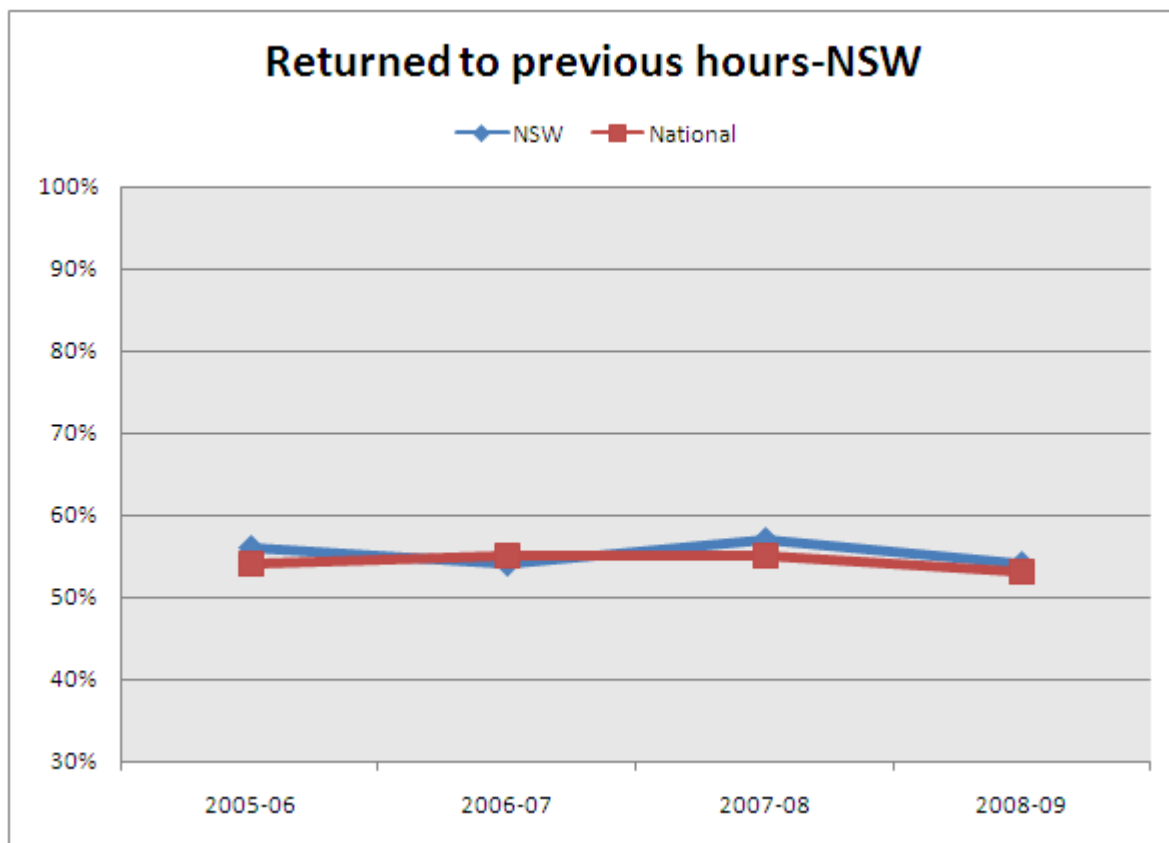
Question: What was different about your duties when you returned to work?



3.5.3 Initial RTW hours

Just over half the NSW workers had returned to their previous hours at the time of interview in 2008/09, and this is similar to the national rate. There has been little variance in either figure across the last four years.

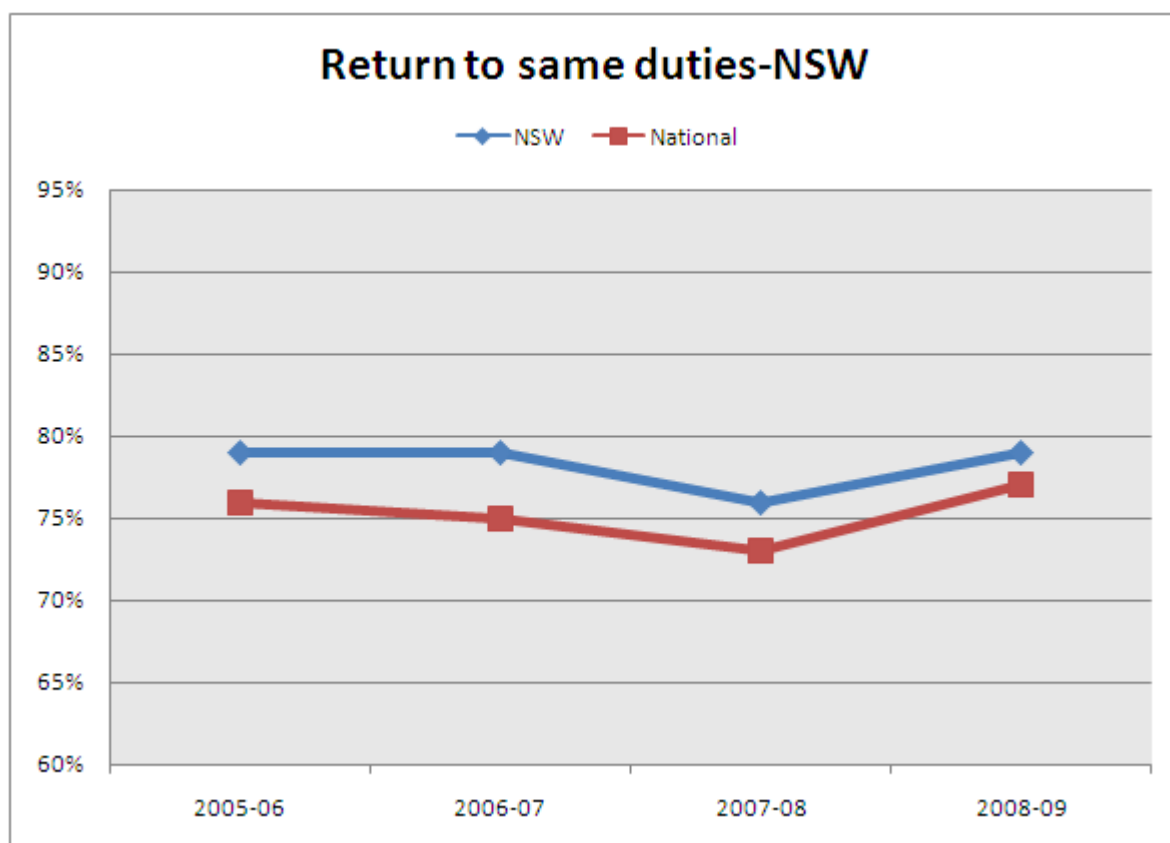
Question: Still thinking about when you first returned to work, did you return to your previous hours?



3.5.4 Duties at time of interview

In 2008/09 around 4/5 (79%) NSW workers were undertaking their normal duties at the time they were interviewed six to eight months after lodging their claim, representing a modest increase from the previous year and a return to the 2005-2007 mark. This is slightly higher than the current national average of 77%.

Question: [Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?

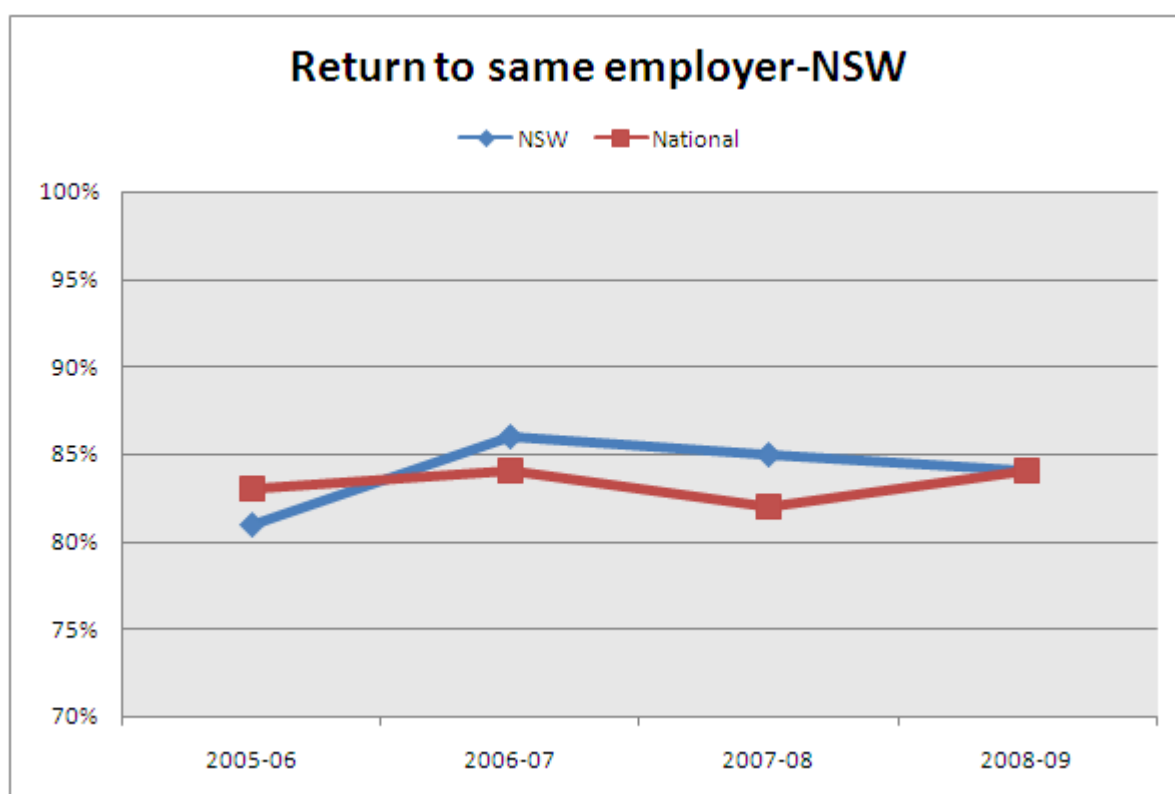


3.5.5 Employer at time of interview

"Same or different" employer assesses whether the injured worker has returned to work with the same or a new employer, at the time of the interview.

Over the four years depicted below, the percentage of NSW workers who returned to the same employer following a compensation claim remained close to the national average and in 2008/09 declined to coincide with the Australian average of 84%.

Question: Are/Were you working with the same employer you were working for when you incurred your original injury?



3.5.6 Continuity of employer and duties

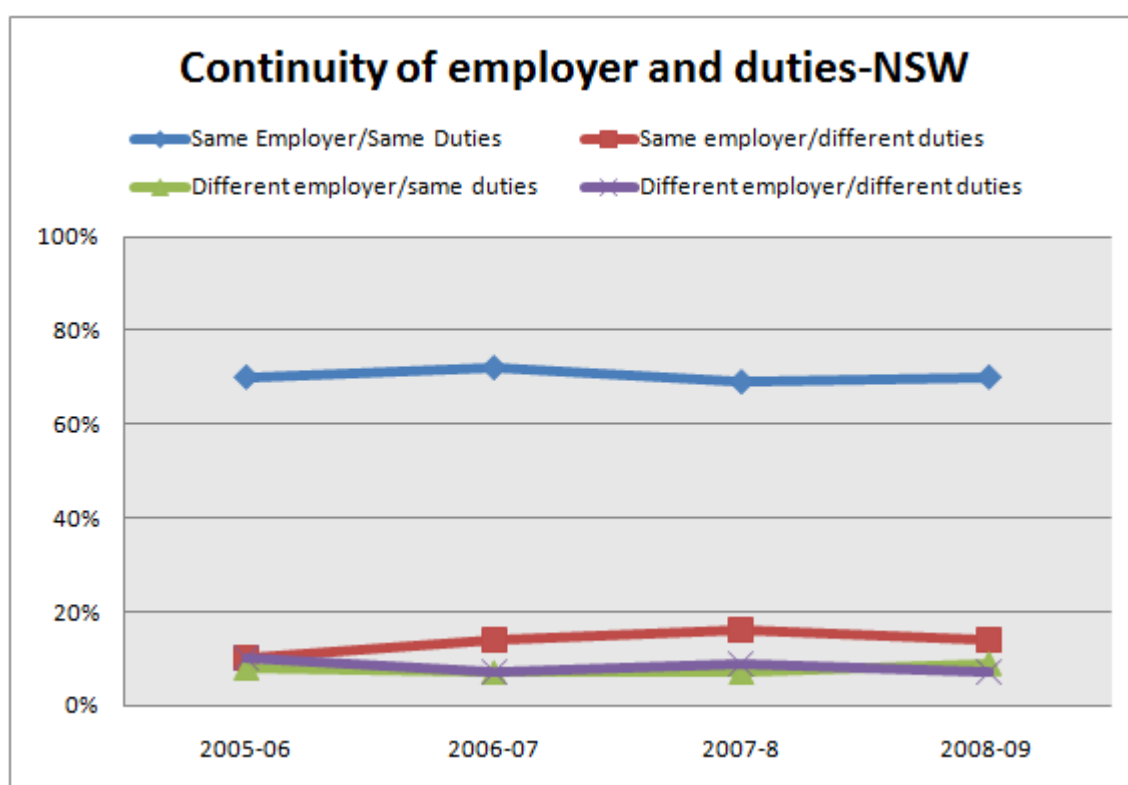
Continuity of employer and duties refers to injured workers who had returned to work at the **same** employer and carried out the **same** duties as prior to their injury

A majority of NSW workers return to the same employer and same duties following RTW and the percentage of those who do so has varied little over the last four years of the monitor, remaining at or slightly over 70%. There has been slightly more variance in the percentage of workers who return to the same employer with different duties. This figure has shifted from around 11% in 2005/06 to around 17% in 2008/09.

The average results across Australia are provided below for comparison.

Question: *[Are/Were] you working with the same employer you were working for when you incurred your original injury?*

Question: *[Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?*



Section



[Return to work influences](#)

4 Return to work influences

4.1 RTW plan

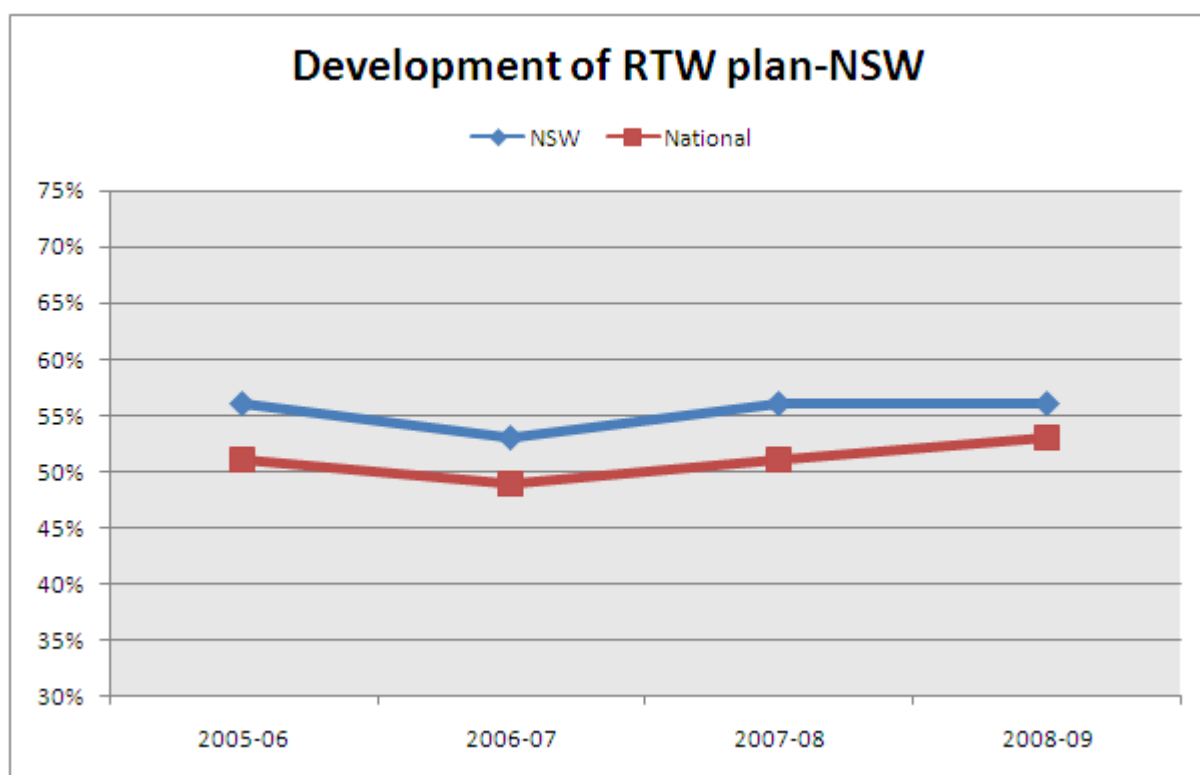
RTW plans are developed to assist injured workers achieve a RTW outcome. The Monitor measures:

1. The injured workers' awareness of RTW plans
2. The extent to which the injured worker was involved in the RTW plan
3. The helpfulness of the RTW plan from the perspective of the injured worker
4. Whether the worker considers they were given assistance to follow the RTW Plan

4.1.1 Development of and involvement in RTW plan

Since 2005/06 there has been little change in the proportion of NSW workers who have a RTW plan. At around 55%, this is around 5% on top of the national average (although this gap was closing by 2008/09).

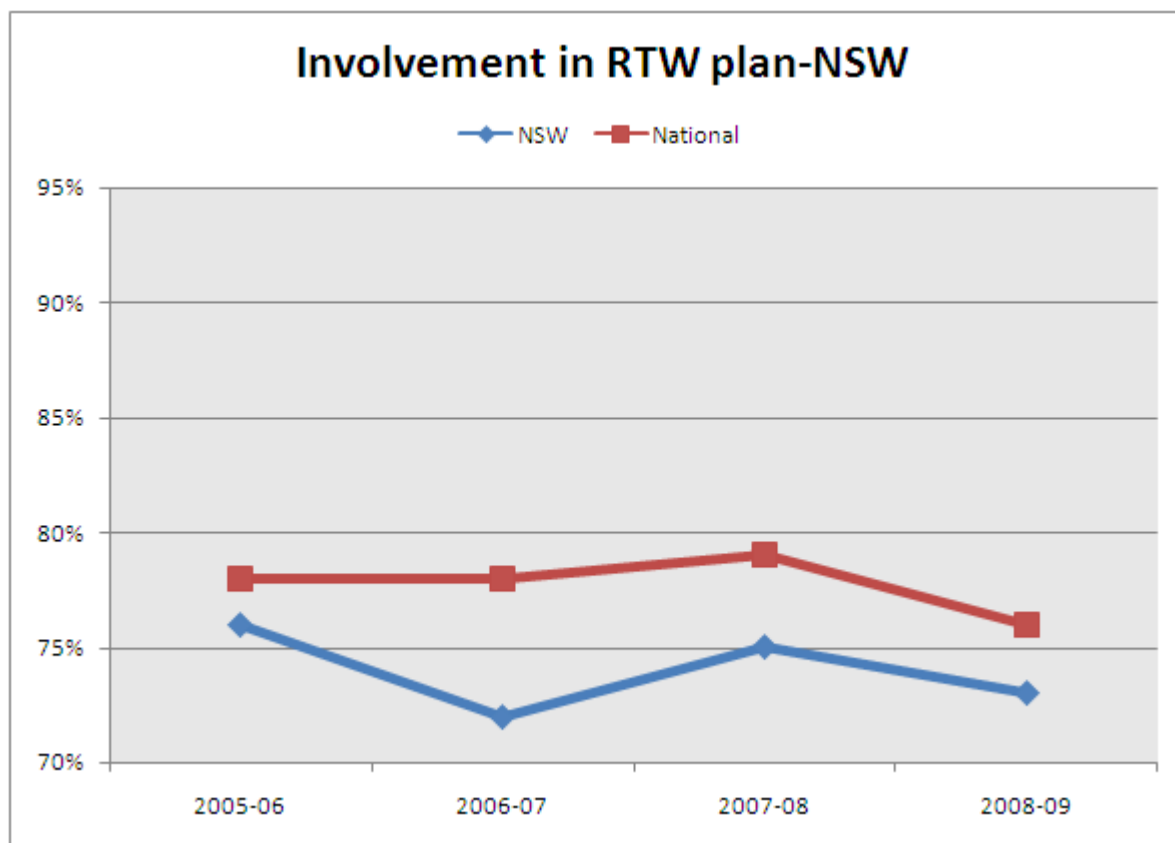
Question: Did anyone write a plan of action with you to help you to return to work? It could have been called a return to work plan or a rehabilitation plan. Either your employer or a rehabilitation provider would have been involved.



4.1.2 Involvement in RTW plan

Nearly 3/4 (73%) of NSW workers with a RTW plan were involved in its development, which is slightly lower than the national rate. The NSW rate has shifted more than the national rate over the last four years, although both have declined from 2005/06 levels.

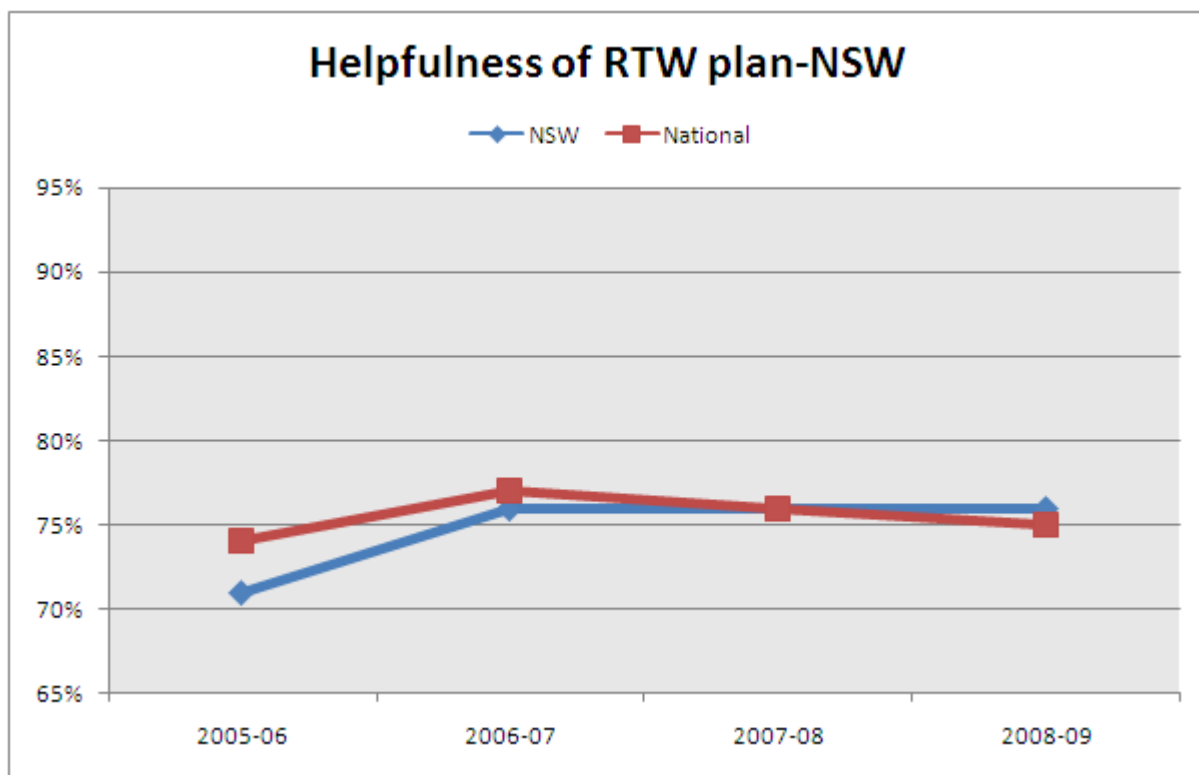
Question: Were you involved in development of the return to work plan or a rehabilitation plan?



4.1.3 Helpfulness of RTW plan

IN 2008/09 3/4 NSW workers found their RTW plan to be helpful, putting it on the national average. There was a 5% leap in the percentage of NSW workers finding their RTW plan helpful between 2005/06 and 2006/07. This gain has been maintained since.

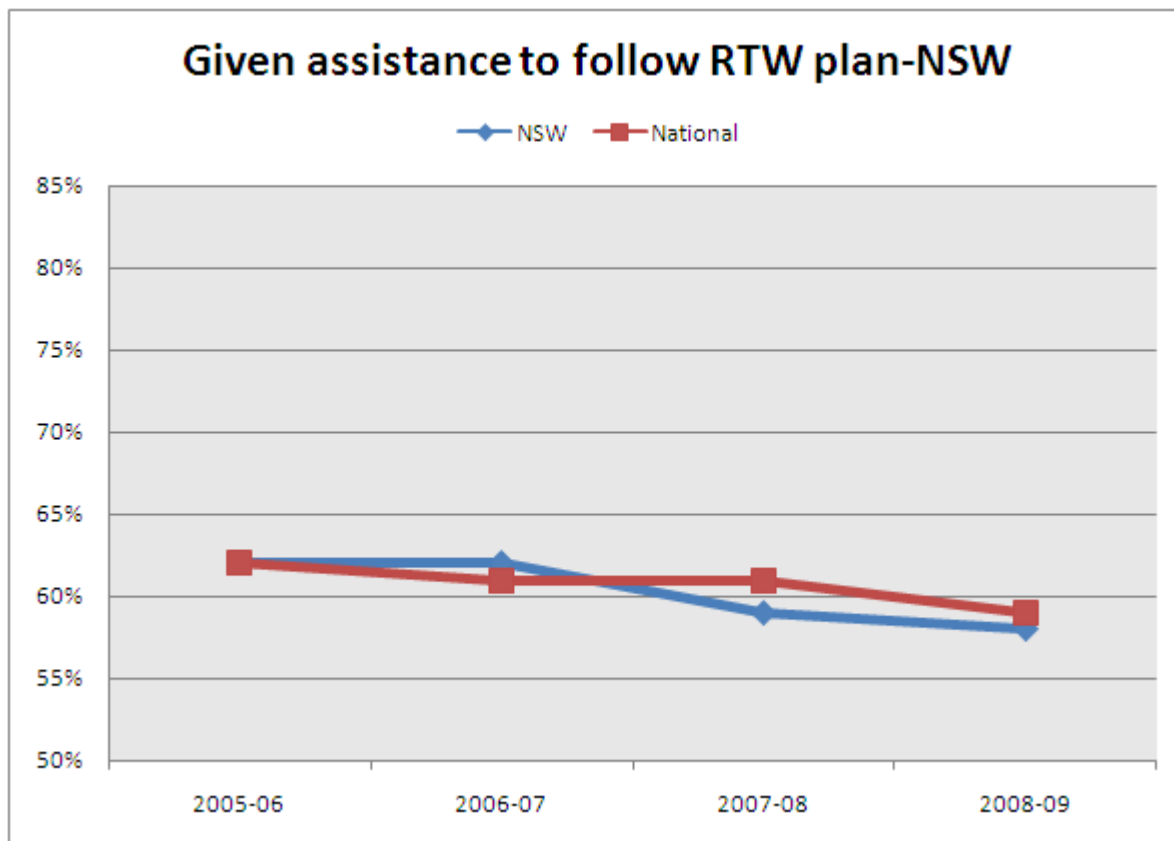
Question: Was the plan helpful?



4.1.4 Given help to follow RTW plan

Similar to the national average, the percentage of NSW workers given assistance in following their RTW plan has declined several percentage points since 05/06, with both now sitting under 60%.

Question: *Were you given help to follow RTW plan?*



4.2 Who helped and who made it harder to RTW

Assistance to RTW is measured in a number of ways:

Injured workers are asked, without prompting, who helped the most and who helped the least to RTW; and

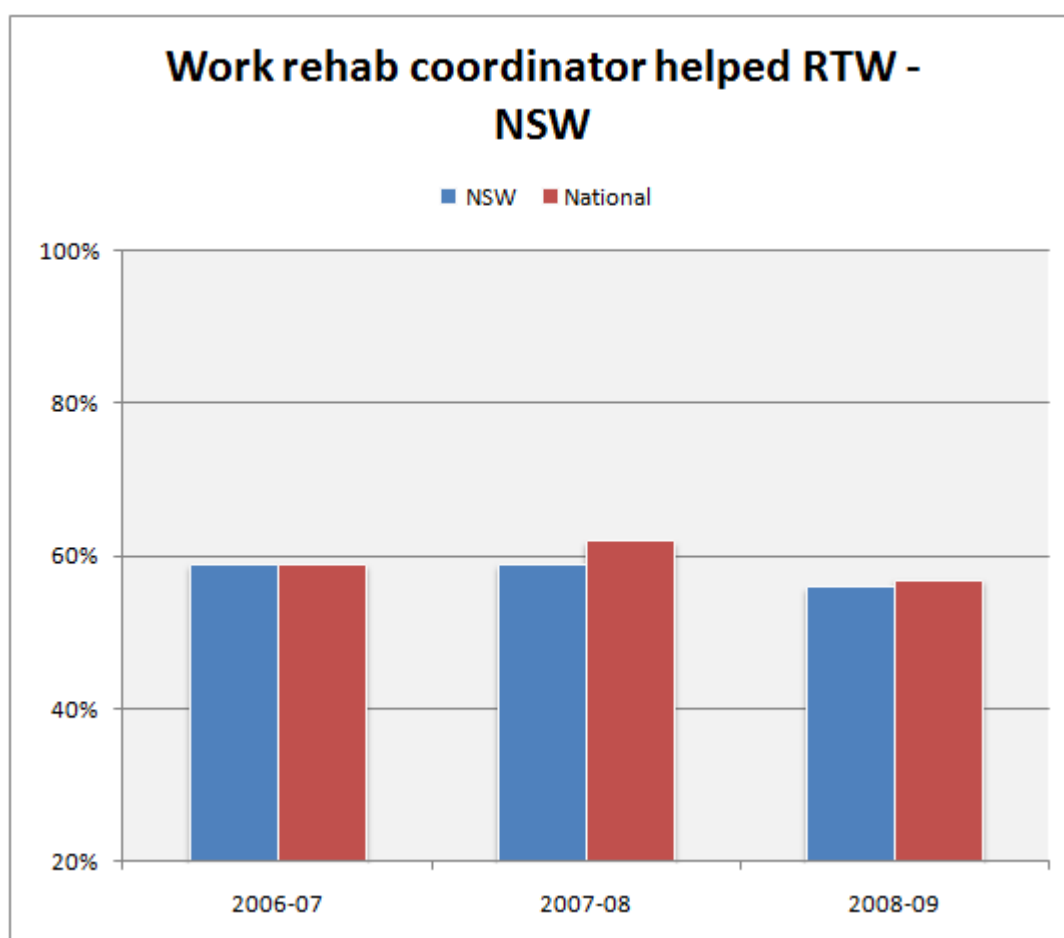
Injured workers are then asked to rate the helpfulness of key people – the doctor, rehabilitation provider, workplace rehabilitation coordinator (case

4.2.1 Who helped

Injured workers were asked to rate six different people who may have helped or hindered (a lot or a little) getting them back to work including health professionals, those in the workplace and compensation providers. The proportion who identified each person is shown in the graph.

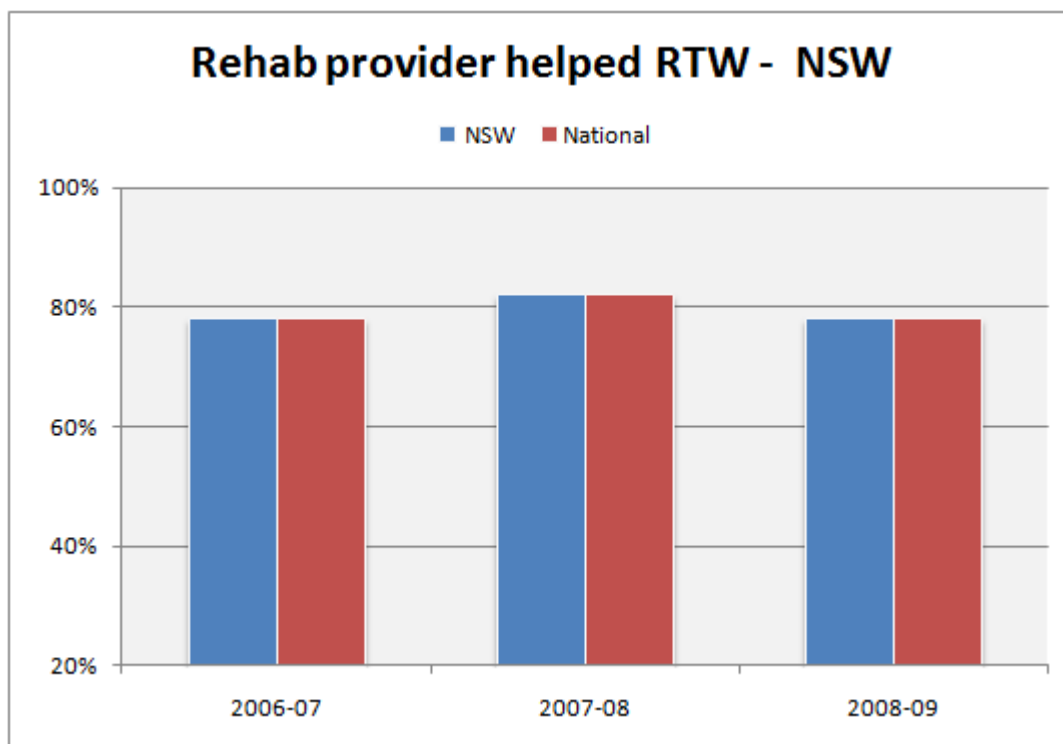
Question: Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work.

4.2.1.1 Work rehab coordinator



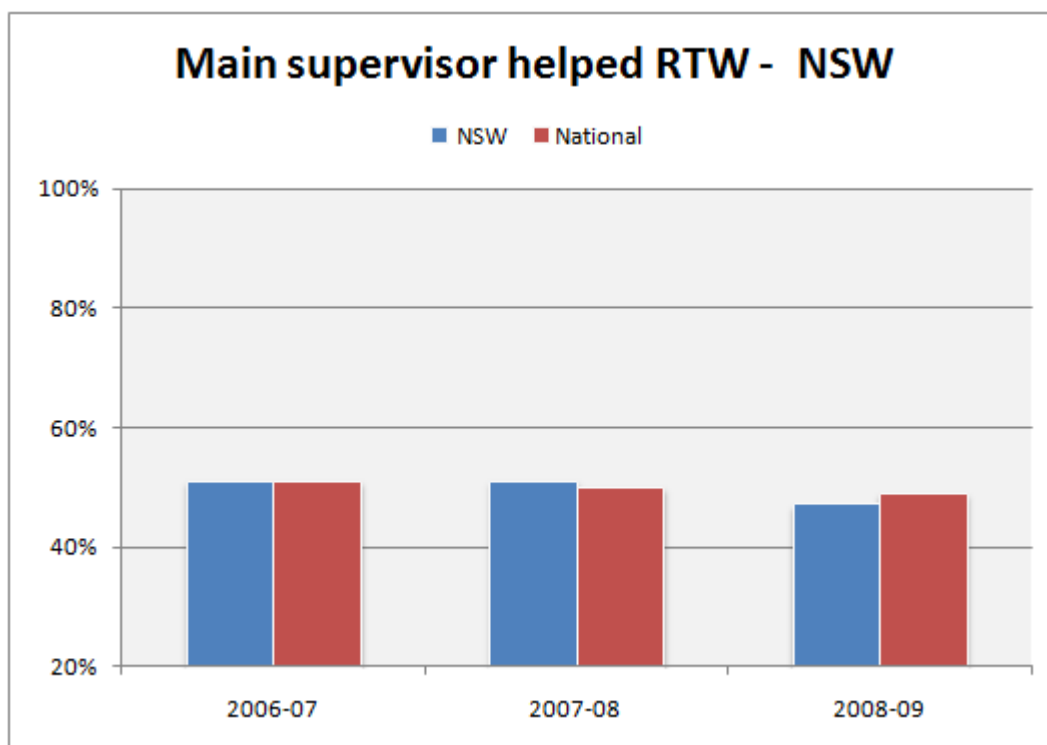
In 2008/09, just under 60% of NSW injured workers thought that the work rehab coordinator helped them return to work. This rate has been fairly static and is in line with the national average.

4.2.1.2 Rehab provider



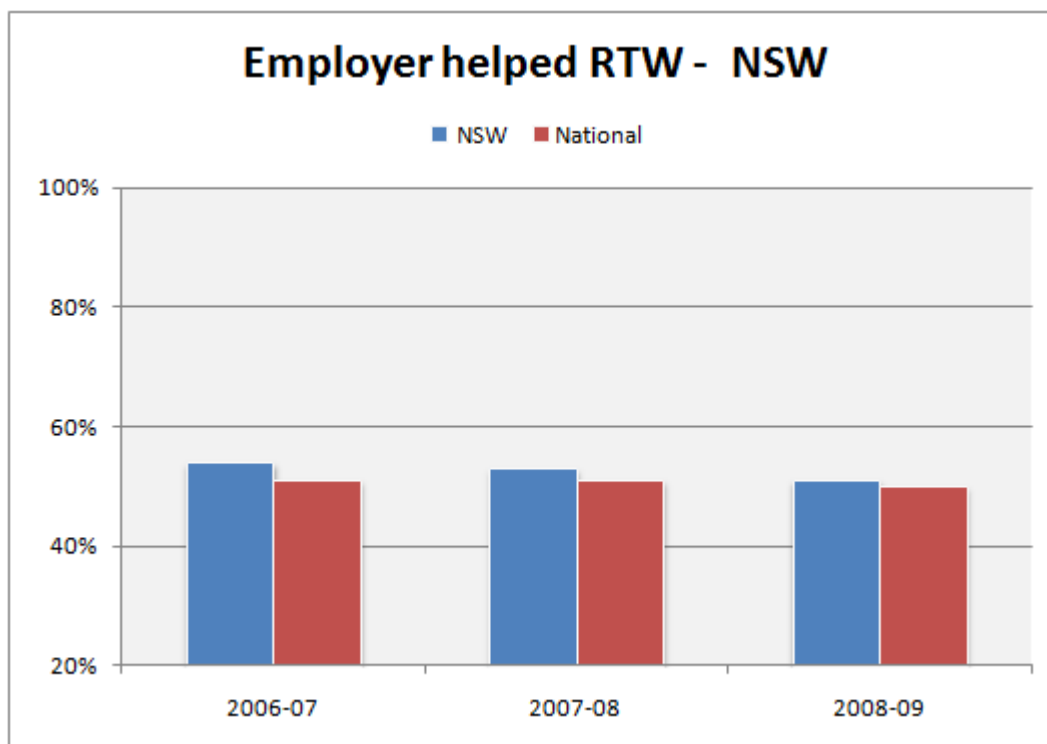
Nearly 80% of NSW workers felt that the rehab provider assisted their return to work, which is identical to the national average.

4.2.1.3 Main supervisor



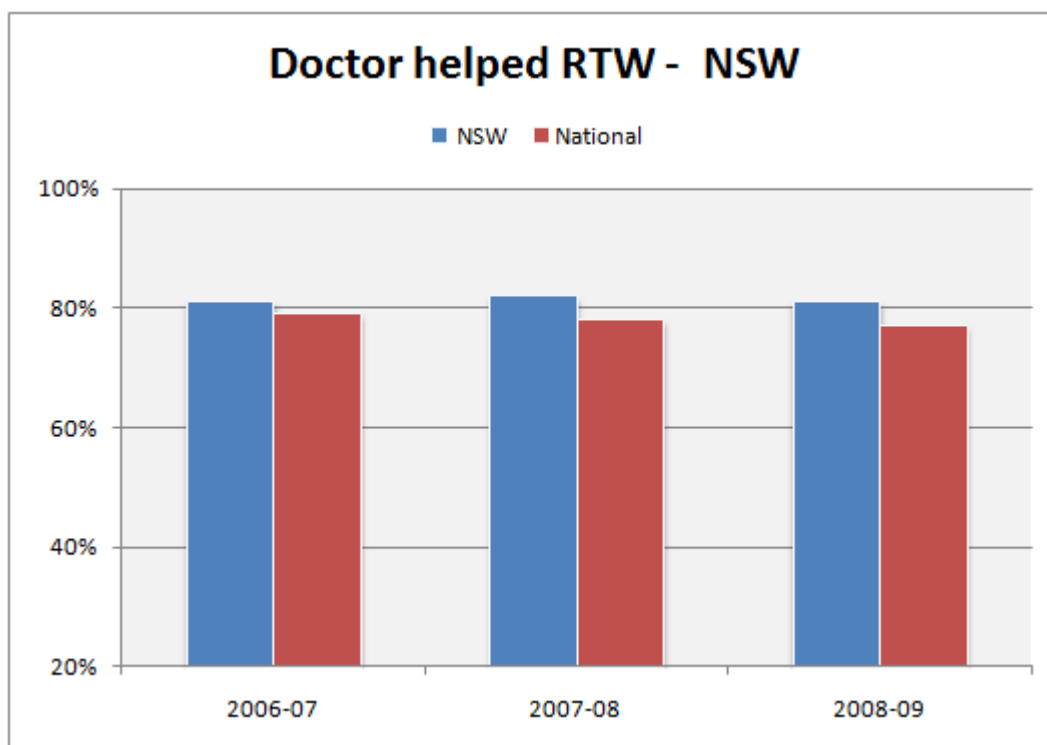
In 2008/09, less than half of NSW workers thought that their main supervisor assisted their return to work, a slight reduction on previous years and slightly below the national average.

4.2.1.4 Employer



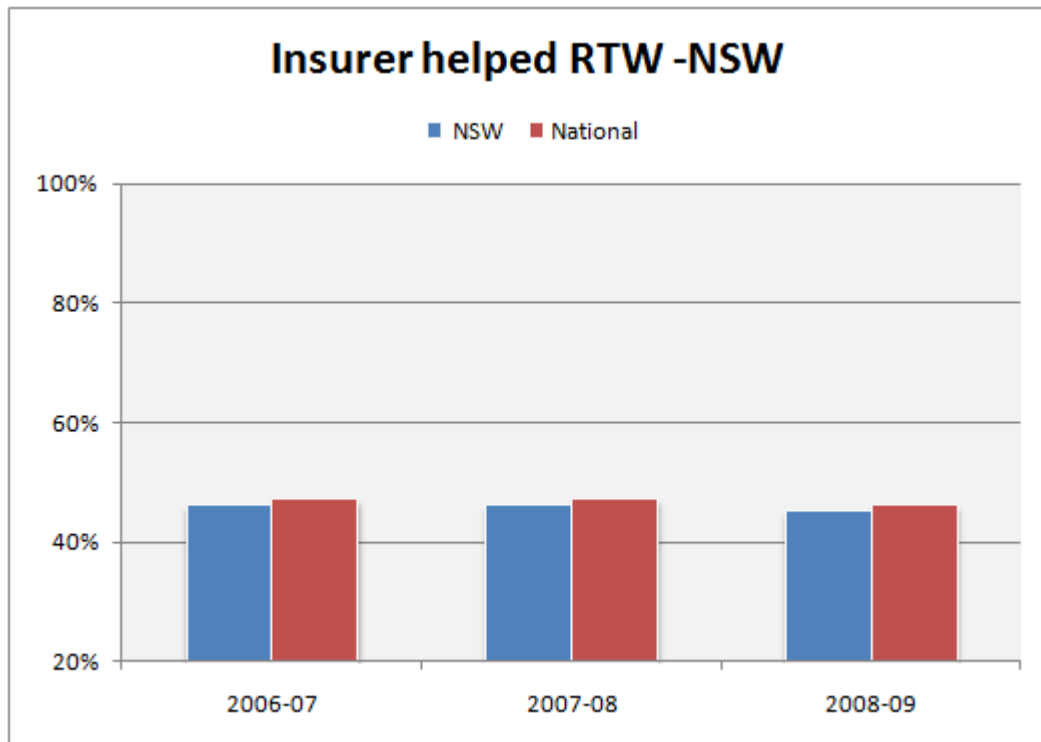
In 2008/09 half of NSW workers believed that their employer helped them return to work, a slight reduction on previous years but still slightly above the national average.

4.2.1.5 Doctor



80% of NSW workers found their doctor helpful in the RTW process, slightly above the national average. A higher proportion of NSW workers perceived their doctor as helpful than any other stakeholder.

4.2.1.6 Insurer



Less than half NSW workers thought that their insurer helped them return to work, a figure consistent with both national levels and previous years.

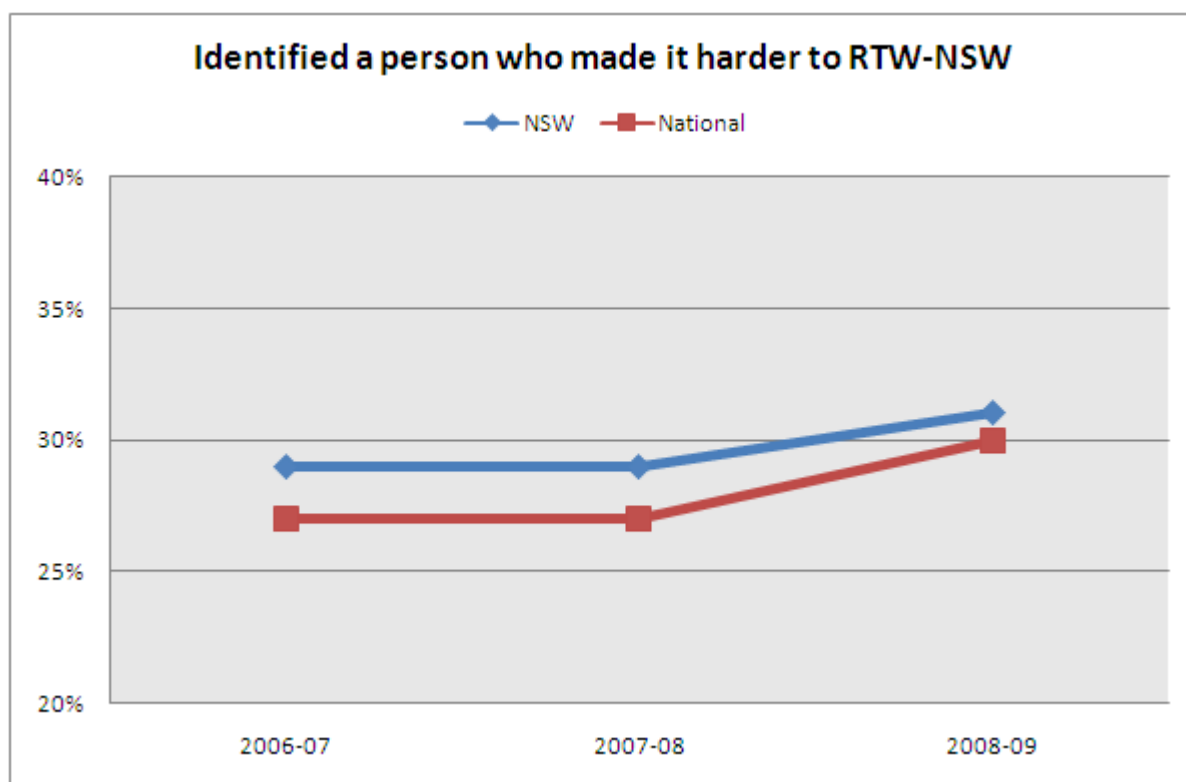
4.2.2 Who made it harder

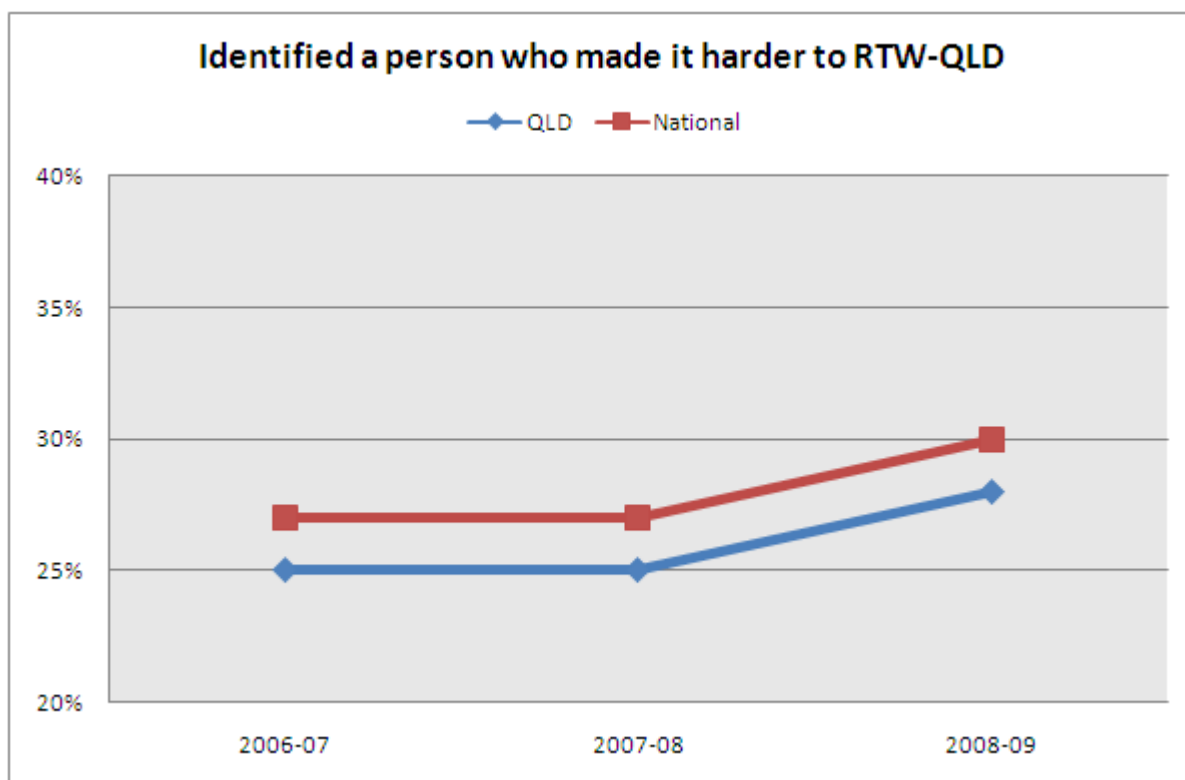
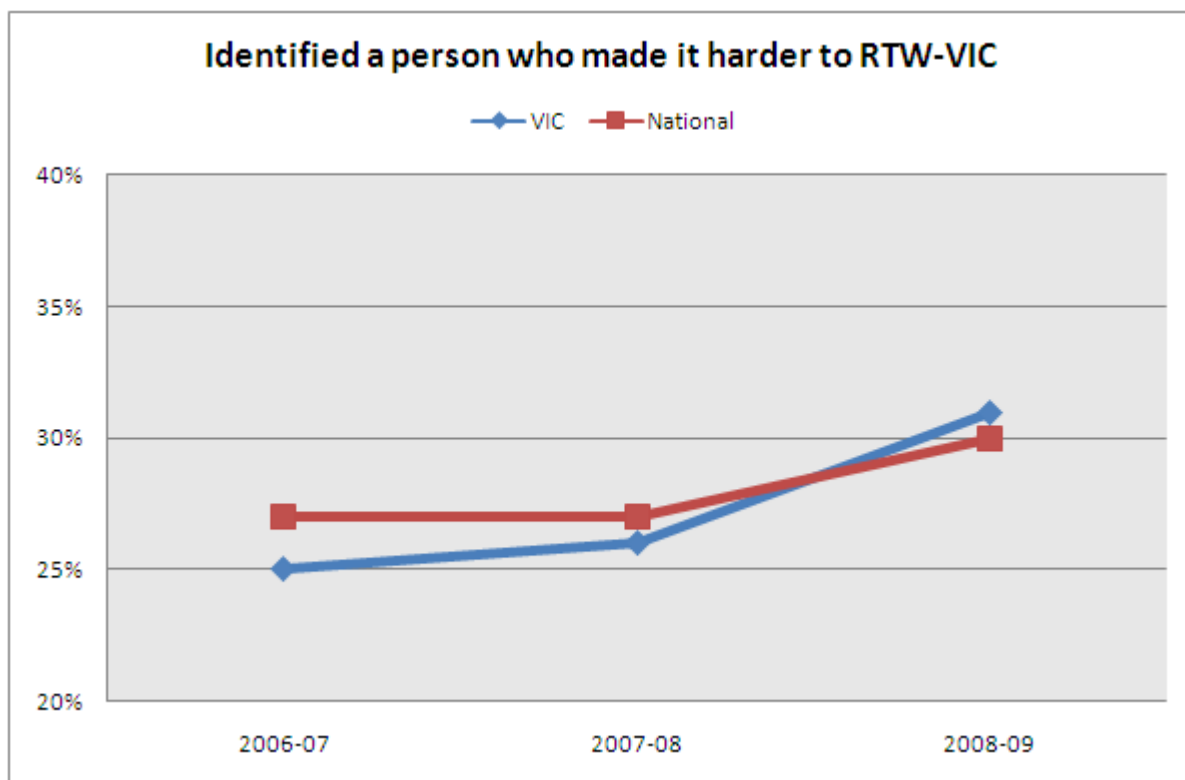
The injured employee was asked to identify if one of a list of people made RTW harder. The proportion who identified at least one person is represented in the graph below.

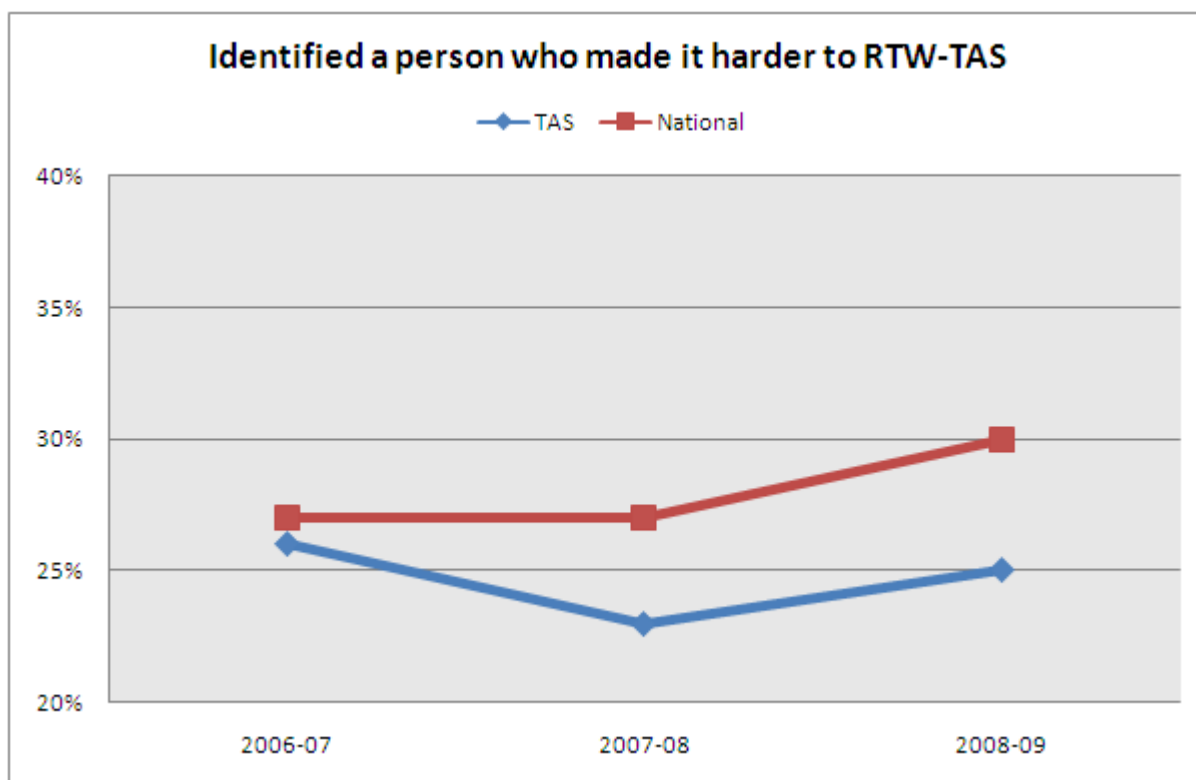
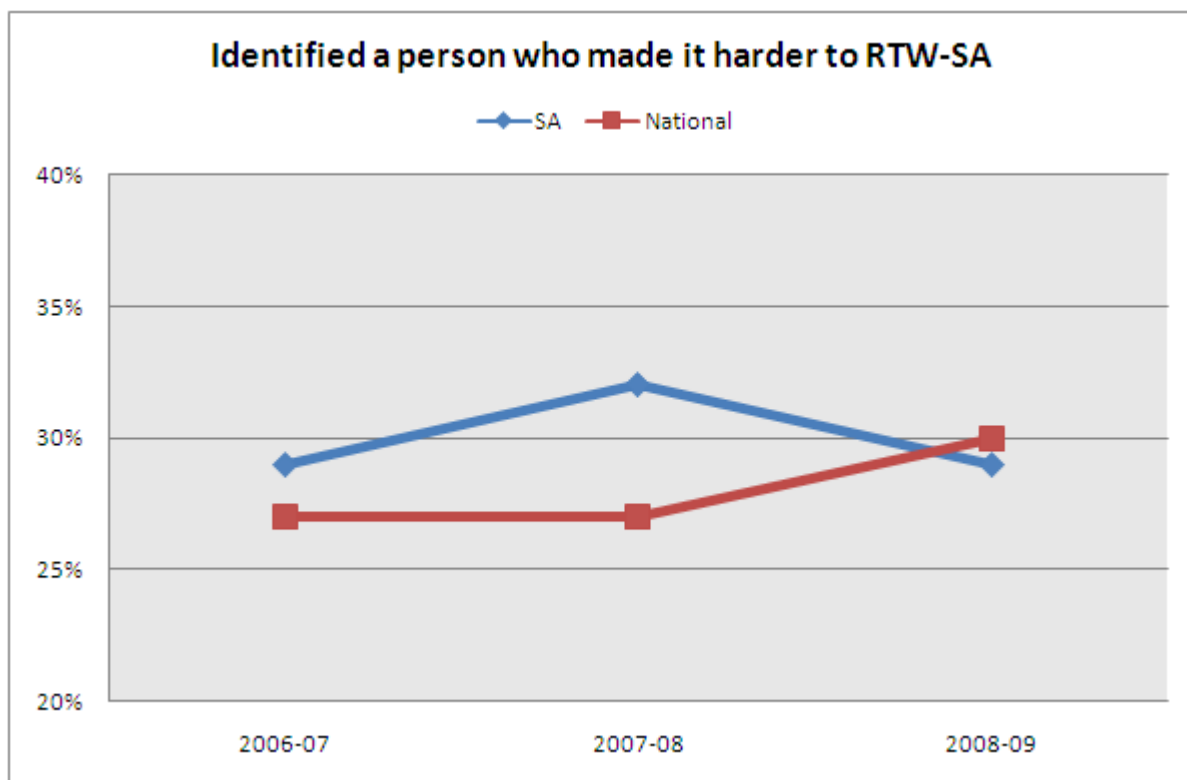
Around 1/3 of NSW workers can identify a person who made it harder to RTW.

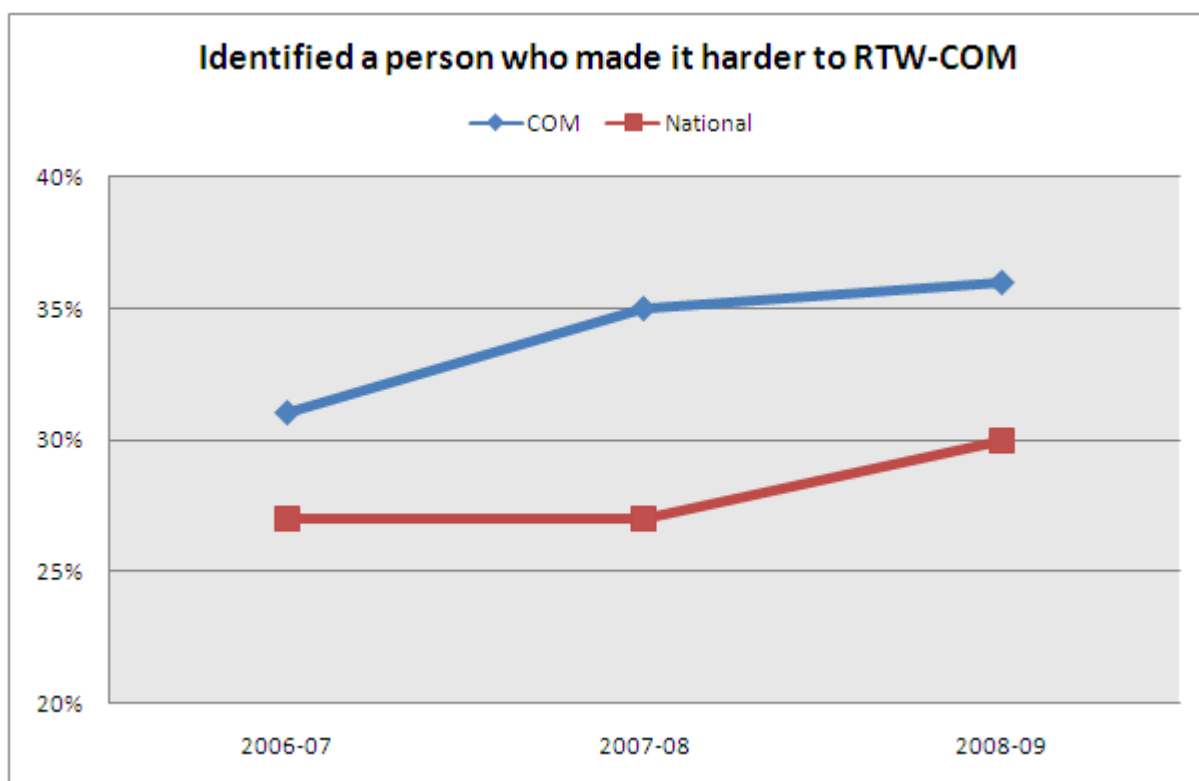
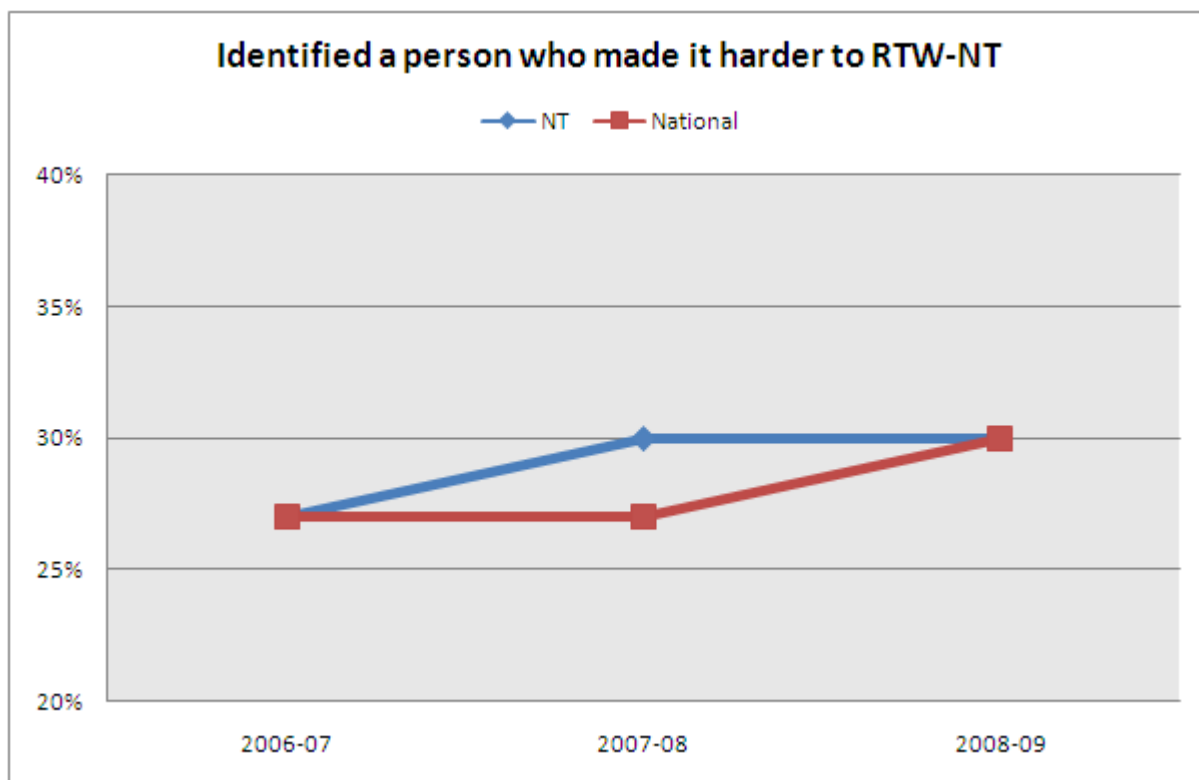
NSW workers are more likely to do so than Australian workers generally, and the proportion of NSW workers to do so has increased from 29% in 2006-07 to 32% in 08/09.

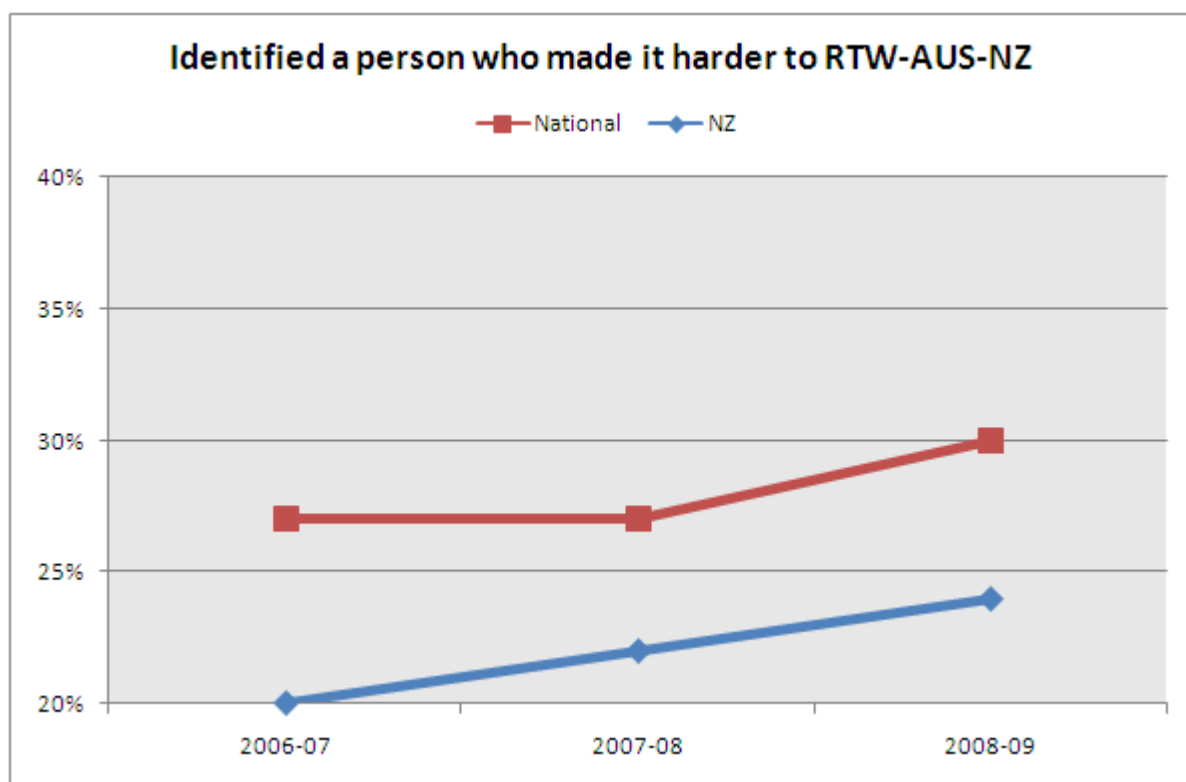
Question: "Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work."







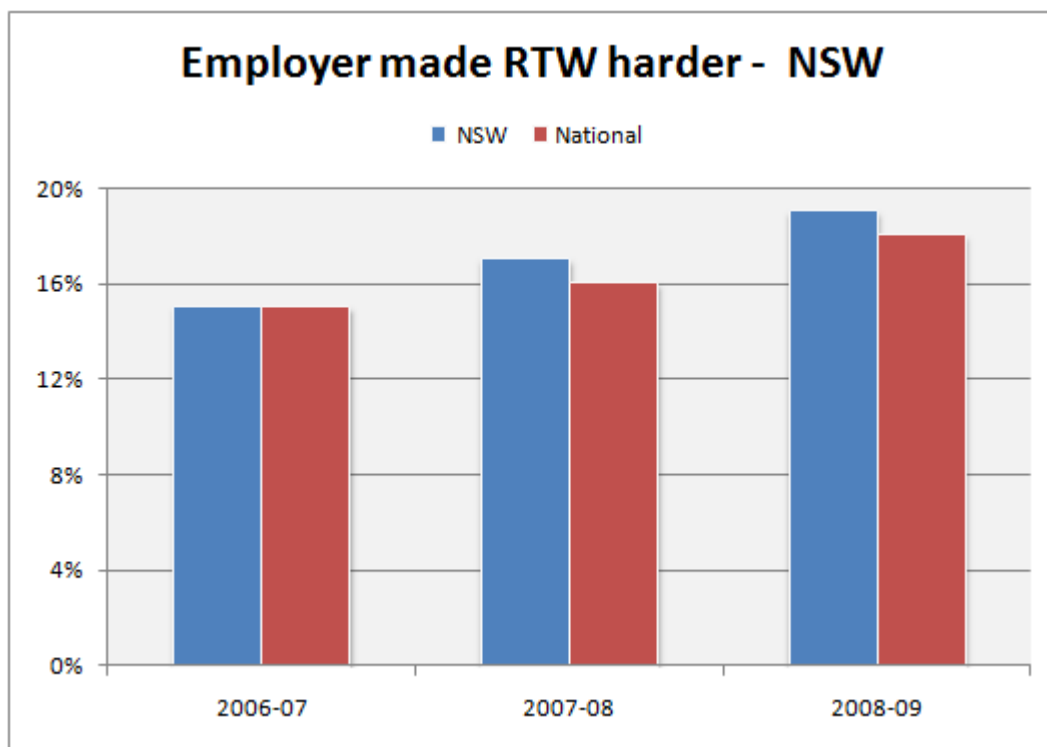




4.2.2.1 Employer made RTW harder

Just under 1/5 NSW workers thought that their employer made return to work harder. NSW staff were more likely than the national average to indicate their employer made it harder to return to work and the percentage of NSW workers to do so has gone up 5% in the last two years.

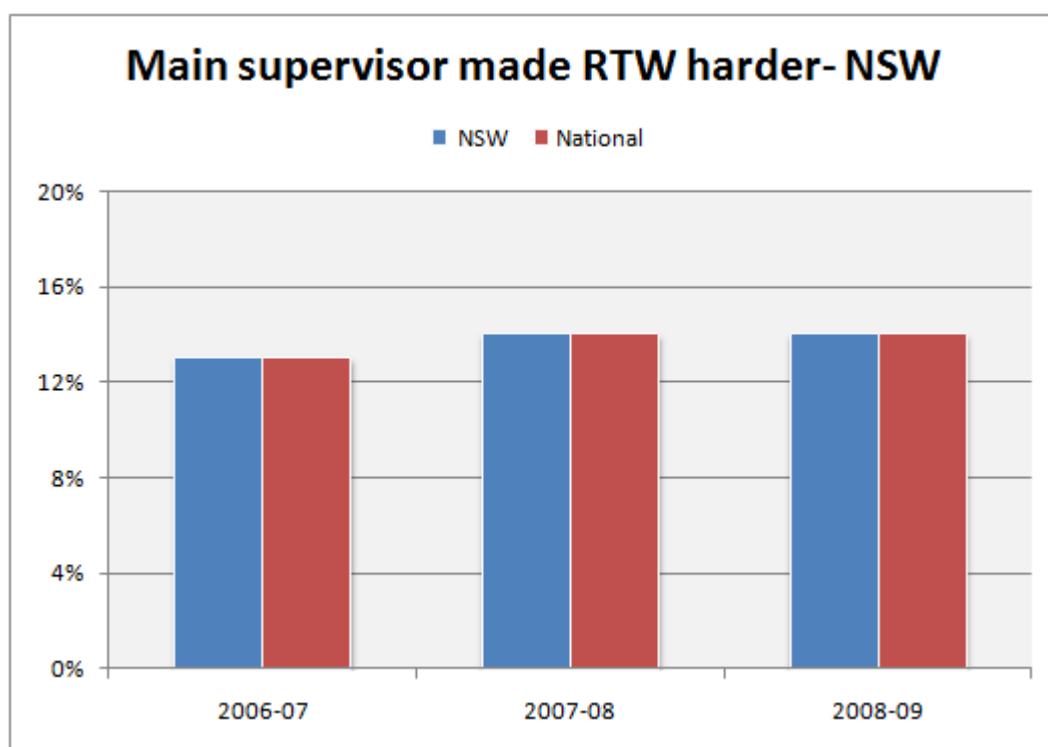
"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work." The information is the helpfulness rating of different people.



4.2.2.2 Main supervisor made RTW harder

14% of NSW workers feel that their supervisor made return to work harder, in line with the national rate.

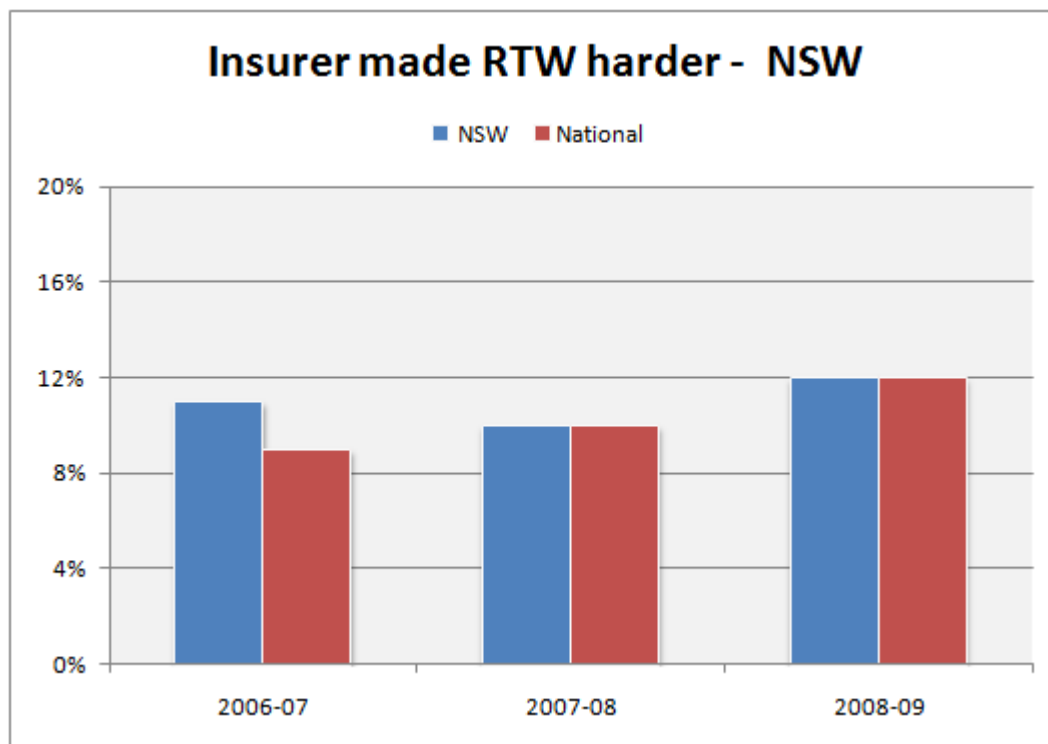
"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work." The information is the helpfulness rating of different people.



4.2.2.3 Insurer made RTW harder

12% of NSW workers felt that the insurer made return to work more difficult, in line with the national rate.

"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work." The information is the helpfulness rating of different people.



4.3 Reasons for not working

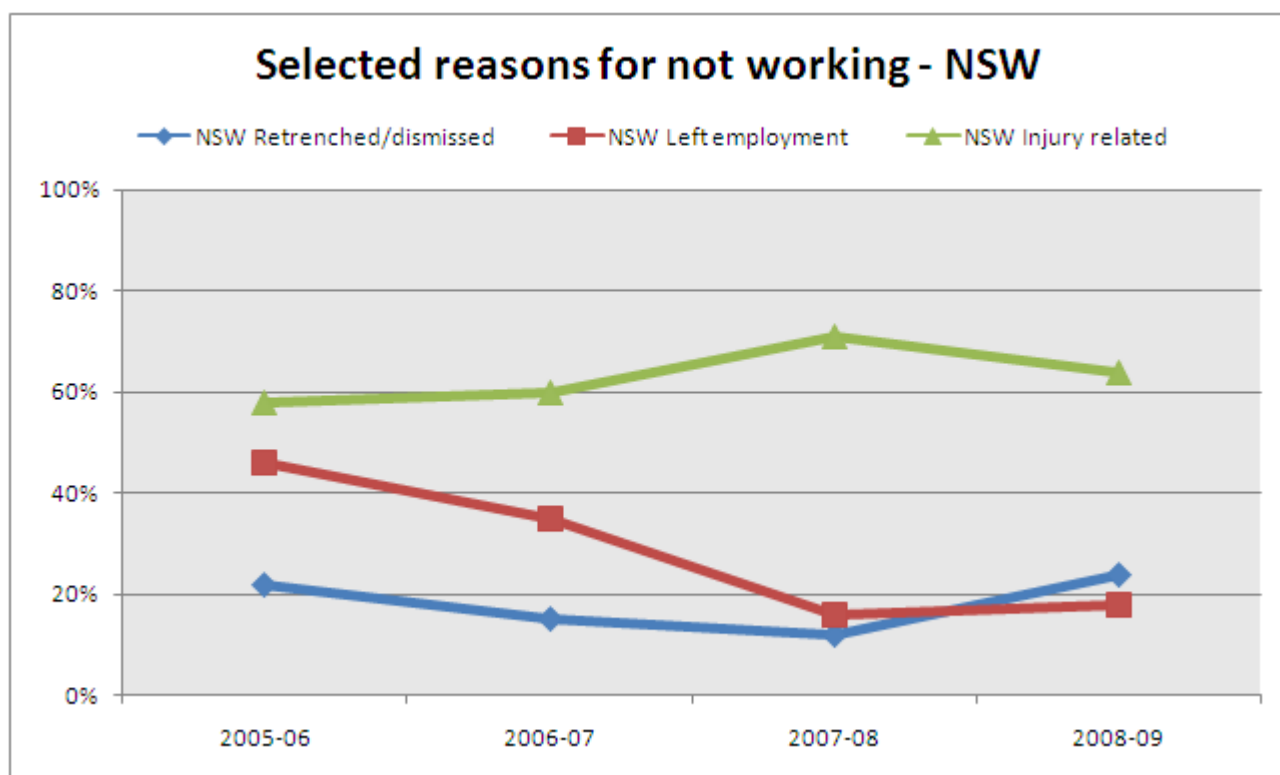
Reasons for not working have been summarised as three main types (Figure 22)6:

1. Injury related, including: still injured; new injury; old injury got worse or aggravated; psychological reasons; and can't work in that job due to type of injury.
2. Left employment, referring to those who indicated they had left the workforce on a permanent or temporary basis including: retired; resigned; studying; no work available/seasonal.
3. Retrenched/dismissed, including: retrenched; dismissed by employer; and employer closed down.

In 2005/06 there was less than 15% separating the percentage of workers who claimed that an injury was the reason they were not working (just under 60%) from those who claimed that they had left employment (around 45%). By 2007/08 the distance between the two had widened to almost 50%, with around 70% of workers citing injury as their reason for not working, and less than 20% claiming that they'd left employment. In 2008/09 this gap had diminished slightly and there was a jump of 10% in retrenched / dismissed workers, meaning that this reason for not working overtook leaving employment as a reason for not working.

Question: What is the main reason you are not working now?

Question: Are there any other reasons you are not working now?



4.4 Workplace culture

Injured workers were asked how much they agreed or disagreed with six statements about the workplace where they sustained their injury to gain a perspective of workplace culture.

These were converted into a scale from one to five, where one was “strongly disagree” and five was “strongly agree”. A score of three indicates “neither agree nor disagree”. The average score for all respondents is reported.

The attributes of the workplace that were rated from strongly disagree to strongly agree and assigned a numerical rating:

Work importance:

“The work that you do at your workplace is very important to you”

Work satisfaction:

“You are very satisfied with the work you do”

Valued at work:

“People at work really value what you do”

Management’s help with RTW:

“Generally, management at the place where you work will do what they can to help you get back to work”

OH&S spending:

“Your employer is prepared to spend the money and time required to make the workplace safe”

RTW policies and procedures:

“Your employer has clear policies and procedures about returning injured workers to work”.

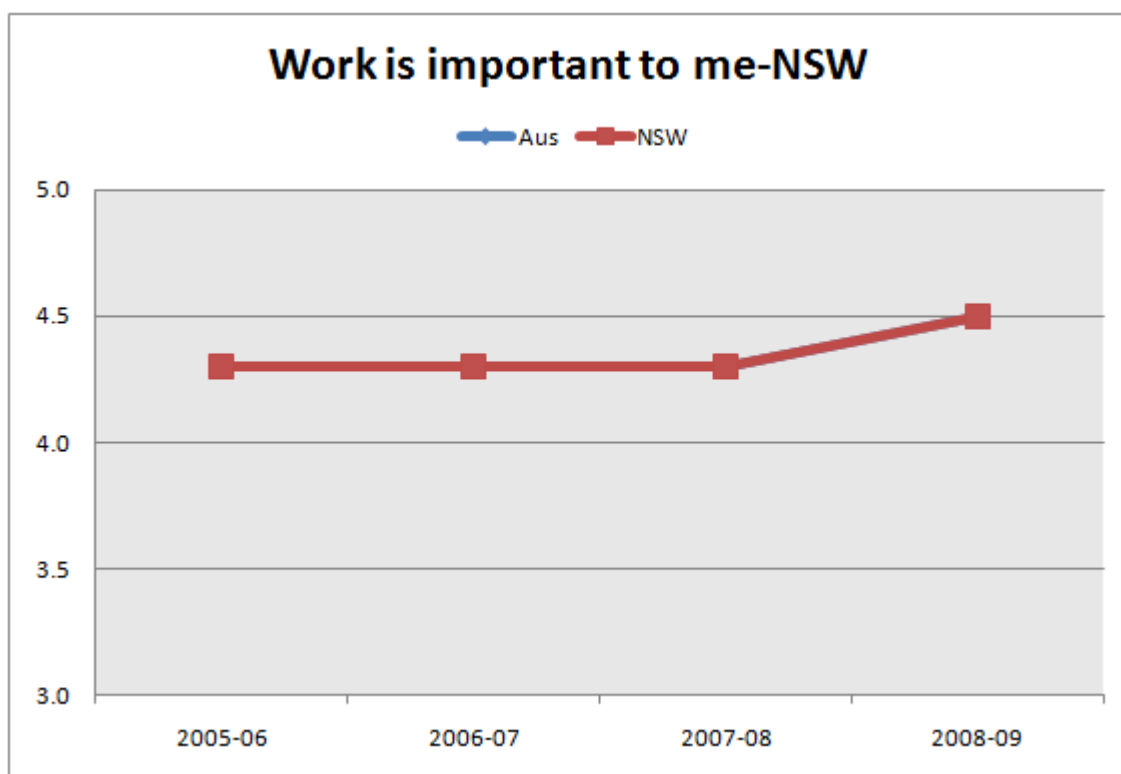
GRAPHS ARE FOR NZ NOT NSW

In NSW, as in Australia generally, workers tended to agree that they were satisfied with the work they did. In NSW and nationally there was an increase in worker satisfaction with work between 07/08 and 08/09, and this increase was slightly more marked in NSW. Within NSW and across Australia, workers tended to agree that work was important to them and their level of agreement increased slightly in 08/09. Compared to the national average, which has remained static somewhere between “neither agree nor disagree” and “agree”, NSW workers have seen a gradual increase in their perception of being valued at work from 05/06 to 08/09, at which year they tended to “agree” with that statement. Since 06/07 NSW workers have had a slightly higher perception than the national average that management do what they can to help with RTW. Both populations of workers sit between “neither agree nor disagree” and “agree” with this statement. While the perceptions of workers nationally re their employers having policies and procedures on return to work has remained constant (closer to “agree” than “neither agree nor disagree”) the NSW rating has varied slightly, within the same range. Again, workers in NSW and nationally are between “agreeing” and “neither agreeing nor disagreeing” with the statement that their employers are prepared to spend time and money on safety.

4.4.1 Work satisfaction



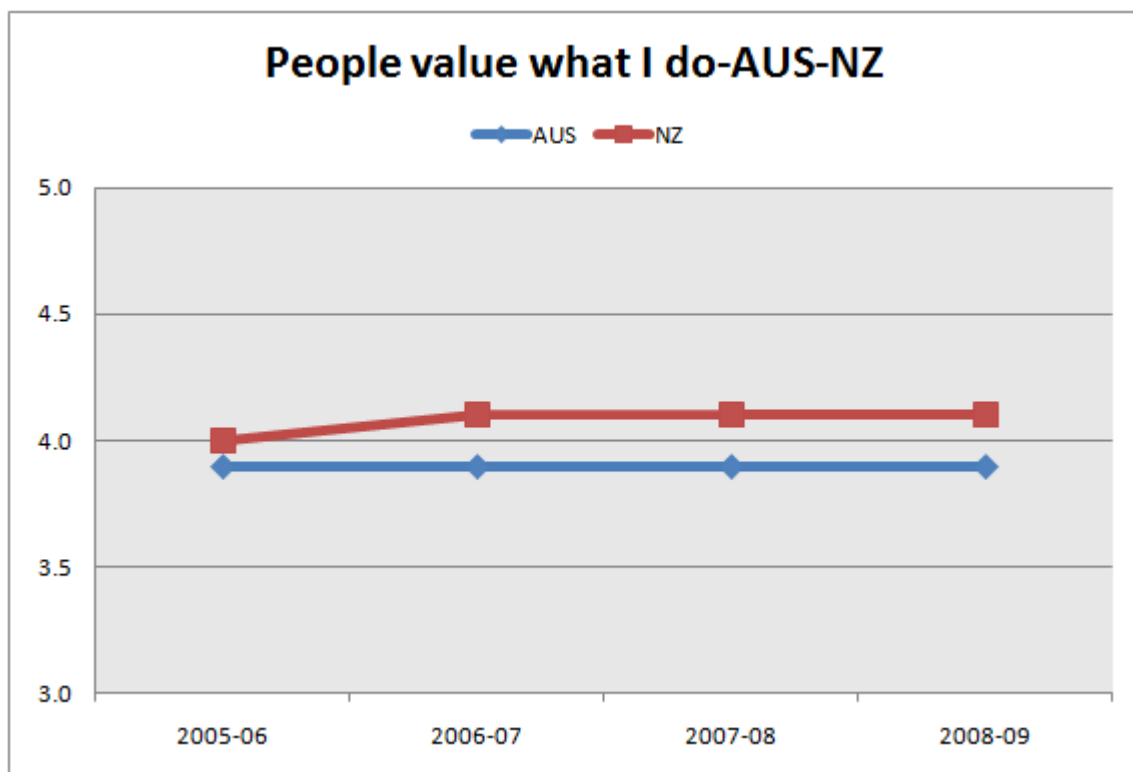
4.4.2 Work importance



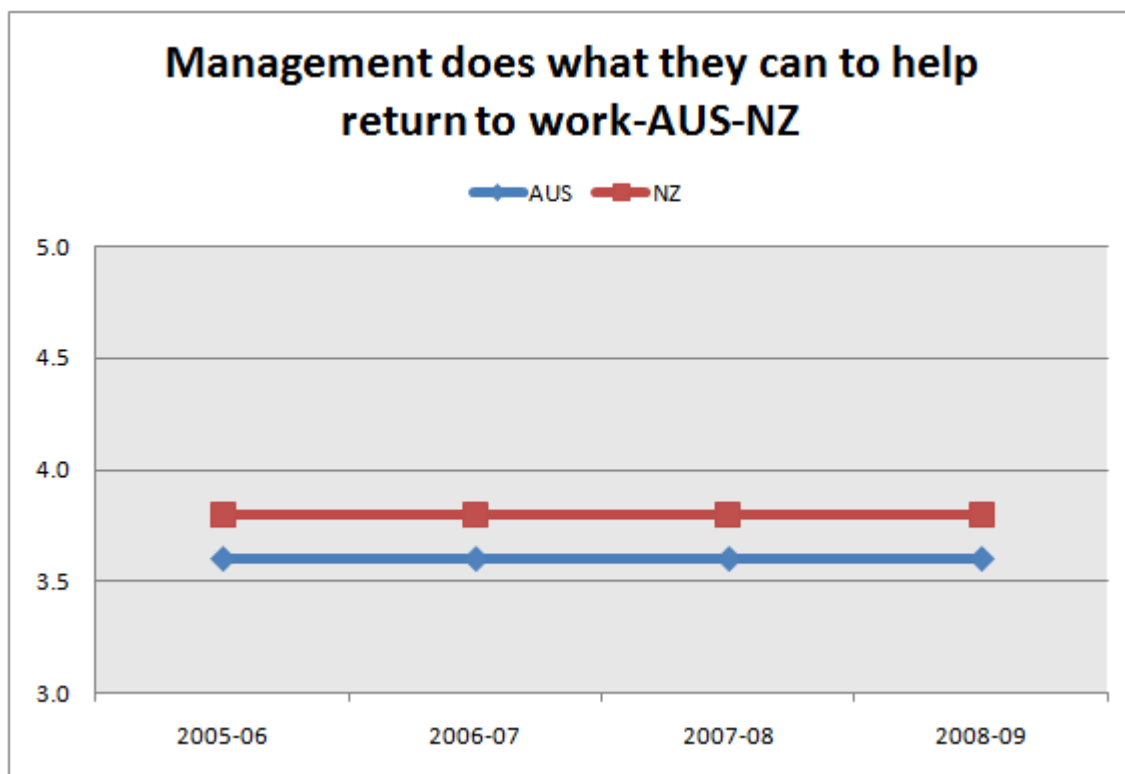
4.4.3 Work satisfaction



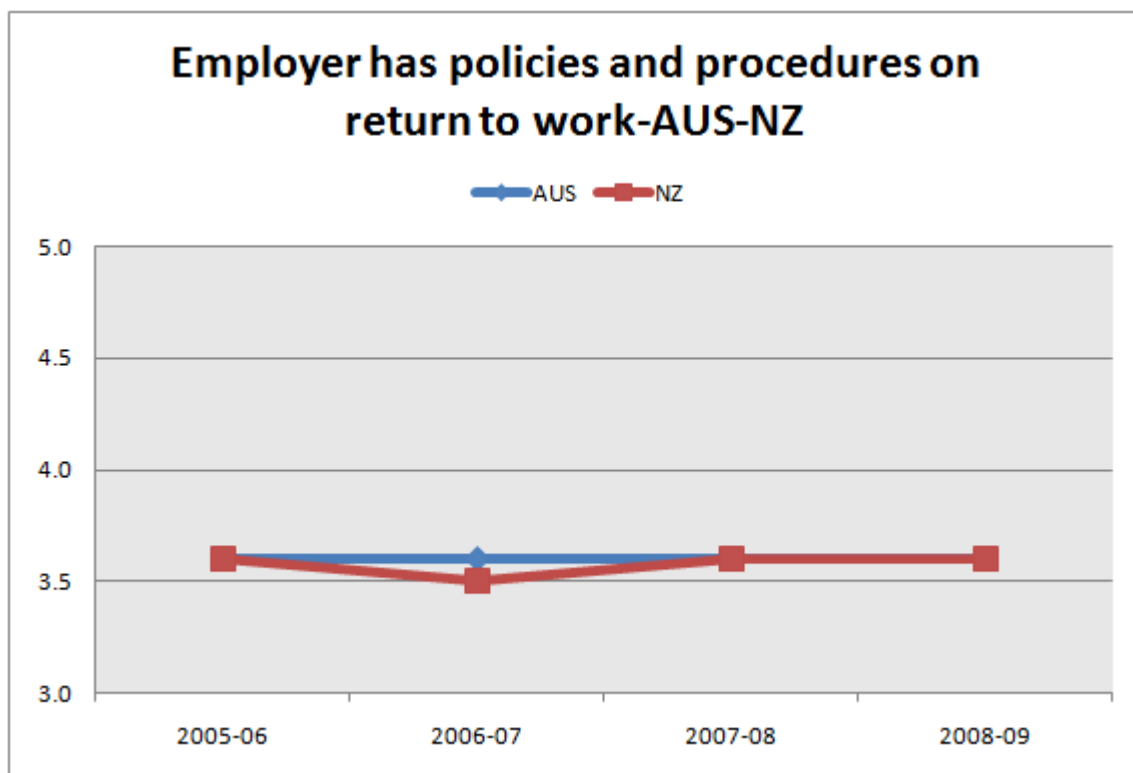
4.4.4 Valued at work



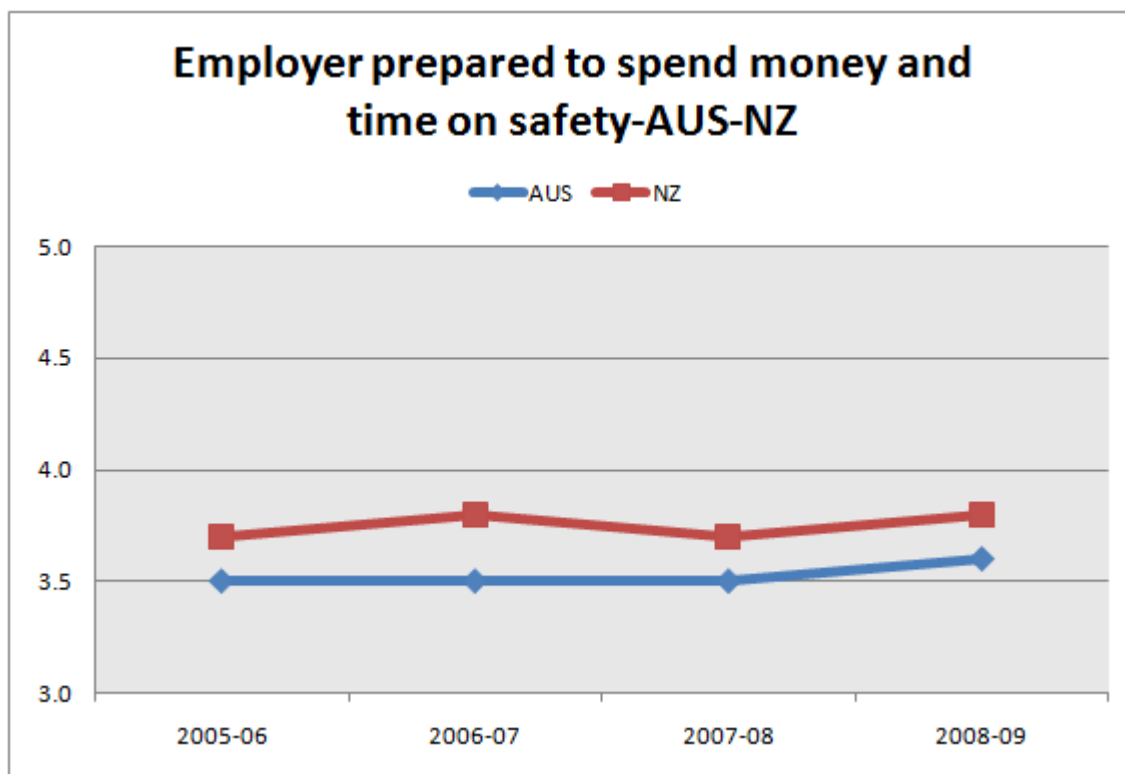
4.4.5 Management help RTW



4.4.6 Clear policies



4.4.7 OH&S spending

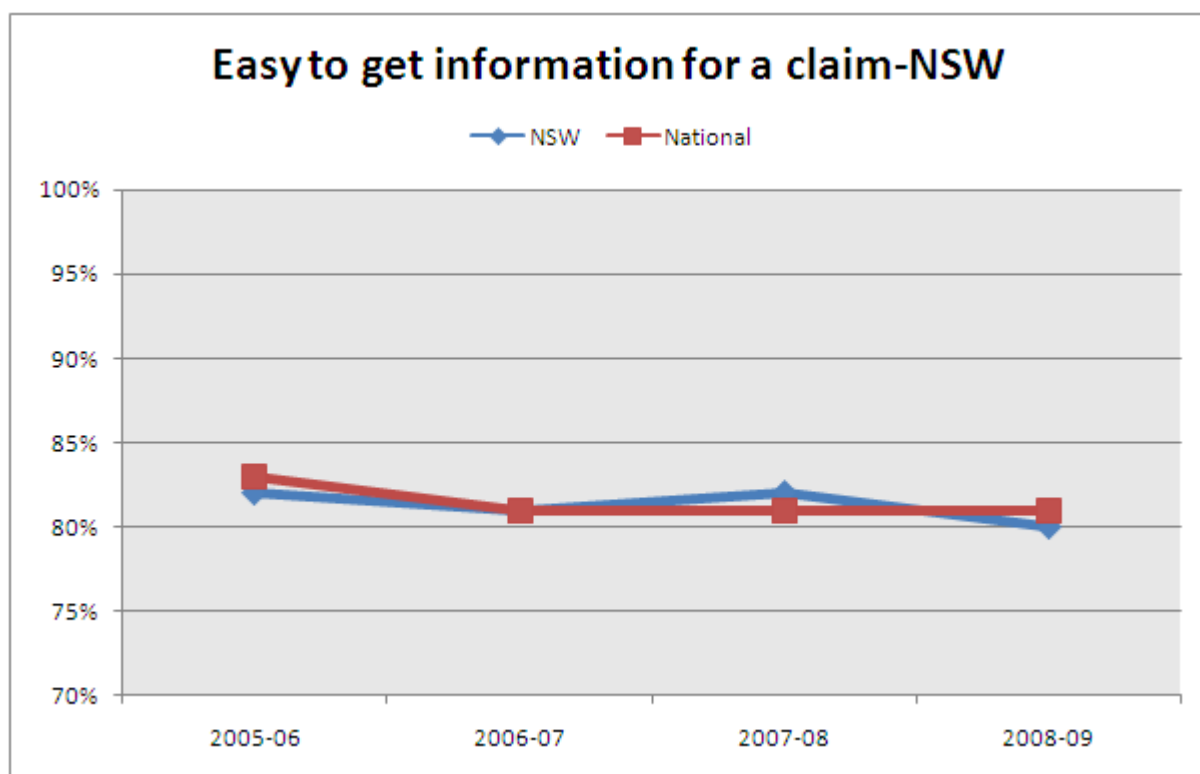


4.5 Making a claim

4.5.1 Information needed for putting in a claim

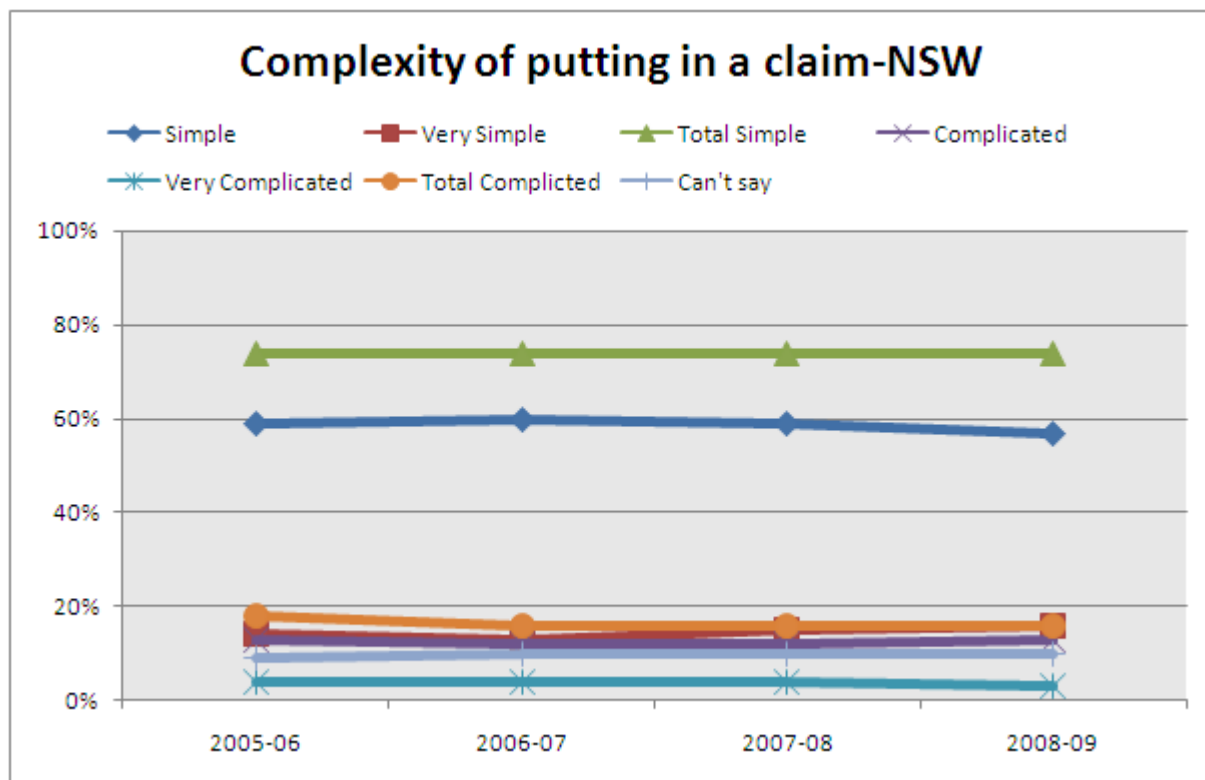
Like the national percentage, the percentage of NSW workers who believe that it is easy to get information to make a claim has seen a slight downwards trend since 05/06, and in 08/09 sat at around 80%.

Question: When you put in your claim under <jurisdiction>, was it easy to get the information you needed to make a claim?



4.5.2 Complexity of putting in a claim-gtr

Claimants' perceptions of the difficulties of making a claim have varied little in NSW over the last four years, with around 75% finding it simple, and around 18% finding it complex.



Section



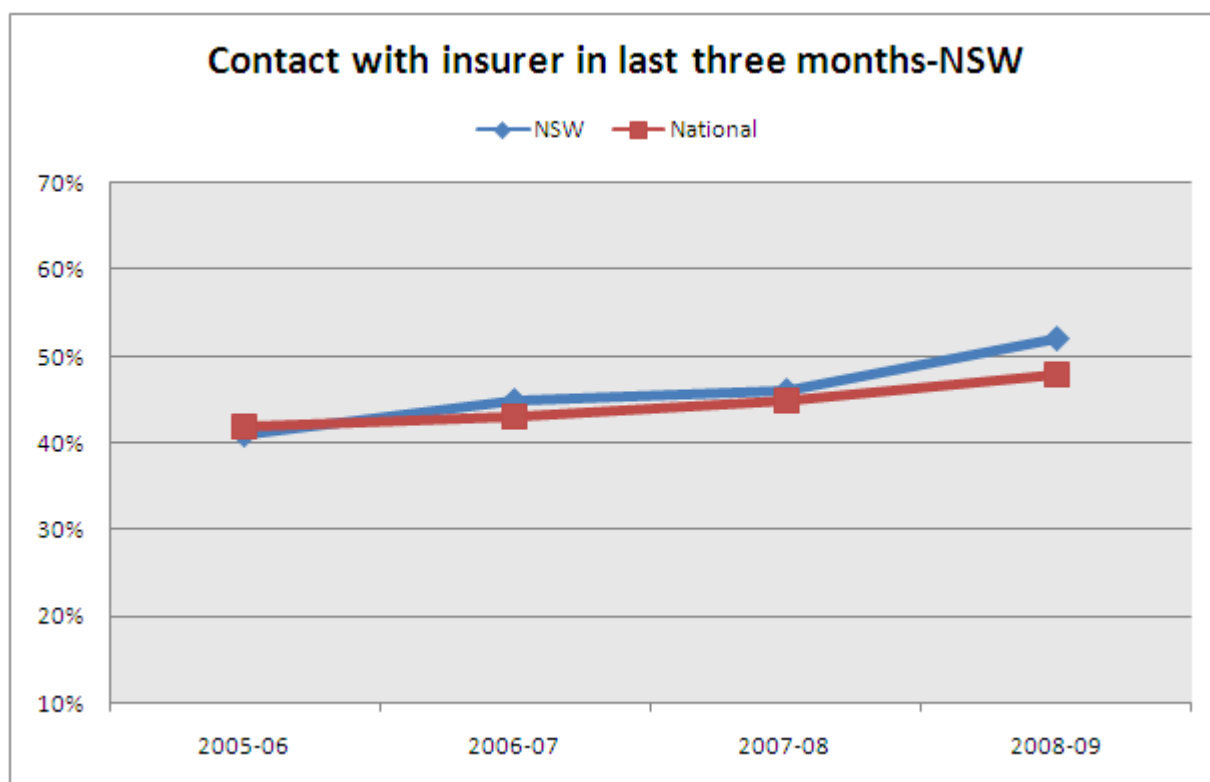
Rating of customer service by insurer/Scheme

5 Rating of customer service by insurer/Scheme

5.1 Communication with insurer

Both NSW and Australian workers have become increasingly likely to have had contact with their insurer in the last three months, over the last four years. NSW has increased more quickly than the national percentage, and now sits at just over 50%.

Question: Have you had any contact with <jurisdiction insurer> in the last three months?



5.2 Rating of insurer type services

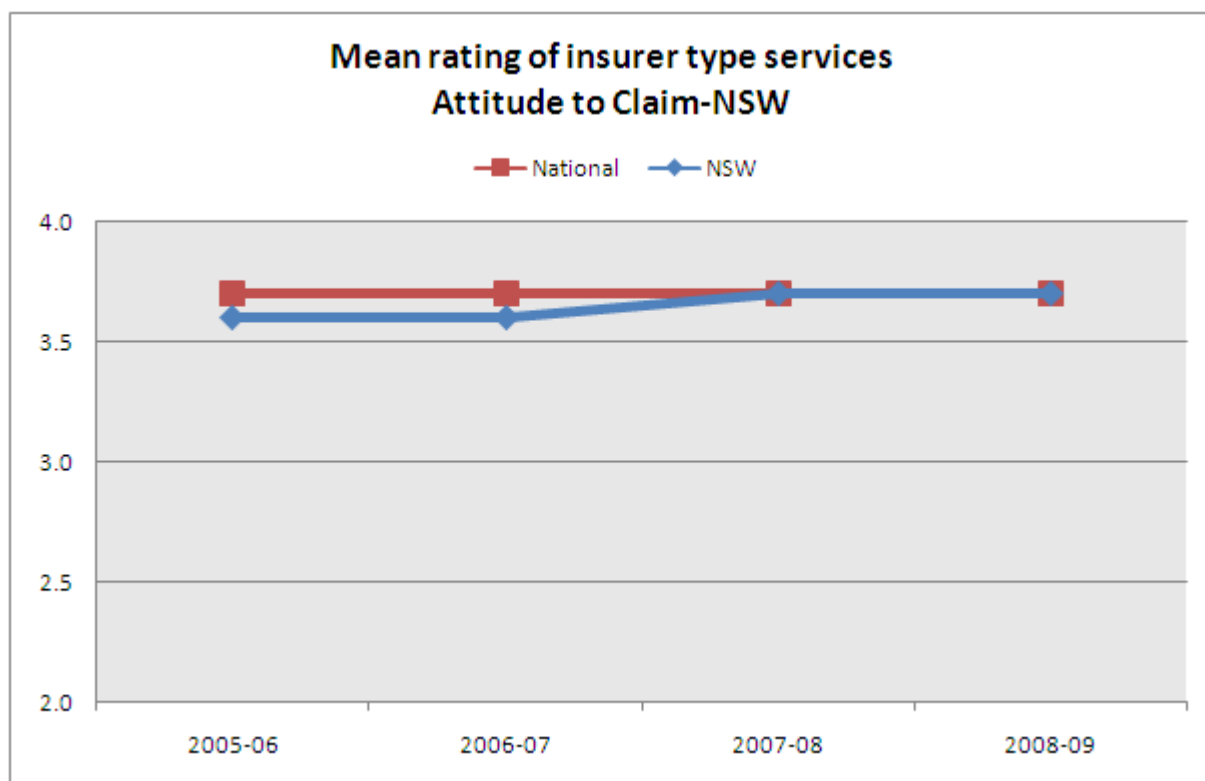
Injured workers were asked to rate the performance of the agency providing insurance type services on a number of aspects relating to the way in which the insurer handled the injured worker's claim. The performance of the insurer was rated on a one to five point scale where one was "poor" and five was "excellent". The insurers were rated on:

- Attitude of the insurer to claim;
- The way in which the insurer responded to enquiries;
- Providing accurate information;
- Helpfulness;
- Understanding the worker's situation;
- Communicating with worker;
- Giving advice about claim; and
- Giving advice about rights.

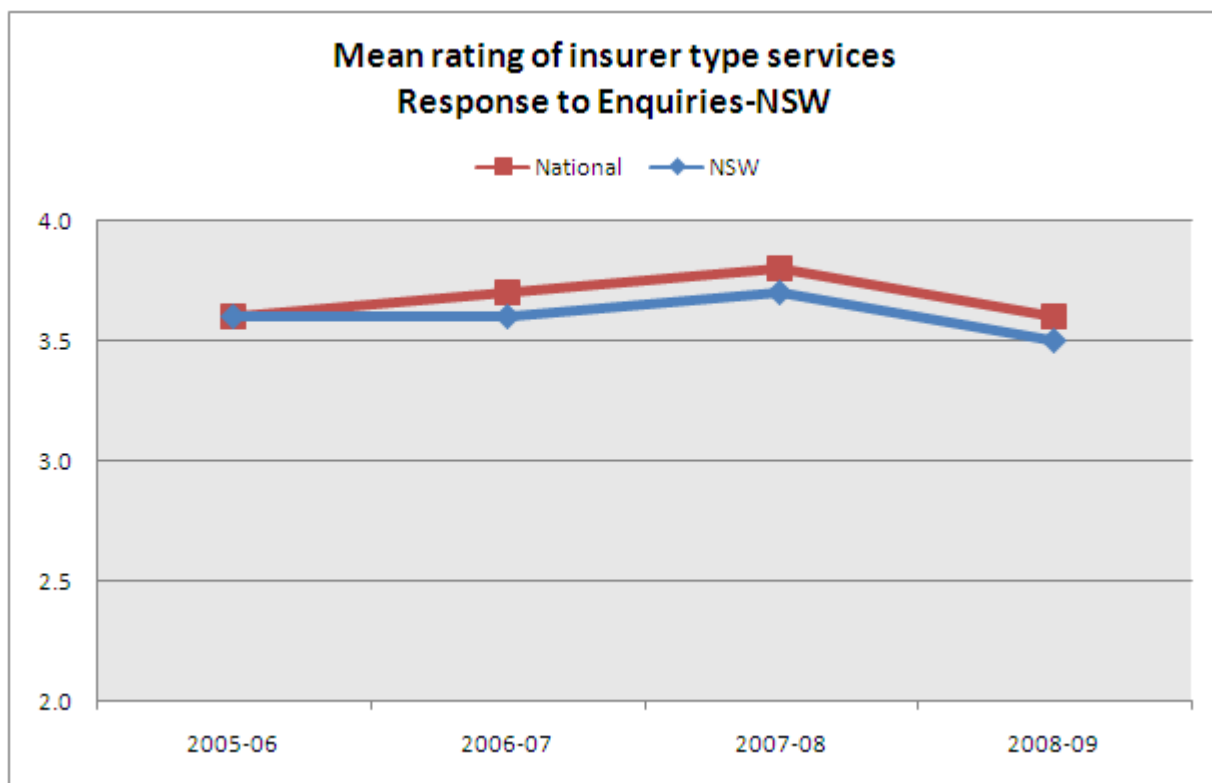
NSW workers tended to rate insurer performance slightly below or in line with the national average, with all measures sitting around 3.5/5.

Question: Now I am going to read out a list of different statements about the insurer handling your claim. For each statement how would you rate the insurer on a scale of 1 to 5 where 1 is poor and 5 is excellent.

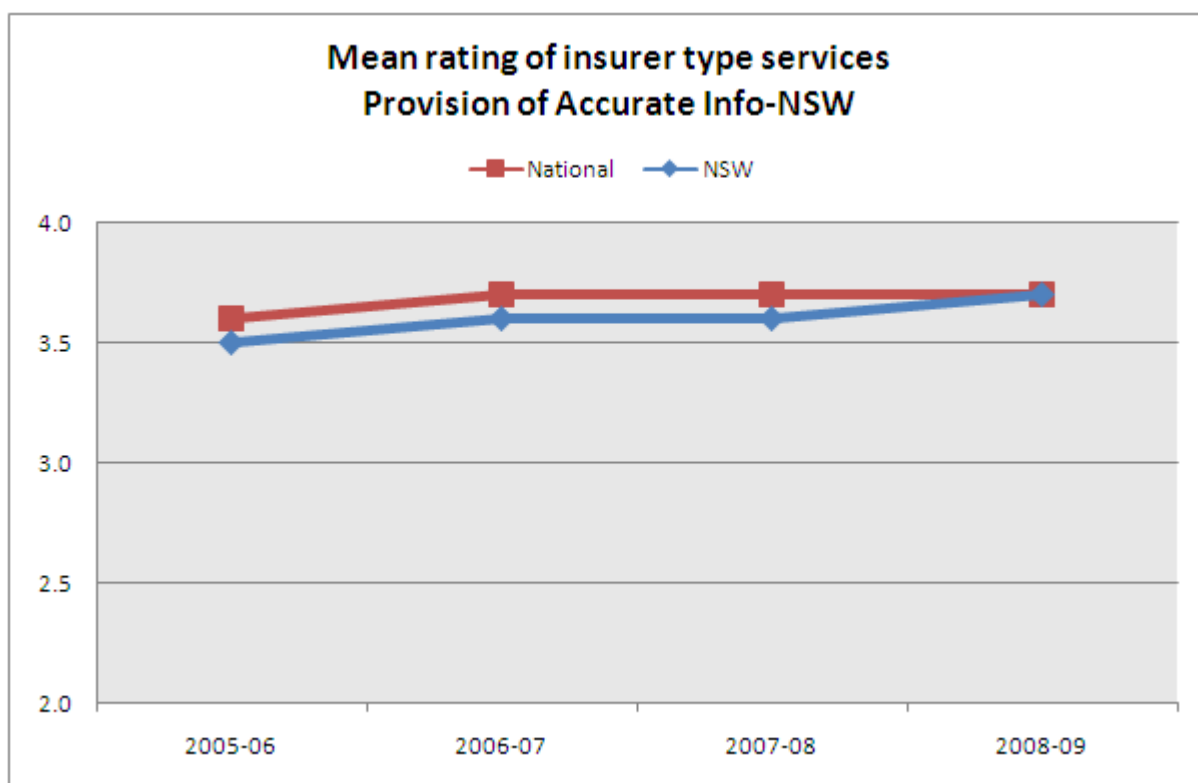
5.2.1 Attitude to claim



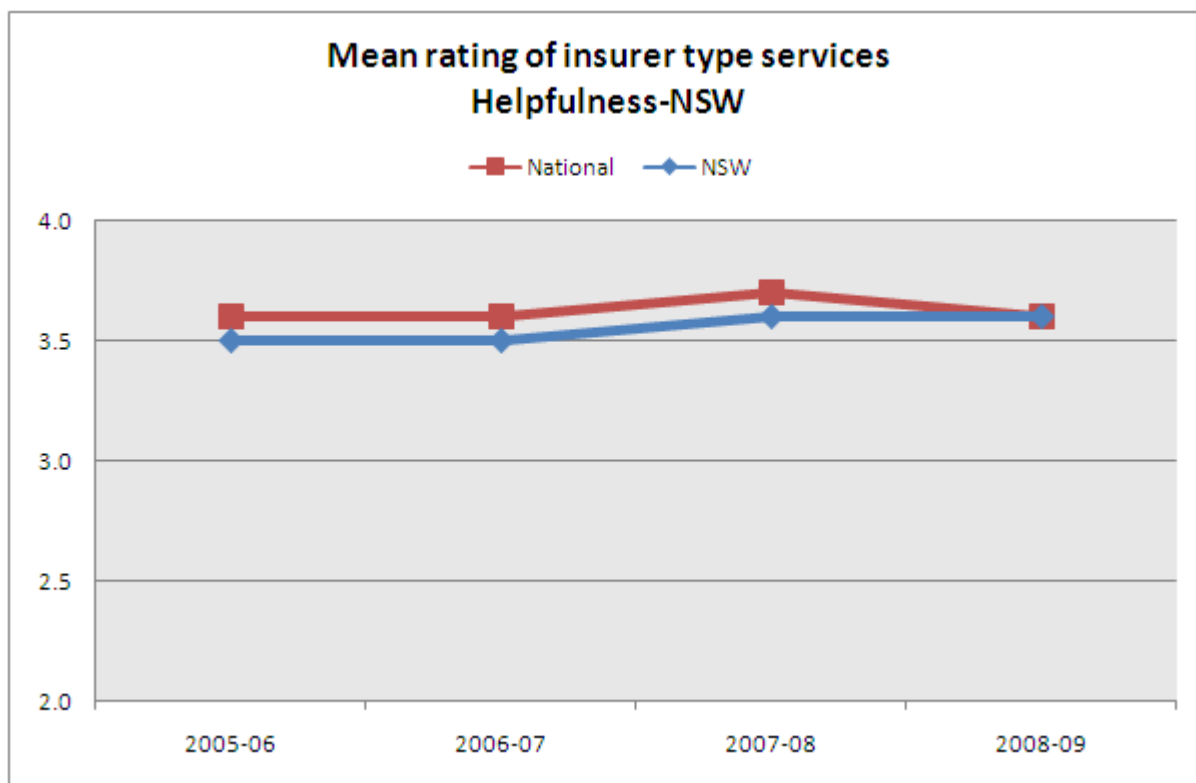
5.2.2 Response to enquiries



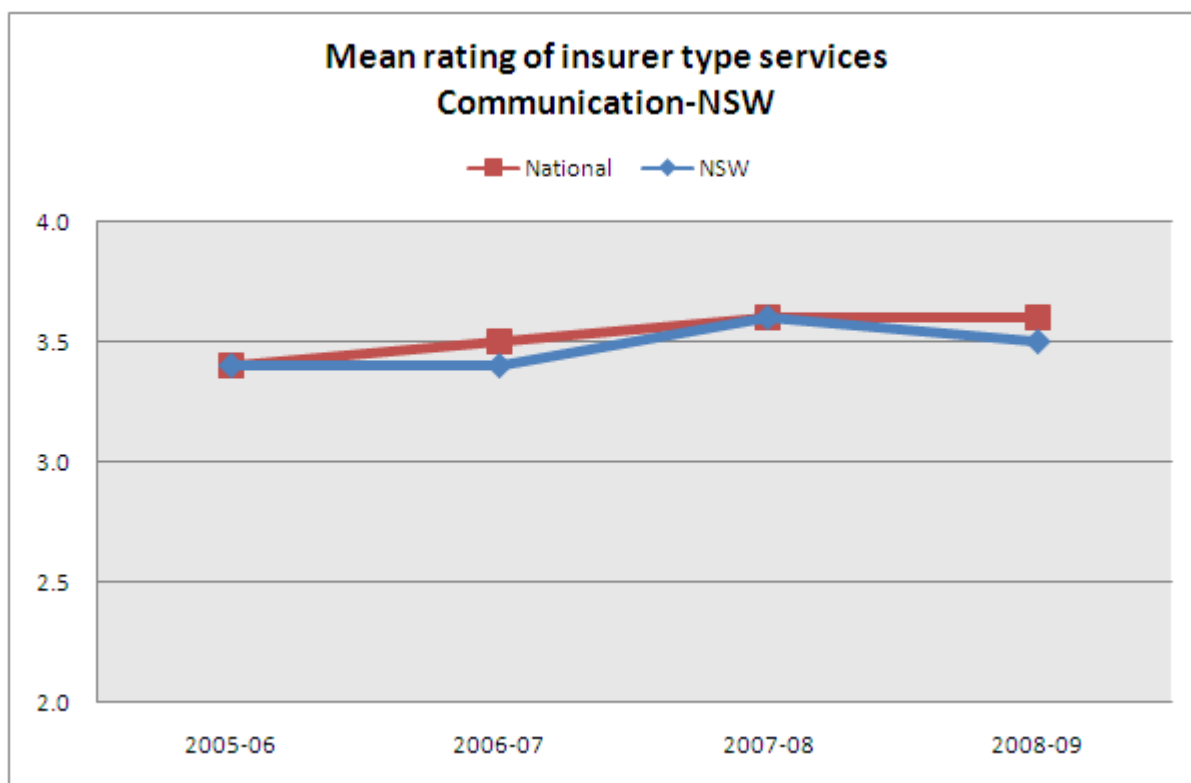
5.2.3 Provision of accurate info



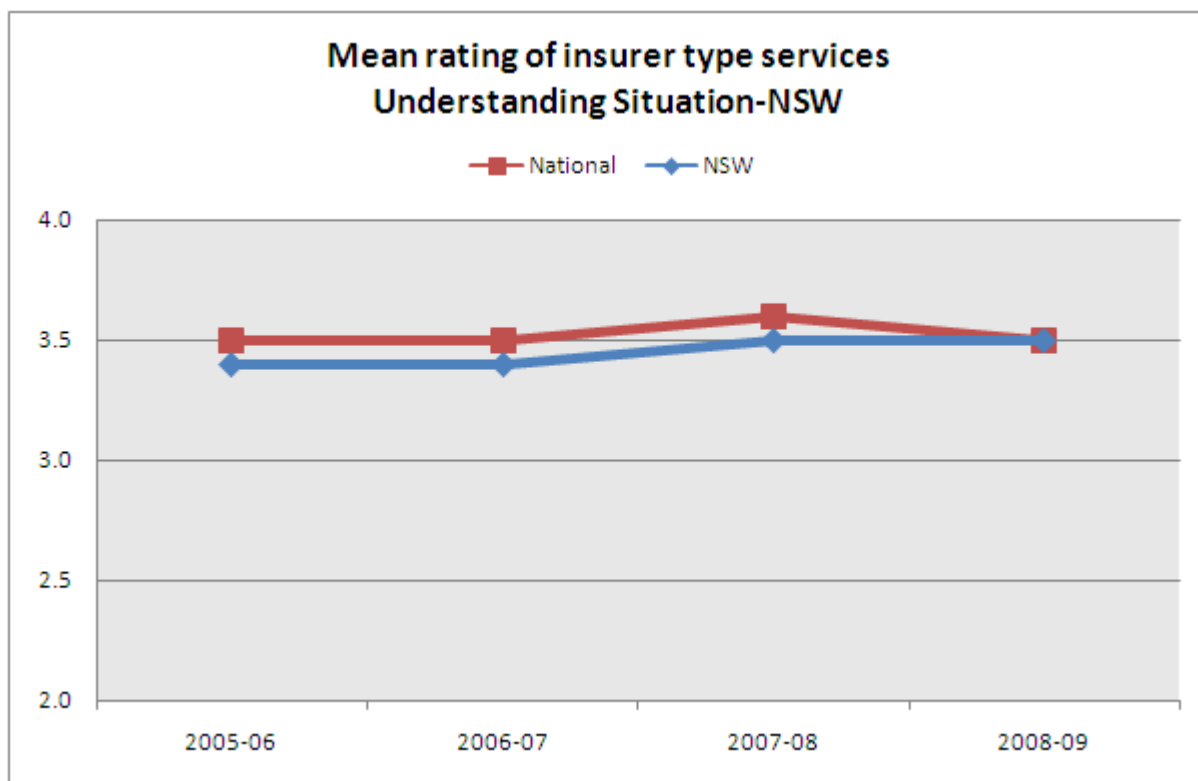
5.2.4 Helpfulness



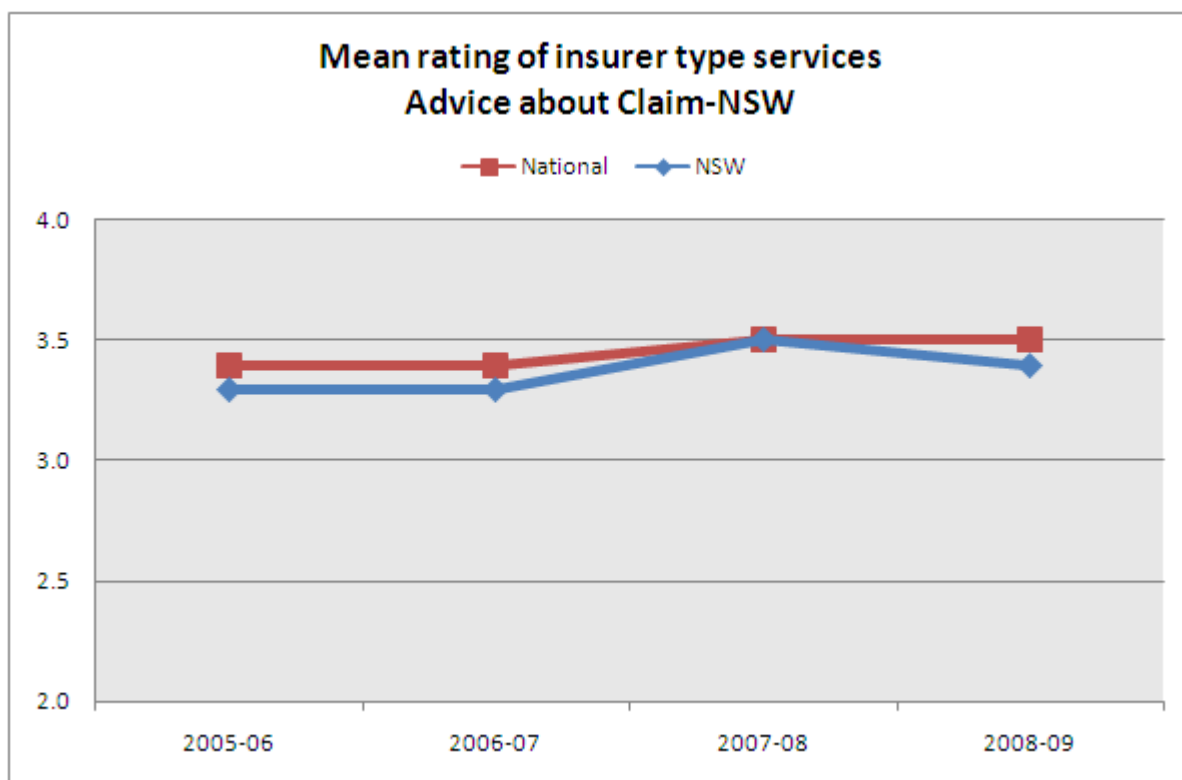
5.2.5 Communication



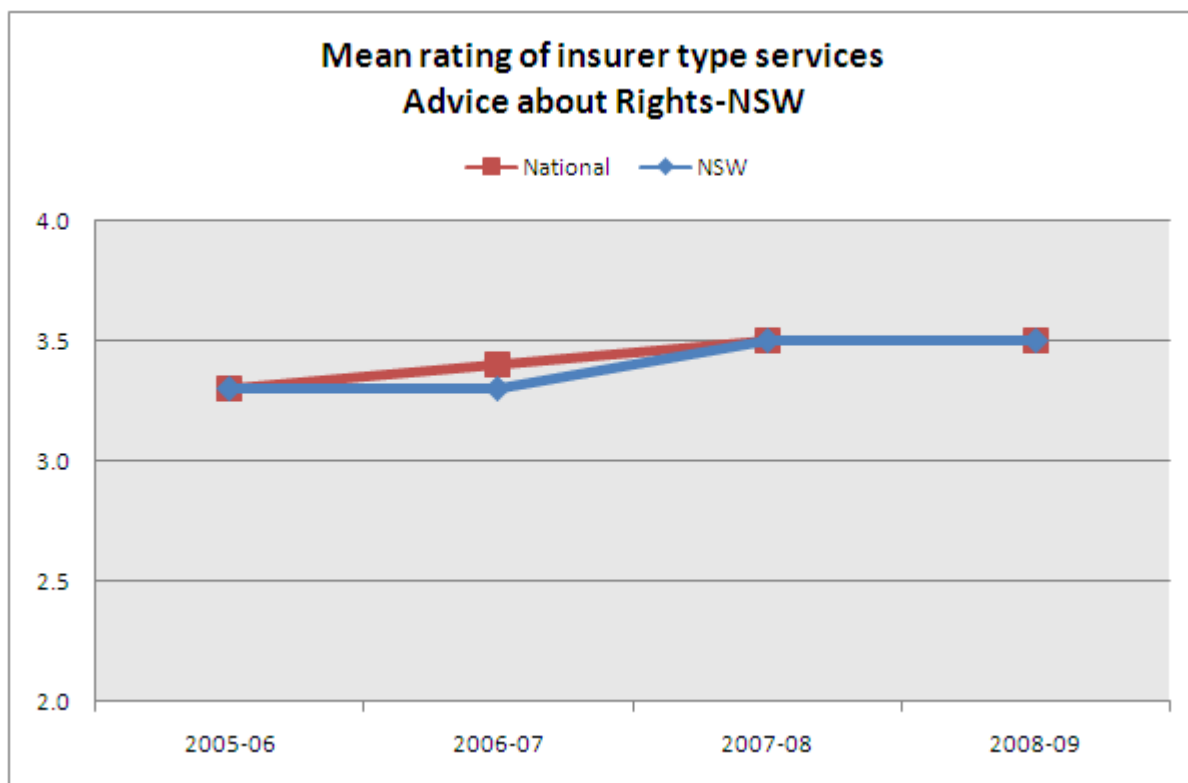
5.2.6 Understanding situation



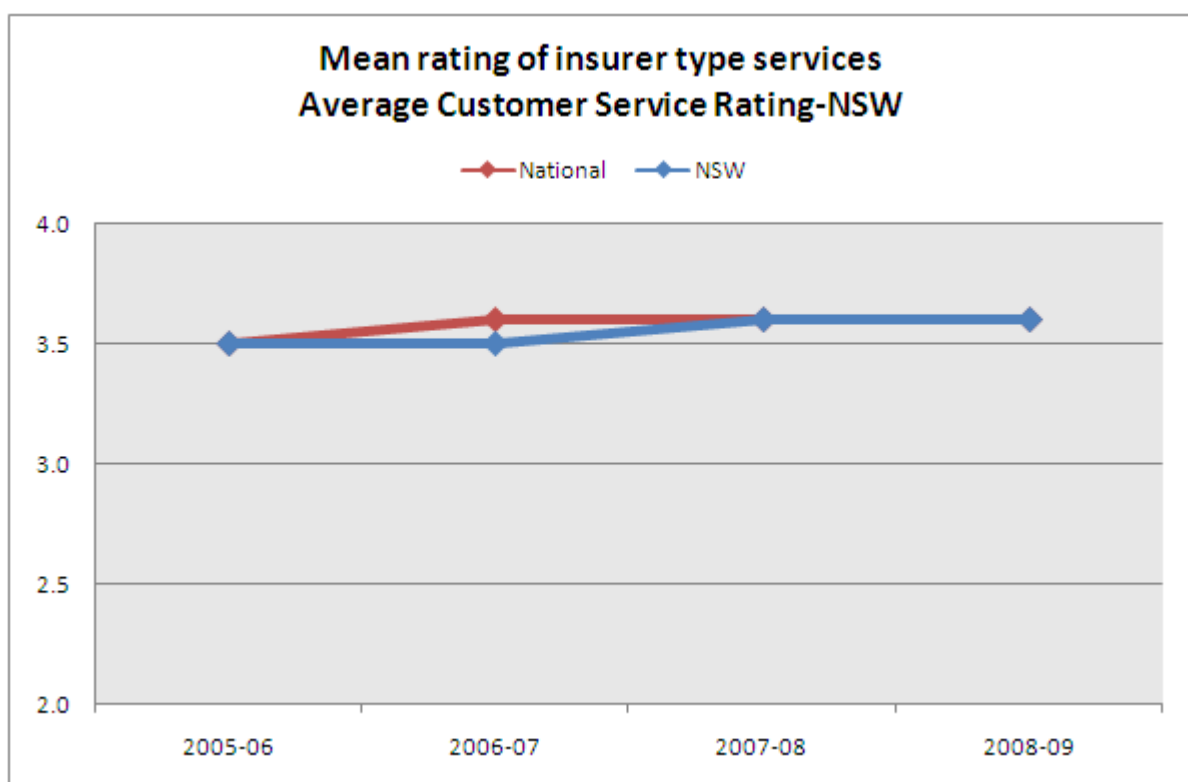
5.2.7 Advice about claim



5.2.8 Advice about rights

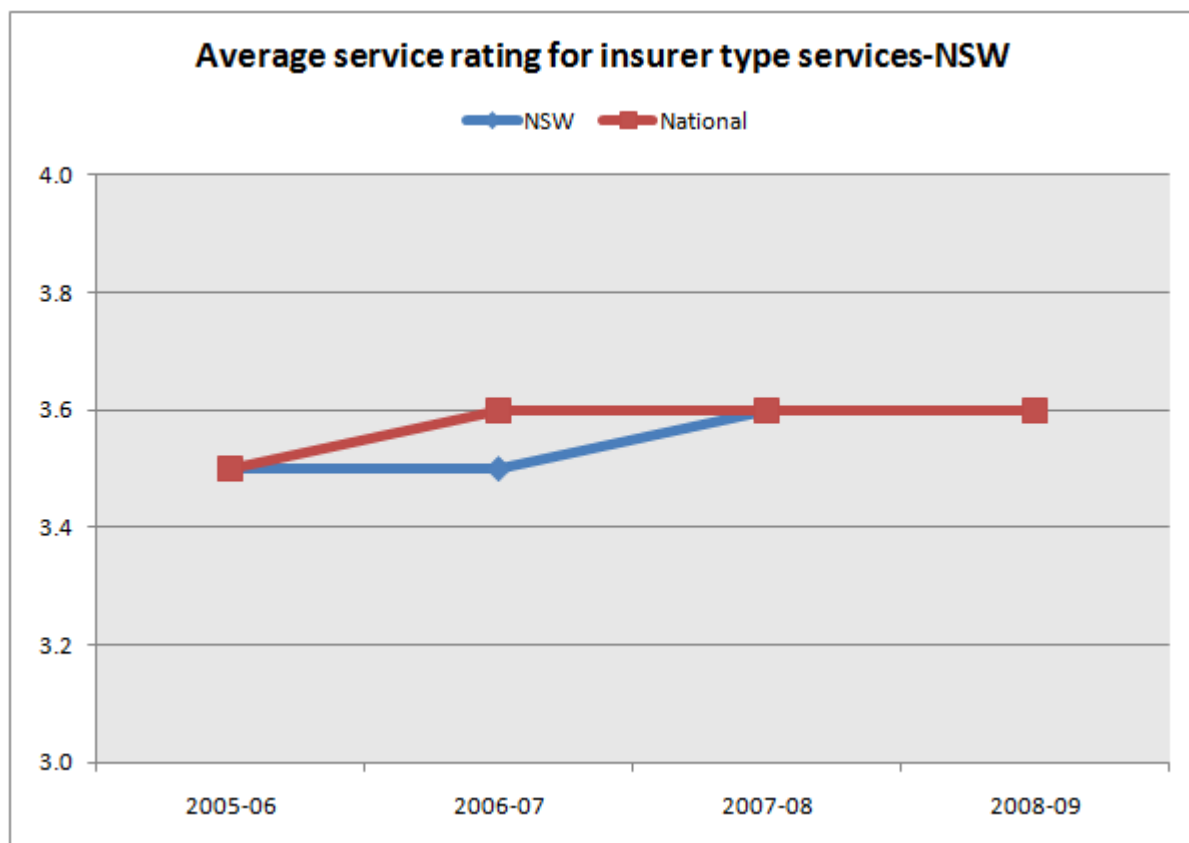


5.2.9 Average customer service rating



5.3 Rating of overall customer service

A customer service rating has been derived for insurers based on the average of the eight aspects relating to the way in which the insurer handled the injured worker's claim.



Section

VI

Rehabilitation services

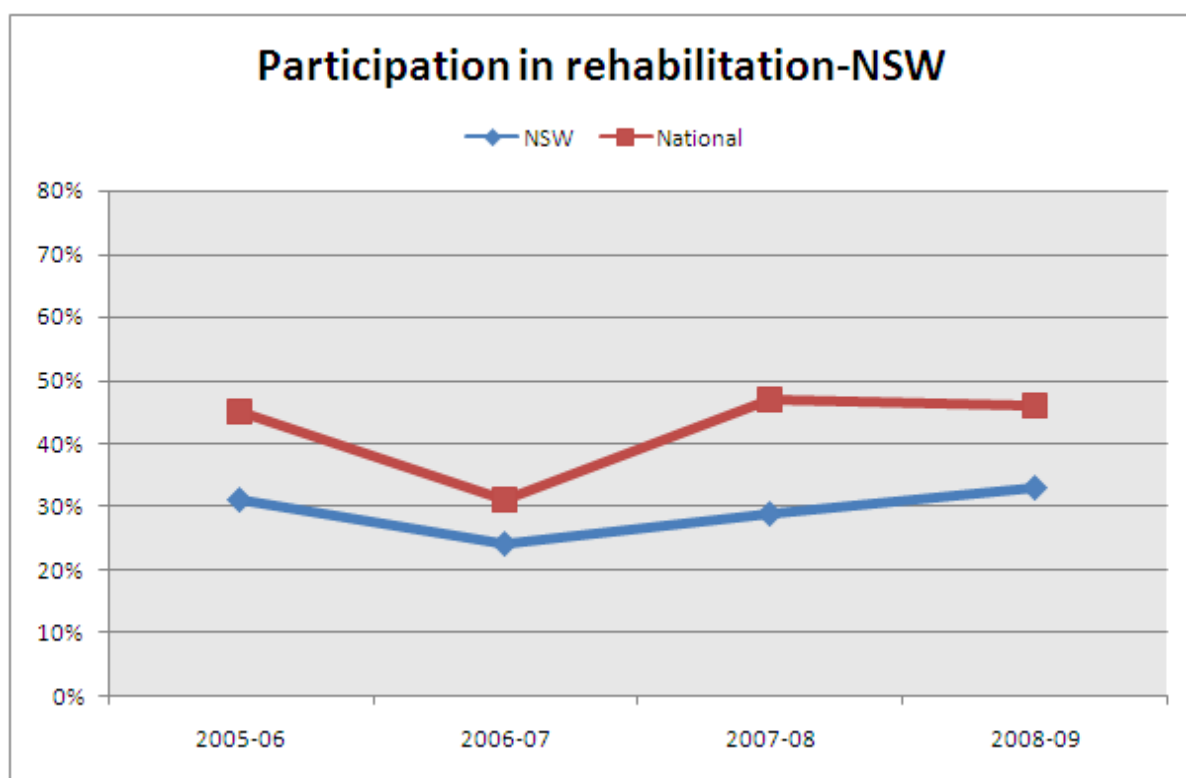
6 Rehabilitation services

Provision of an external rehabilitation provider and services was identified through the jurisdiction, by identifying relevant costs. Rehabilitation costs may be incurred directly by the employer and not included in these data

6.1 Rehabilitation participation

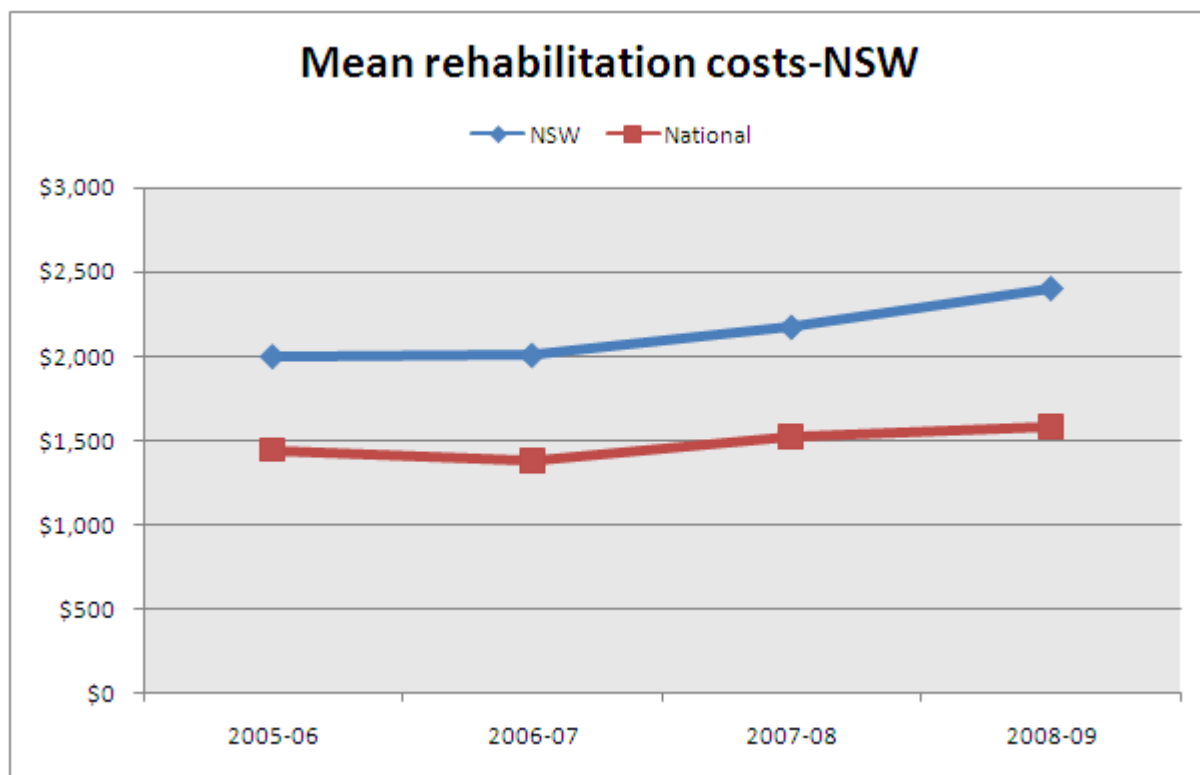
Participation in rehabilitation was measured by *some* rehabilitation expenditure being recorded as part of the claim cost.

Participation in rehabilitation is considerably lower in NSW than the national average, although in NSW it has been trending up since 2007/08. In 2008/09, just over 30% of NSW participated in rehabilitation, compared with just under 50% of workers nationally.



6.2 Rehabilitation costs

The costs of rehabilitation for NSW workers has been consistently above the national average and in 2008/09 was approximately \$2400, compared to \$1600 nationally. Since 2006/07, both amounts have trended upwards.



Section

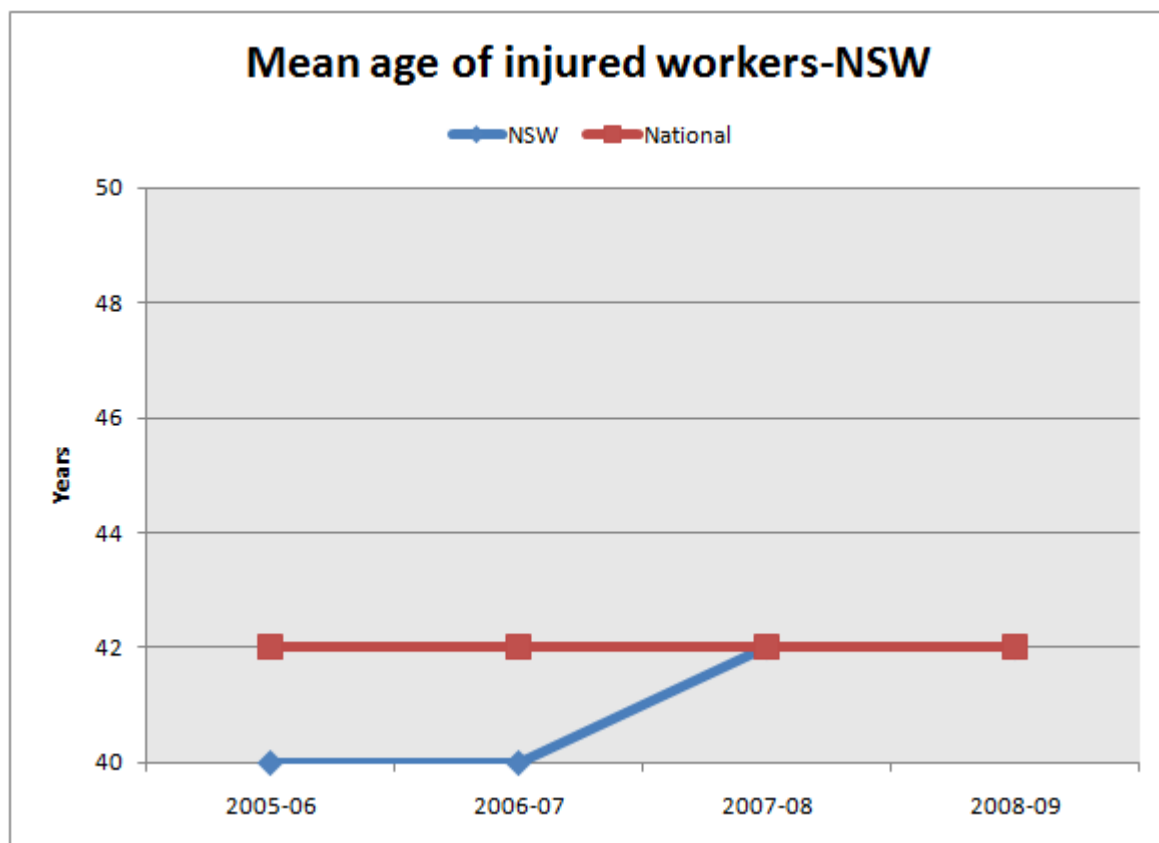
VII

Demographics

7 Demographics

7.1 Age

The average age of NSW employees rose in 2007/08 from 40 to 42, where it has remained, in line with the national average.

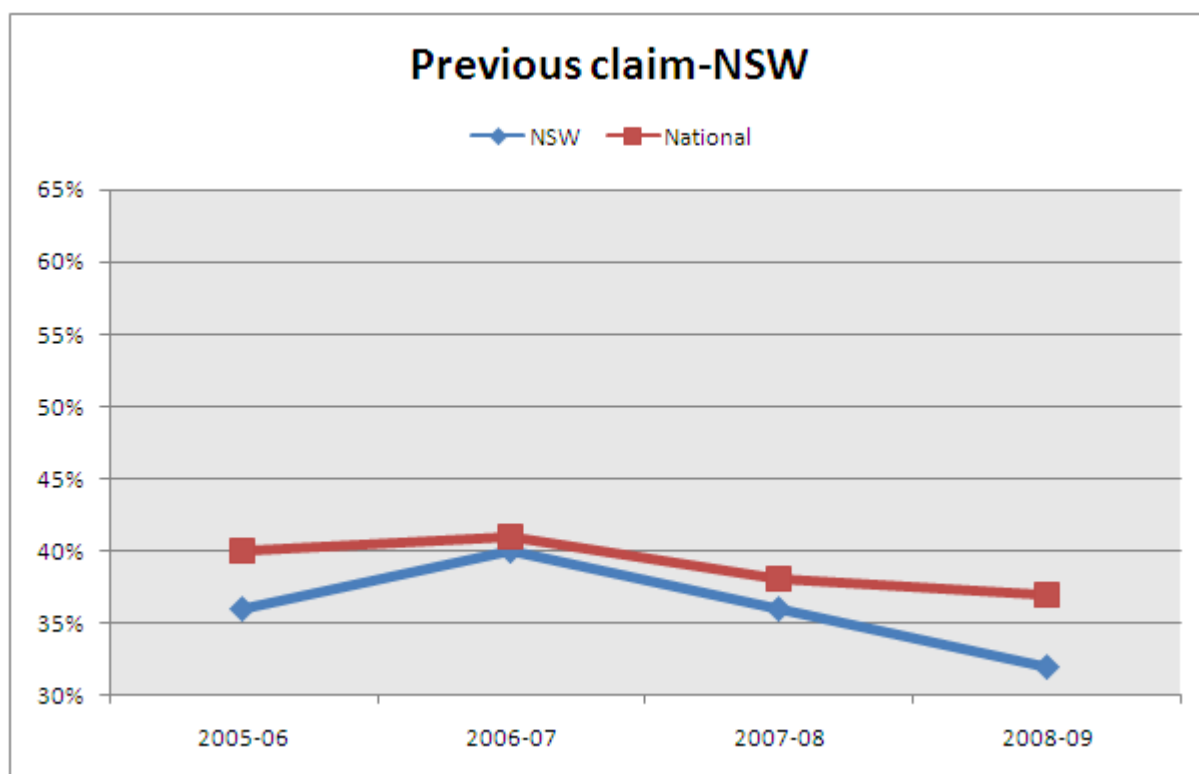


7.2 Previous claim experience

7.2.1 Previous claim

Claiming workers in NSW are less likely than the national average to have made a previous claim, and since 06/07 this percentage has been on the decrease both nationally and within the state, where in 2008/09 it was around 37% and 32% respectively.

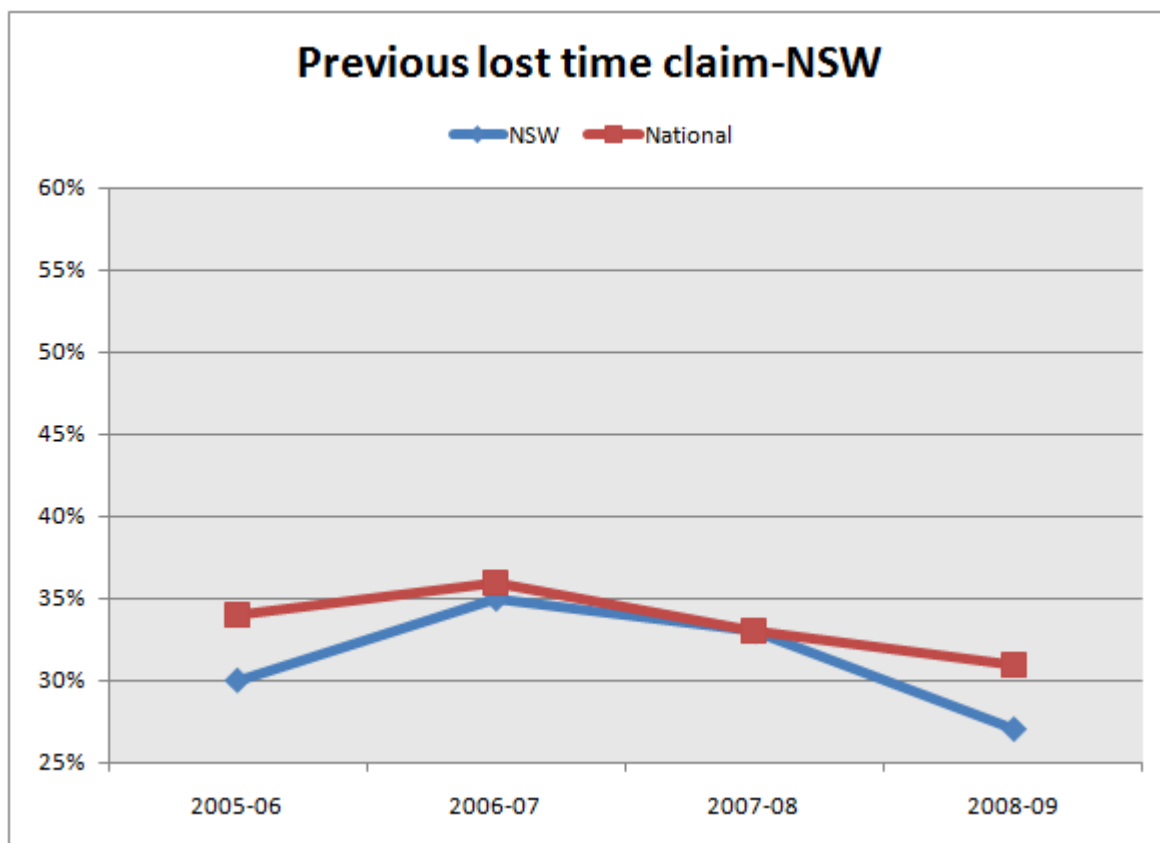
Question: Have you had any other workers' compensation claim BEFORE this claim?



7.2.2 Previous lost time claims

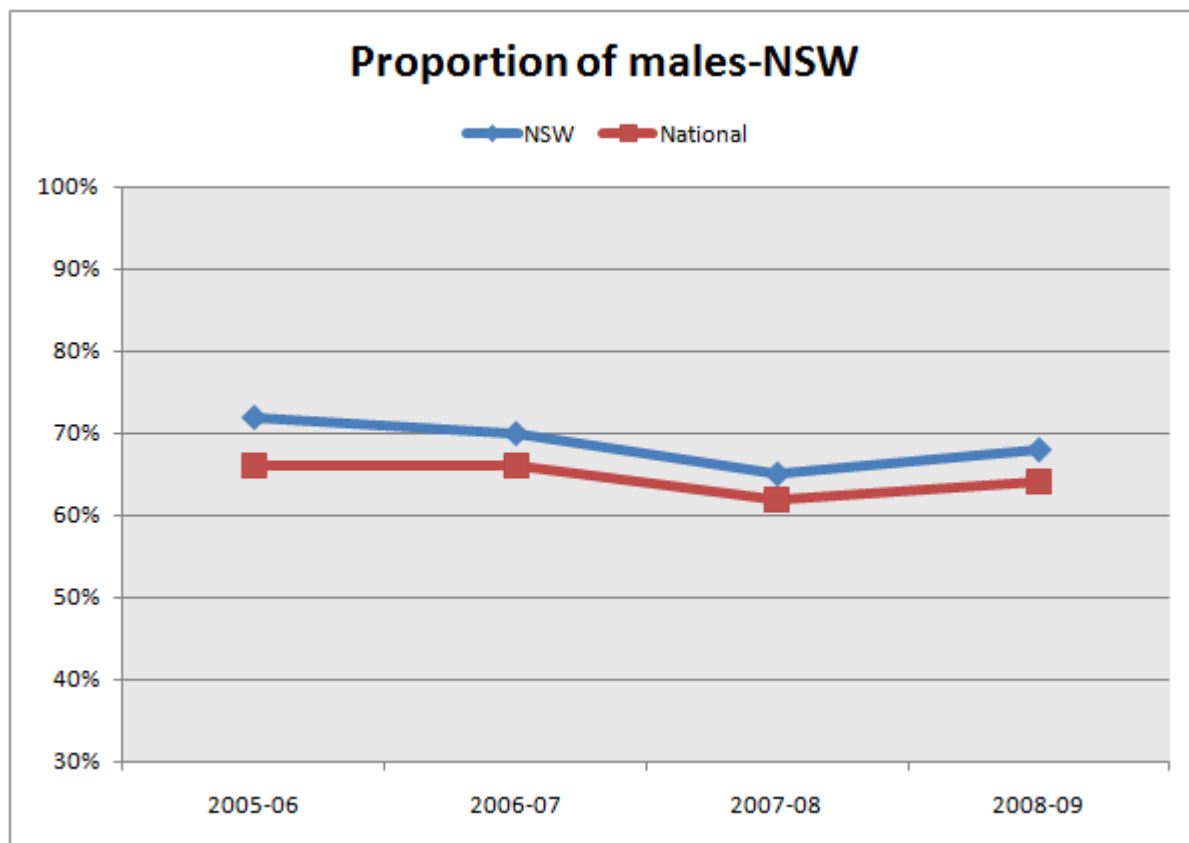
Since 2006/07 the proportion of injured workers with a previous lost time claim has declined both nationally and in NSW, where it has fallen to just above 1/4. The national rate is still around 1/3.

Question: Did you have any time off work because of those earlier claims?



7.3 Gender

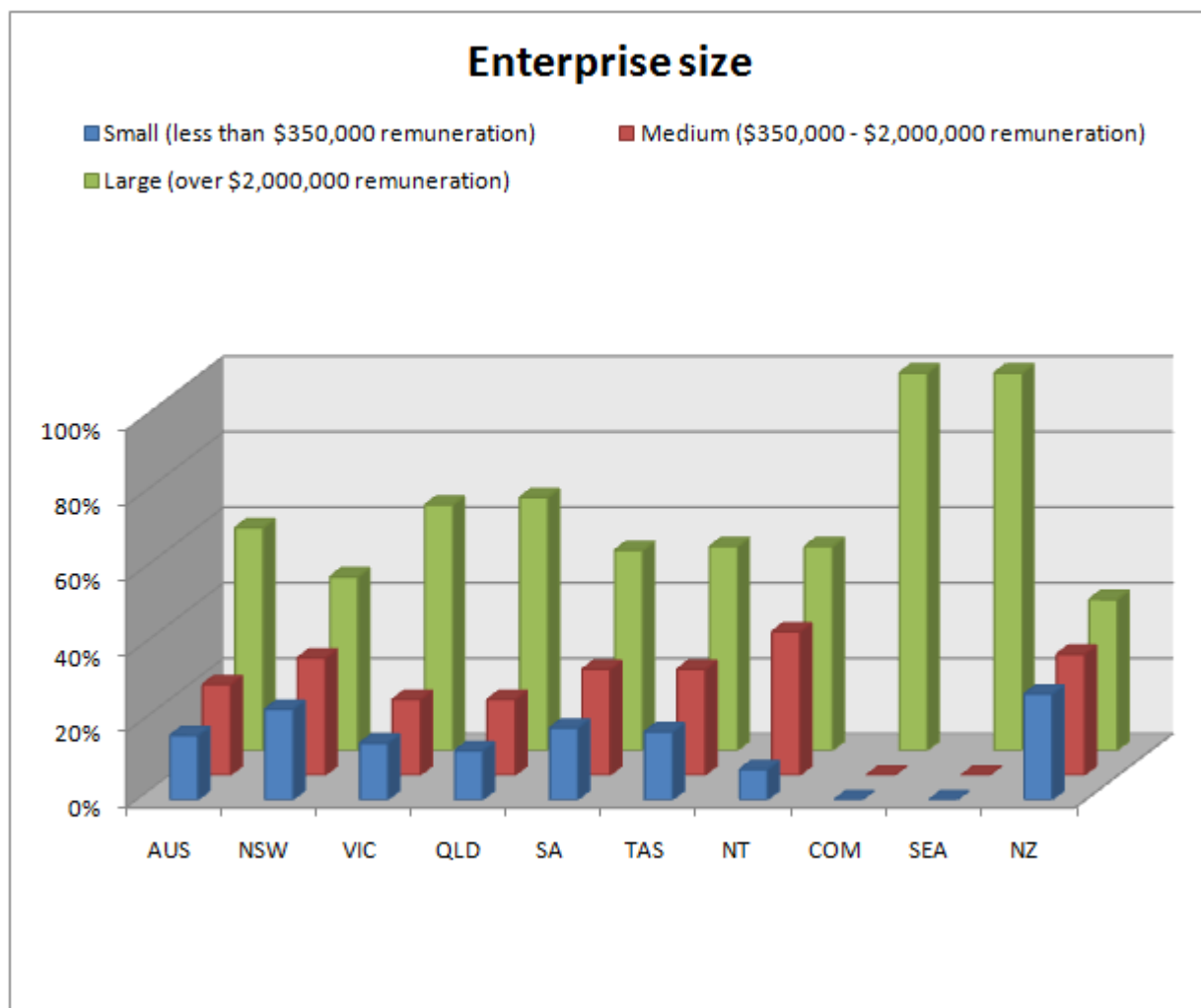
Nearly 7/10 NSW employees are male, slightly above the national average.



7.4 Enterprise size

The breakdown of enterprise size in NSW is as follows: Precise figures please!

-



This second graph shows all Comcare workplaces having payrolls of over \$20 mill, substantially higher than all other jurisdictions except for Seacare.

