RTW trends in New Zealand 2005-06 to 2008-09



Compiled by the RTWMatters team using data from the Australian and New Zealand RTW Monitor

Return To Work Matters - www.rtwmatters.org - is a professional networking and resource site serving return to work professionals, facilitating injured or ill employees to recover their health and get back to their jobs.

RTW trends in New Zealand 2005-06 to 2008-09

An analysis of RTW influences and outcome trends in New Zealand 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 availble to members of RTWMatters.org

RTW trends in New Zealand 2005-06 to 2008-09

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Section

1 Executive Summary

Return to work results

The RTW rate in NZ has trended downwards over the last few years, declining approximately 5 percentage points to hit 83%.

The durable RTW rate, a measure of more sustained RTW, has also declined over the last two years, declining from 80% to 75%.

Section: Executive Summary

The length of durable RTW has remained fairly static, between 140 and 150 days.

Return to work influences

There are differences in the systems between Australia and New Zealand, with RTW plans being more commonly in use in Australia. 33% of NZ workers were aware of a RTW plan to assist with their recovery, substantially lower than the Australian rate of 50%.

In 2008/09, 24% of NZ workers were able to identify someone who had hindered their return to work. The proportion of NZ workers to do so has risen from 20% in 2006/07 but it remains lower than the Australian average, which in 2008/09 was 30%.

NZ tended to score slightly higher than Australia on factors relating to workplace culture, although like Australian workers, NZ workers were more likely to rate their own satisfaction with and value of work higher than their perceptions of their employers' assistance, policies and expenditure on RTW and safety.

Rating of customer services

NZ workers were more likely than their Australian counterparts to rate their claims manager / insurer highly on all aspects of claim handling, with the NZ assessment sitting on, or just below 80% for all measures. However, they were significantly less likely than Australian workers to have had contact with their claims manager / insurer in the last three months, with less than 33% having done so.

Previous claim experience

In 08/09 more than half (53%) of injured NZ workers had made a previous claim, significantly higher than the Australian level of (37%) and continuing a steady increase from the 06/07 rate of 48%. Less than half of NZ workers with a previous claim had taken time off because of that claim, although this rate has increased from 41% in 05/06 to 46% in 08/09

Section

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.

Section: Background to this publication

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 <u>Campbell Research & Consulting</u>.

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.

Section: Background to this publication

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 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

3 Return to work results

3.1 RTW Rates

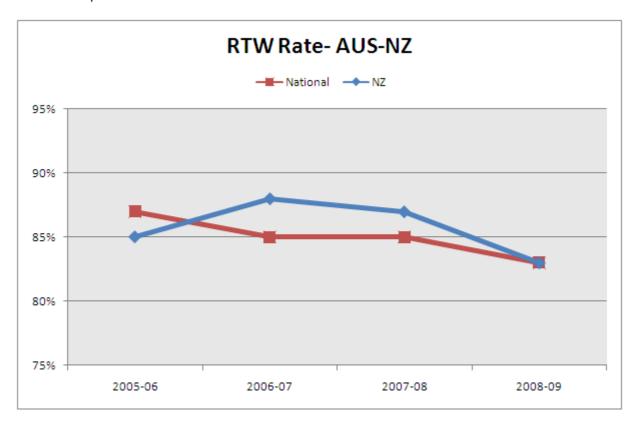
3.1.1 RTW rate

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.

Section: Return to work results

In 2008/09, 83% of NZ workers had returned to work in the 7-9 months following their claim. This figure was the same as the Australian average. The proportion of NZ workers returning to work has declined since 06/07, when it was 88%.

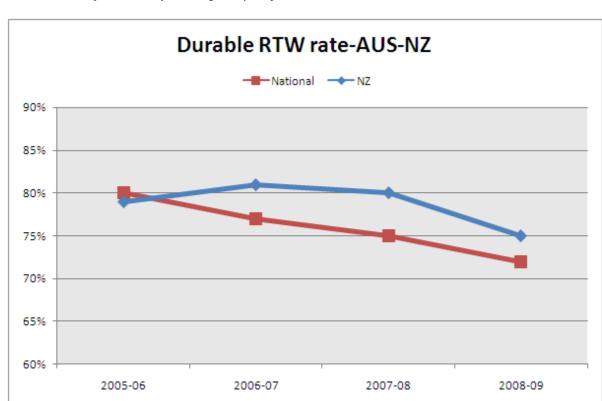
Question: Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?



3.1.2 Durable RTW

The durable return to work rate is the percentage of people interviewed who had returned to work and will still working at the time of the interview. It is a measure of sustained return to work.

Since 2006/07, the durable return to work rate (the percentage of workers who returned to work and were still working at the time of the survey) has been higher in NZ than the Australian average, although both declined slightly over the last two years. 75% of NZ workers had a durable return to work in 2008/09.



Question: Are you currently working in a paid job?

3.1.3 Non-durable RTW

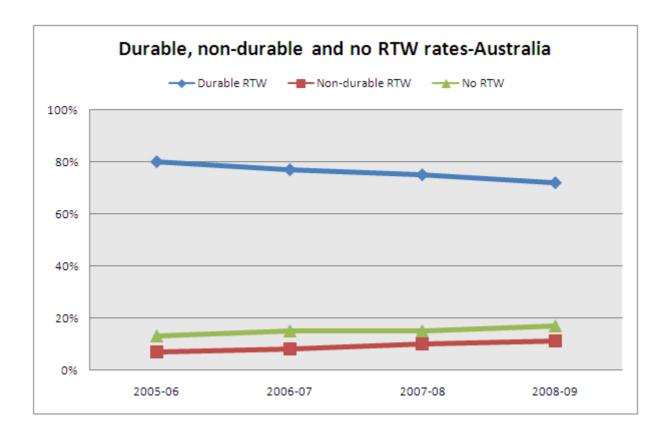
Non-durable RTW refers to the percentage workers who returned to work for a period of time but were not deriving income from employment at the time of the interview.

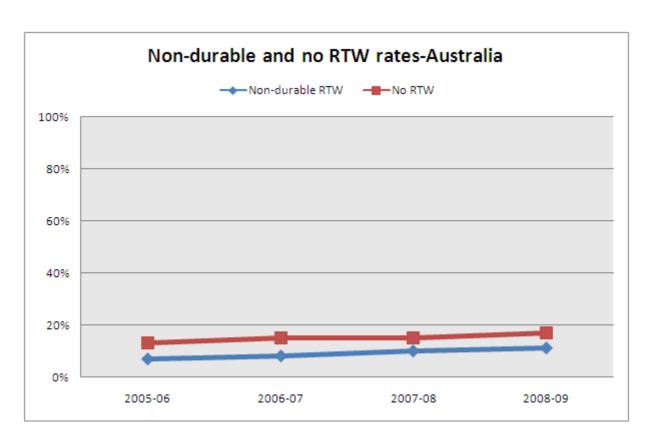
Non durable RTW rates were not available by jurisdiction. The rates for non-durable and no RTW are graphed below.

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

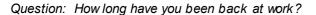
3.2.1 Length of durable RTW

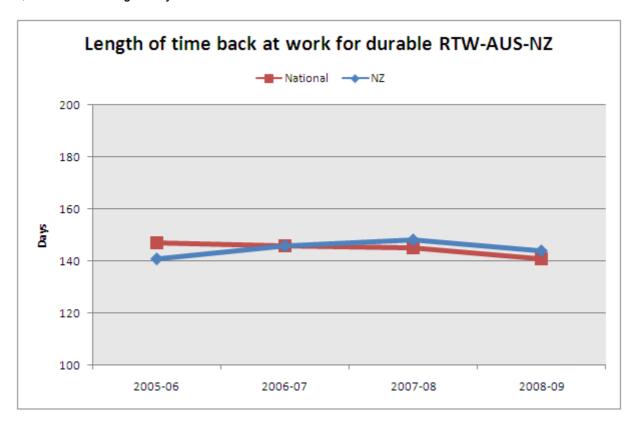
When RTW is successful, the injured worker will be in paid employment at the time of interview (just over six months after their claim).

Section: Return to work results

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.

In NZ, the average length of durable RTW in 2008/09 was 144 days, slightly higher than the Australian average of 141 days or 20 weeks. Both have been relatively stable over the last four years.



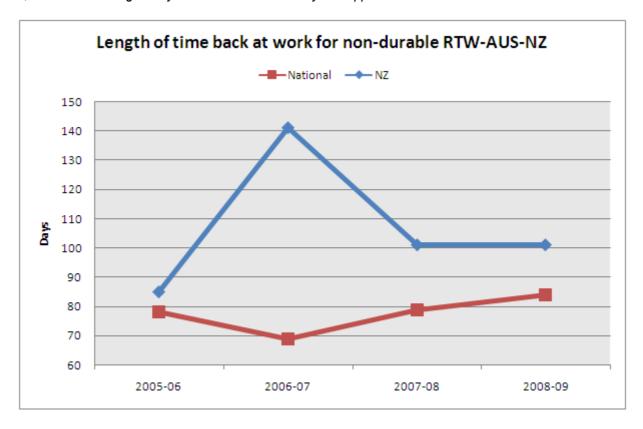


3.2.2 Length of non-durable RTW

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.

In NZ, the length of non-durable RTW tended to be significantly higher than the Australian average. For 2008/09 the figures sat at 101 and 84 days respectively, indicating a three week difference. The average length of non-durable RTW in NZ spiked in 06/07 to 141 days, more than double the contemporaneous Australian length of 69 days.

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



3.3 Readiness to RTW

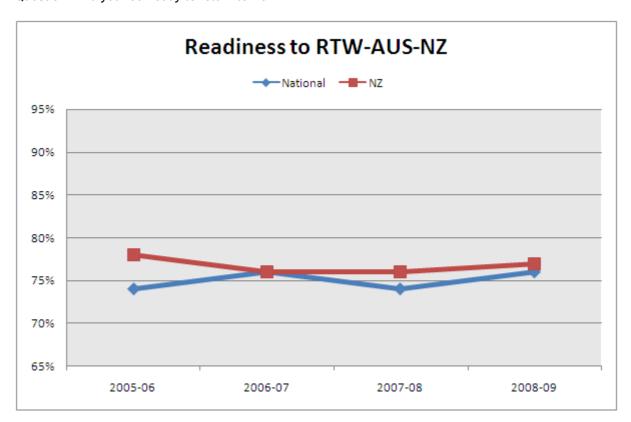
3.3.1 Readiness to return to work

Not everyone who returns to work feels ready to do so. Of those who returned to work, the percent who indicated they felt ready to do so represents the readiness to return to work.

Section: Return to work results

In both NZ and Australia in 2008/09, just over 3/4 of returned workers (77% and 76% respectively) said that they were ready to return. In both countries, this rate has been fairly steady over the last four years.

Question: Did you feel ready to return to work?



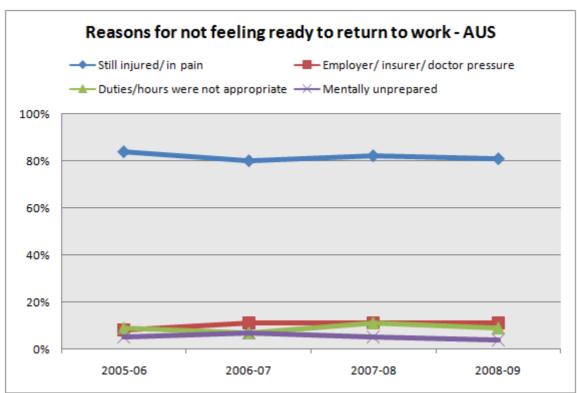
3.3.2 Reasons for not feeling ready to return to work

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.

The vast majority of New Zealanders not feeling ready to return to work cited injury reasons. This proportion is consistently higher than in Australia, shown below.

Question: What is the main reason you are not working now? Question: Are there any other reasons you are not working now?





3.4 What duties did people go back to

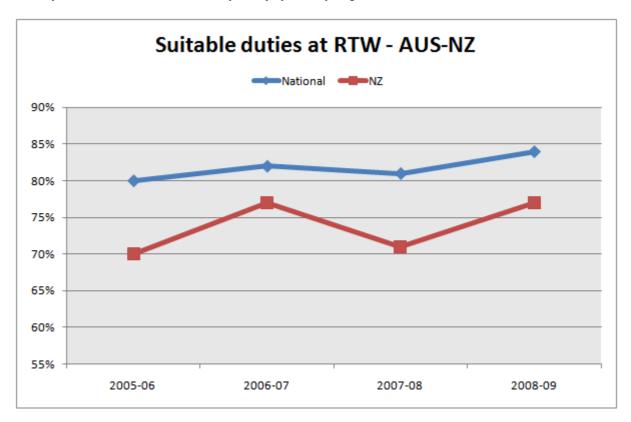
3.4.1 Suitable duties at RTW

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

Section: Return to work results

In 2008/09, 3/4 of NZ workers (77%) viewed the duties they were given upon return to work as suitable. This is lower than the proportion of Australian workers (84%) who considered their duties suitable.

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



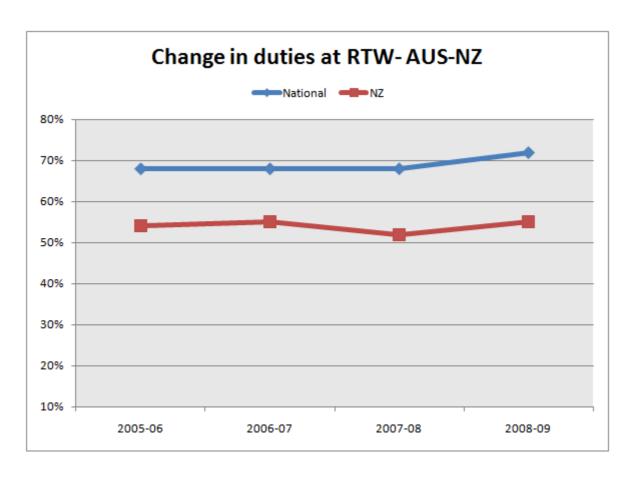
3.4.2 Initial RTW duties

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.

Just over 1/2 of NZ injured employees (55%) returned to work with some modifications of their job. This rate has remained fairly constant over the last four years, and is significantly lower than the Australian rate, which in 2008/09 was close to 3/4 (72%).

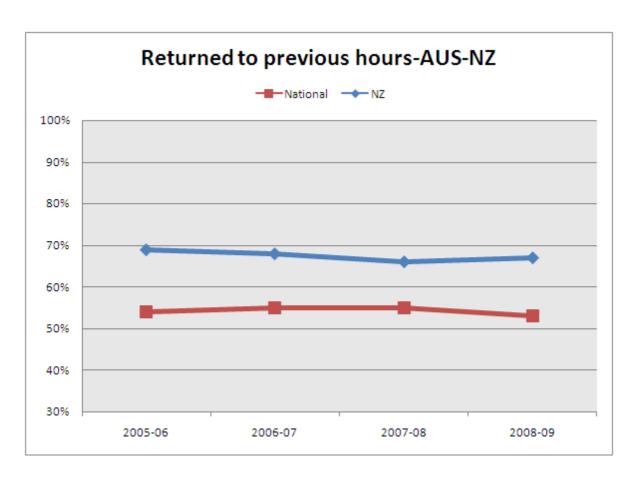
Question: What was different about your duties when you returned to work?



3.4.3 Initial RTW hours

Close to 7/10 (67%) of injured NZ workers returned to their previous hours after their time off work, which was significantly higher than the Australian rate of just over half (53%).

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

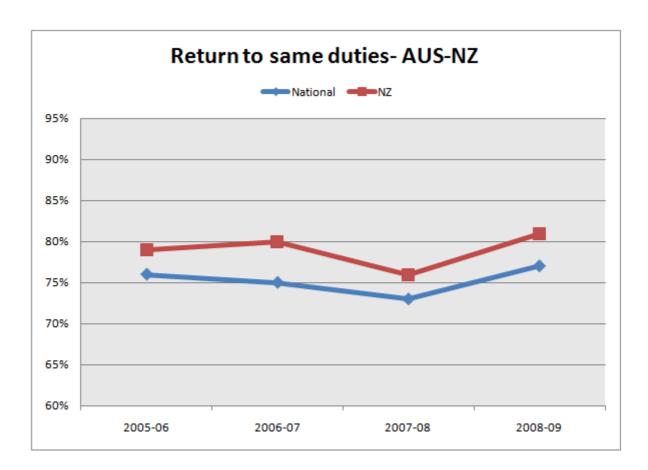


3.4.4 Duties at time of interview

This section identifies whether employees were undertaking their normal duties at the time they were interviewed, six to eight months after lodging their claim.

In 2008/09 4/5 (81%) NZ workers had returned to their original duties at the time they were interviewed, an increase from the 3/4 (76%) measured in 2007/08. The NZ rate remains higher than the Australian, which in 2007/08 was 77%.

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

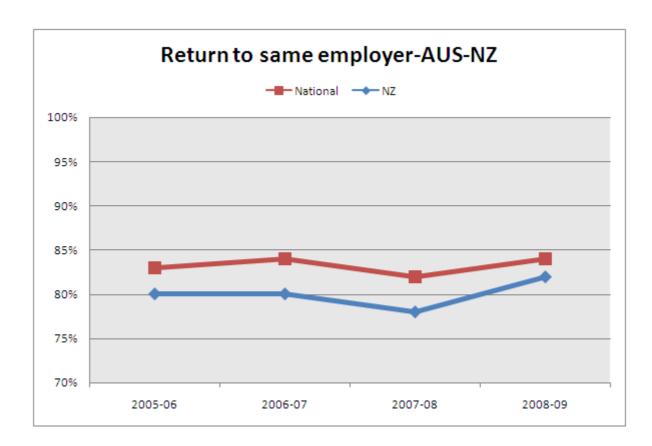


3.4.5 Employer at time of interview

"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.

Similar to the figures for the last four years, in 2008/09 82% of injured NZ workers who had returned to work were working for the same employer at the time of interview (or when non-durable RTW ceased) (Figure 12). This was also similar to the Australian rate of 84%.

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



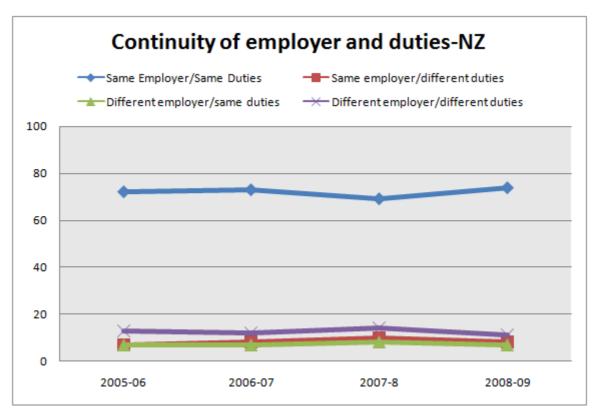
3.4.6 Continuity of employer and duties

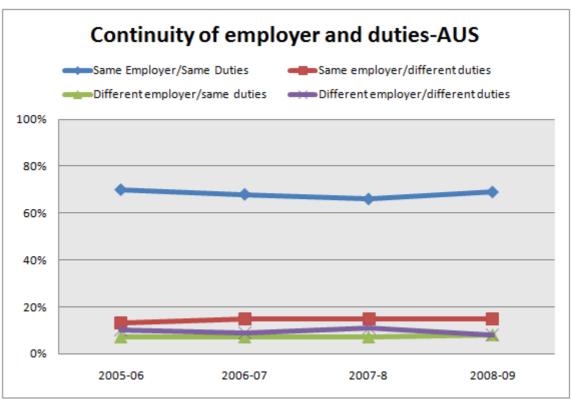
Continuity of employer and duties refers to injured workers who had returned to work at the **same** employer and carried out the **same** duties as prior to their injury

Over the last three years between 70% and 74% of New Zealand employees returned to work to the same duties at the same employer. This has not materially changed over time, and remains approximately 5% higher than in Australia.

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

4 Return to work influences

4.1 RTW plan

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

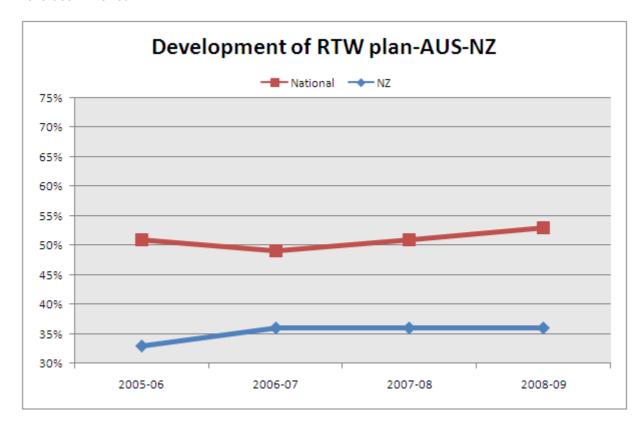
Section: Return to work influences

- 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

In 2008/09 NZ workers were far less likely than their Australian counterparts to have a RTW plan, with 1/3 (35%) of injured NZ workers aware of a plan, compared to 1/2 (53%) of Australian workers. Since 2006/07, this figure has remained constant in NZ.

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.

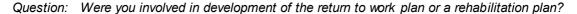


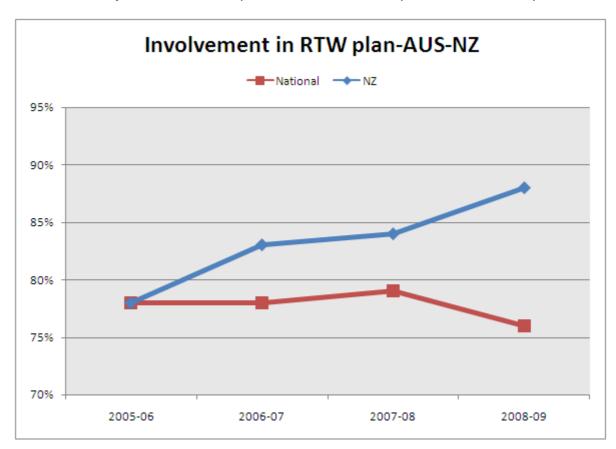
Involvement in RTW plan

4.1.2

In 2008/09 87% of NZ workers with a RTW plan were involved in the development of that plan. Since 2005/06 the proportion of NZ workers to be involved in RTW plan development has jumped 10%, and far outstrips the Australian rate of involvement, which was 76% in 2008/09.

Section: Return to work influences

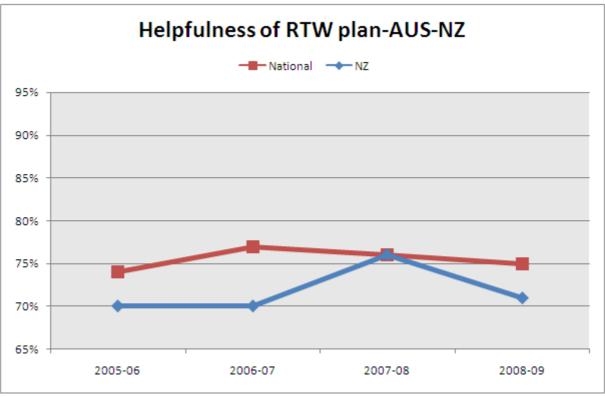




4.1.3 Helpfulness of RTW plan

71% of NZ workers who did receive a RTW plan found it helpful, lower than the previous year's result and the Australian rate, of 76% and 75% respectively.

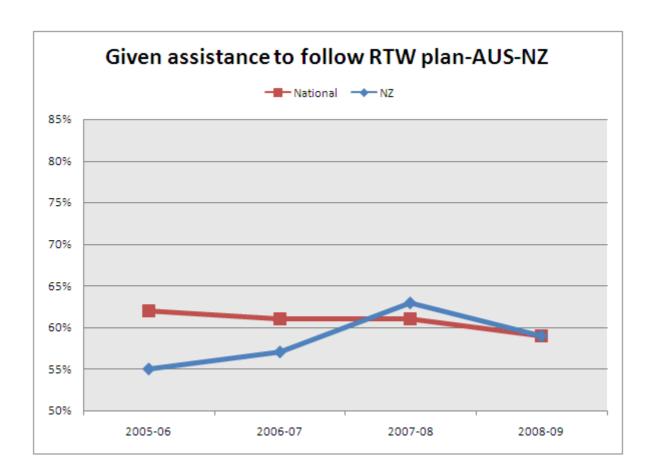
Question: Was the plan helpful?



4.1.4 Given help to follow RTW plan

Similarly to the Australian average, the proportion of NZ workers given help to follow their RTW plan fell slightly in 2008/09 to sit on 59%.

Question: Were you given help to follow RTW plan?



Section: Return to work influences

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

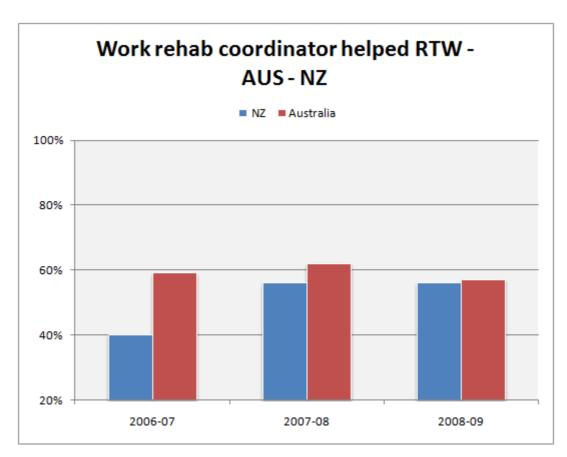
Injured workers were asked to rate six different people who may have helped or hindered (a lot or a little) getting them back to work including health professionals, those in the workplace and compensation providers. The proportion who identified each person is shown in the graph.

The proportion of NZ employees who indicated a return to work coordinator had helped their return to work has increased from 40% to 68% over the last two years. The proportion of NZ employees who indicated a rehabilitation provider remains at approximately 55%. The proportion indicating their supervisor and employer helped has remained much the same, although there has been a small drop in the proportion who indicate their doctor or the claims manager (insurer) has been helpful.

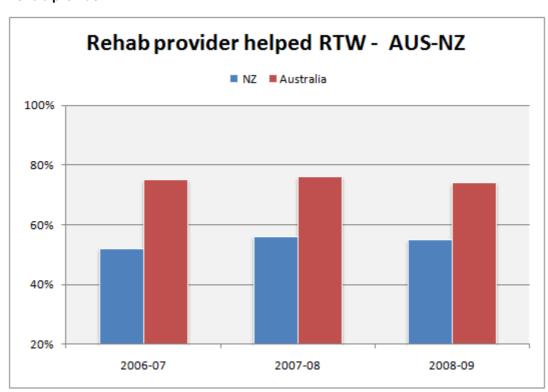
Question: Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work.

4.2.1.1 Work rehab coordinator

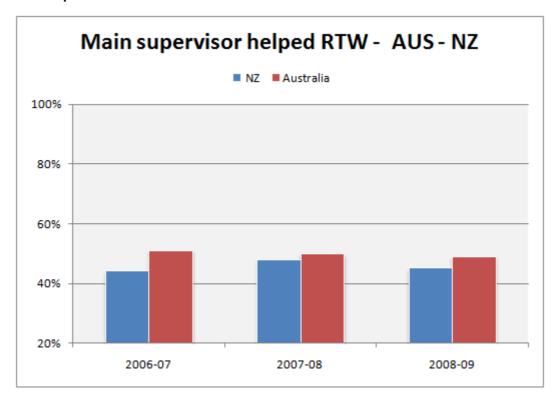
Section: Return to work influences



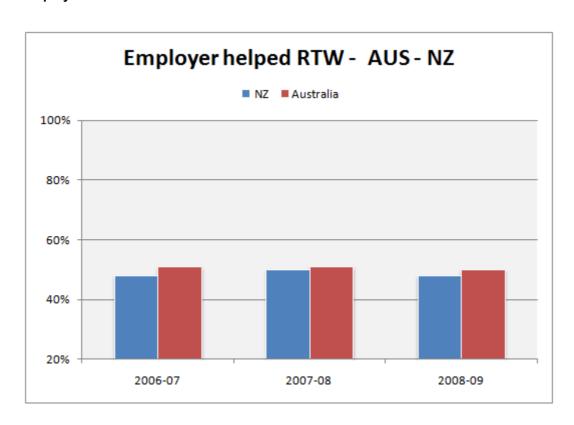
4.2.1.2 Rehab provider



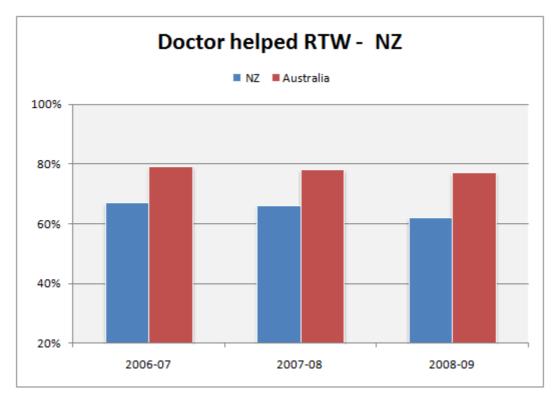
4.2.1.3 Main supervisor



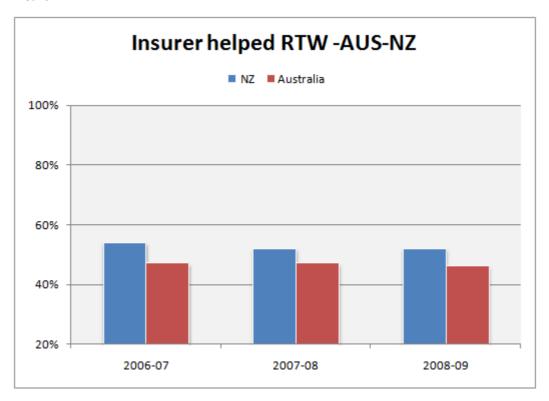
4.2.1.4 Employer



4.2.1.5 Doctor



4.2.1.6 Insurer

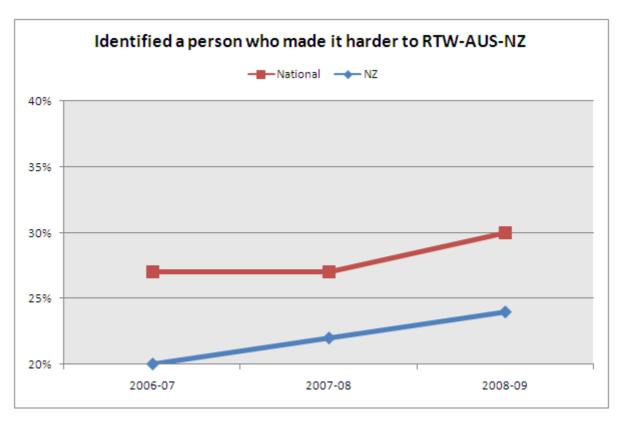


4.2.2 Who made it harder

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.

In 2008/09, 24% of NZ workers were able to identify someone who had hindered their return to work. The proportion of NZ workers to do so has risen from 20% in 2006/07 but it remains lower than the Australian average, which in 2008/09 was 30%.

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

In 2008/09, as in previous years, NZ workers were less likely than their Australian counterparts to indicate that their employer made it harder to return to work, with rates of 11% and 18% respectively.

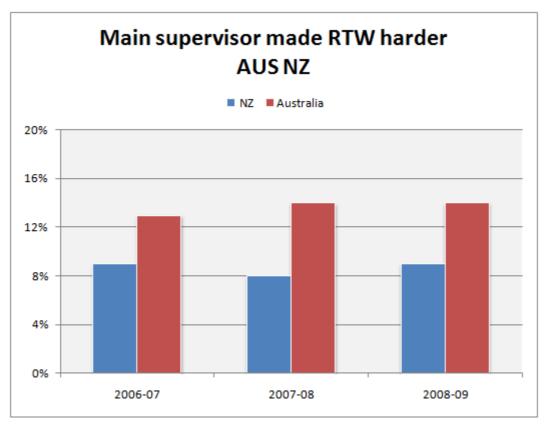
"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work." The information is the helpfulness rating of different people.

Section: Return to work influences

4.2.2.2 Main supervisor made RTW harder

In 2008/09, NZ workers were less likely than their Australian counterparts to indicate that their supervisor made RTW harder, with rates of 9% and 14% respectively. Both rates have remained fairly constant over the last three years.

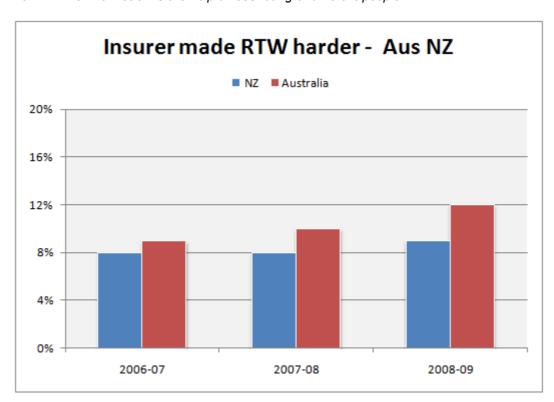
"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back o work or had no effect on you getting back to work." The information is the helpfulness rating of different people.

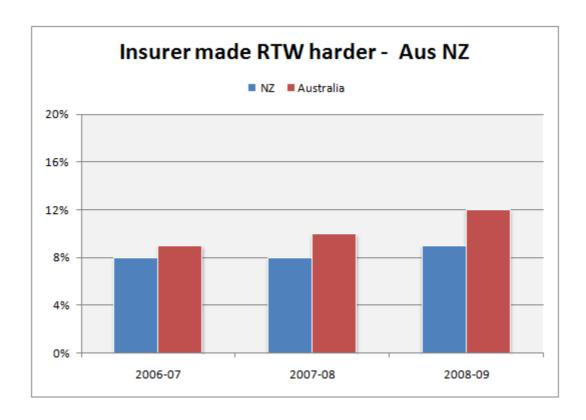


4.2.2.3 Insurer made RTW harder

In 2008/09 9% of NZ workers felt that their insurer made RTW harder, as compared to 12% in Australia.

"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.

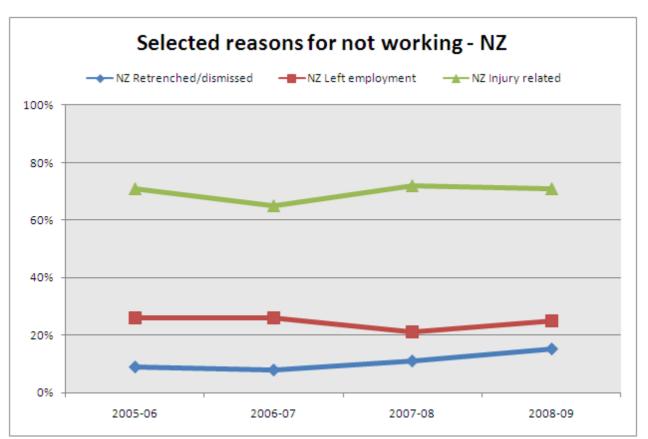
Section: Return to work influences

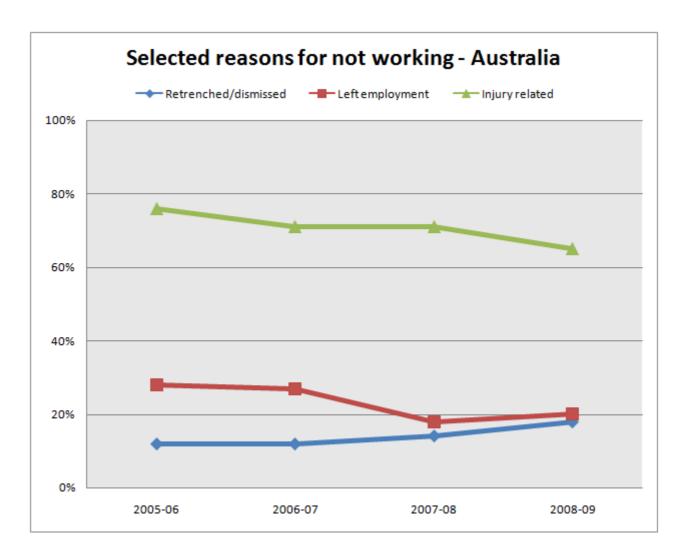
- 2. Left employment, referring to those who indicated they had left the workforce on a permanent or temporary basis including: retired; resigned; studying; no work available/seasonal.
- 3. Retrenched/dismissed, including: retrenched; dismissed by employer; and employer closed down.

In 2008/09 injury continues to be the main reason why NZ workers are not working, with slight increases in those who aren't working because they left employment, or were retrenched / dismissed.

In contrast, the proportion of Australians indicating injury related reasons as the reasons they are not at work has dropped significantly over the same period.

Question: What is the main reason you are not working now? Question: Are there any other reasons you are not working now?





Section: Return to work influences

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 work place 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"

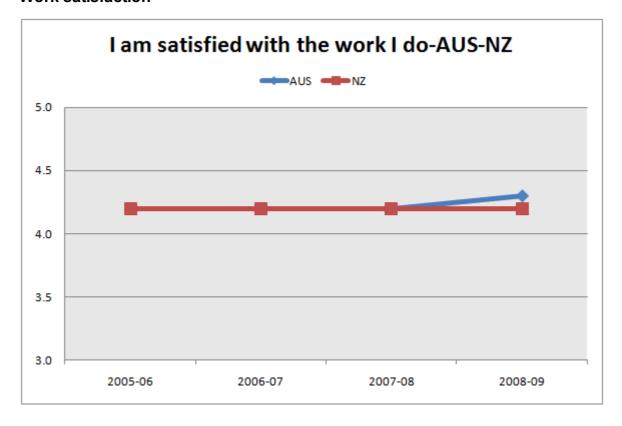
RTW policies and procedures:

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

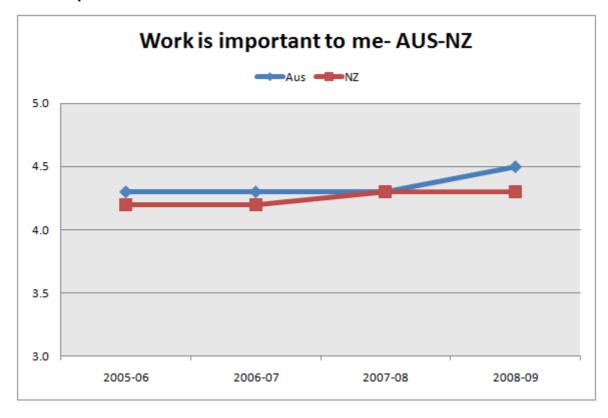
NZ tended to score slightly higher than Australia on factors relating to workplace culture. However, like Australian workers, NZ workers were more likely to rate their own satisfaction with and value of work higher than their perceptions of their employers' assistance, policies and expenditure on RTW and safety.

Section: Return to work influences

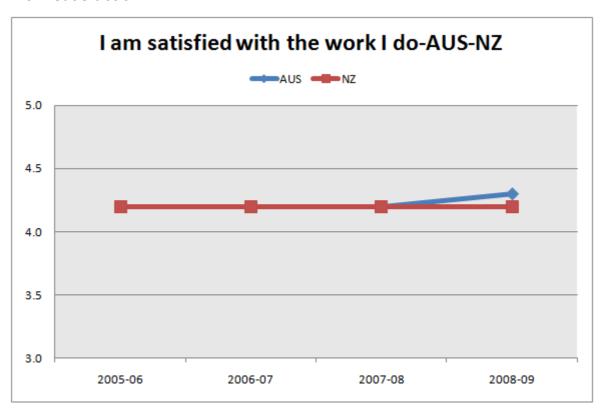
4.4.1 Work satisfaction



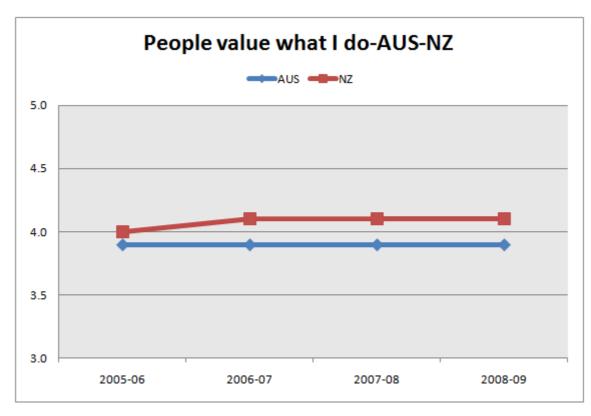
4.4.2 Work importance



4.4.3 Work satisfaction



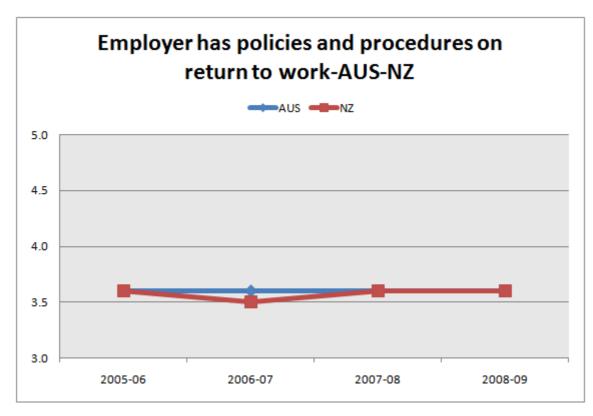
4.4.4 Valued at work



4.4.5 Management help RTW



4.4.6 Clear policies



4.4.7 OH&S spending



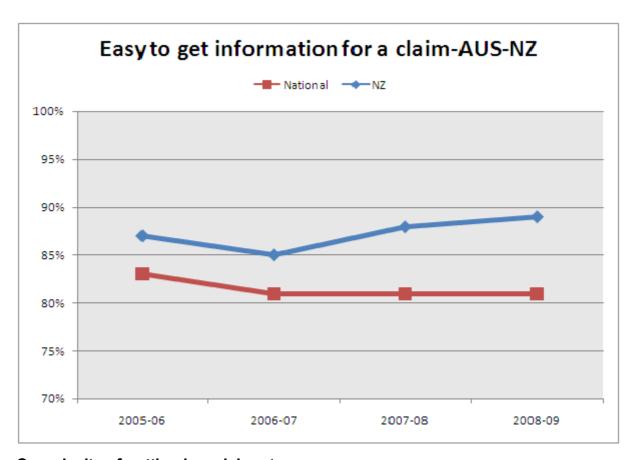
4.5 Making a claim

4.5.1 Information needed for putting in a claim

Nearly 9/10 (89%) injured NZ workers found it easy to get the information they needed to make a claim in 08/09, an improvement when compared to the Australian figure, which was just over 8/10 (81%) in 2008/09.

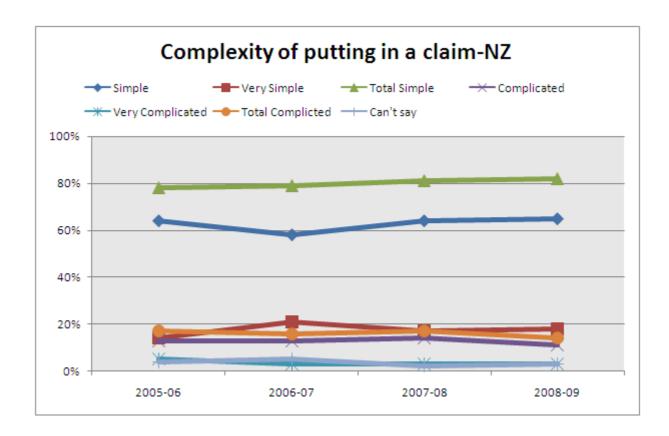
Section: Return to work influences

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

In 2008/09 slightly more than 80% of NZ workers found it simple or very simple to put in a claim and just over 15% found the process complex or very complex. These rates have remained fairly stable over the last four years.

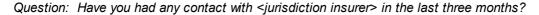


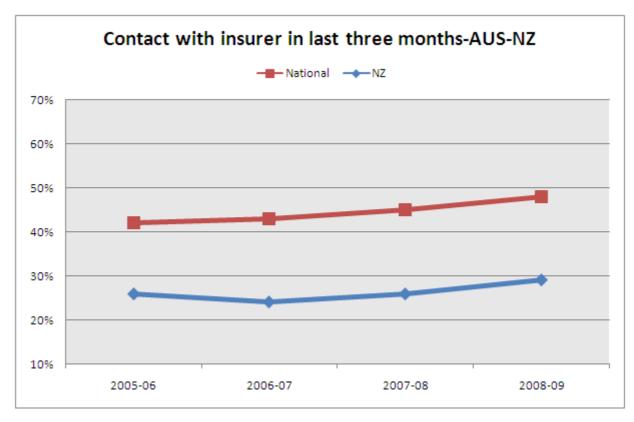
Section

5 Rating of customer service by insurer/Scheme

5.1 Communication with insurer

Over the last four years, NZ workers have been around 20 percentage points less likely than their Australian counterparts to have had contact with their insurer in the last three months. In 2008/09 the NZ percentage was 29%, compared to the Australian rate of just below 50%.





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

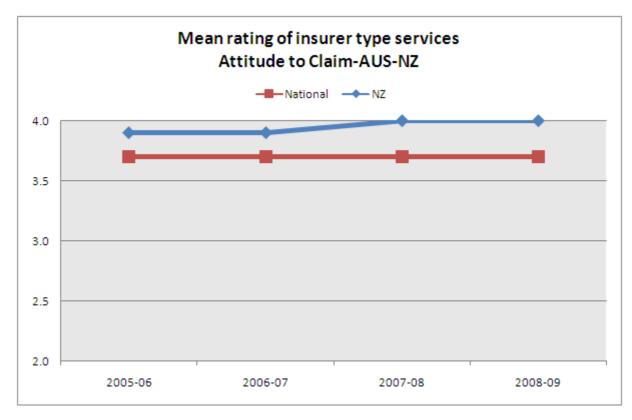
Giving advice about rights.

NZ workers were more likely than their Australian counterparts to rate their insurer highly on all aspects of claim handling, with the NZ assessment sitting on, or just below, 4/5 for most measures. Overall, NZ

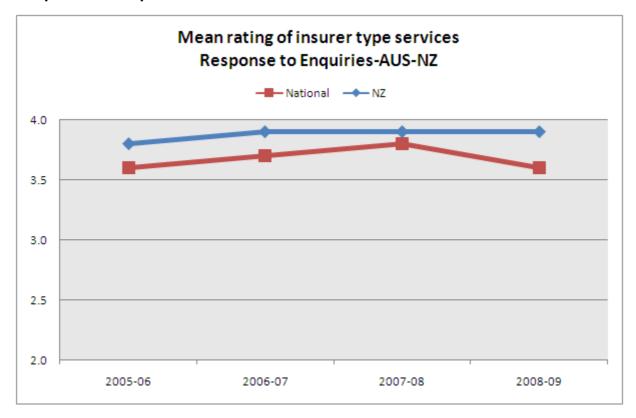
workers gave their insurer a rating of 3.8/5, as compared to the Australian overall rate of 3.6/5.

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.

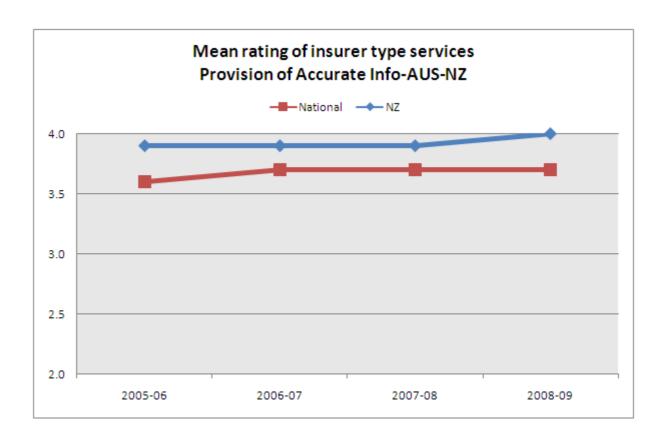
5.2.1 Attitude to claim



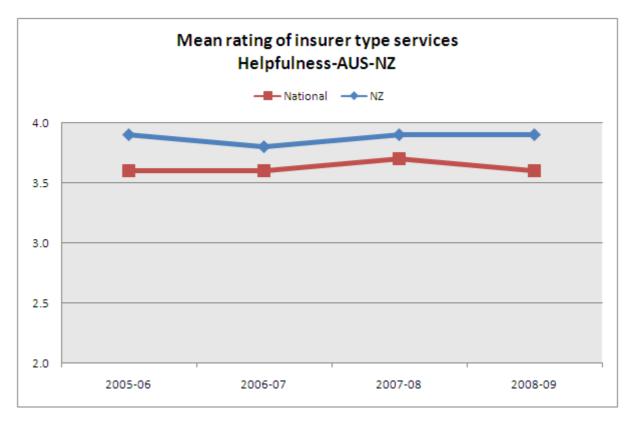
5.2.2 Response to enquiries



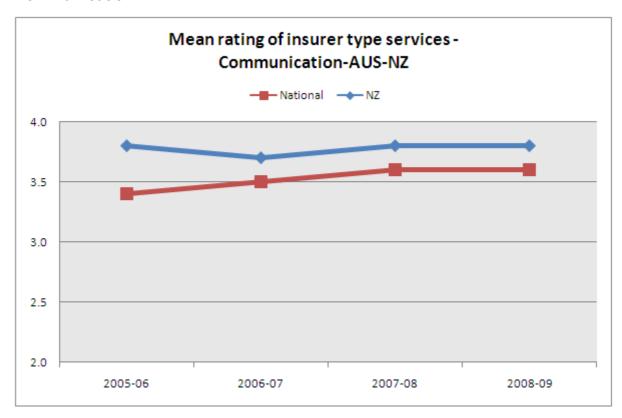
5.2.3 Provision of accurate info



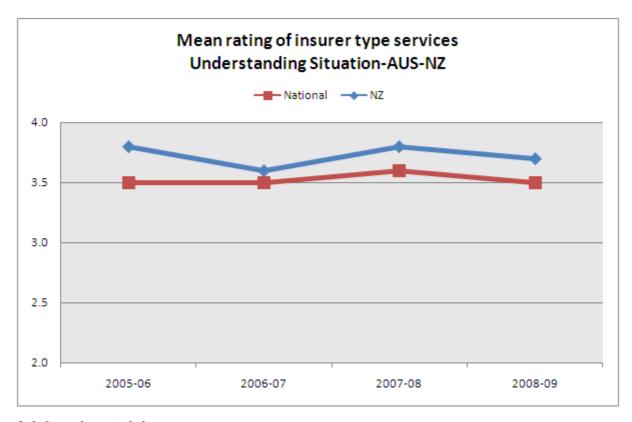
5.2.4 Helpfulness



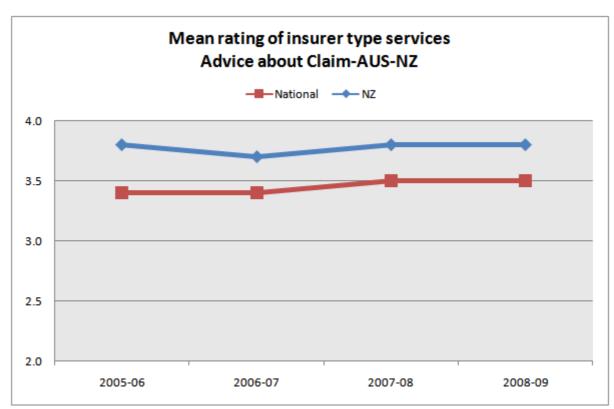
5.2.5 Communication



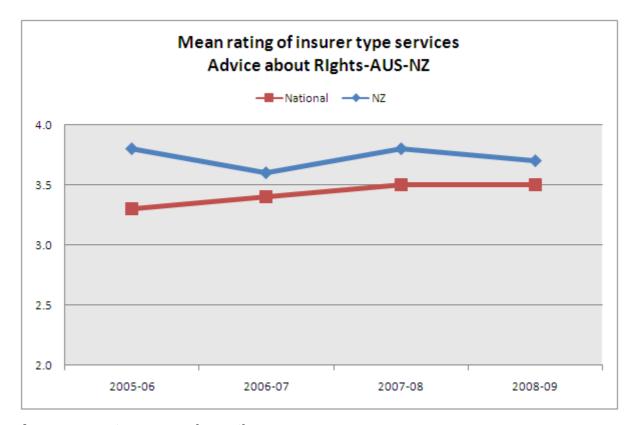
5.2.6 Understanding situation



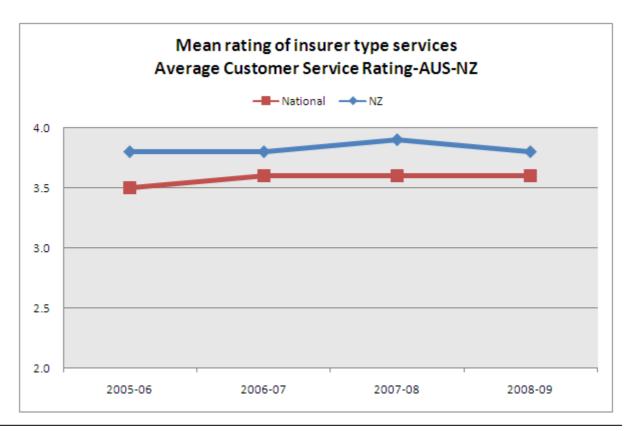
5.2.7 Advice about claim



5.2.8 Advice about rights



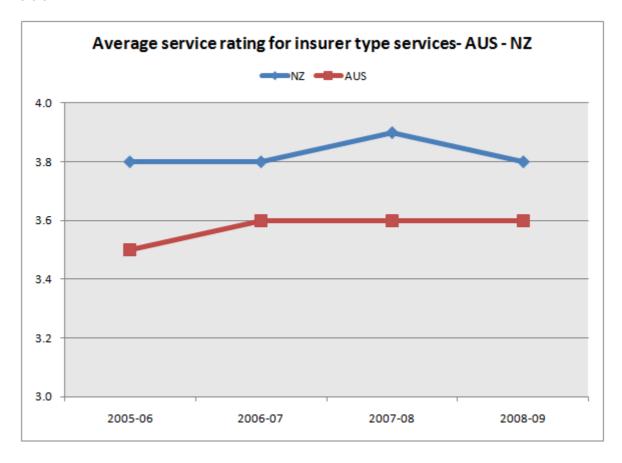
5.2.9 Average customer service rating



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.

Overall, NZ workers gave their insurer a rating of 3.8/5, as compared to the Australian overall rate of 3.6/5.



Section

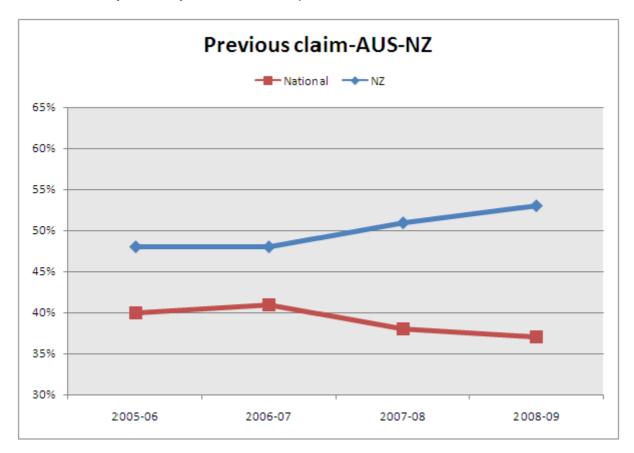
6 Previous claim experience

6.1 Previous claim

In 2008/09 more than 1/2 (53%) of injured NZ workers had made a previous claim, significantly higher than the Australian rate of 37% and continuing a steady increase from the 2006/07 rate of 48%.

Section: Previous claim experience

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



6.2 Previous lost time claims

Less than half of NZ workers with a previous claim had taken time off because of that claim, although this rate has increased from 41% in 2005/06 to 46% in 2008/09 and is substantially higher than the Australian rate, which had declined to 31% in 2008/09.

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

