

Return to work trends in Comcare 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.

Return to work trends in Comcare 2005-06 to 2008-09

***An in-depth analysis of the RTW Monitor results for Comcare
employees and employers***

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

Return to work trends in Comcare 2005-06 to 2008-09

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Section



1 Executive Summary

Return to work results

Comcare continues to perform above the national average for RTW results, with RTW rates of above 9/10 and durable RTW rates of almost 9/10. The length of durable RTW (the time back at work for people at work when interviewed) for Comcare workers was around 50 days longer than their national counterparts.

The percentage of employees returning to work and remaining on modified duties at the time of the interview has increased by 5% over the last 12 months.

Return to work influences

Comcare workers are more likely than the average Australian worker to have a RTW plan, and are also more likely to be given assistance in following the plan.

However, around 1/3 of Comcare workers can identify a person who made it harder to RTW, which is higher than the national rate. Comcare workers were very close to the Australian average when it came to perceptions pertaining to workplace culture but were more likely to perceive their employer as having clear policies regarding RTW.

Over the last two years, Comcare workers have found it increasingly difficult to find the information they need to make a claim. They also found lodging a claim increasingly complex, so that now those who find claim lodgement simple and those who find it complex are split almost 50/50.

Nearly 9/10 injured Comcare workers not working at the time of interview cite injury related reasons for not working.

Rating of customer services

3/5 (61%) of Comcare workers interviewed had contact with their insurer in the last three months, a figure higher than the national average of 51%. On all insurer performance measures with the exception of 'advice about rights', Comcare workers rated their insurer lower than the national average (but gave marks of greater than 3/5), with communication, advice about the claim and understanding the situation rated most poorly.

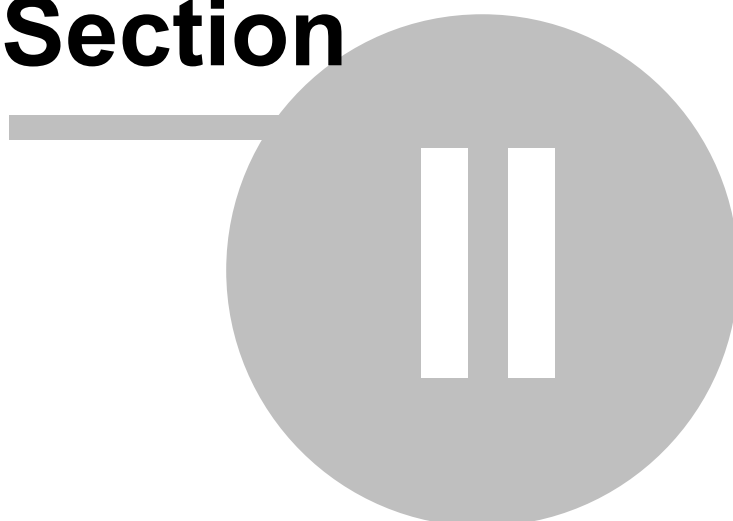
Rehabilitation services

Comcare workers were much more likely than the national average to participate in rehabilitation, and their rehabilitation was likely to cost approximately \$1000 above the national average.

Previous claim experience

Since 2006-07 there has been a steady rise in the proportion of Comcare workers who had a previous claim, and in 2008-09 this figure had risen to almost 1/2 (49%). In 2009-09 nearly 40% of Comcare workers with a previous claim had time off work because of that earlier claim, nearly ten percentage points above the Australian average and Comcare's own rate of the previous year.

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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.

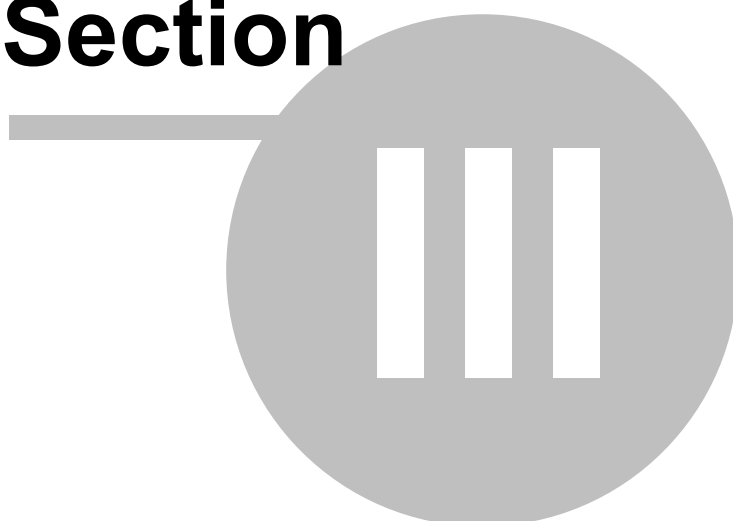
If the number of people responding to a question is below 30 the information is considered insufficiently robust to include. It is important not to draw conclusions based on a small number of people responding as the information from a small number of people can be unreliable for a statistical perspective.

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



3 Return to work results

3.1 RTW Rates

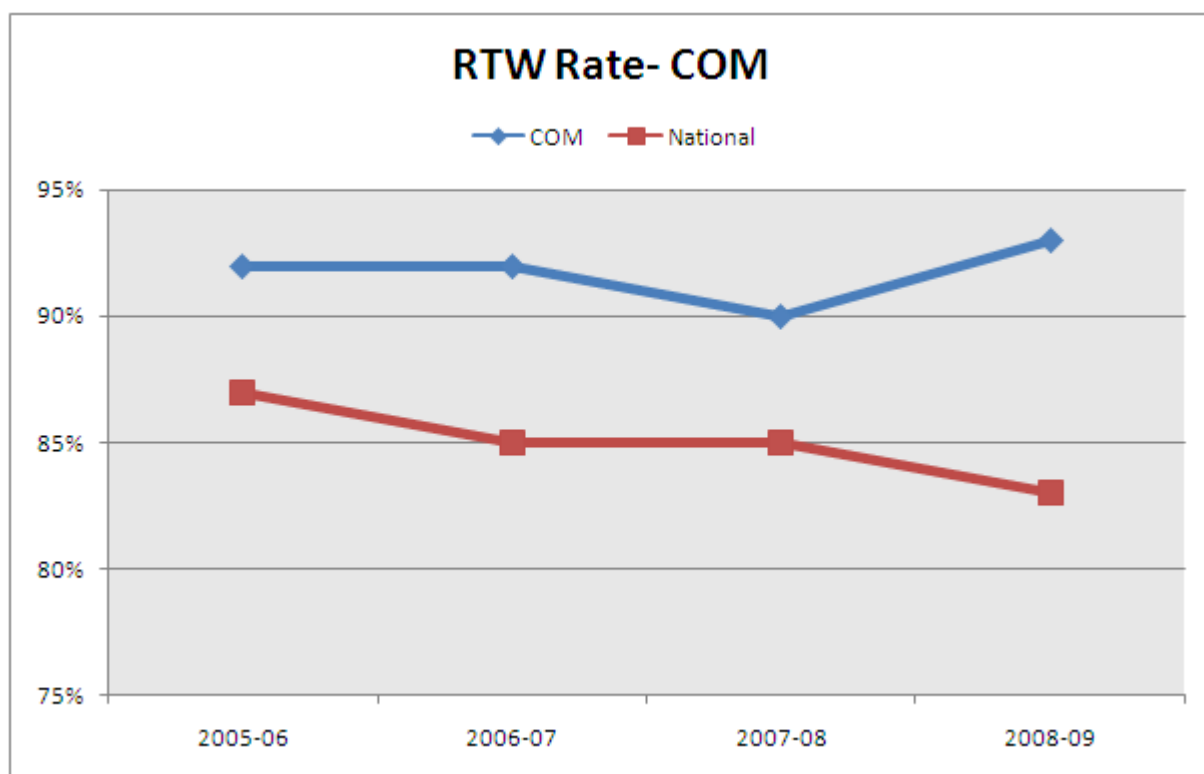
3.1.1 RTW rate

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 nine out of ten (93%) injured Comcare workers had returned to work seven to nine months after submitting a claim, ten percentage points higher than the national average of 83%. The rate of return to work increased, defying the national trend.

The Comcare RTW rate has been at or above nine in then for the last four years and is consistently higher than the national rate.

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

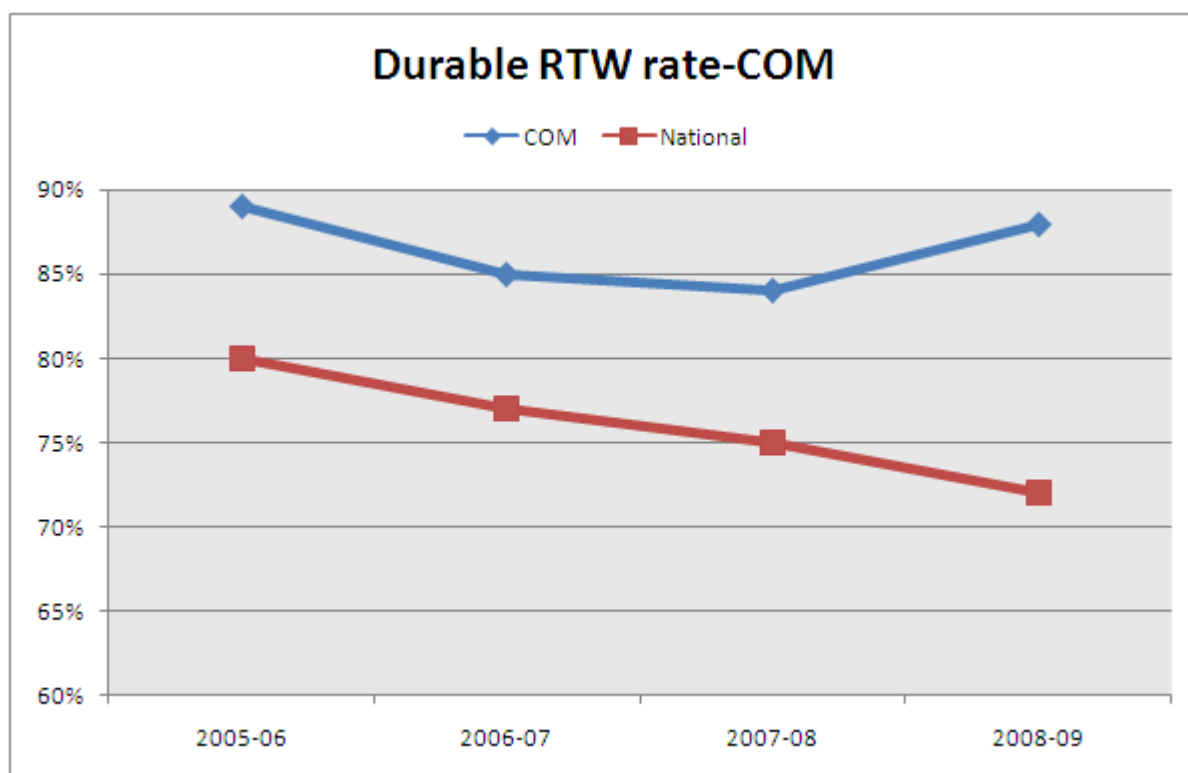


3.1.2 Durable RTW

In 2008-09 the Comcare durable RTW rate - the percentage of workers who had returned to work and were still working at the time of the survey - continues to be close to 9/10, substantially higher than the Australian rate of 7/10.

The durable return to work rate for Comcare also defied the national trend.

Question: Are you currently working in a paid job?



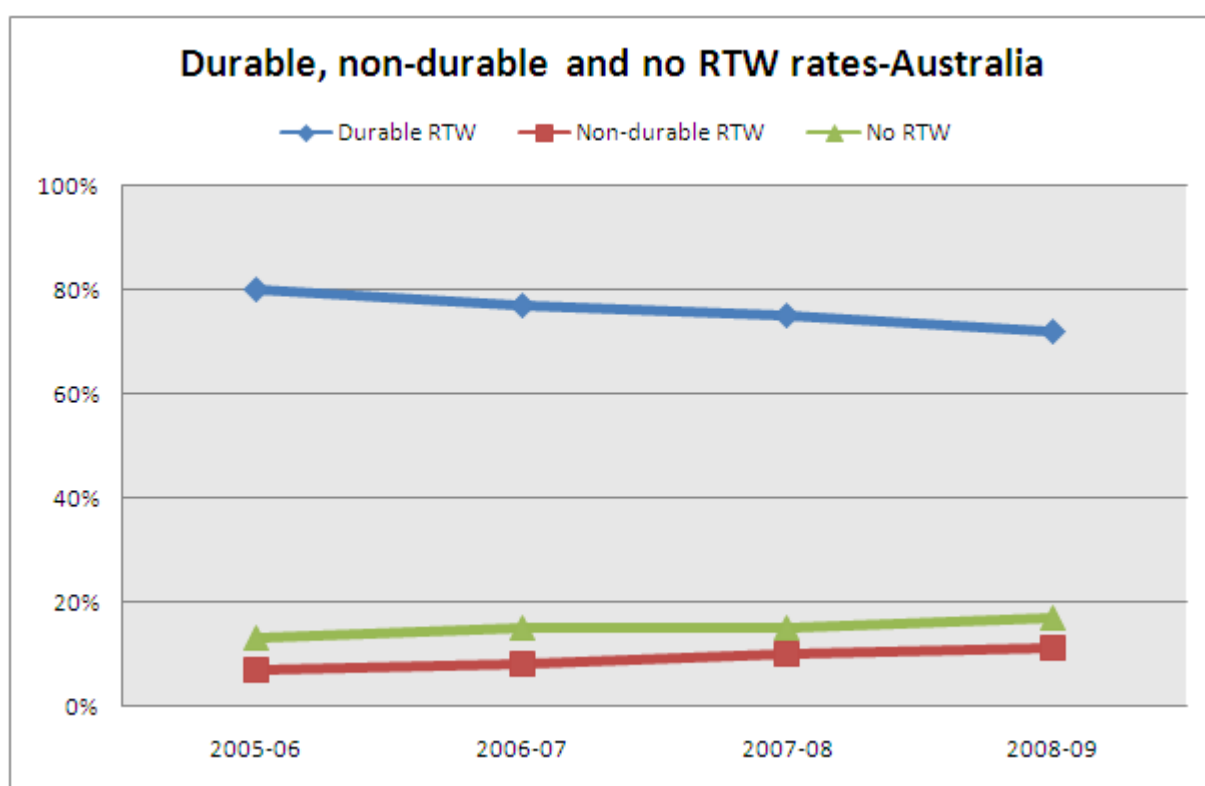
3.1.3 Non-durable RTW

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

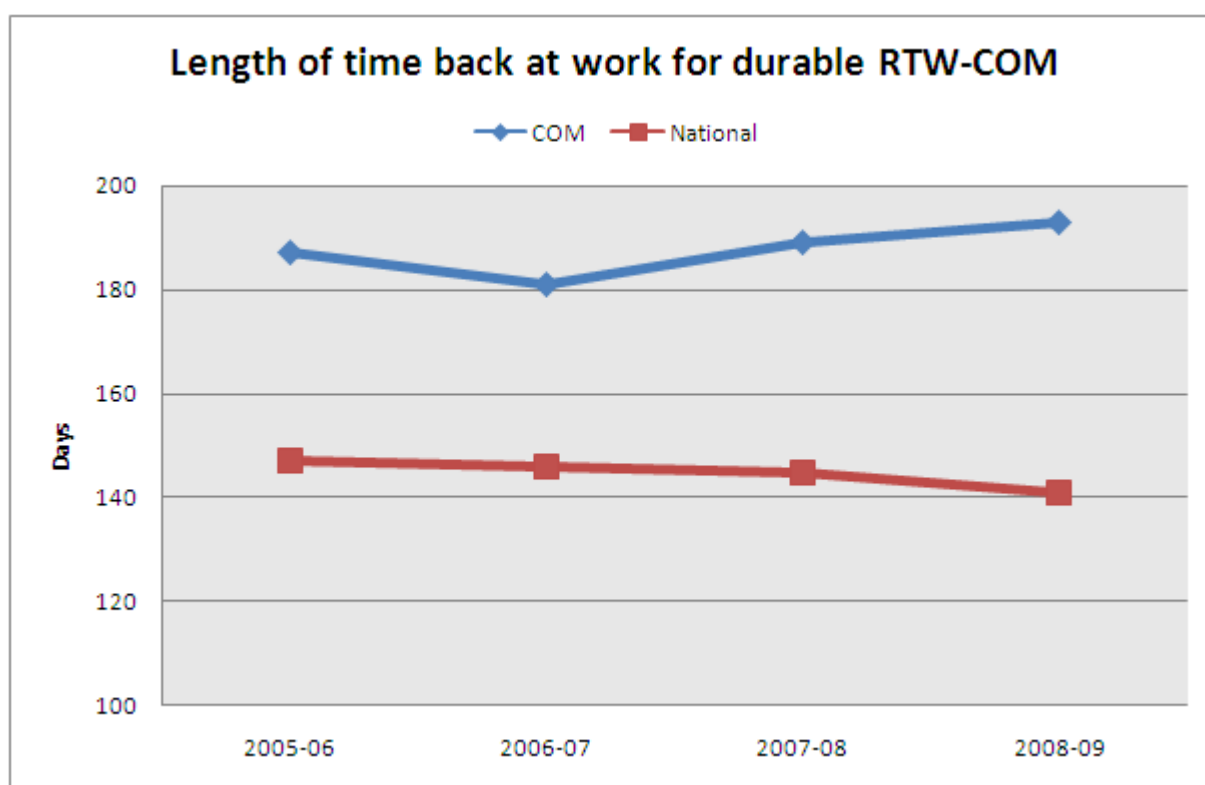
3.2.1 Length of durable RTW

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.

Since 2005-06 the average number of days injured Comcare workers with a durable return to work had worked at the time of interview has been above 180. In 2008-09 it was above 190 days, putting the length of durable RTW for Comcare 50 days above the Australian average.

Question: How long have you been back at work?

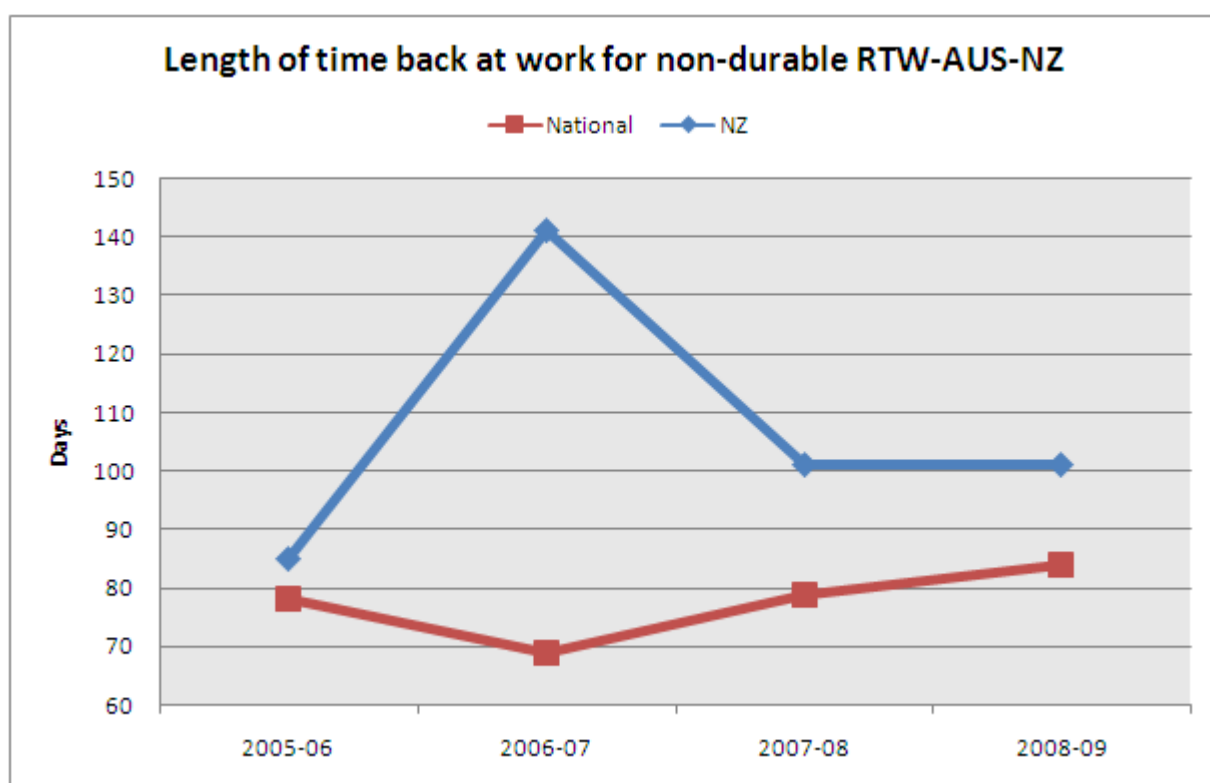


3.2.2 Length of non-durable RTW

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 in Comcare employees was 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?



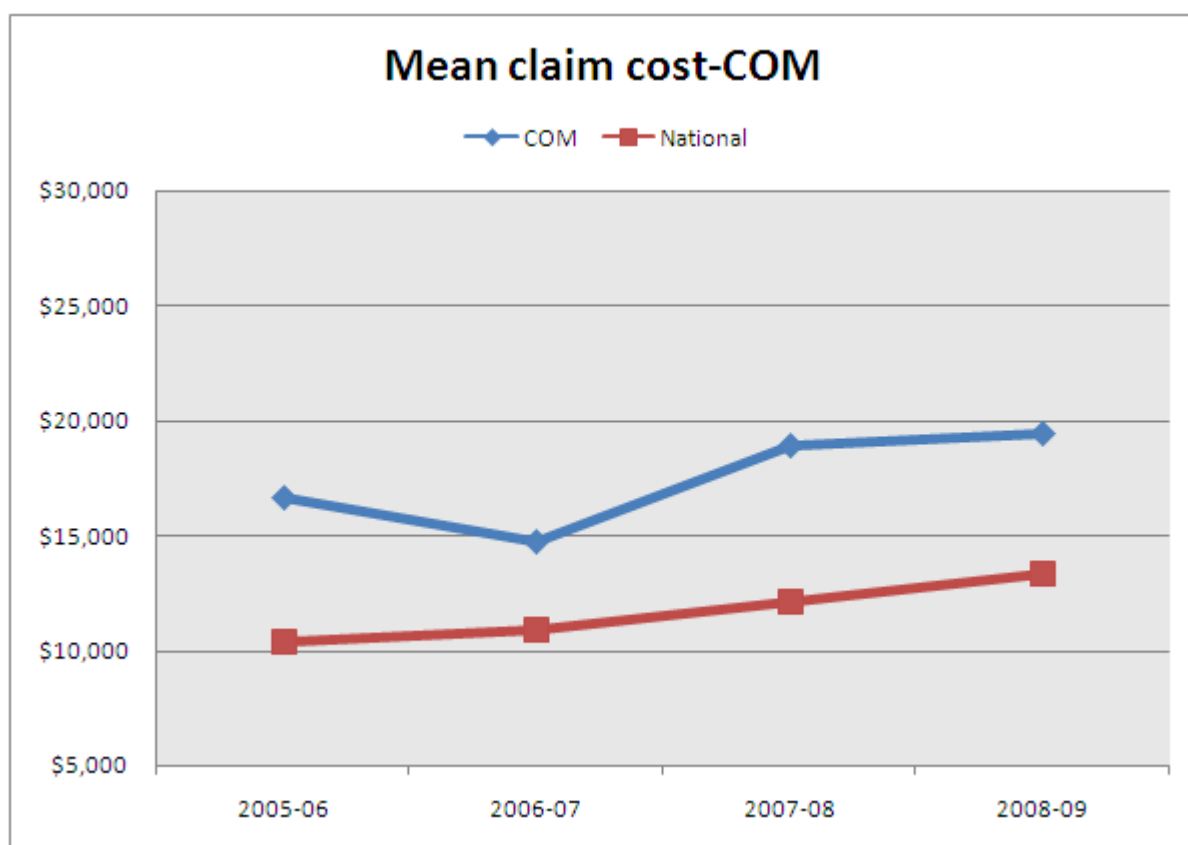
3.3 Claim information

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.

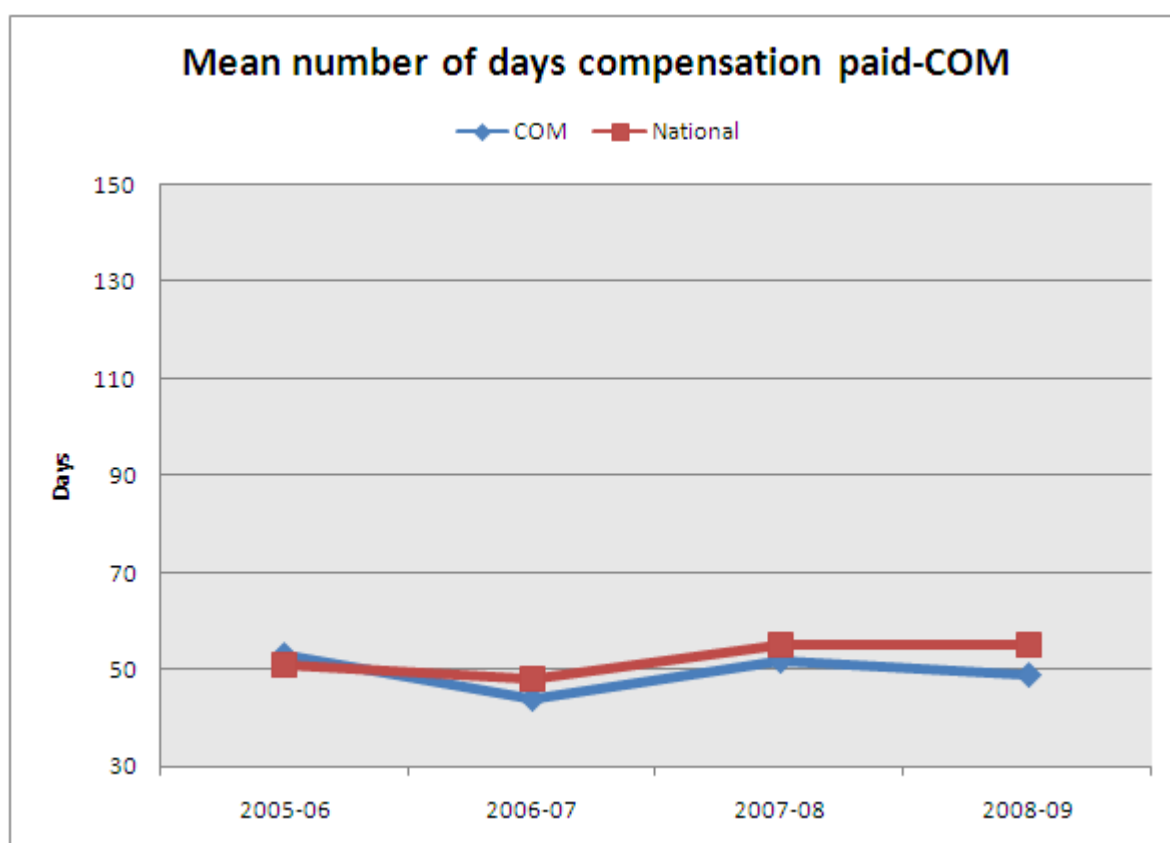
Comcare claims tend to cost substantially more than their national counterparts, and the cost of claims has risen from \$15 000 in 2005-06 to almost \$20 000 in 2008-09.



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 three years Comcare has paid a slightly lower number of days of compensation per injured worker, although it has followed the national trend. In 2008-09 the figure for Comcare was just under 50 days, compared to just under 60 for the national average.



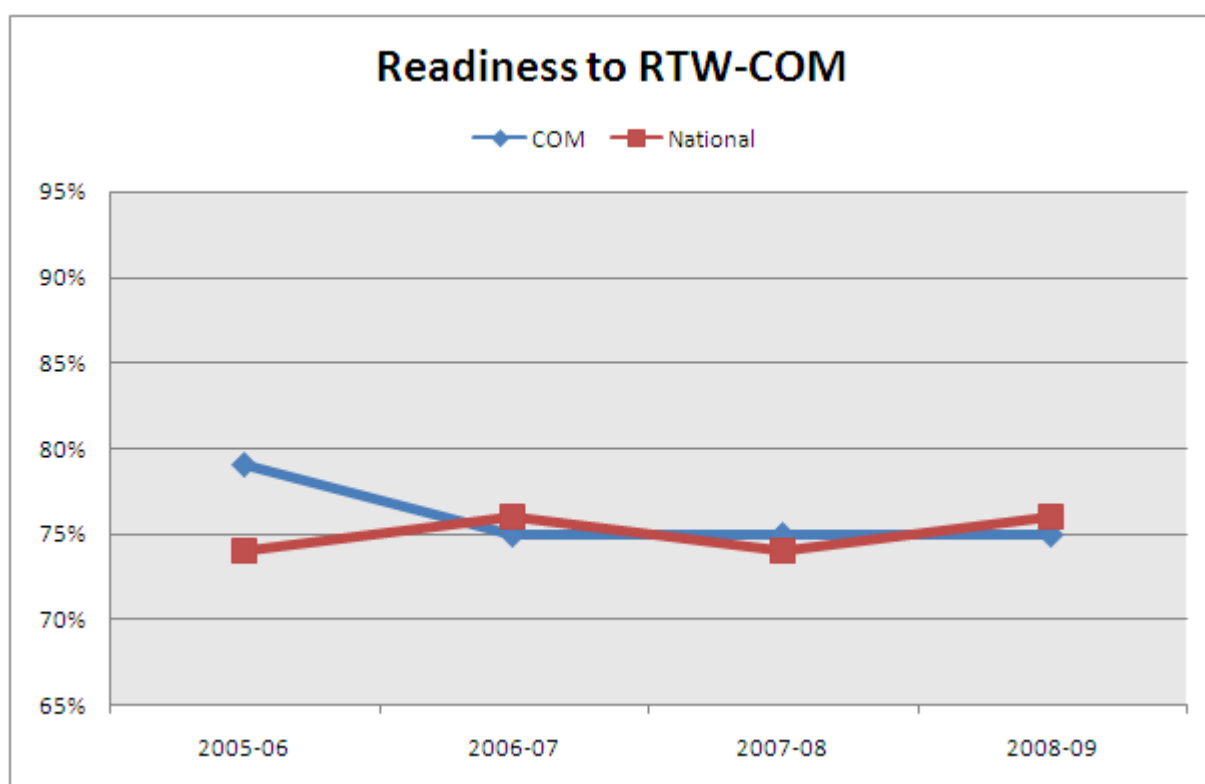
3.4 Readiness to RTW

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*.

3/4 of Comcare workers who returned to work felt ready to do so, which is close to the national average but represents a slight decline from 2005-06, when around 4/5 (79%) returning Comcare workers felt ready to return.

Question: *Did you feel ready to return to work?*



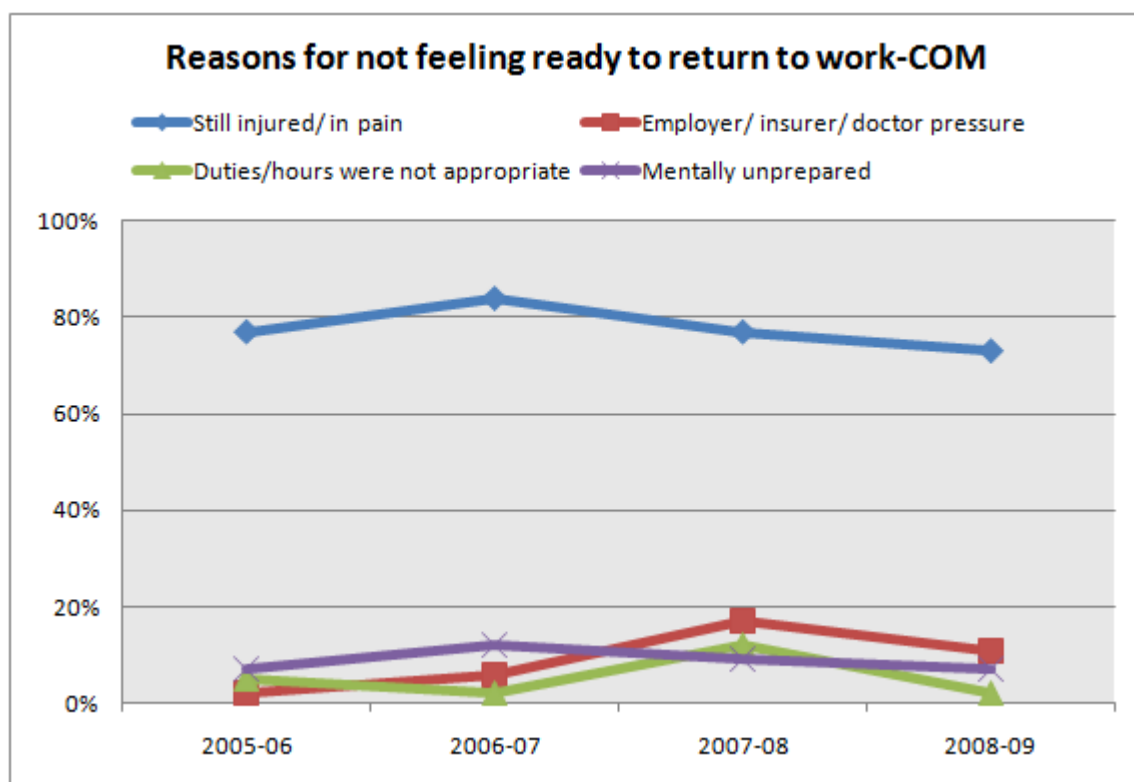
3.4.2 Reasons for not feeling ready to return to work

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.

A majority of Comcare workers - over 70% in 2008-09 - cited injury or pain as the reason they were unready to return to work, although this reason has reduced over the last two years. A much smaller proportion (under 15%) said that pressure from their employer, doctor or insurer was responsible. In 2008-09 very few Comcare workers described the duties or hours they were offered as a reason they were not ready to return to work.

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

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



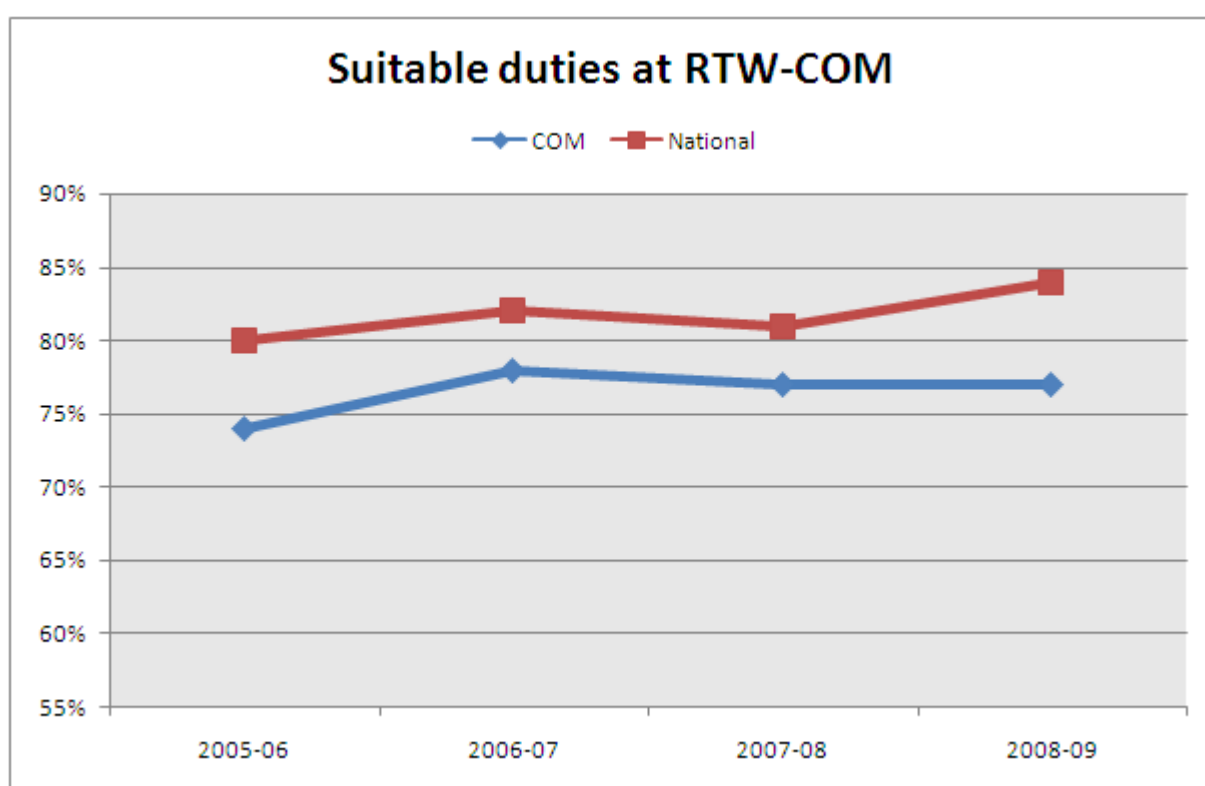
3.5 What duties did people go back to

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.

Comcare workers were less likely than the national average to consider the duties they were given upon their return as suitable. In 2008-09 this proportion was, however, slightly more than 3/4 (compared to the national level of just under 85%) and has remained static since 2006-07.

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



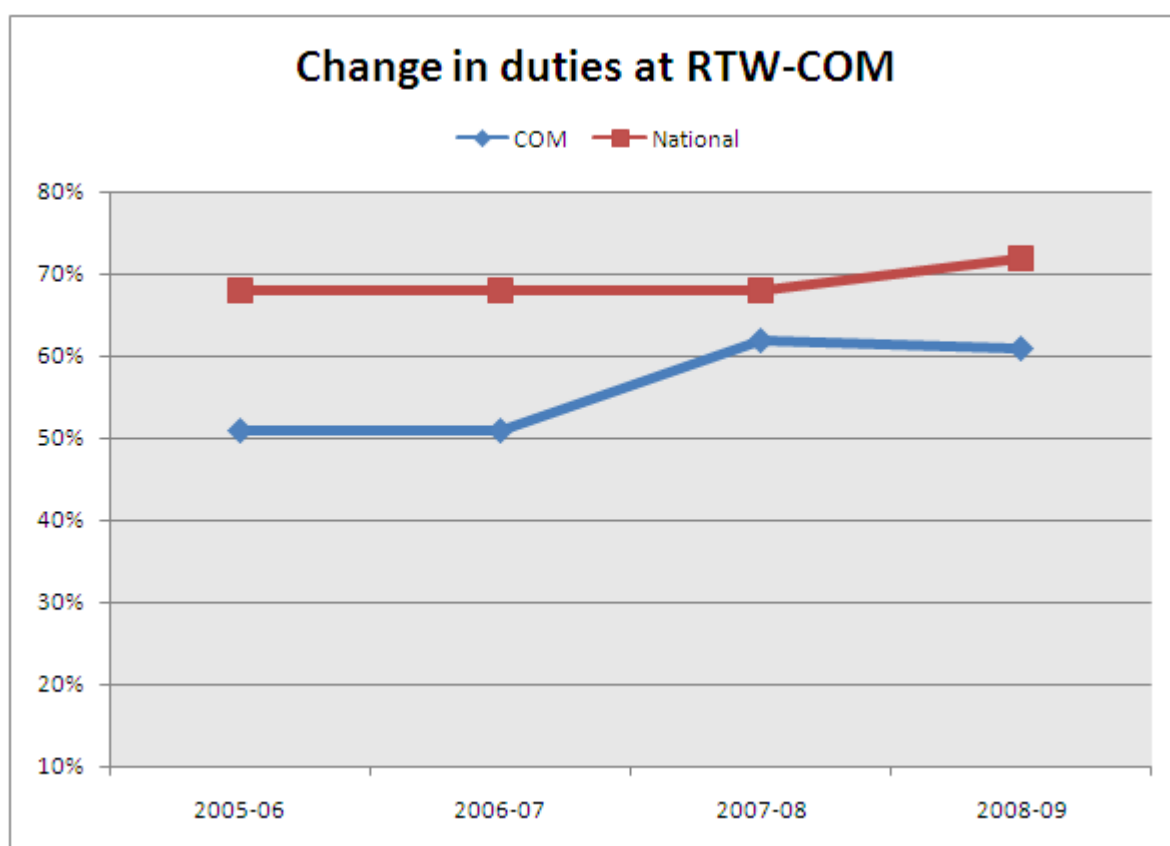
3.5.2 Initial RTW duties

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 a 10% increase in injured Comcare employees returning to work on modified duties.

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

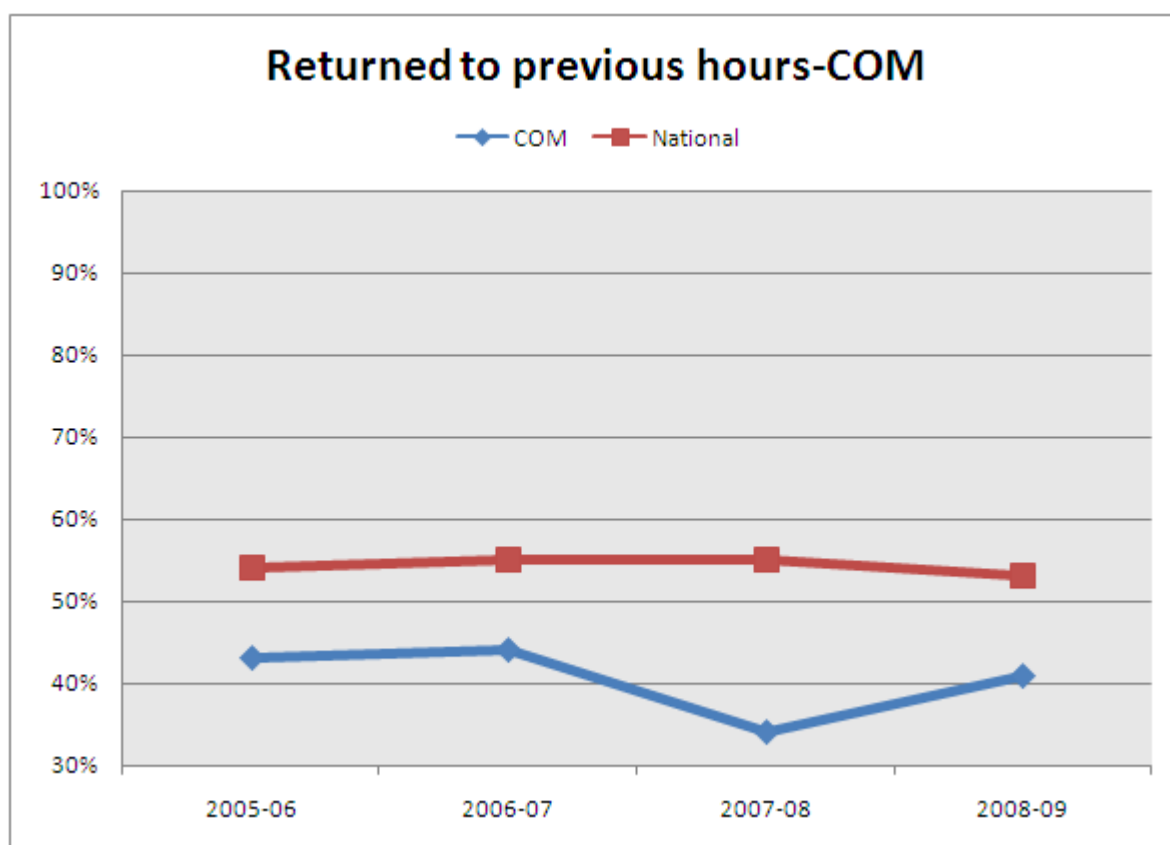


3.5.3 Initial RTW hours

Just over 40% of Comcare workers returned directly to their normal hours in their initial return to work in 2008-09. This is lower than the national average of 53%.

Over the last four years Comcare has tended to have a lower rate of return to previous hours than the Australian average, but is trending upwards from an 07/08 dip to around 35%.

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

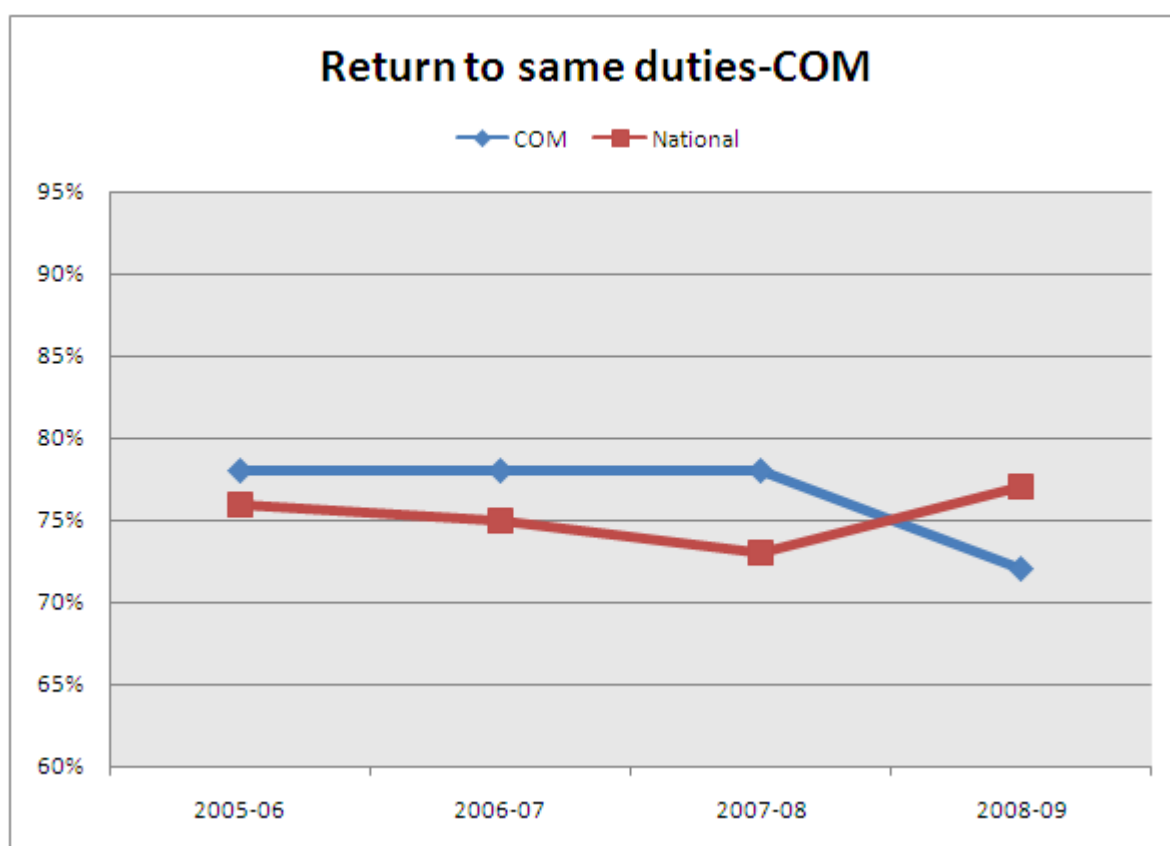


3.5.4 Duties at time of interview

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 there was a 5 percentage point dip in the proportion of Comcare workers who had returned to their original duties by the time of the interview, taking it to 72%, slightly below the 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?



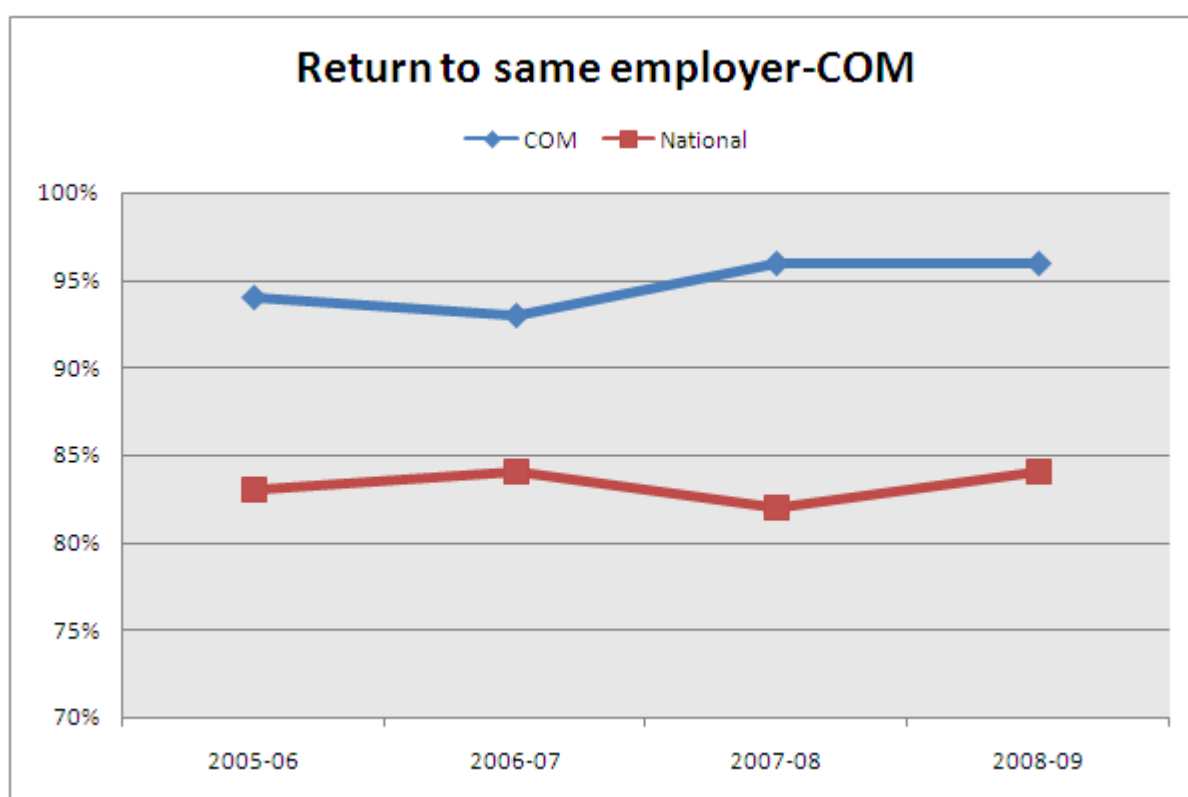
3.5.5 Employer at time of interview

"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.

Comcare employees gave a substantially higher rate of return to the same employer than the national average, with this sitting at around 95% over the last four years, compared to the Australian rate of 84% in 2008-09.

The proportion of injured workers returning to the same employer has remained stable over the past five years.

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

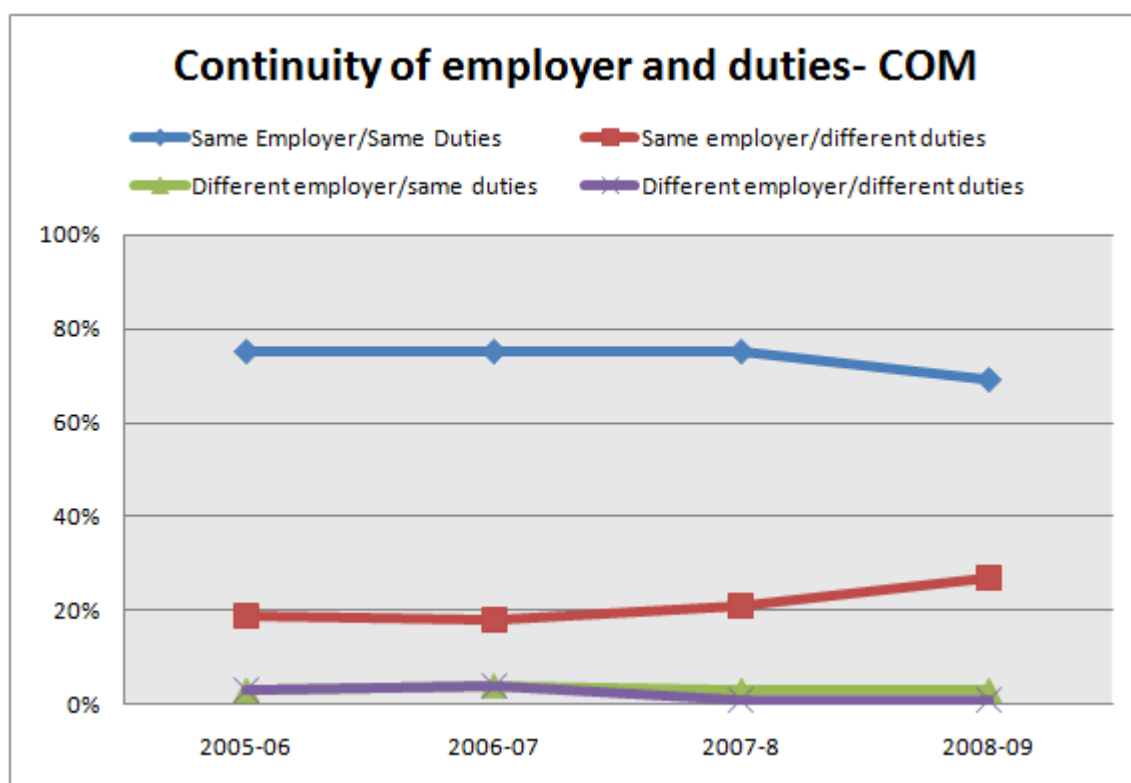
Continuity of employer and duties refers to injured workers who had returned to work at the **same** employer and carried out the **same** duties as prior to their injury

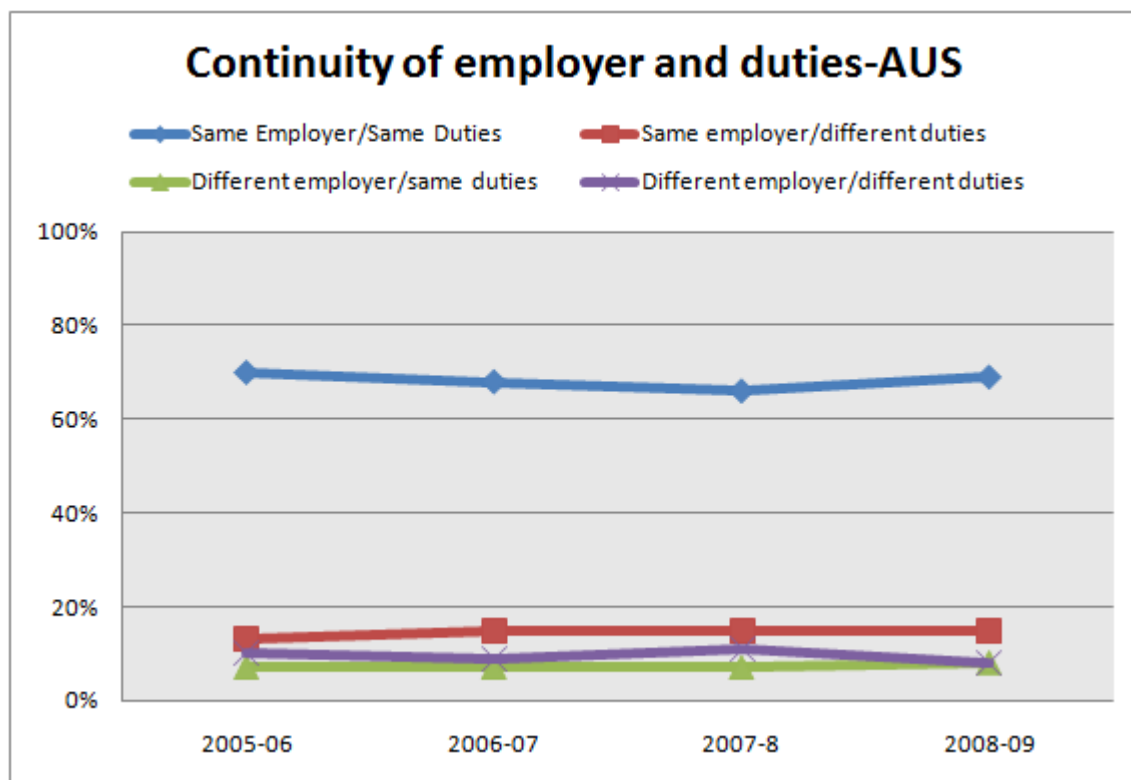
Of those who had returned to work, 70% of injured Comcare workers were working for the same employer and doing the same duties at the time of interview. Around 25% had returned to the same employer but with different duties, while the remaining few had moved to a different employer, with either the same or different duties.

The proportion of employees returning to the different duties with the same employer increased by a significant 6% in the last twelve months, with a corresponding reduction in employees returning to same employer/same duties. 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

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IV

4 Return to work influences

4.1 RTW plan

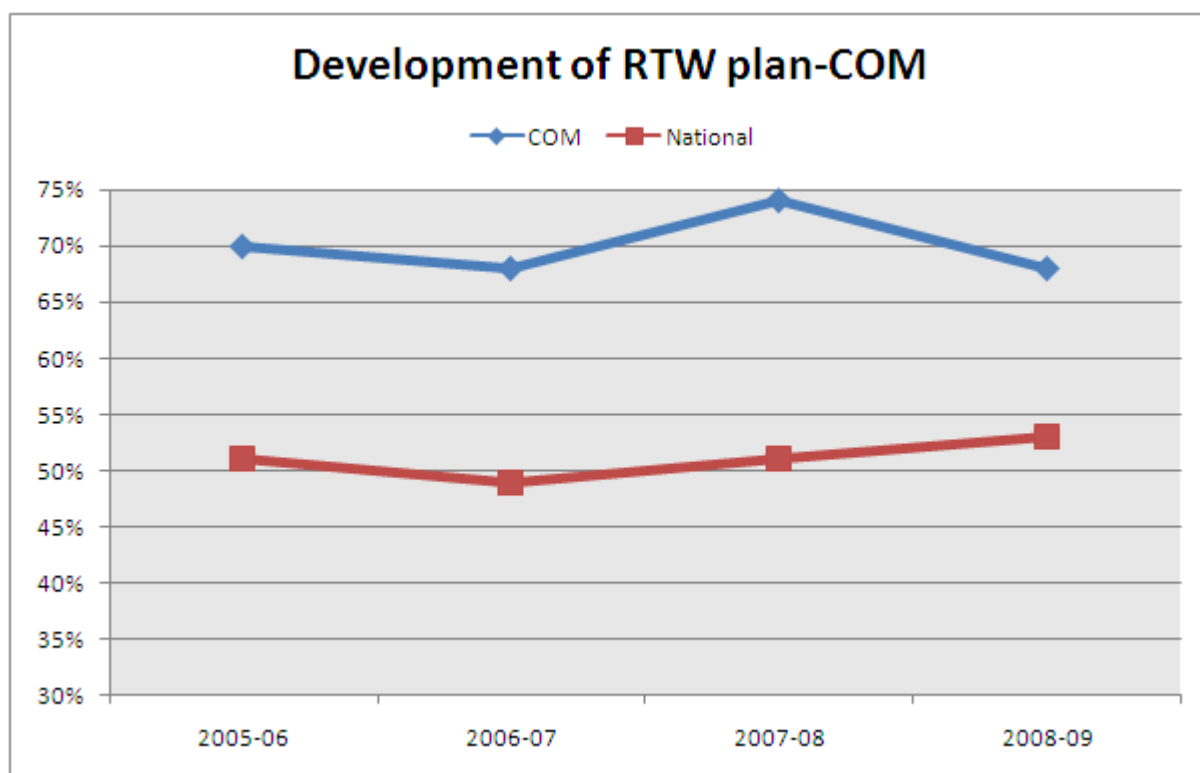
RTW plans are developed to assist injured workers achieve a RTW outcome. The Monitor measures:

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 RTW plan

Just under 7/10 (68%) of injured Comcare workers received a RTW plan, continuing a trend of being significantly higher than the national rate of 53%.

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.

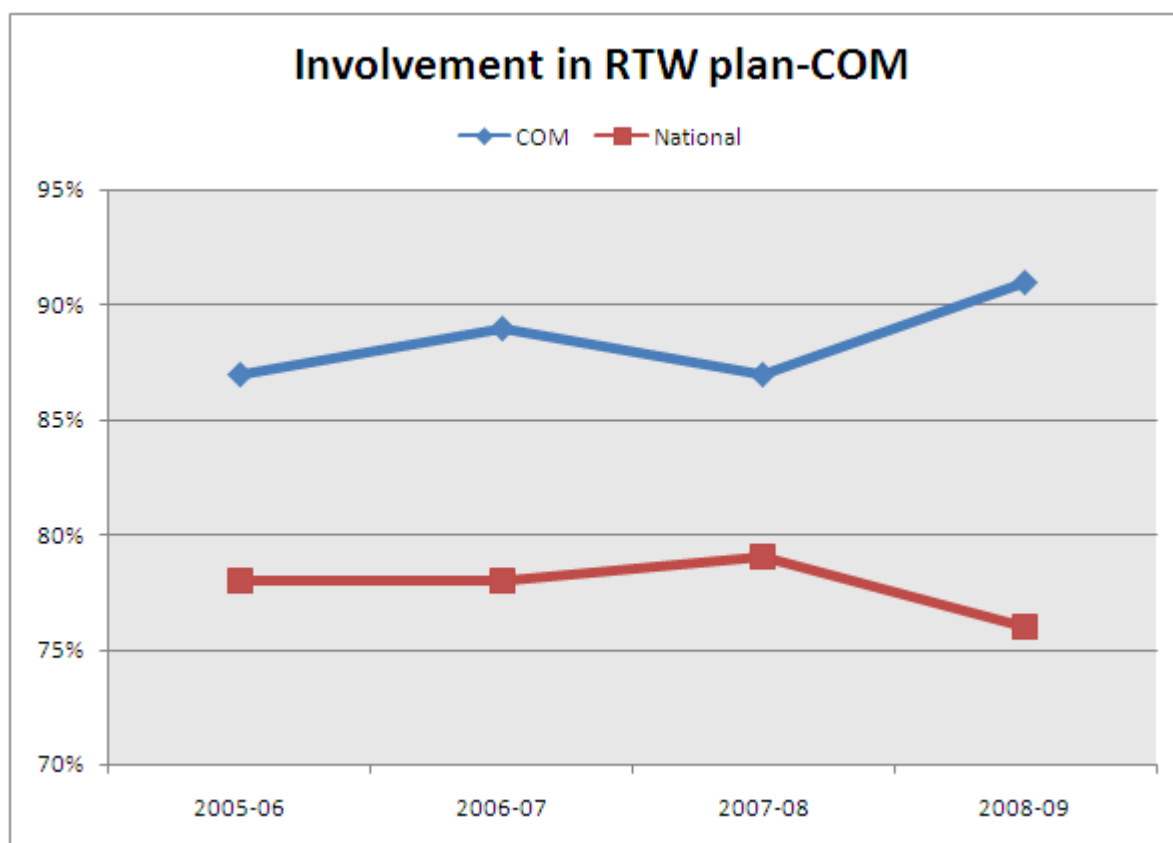


4.1.2 Involvement in RTW plan

Over 90% of Comcare employees with a RTW plan were involved in development of that plan. The proportion increased by just under 10% in the last 12 months and defies the national trend.

The percentage of employees who considers they were involved in the development of the plan is now over 90%, a very positive figure.

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

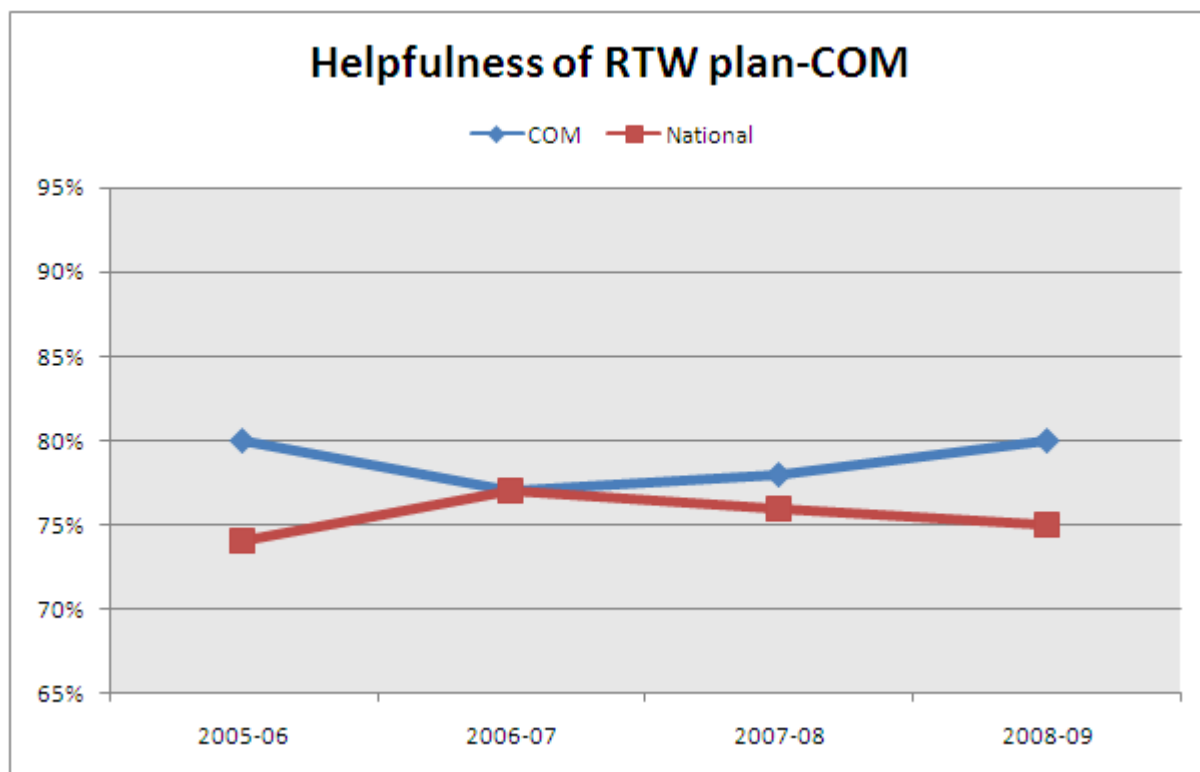


4.1.3 Helpfulness of RTW plan

4/5 Comcare workers found their RTW plan to be helpful, slightly higher than the national rate of 3/4.

There has been little change in either figure over the last four years.

Question: Was the plan helpful?

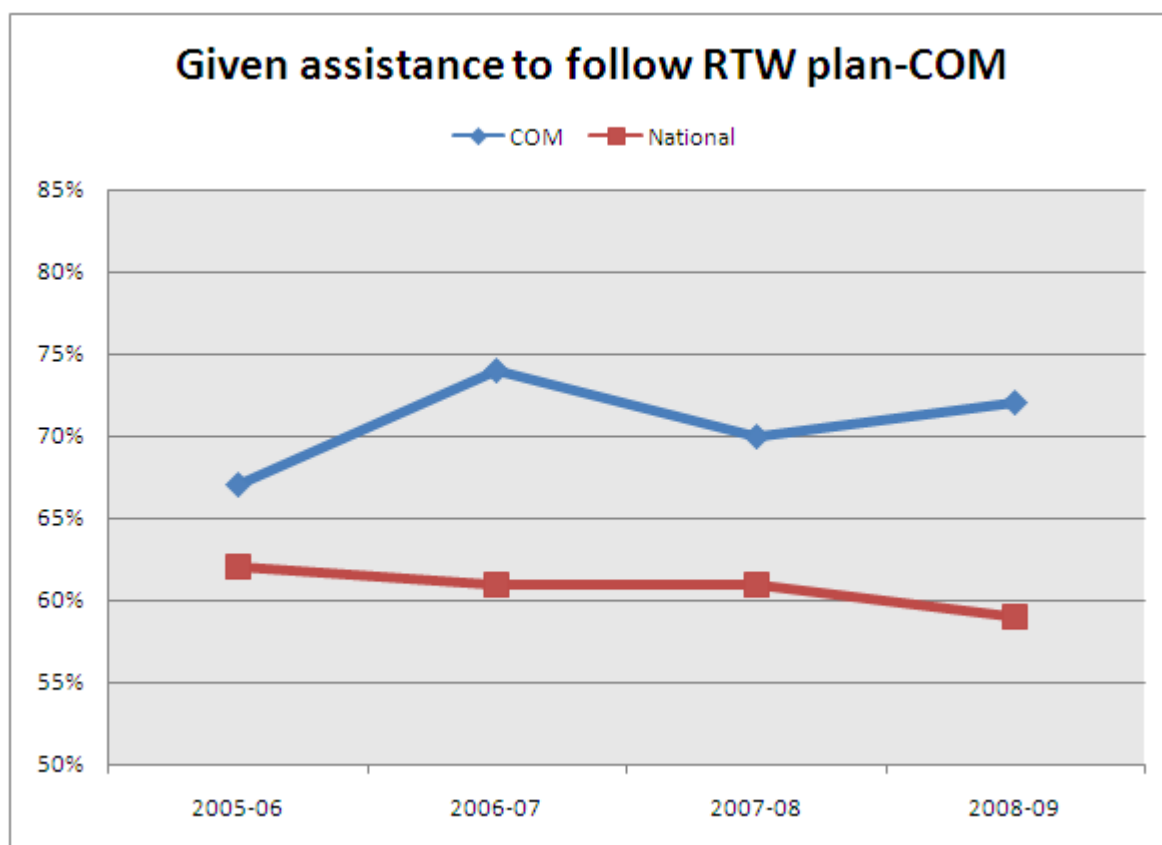


4.1.4 Given help to follow RTW plan

Since 2006-07 the proportion of Comcare workers given assistance to follow their RTW plan has remained at or above 7/10.

In 2008-09 the Comcare rate was 72%, significantly higher than the national average of 59%.

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

These figures were provided on a national basis.

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.

Work rehab coordinator - 60% injured employees identified the work rehab coordinator as helpful in their return to work. This is static, and in line with the national average.

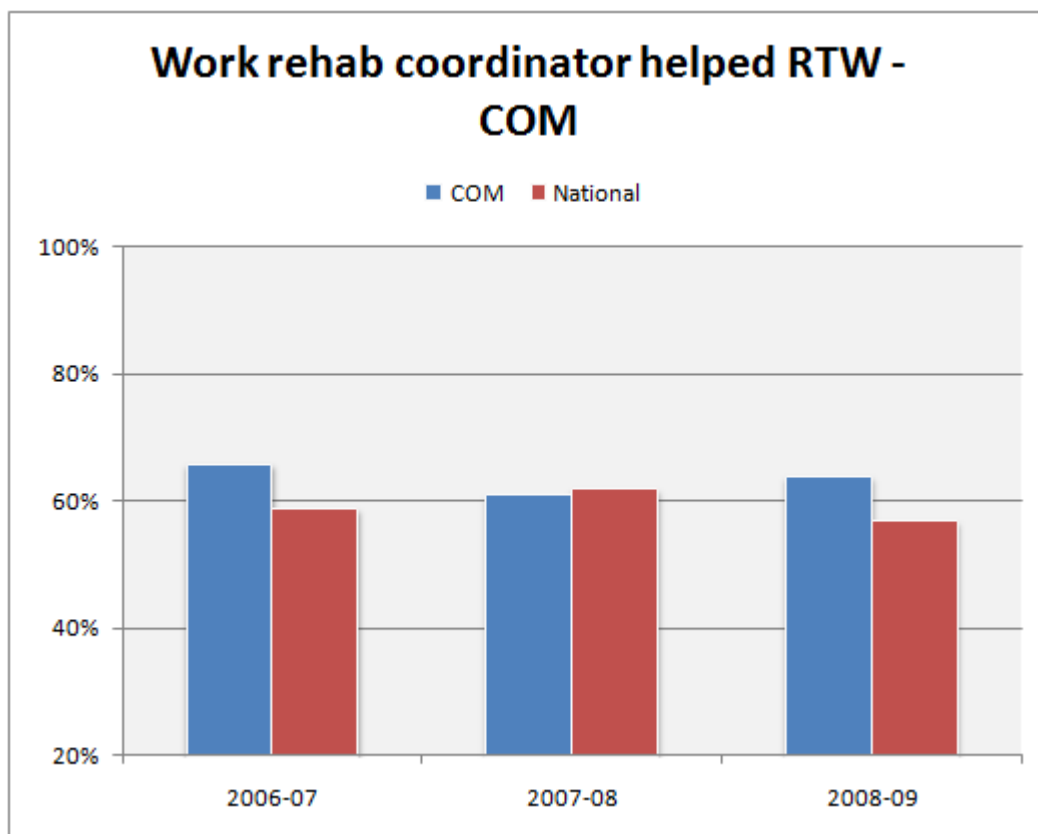
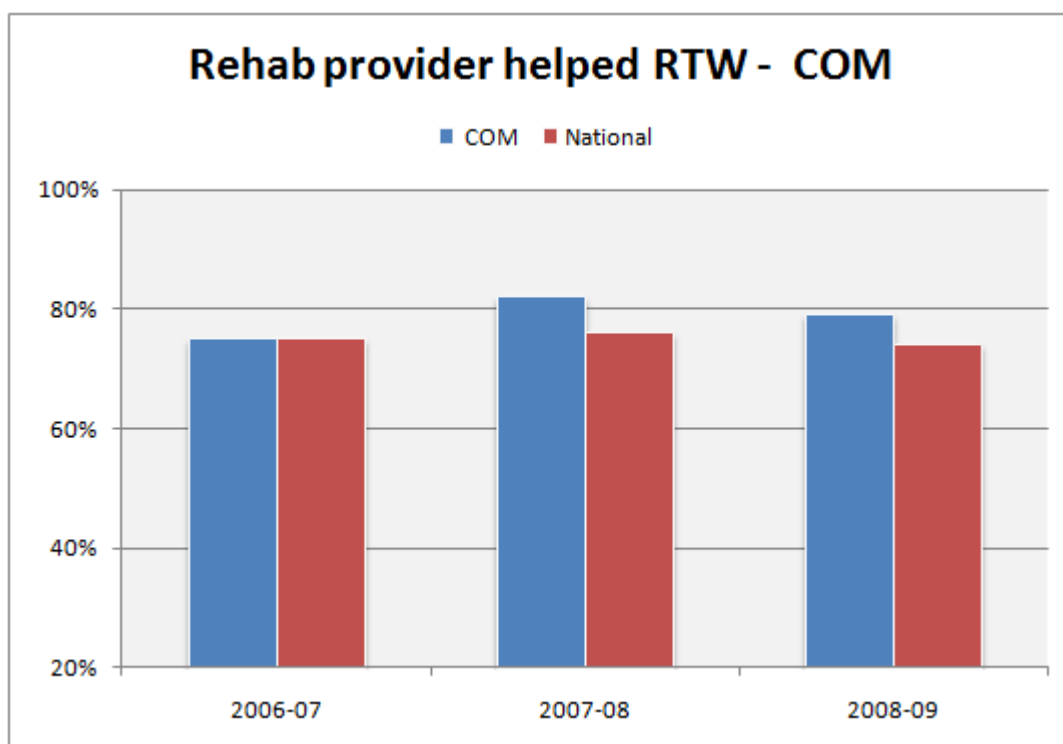
Rehabilitation provider - 3/4 identified a Rehabilitation provider as helping their return to work, in line with the national average and much the same over the last three years.

Main supervisor - 3/5 employees advised their main supervisor was helpful in return to work, higher than the national average and static.

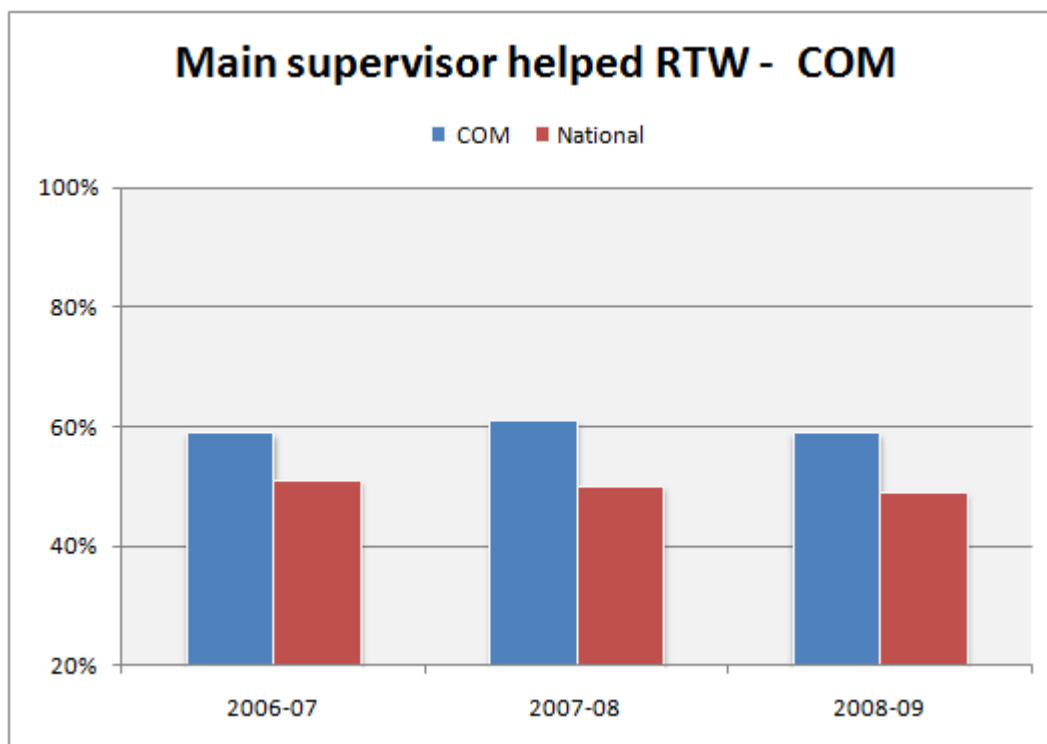
Employer - Results were much the same as the main supervisor.

Insurer - Approximately 40% of Comcare injured employees indicated the insurer was helpful to their return to work, in line with the national average and with no significant change over the last three years.

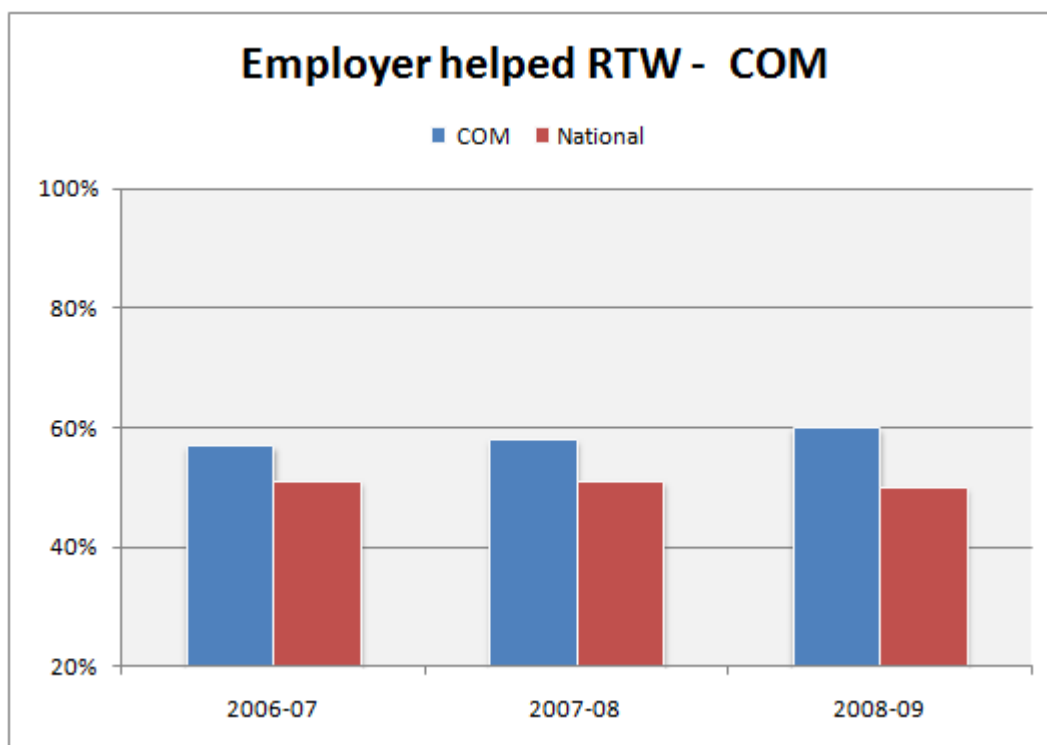
Question: Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work.

4.2.1.1 Work rehab coordinator**4.2.1.2 Rehab provider**

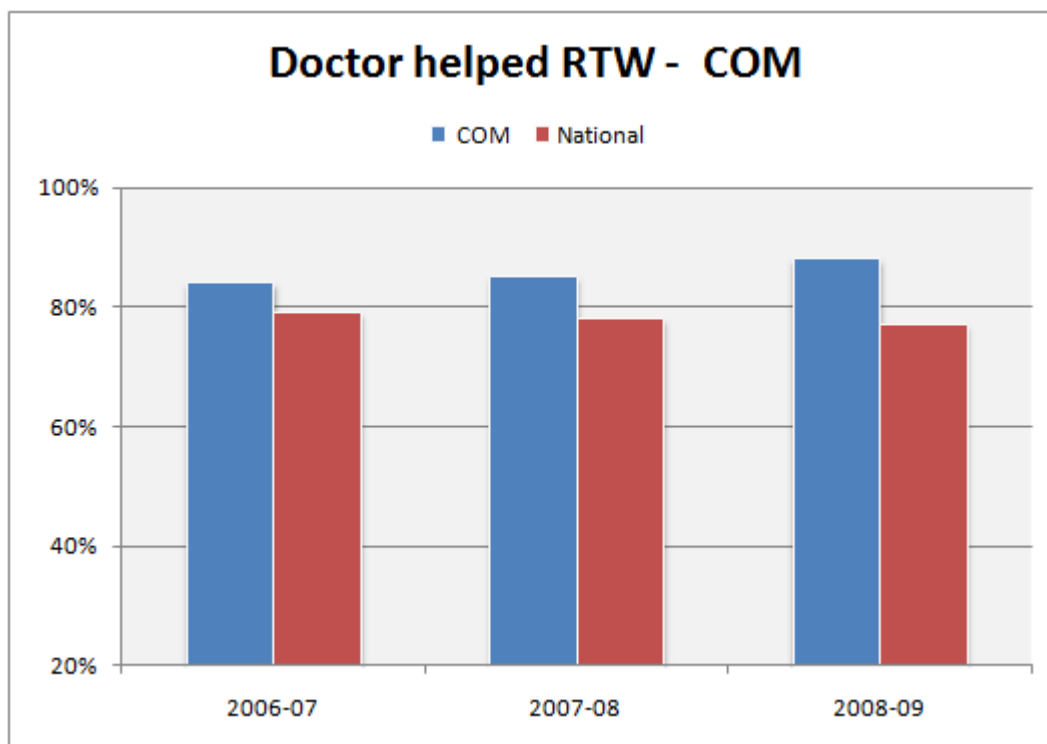
4.2.1.3 Main supervisor



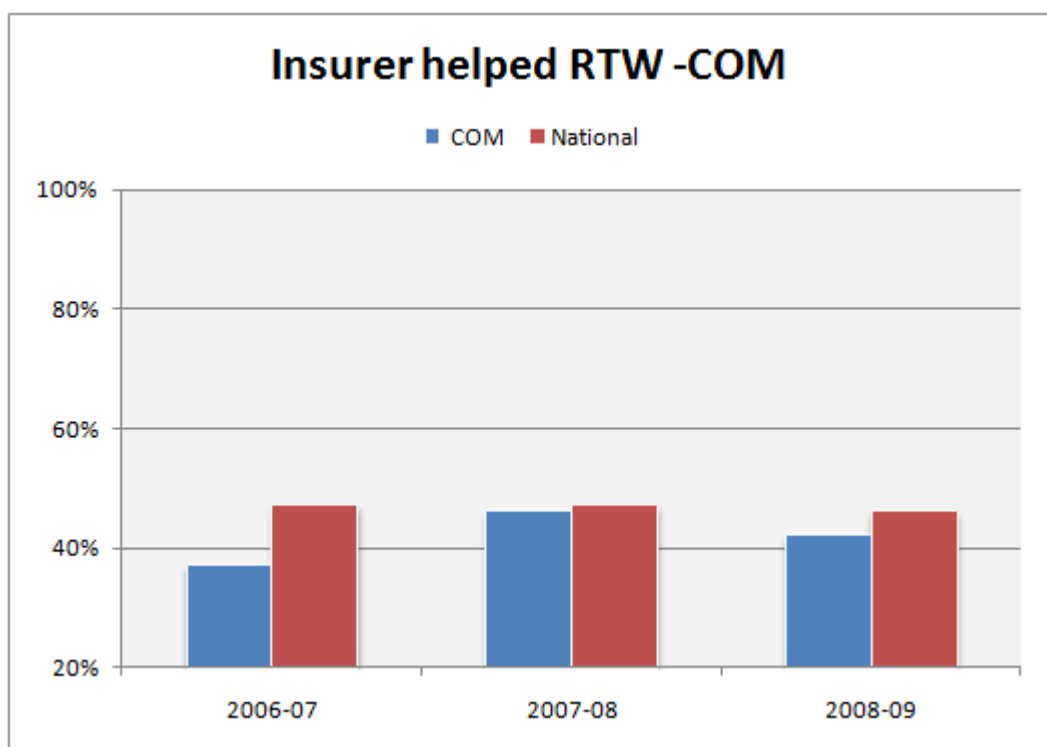
4.2.1.4 Employer



4.2.1.5 Doctor



4.2.1.6 Insurer



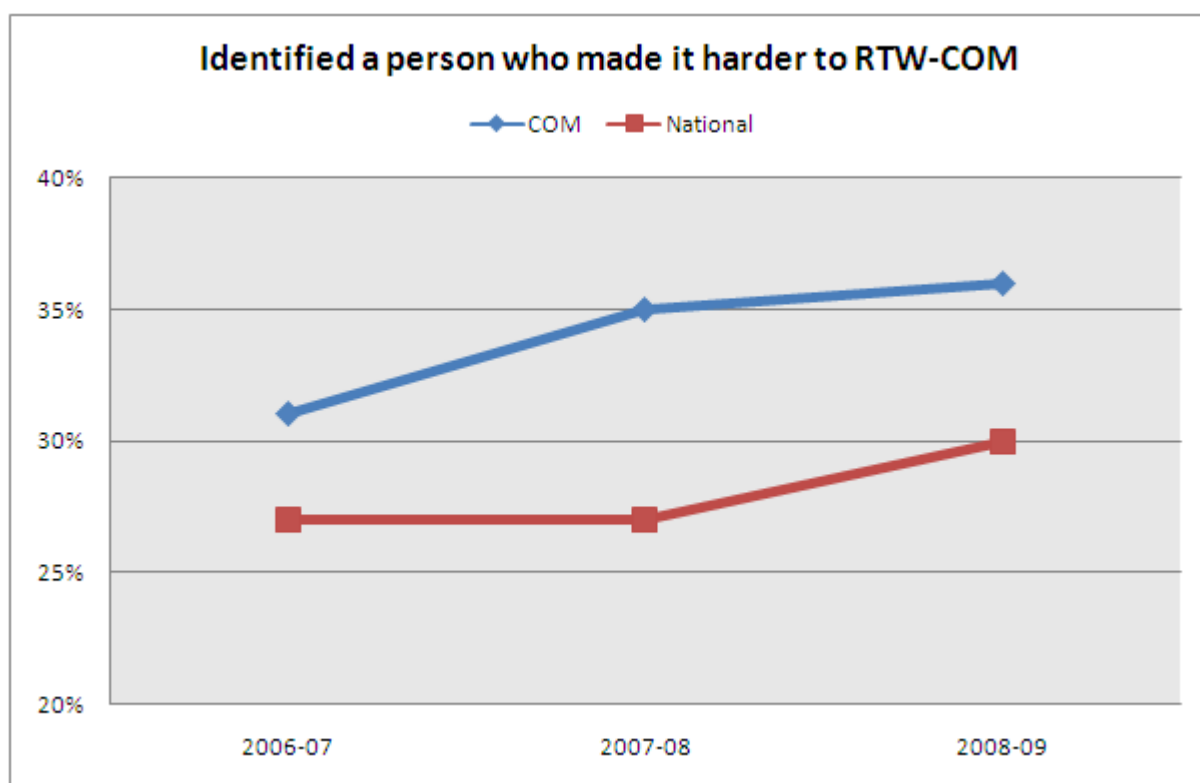
4.2.2 Who made it harder

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.

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

Comcare workers were more likely to do so than Australian workers generally, and the proportion of Comcare workers to do so has increased from 31% in 2006-07 to 35% 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."

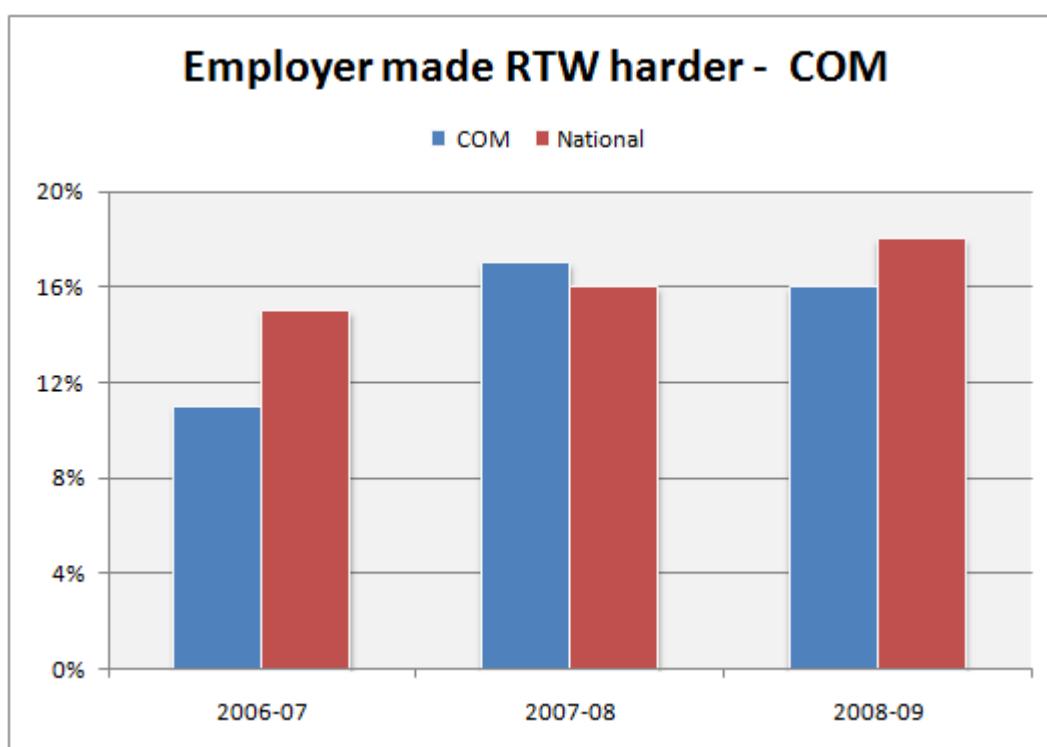


4.2.2.1 Employer made RTW harder

Comcare staff were less likely than the national average to indicate their employer made it harder to return to work.

However the percentage of Comcare employees advising their employer made return to work harder has gone up considerably over the last two years since the Monitor has asked this 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." The information is the helpfulness rating of different people.

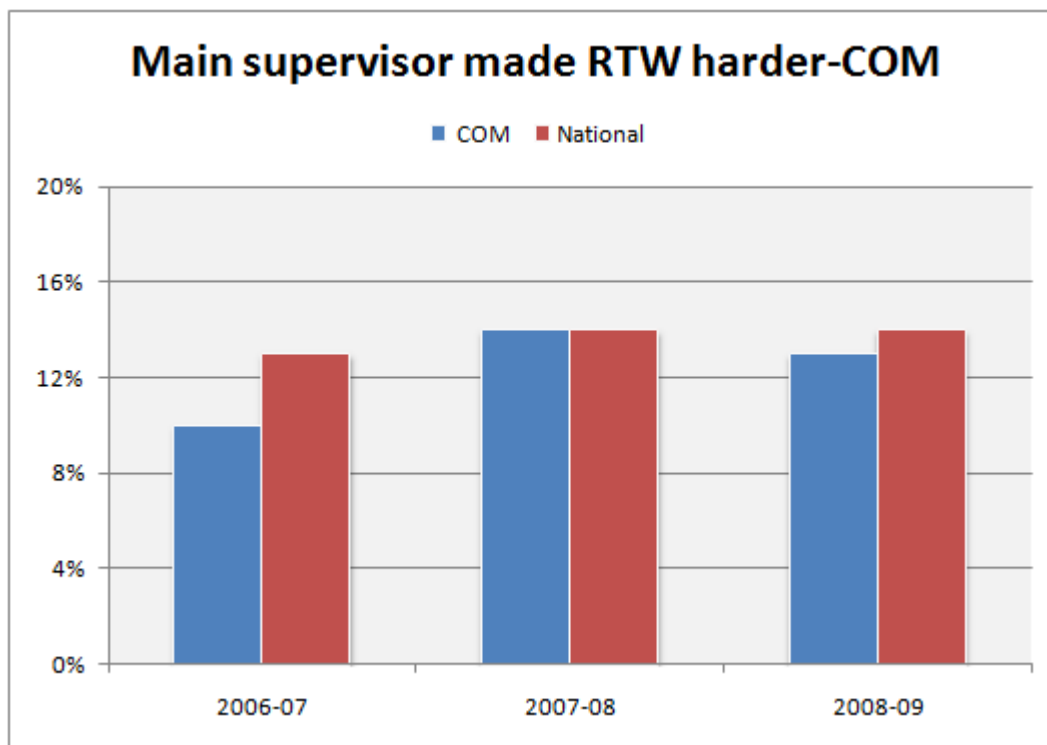


4.2.2.2 Main supervisor made RTW harder

Once again, Comcare employees are less likely than the national average to indicate their supervisor made RTW harder.

However, once again the rate has increased over the last few years.

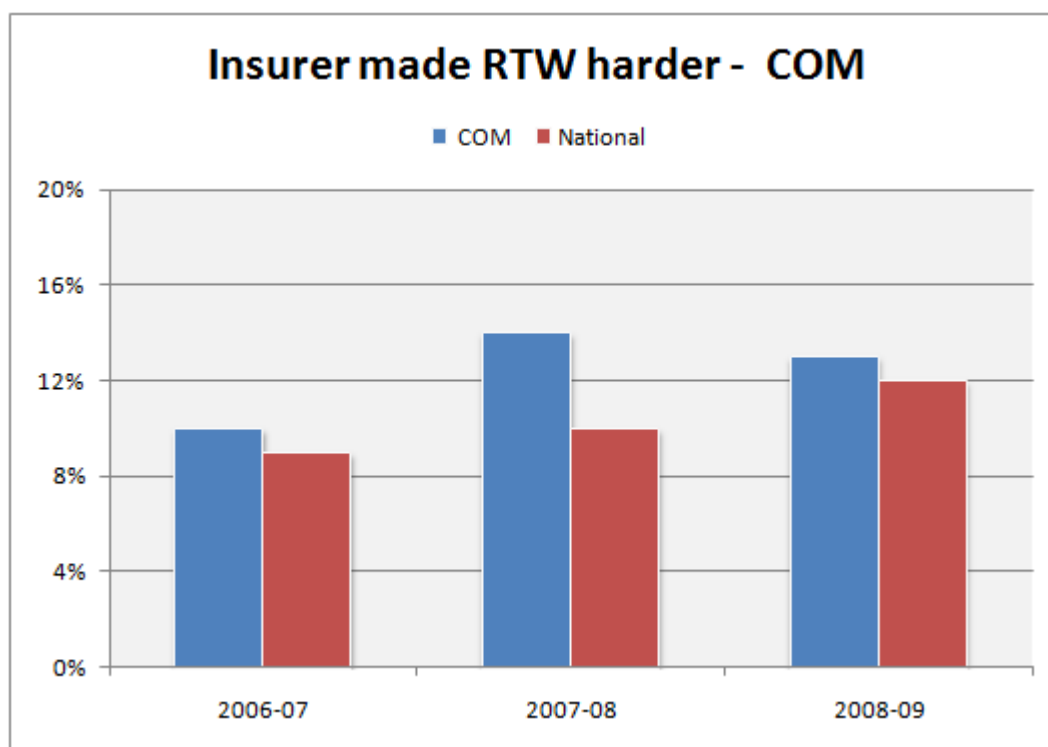
"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work." The information is the helpfulness rating of different people.



4.2.2.3 Insurer made RTW harder

Approximately 13% of Comcare employees considered the insurer made return to work harder, and this has consistently been above the national average. This is trending upwards

"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

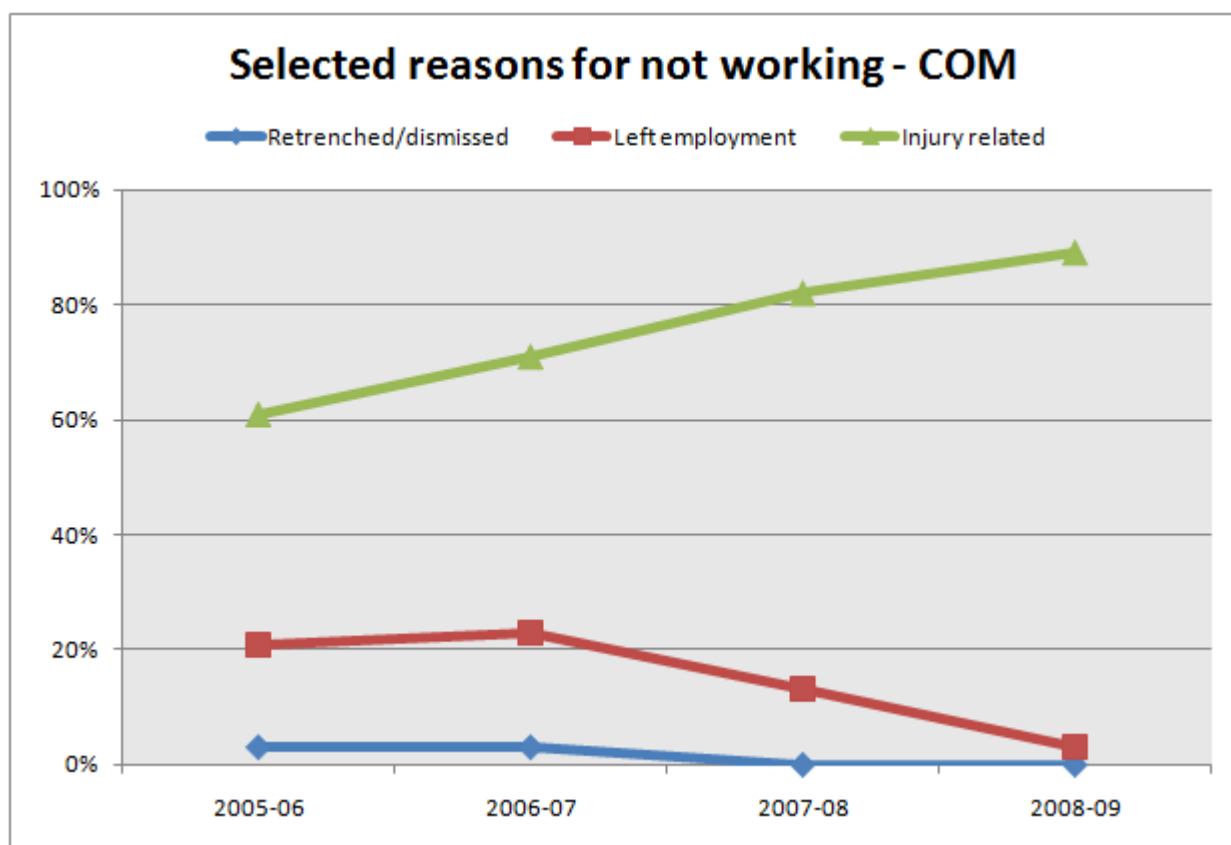
Reasons for not working have been summarised as three main types:

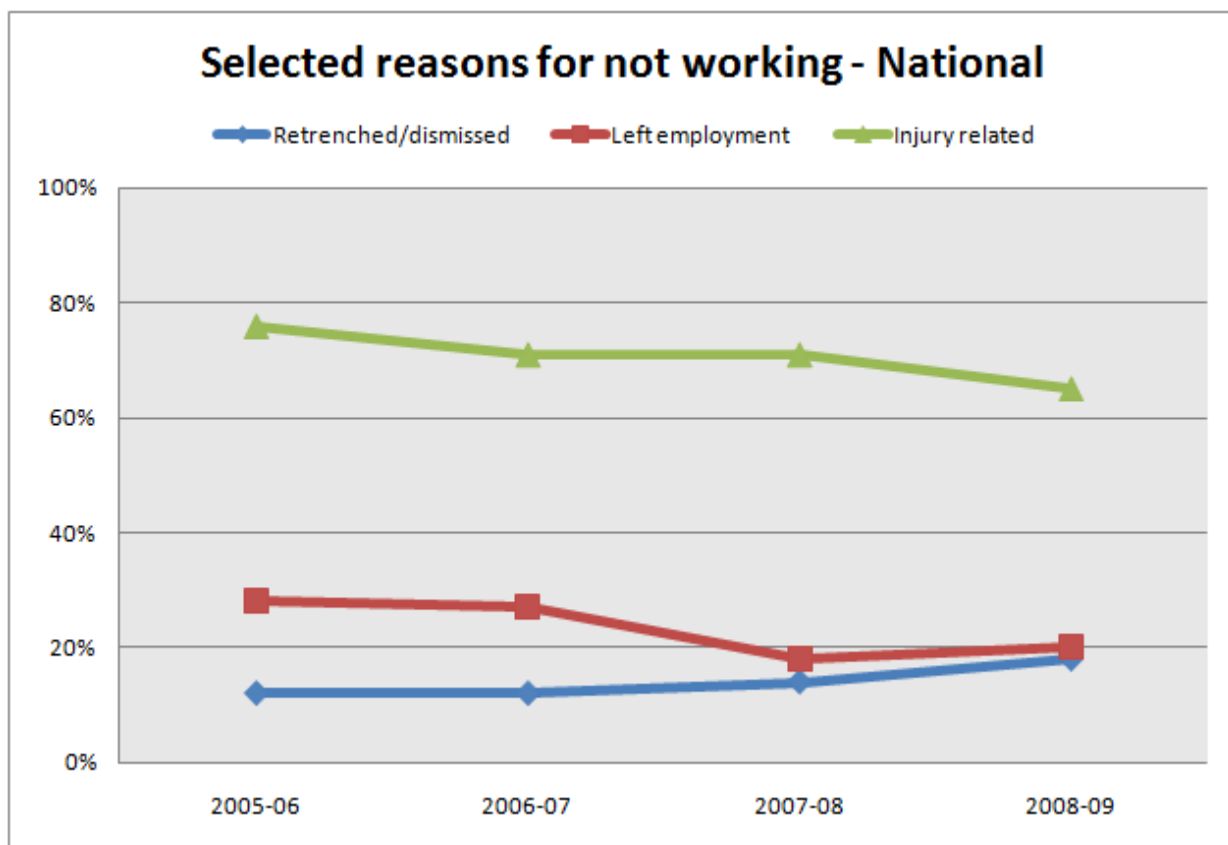
1. Injury related, including: still injured; new injury; old injury got worse or aggravated; psychological reasons; and can't work in that job due to type of injury.
2. Left employment, referring to those who indicated they had left the workforce on a permanent or temporary basis including: retired;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

Nearly 9/10 injured Comcare workers not working at the time of interview cite injury related reasons for not working. This proportion has risen steadily since 2005-06, and since 2006-07 there has been a steady drop in non-working Comcare injured workers who have left employment. The proportion citing injury reasons has gone up while going down in other jurisdictions.

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:

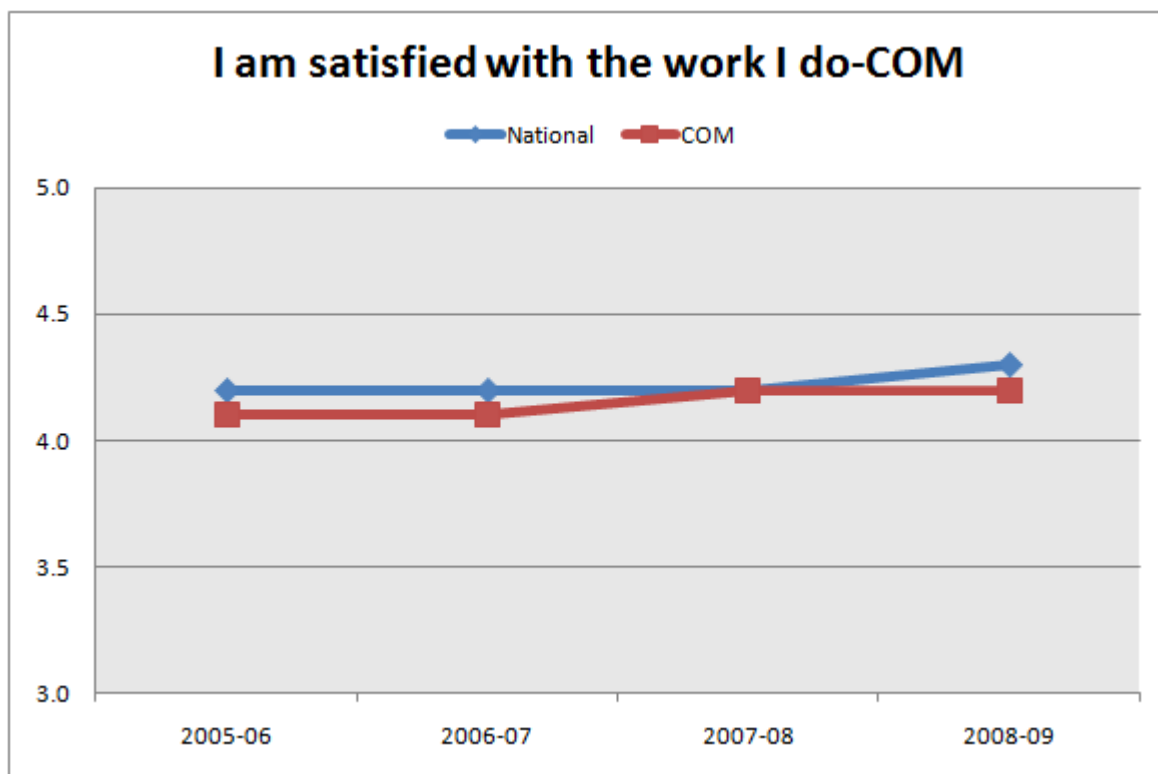
“Your employer has clear policies and procedures about returning injured workers to work”.

Comcare workers were very close to the Australian average when it came to perceptions pertaining to workplace culture.

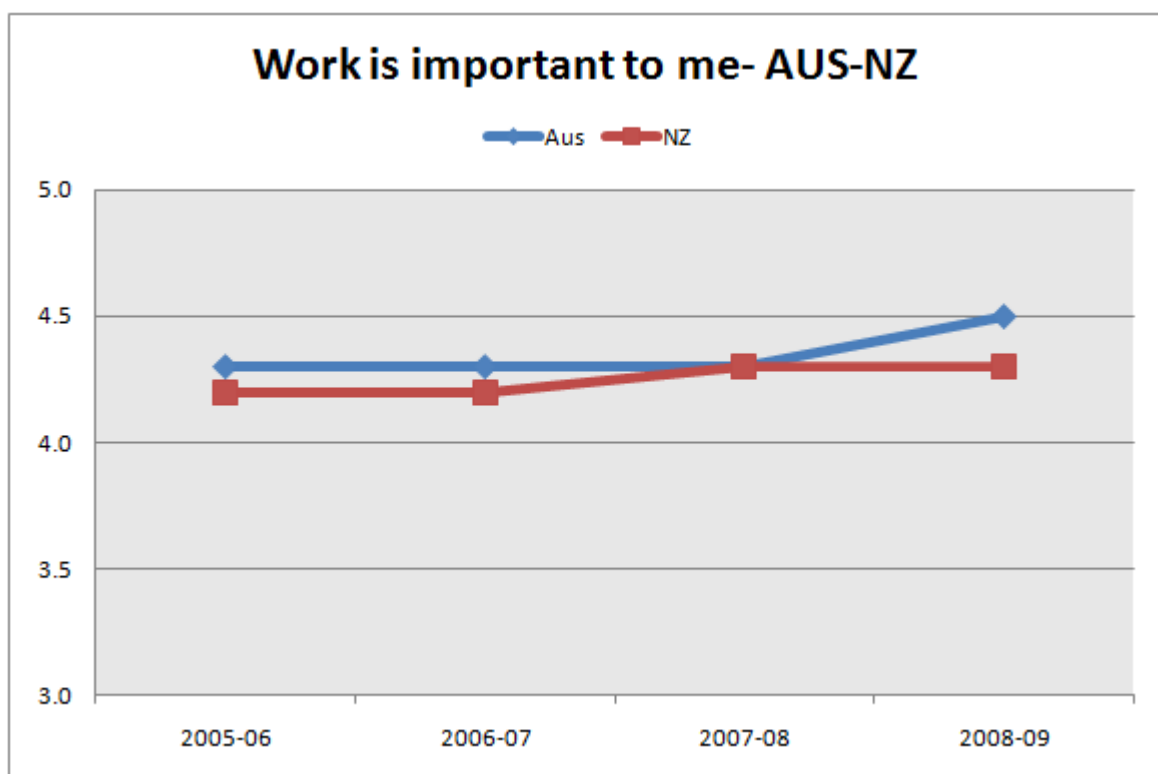
They placed a higher rating on their own work satisfaction, and the importance of work to them. They gave a lower rating on the extent to which they were valued at work, perceived management to help with RTW and spend on safety and RTW.

Comcare workers were more likely, however, to believe that their employer had clear RTW policies than Australian workers across the board.

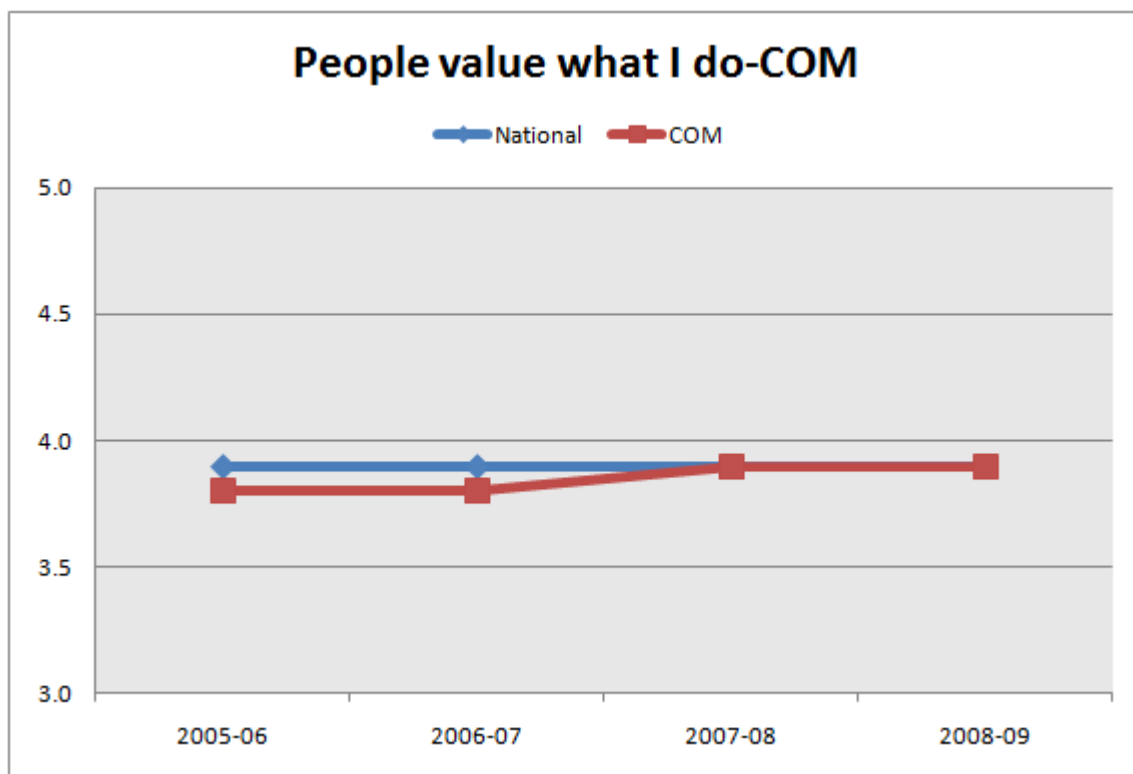
4.4.1 Work satisfaction



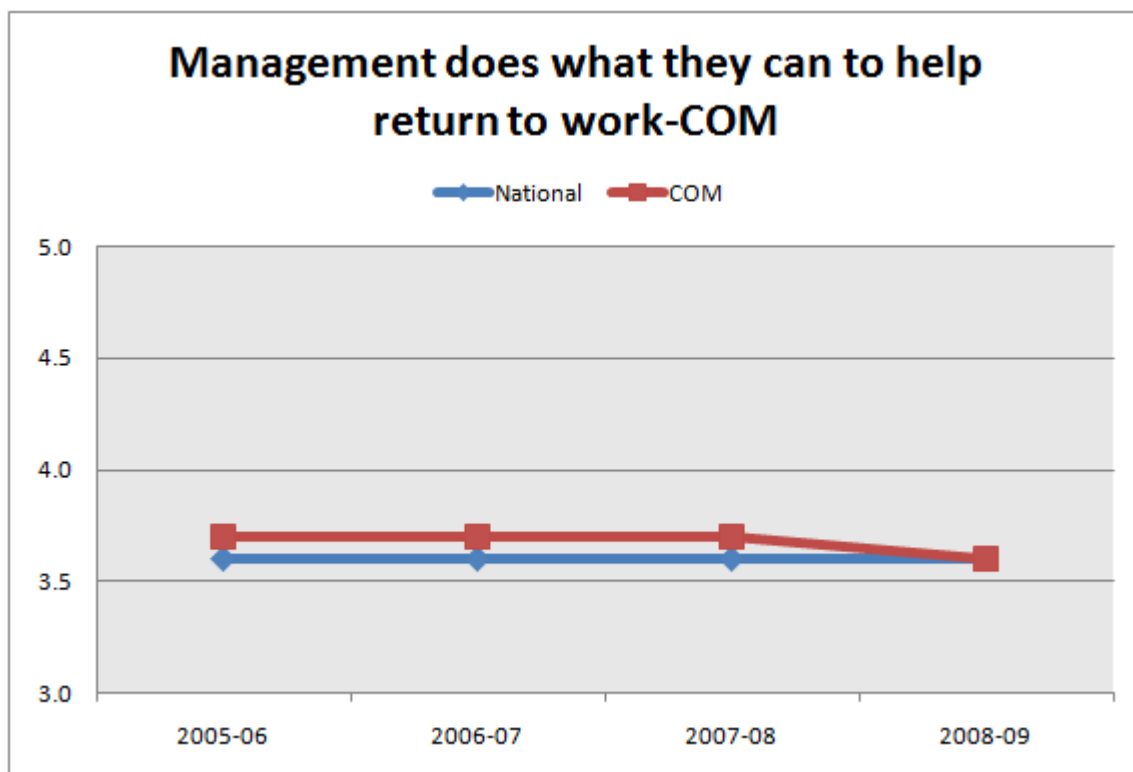
4.4.2 Work importance



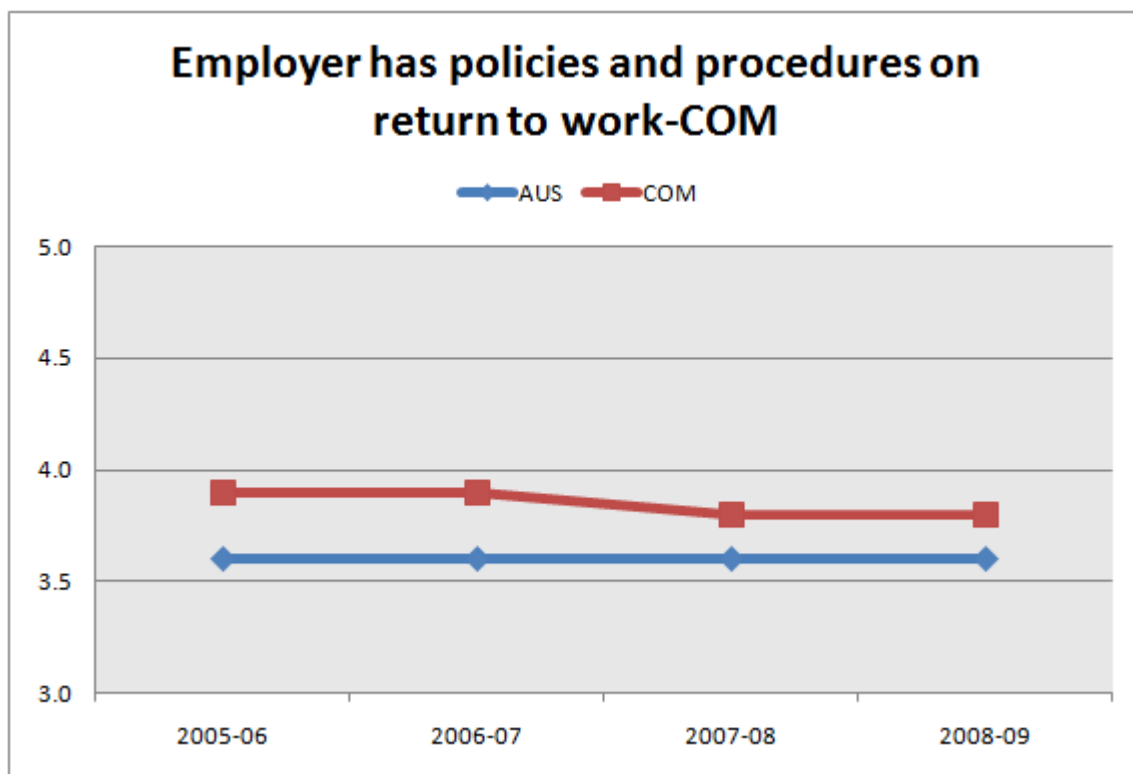
4.4.3 Valued at work



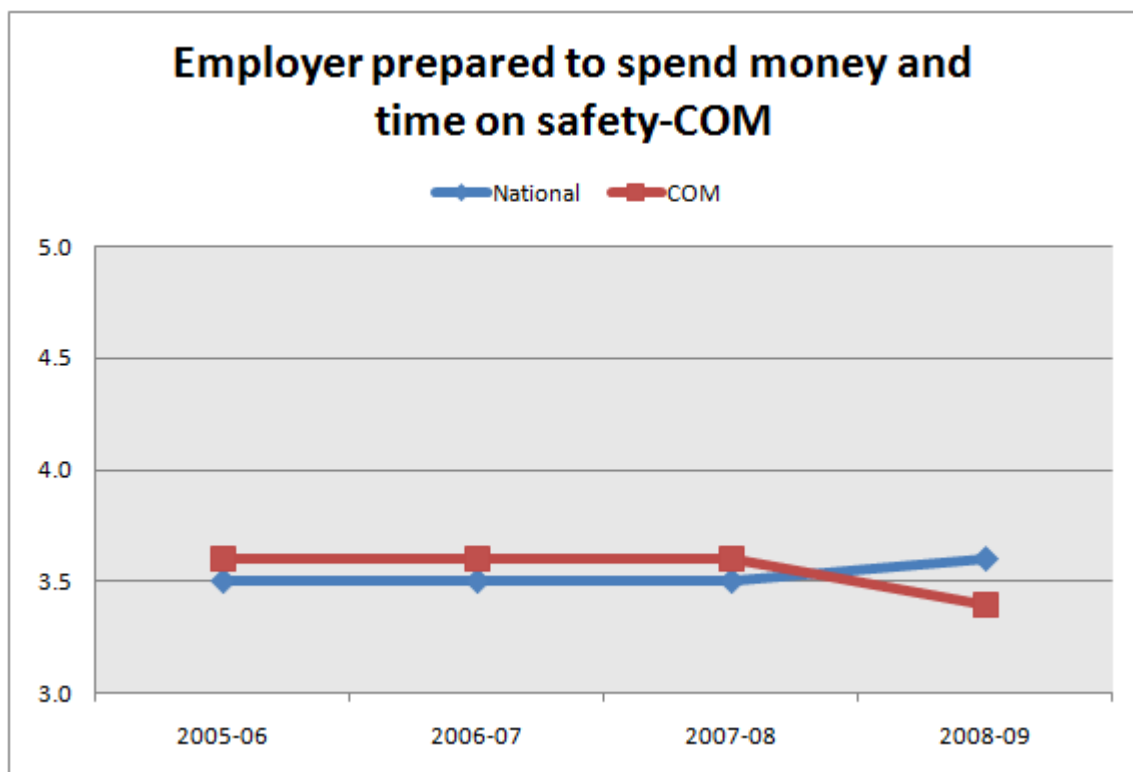
4.4.4 Management help RTW



4.4.5 Clear policies



4.4.6 OH&S spending

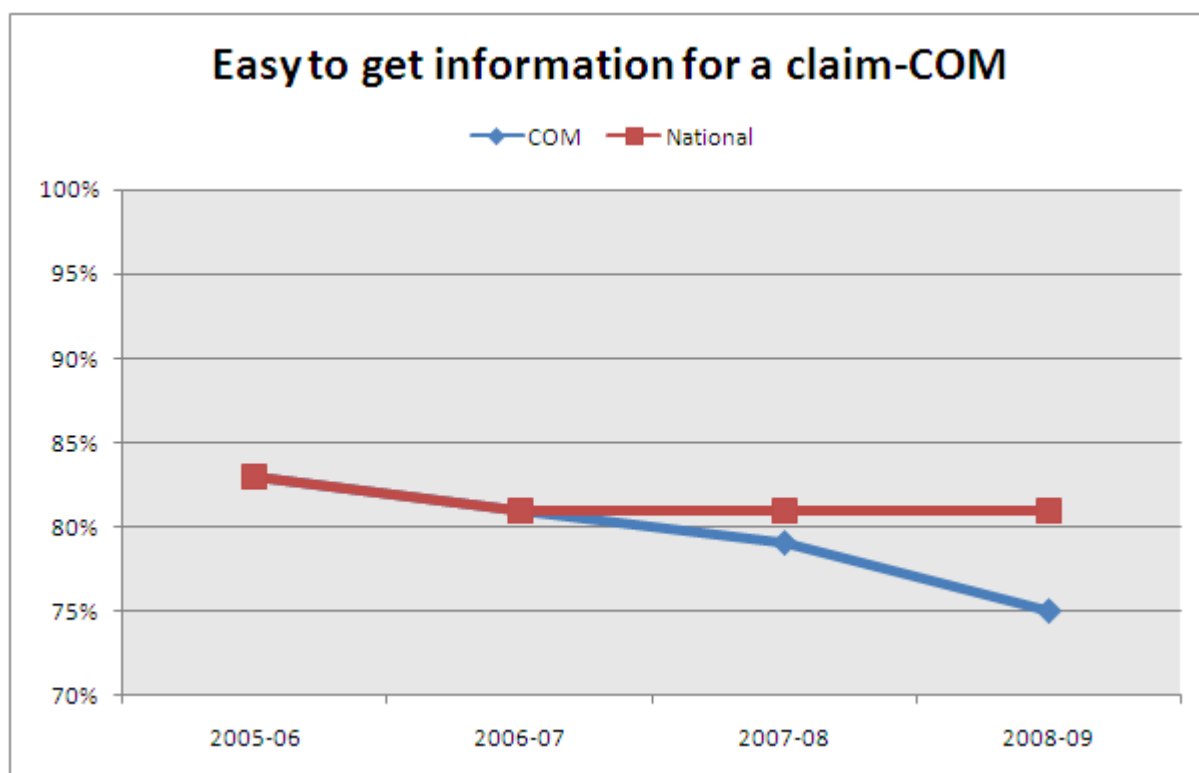


4.5 Making a claim

4.5.1 Information needed for putting in a claim

Since 2006-07 Comcare workers have found it increasingly less easy to get the information they need to lodge a claim. In 2008-09 3/4 of Comcare workers found it easy to do so, 6 percentage points below the Australian average.

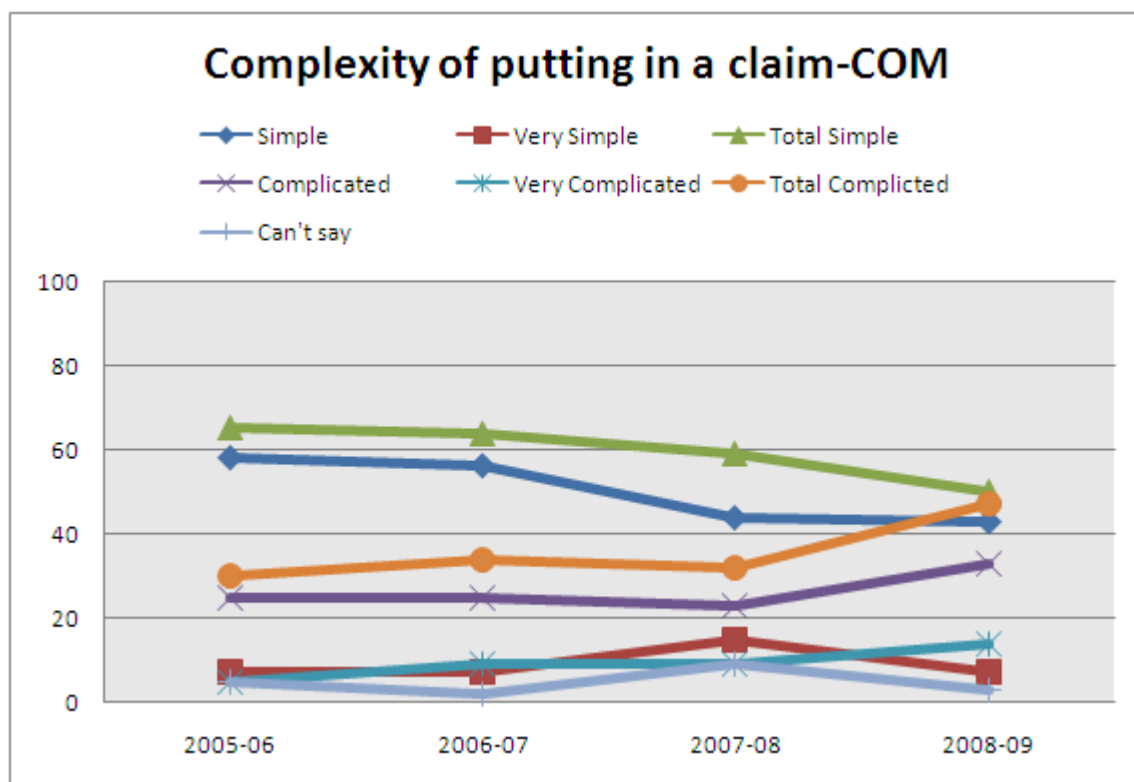
Question: When you put in your claim under <jurisdiction>, was it easy to get the information you needed to make a claim?



4.5.2 Complexity of putting in a claim

In 2008-09 Comcare workers were split almost down the middle when it came to the complexity of putting in a claim, with approximately 50% finding it simple, and 50% finding it complicated.

In 2007-08 there was a gap of approximately 30 percentage points between these two figures, so there has been a substantial shift in the 2008-09 period.



Section



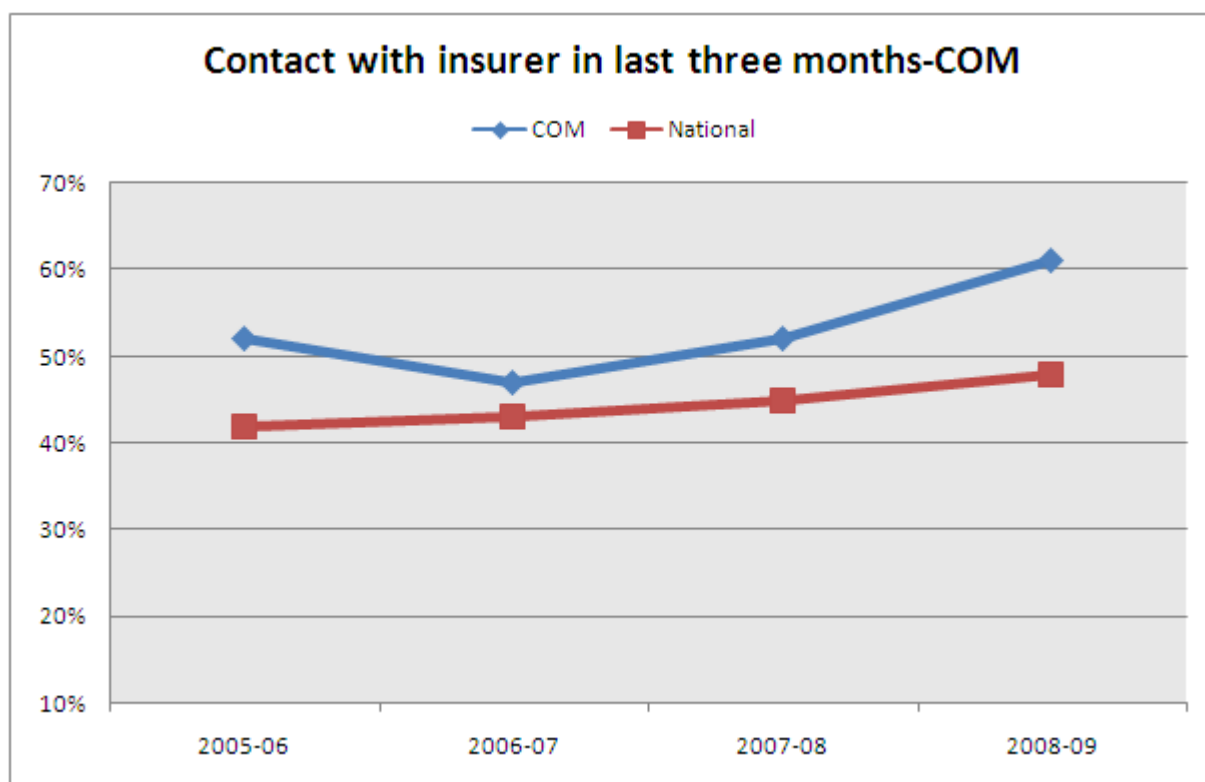
V

5 Rating of insurer customer service

5.1 Communication with insurer

3/5 (61%) of Comcare workers interviewed had had contact with their insurer in the last three months, a figure higher than the national average of 51%. For Comcare, this figure has been on the rise since 2006-07, and contact is also becoming more common nationally

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



5.2 Rating of insurer type services

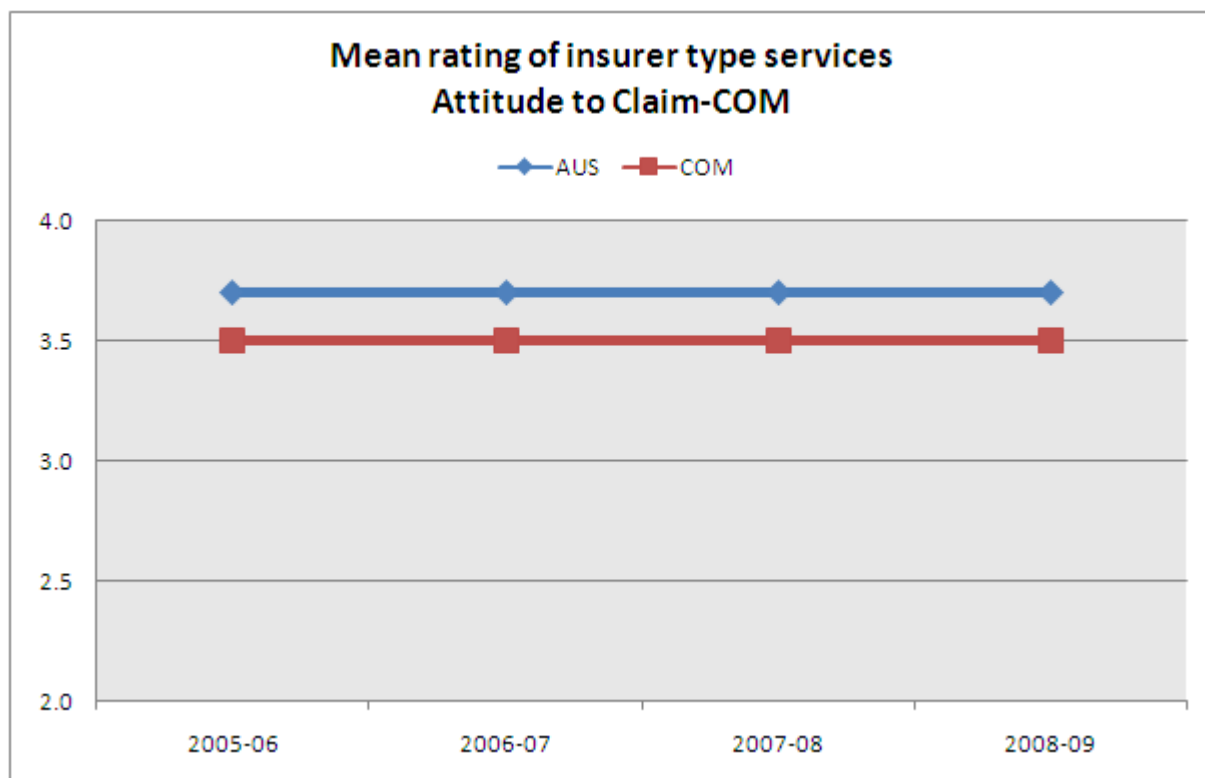
Injured workers were asked to rate the performance of the agency providing insurance type services on a number of aspects relating to the way in which the insurer handled the injured worker's claim. The performance of the insurer was rated on a one to five point scale where one was "poor" and five was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

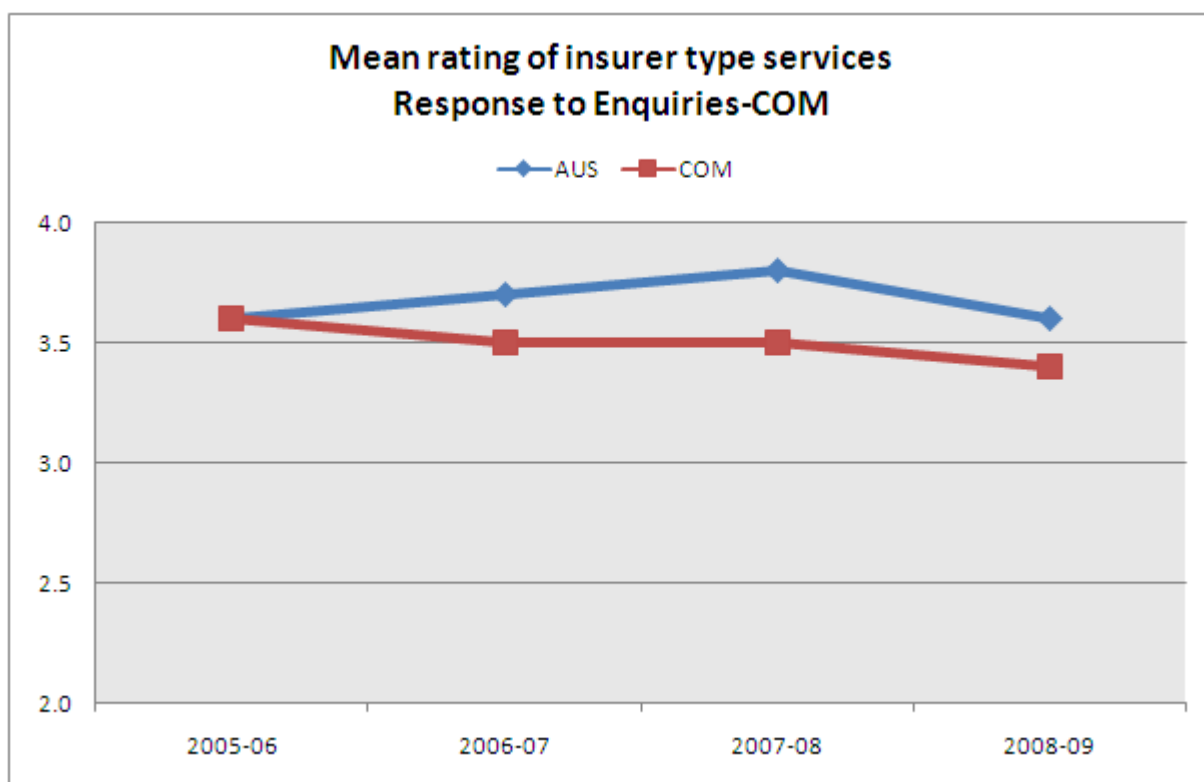
On all insurer performance measures with the exception of 'advice about rights', Comcare workers rated their insurer lower than the national average, with communication, advice about the claim and understanding the situation rated most poorly. Nevertheless, the average Comcare worker consistently rated insurer performance above 3/5.

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.

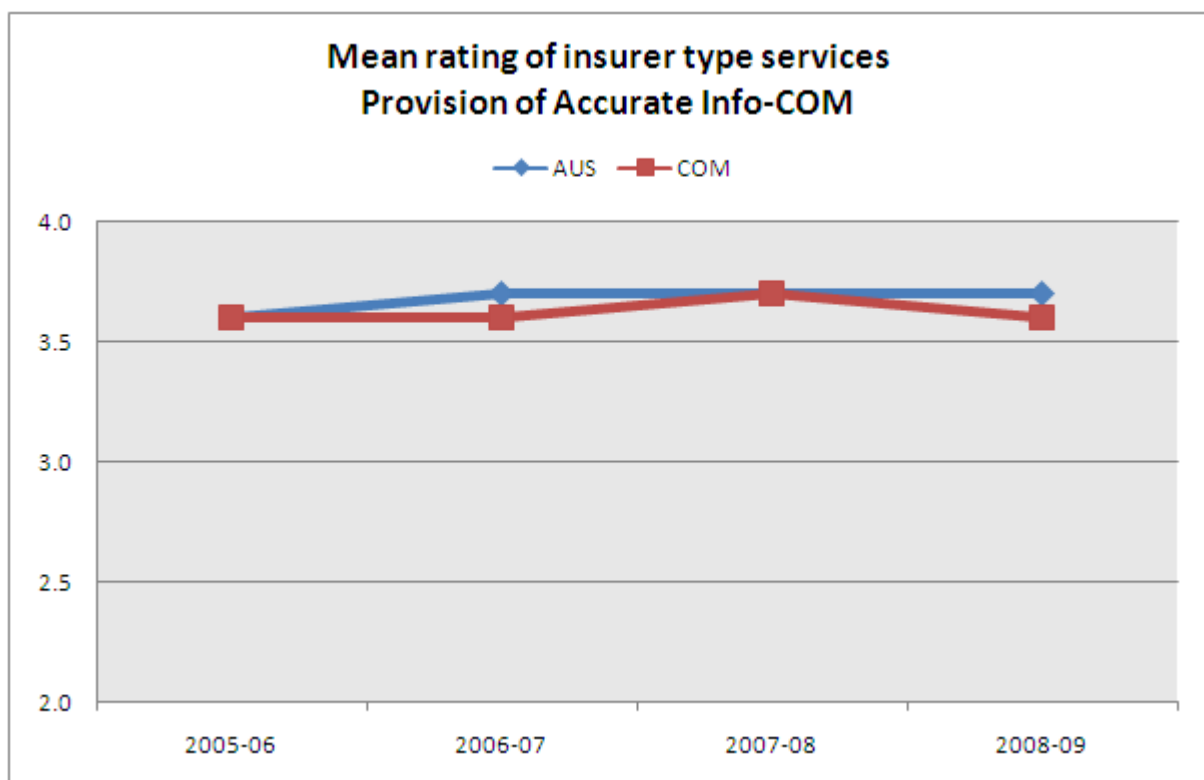
5.2.1 Attitude to claim



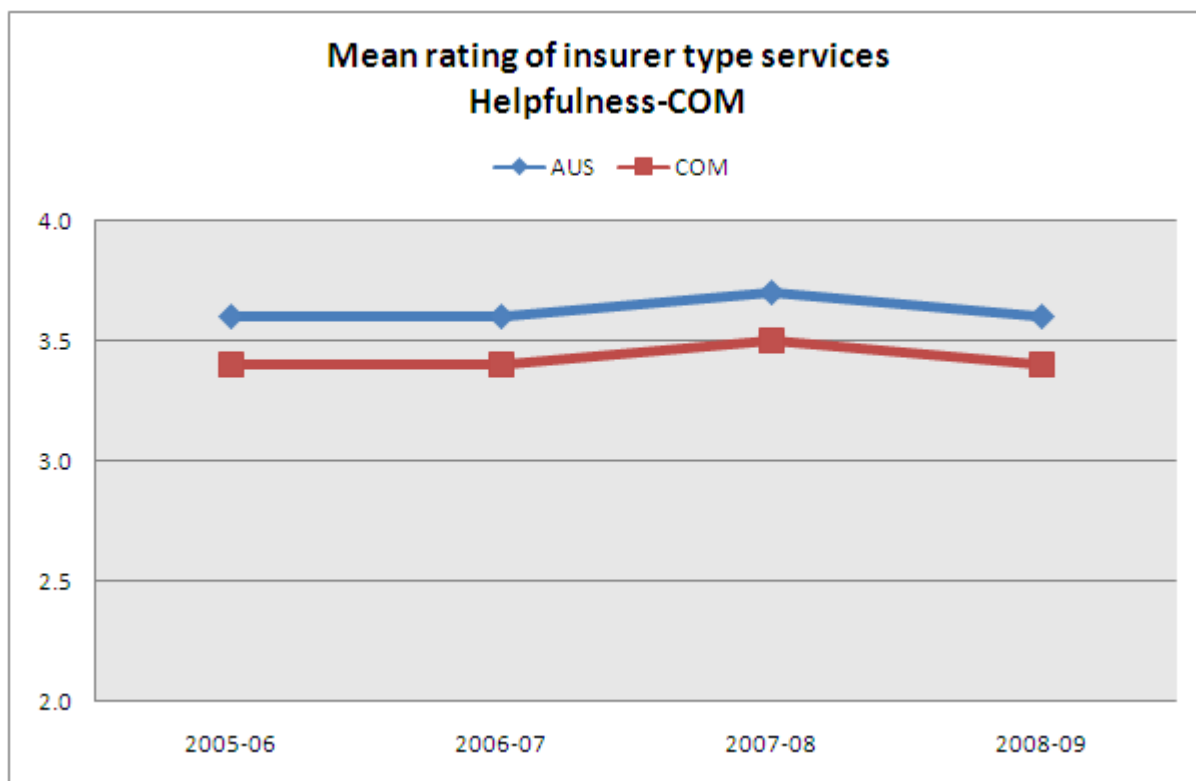
5.2.2 Response to enquiries



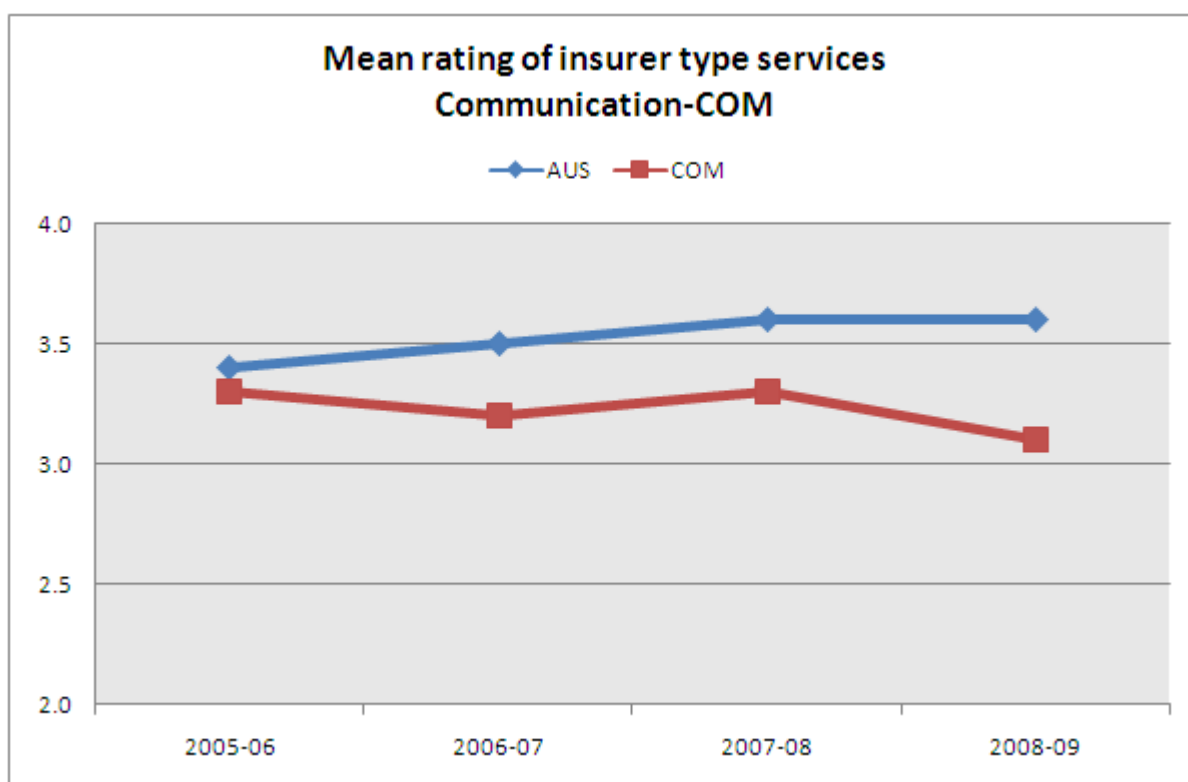
5.2.3 Provision of accurate info



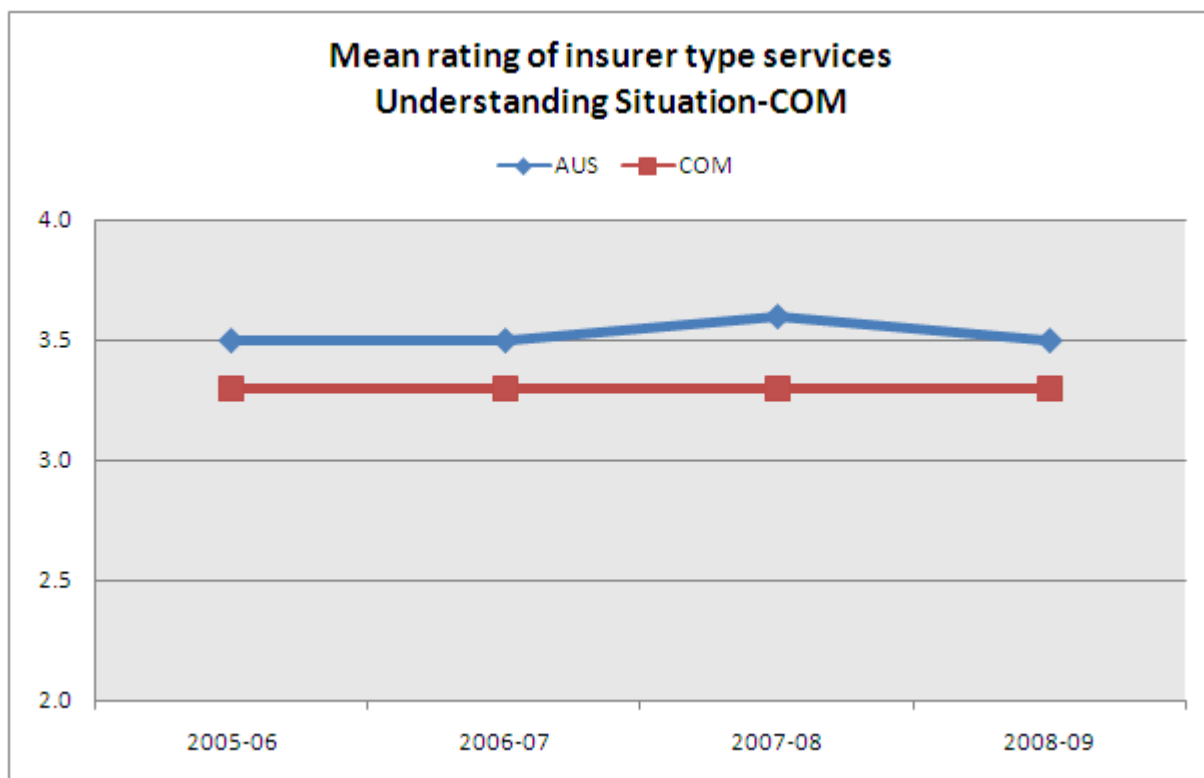
5.2.4 Helpfulness



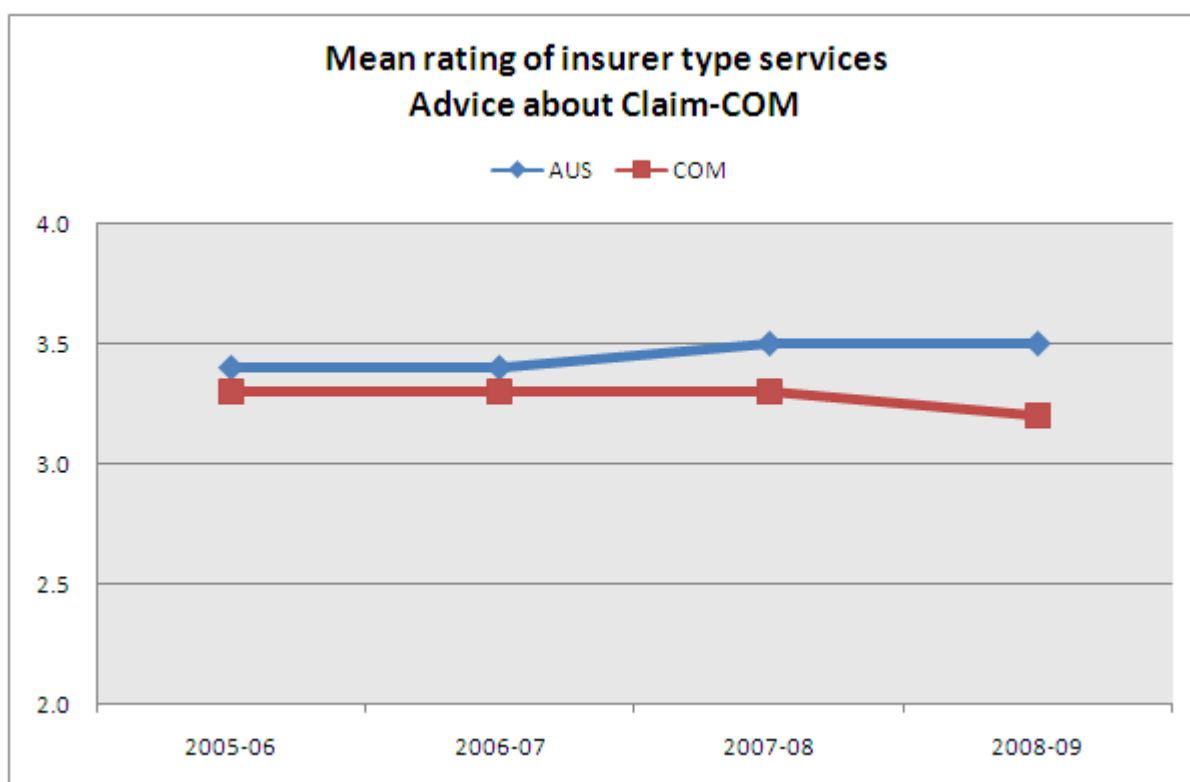
5.2.5 Communication



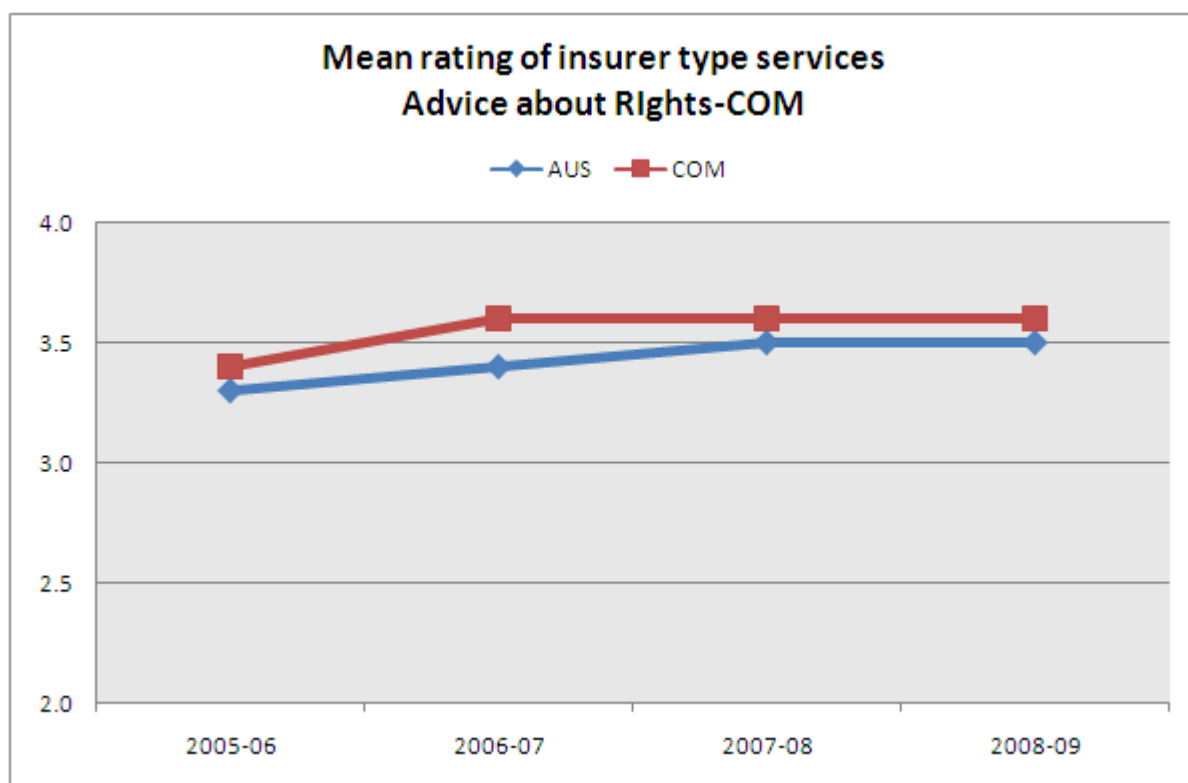
5.2.6 Understanding situation



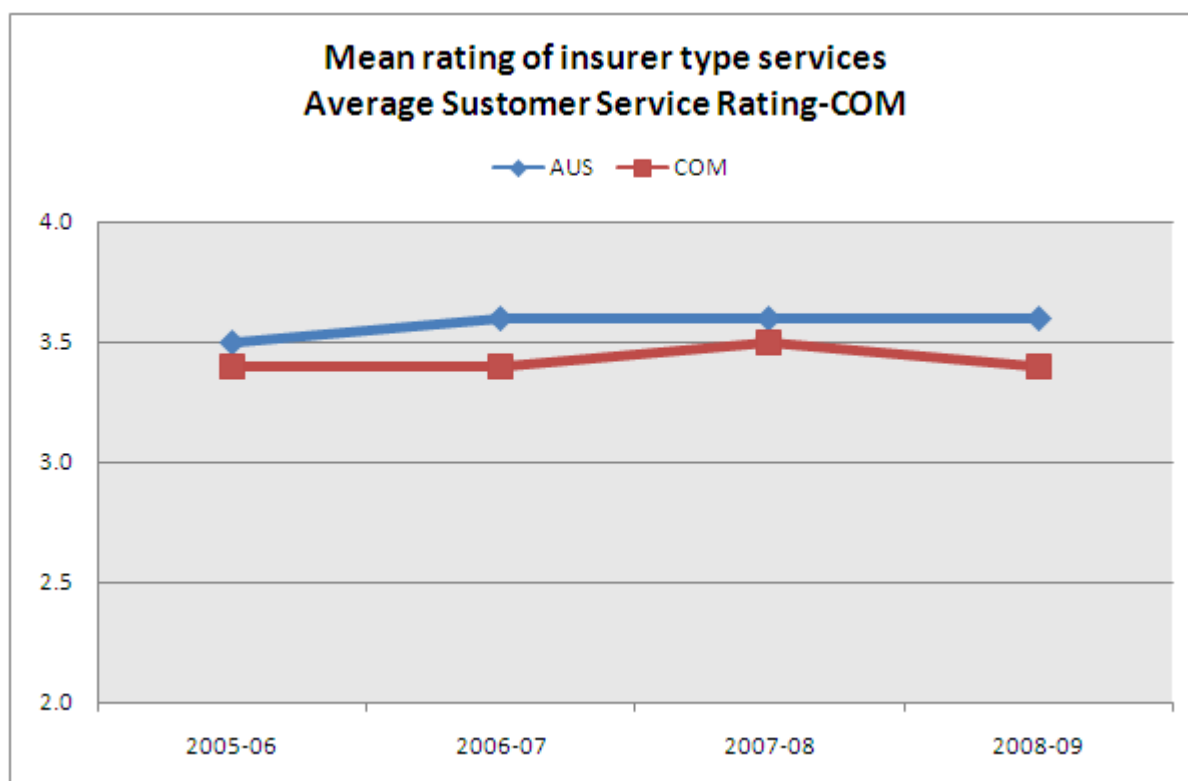
5.2.7 Advice about claim



5.2.8 Advice about rights

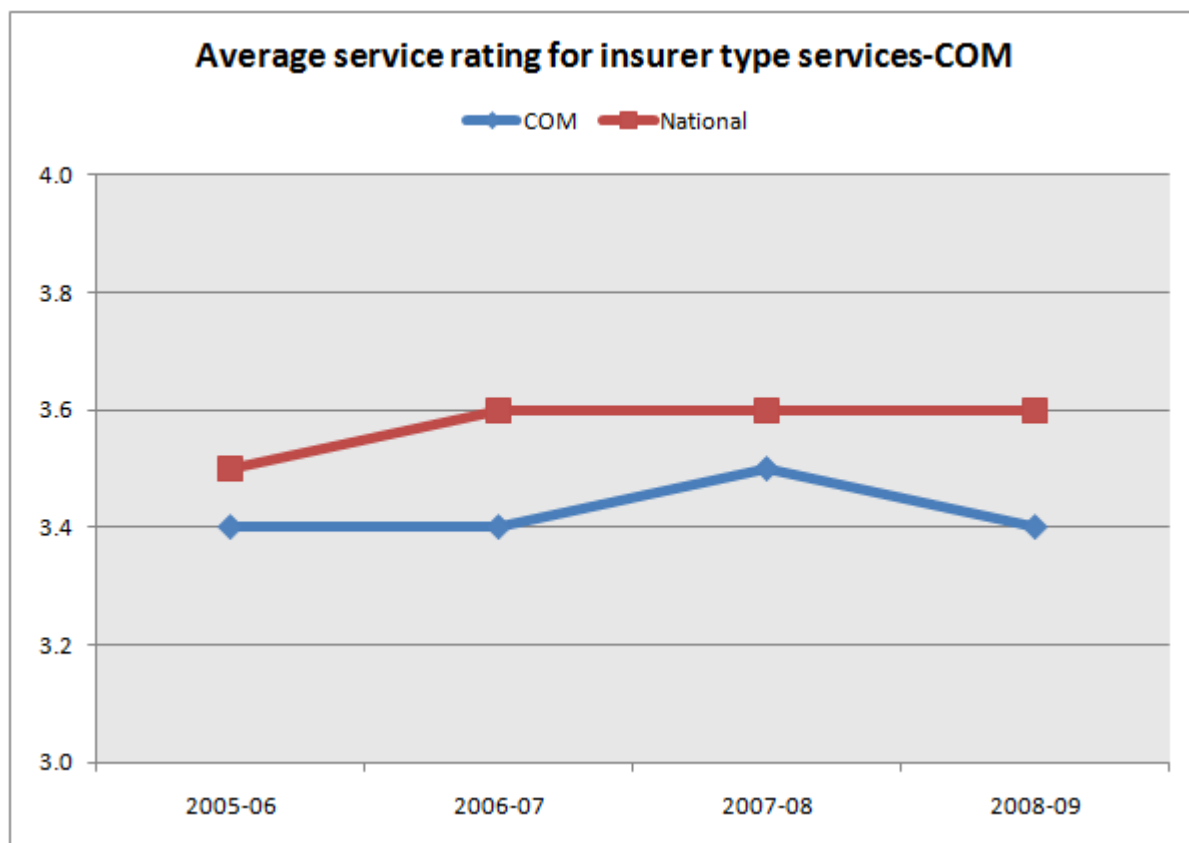


5.2.9 Average customer service rating



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.



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VI

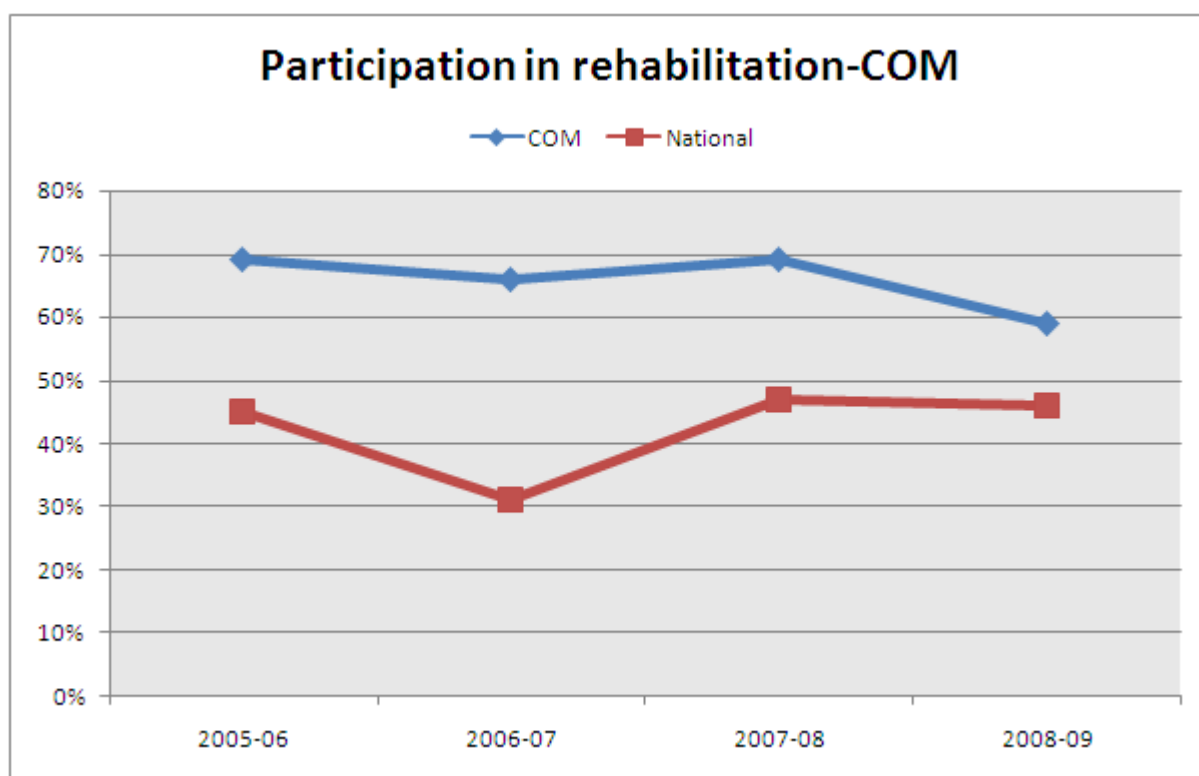
6 Rehabilitation services

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.

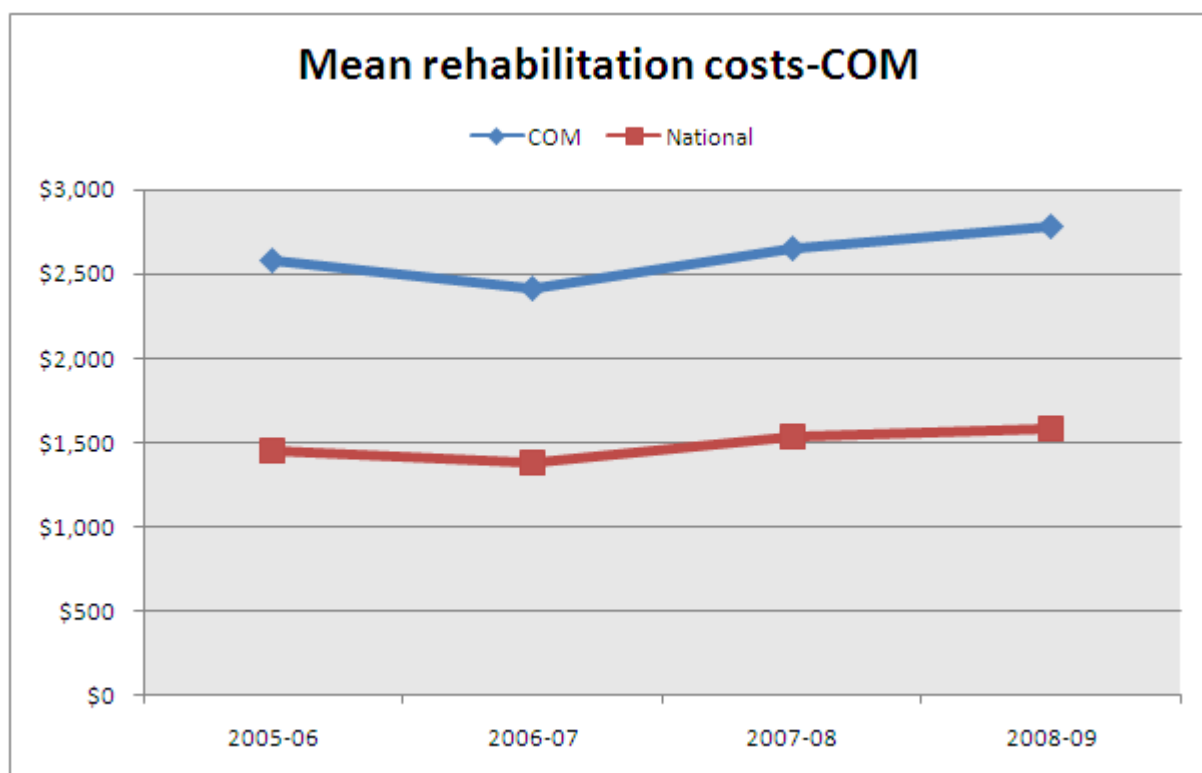
Comcare workers were much more likely than the national average to participate in rehabilitation, although rehab participation fell from 7/10 in 2005-06 to 6/10 in 2008-09.



6.2 Rehabilitation costs

The costs of rehabilitation were provided by the jurisdiction.

The costs of rehabilitation for Comcare workers has been consistently approximately \$1000 above the national average. In 2008-09 an average of \$2750 was spent on each Comcare worker's rehabilitation.



Section

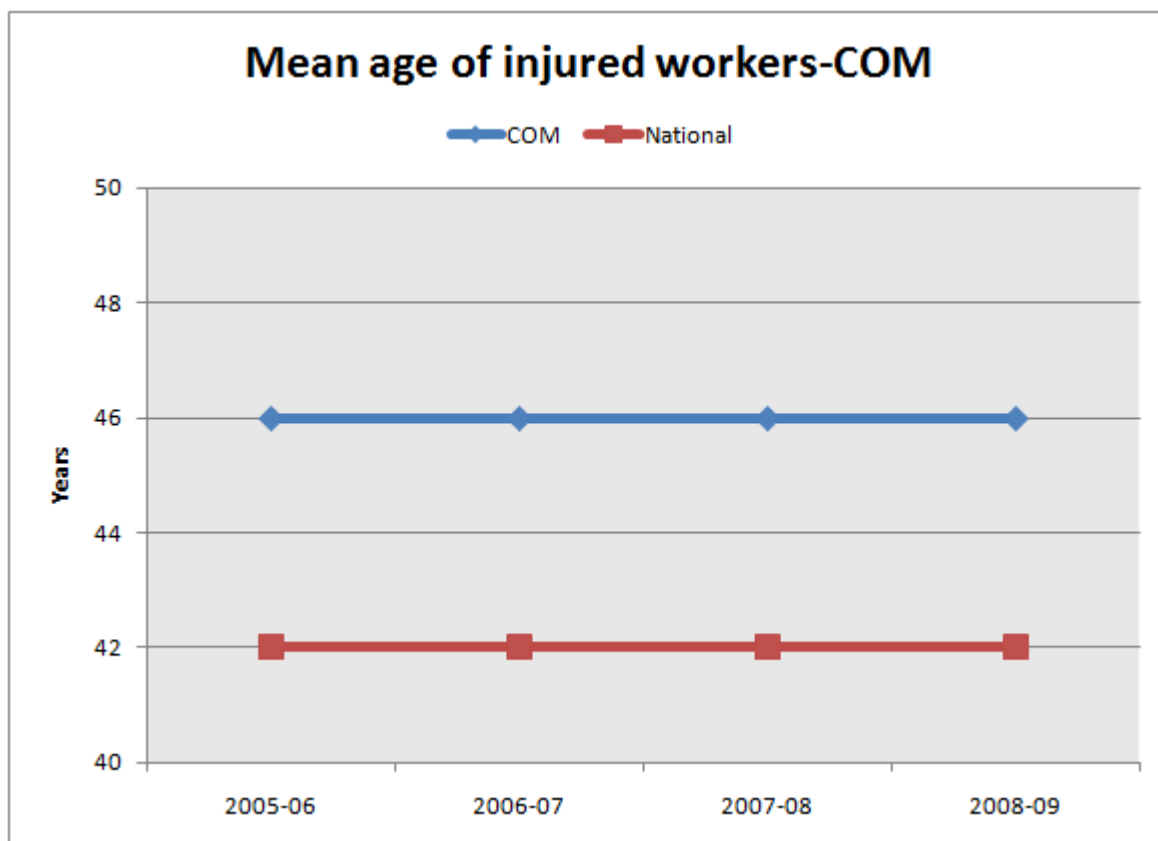
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VII

7 Demographics

7.1 Age

The average age of Comcare employees is four years older than the national average and is static.

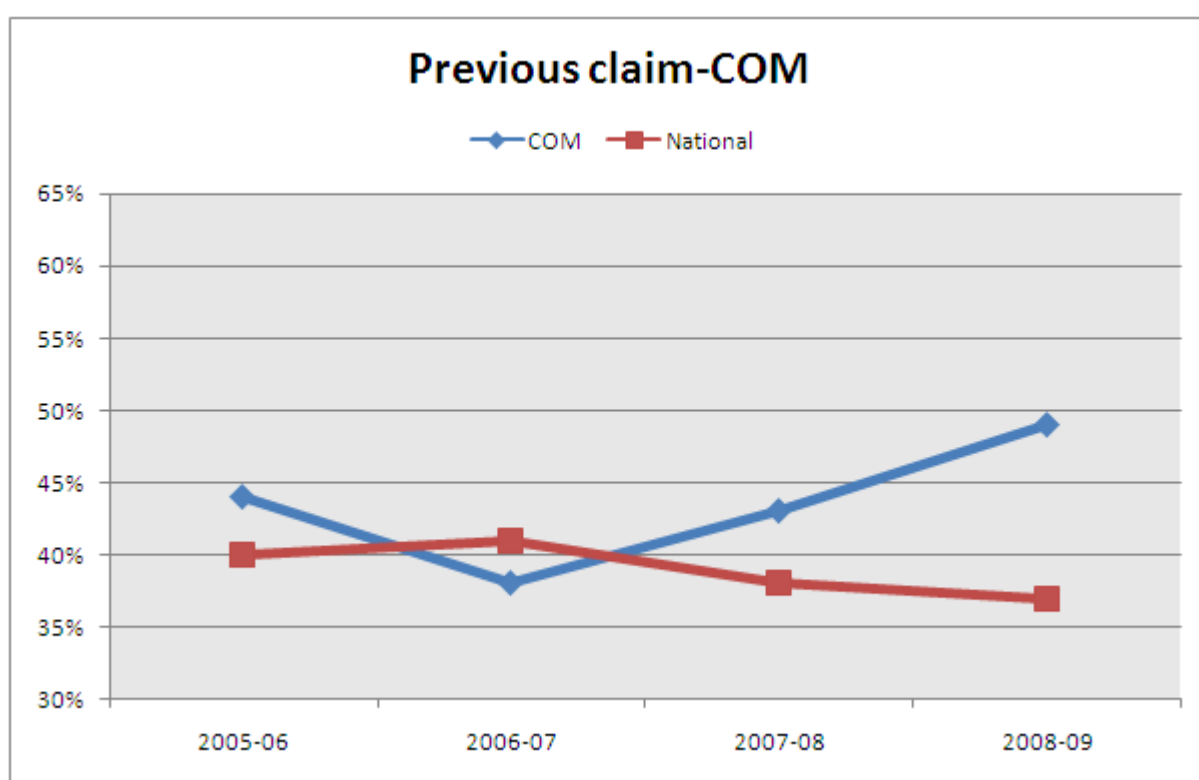


7.2 Previous claim experience

7.2.1 Previous claim

Since 2006-07 there has been a steady rise in the proportion of Comcare workers who had a previous claim, and in 2008-09 this figure had risen to almost 1/2 (49%). This is substantially above the Australian average for the same period, of just over 1/3 (37%).

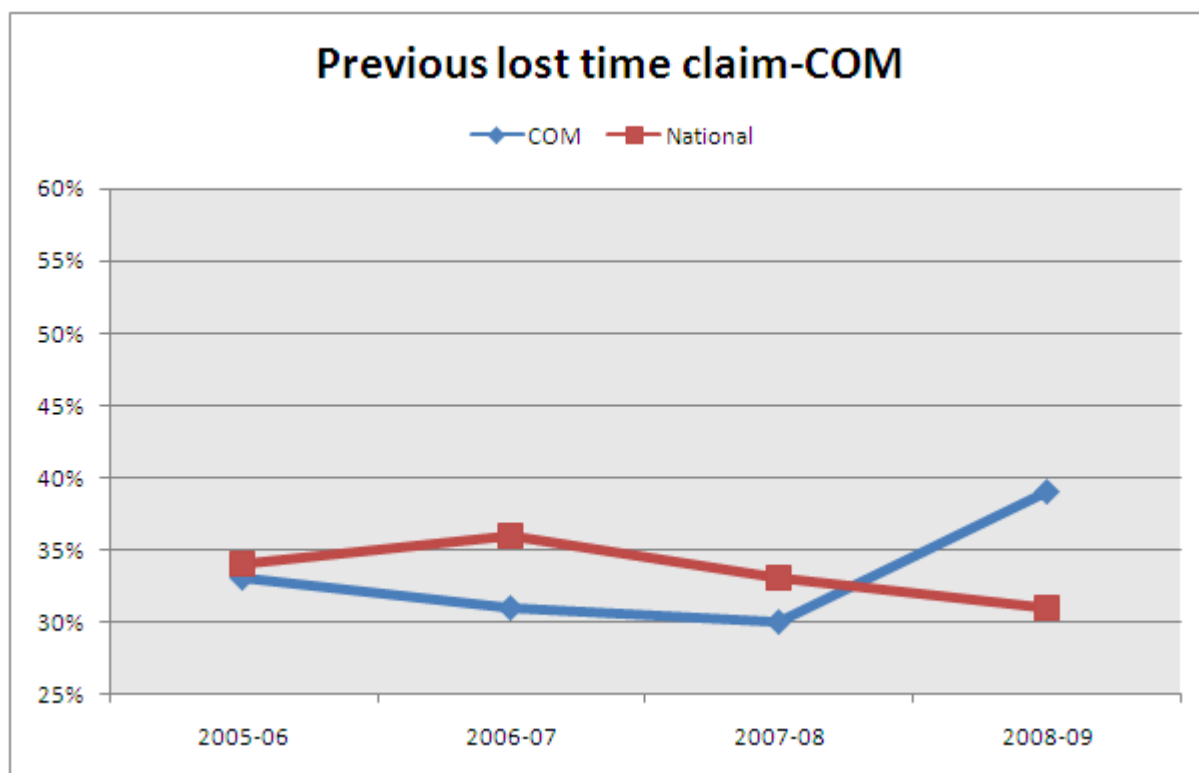
Question: Have you had any other workers' compensation claim BEFORE this claim?



7.2.2 Previous lost time claims

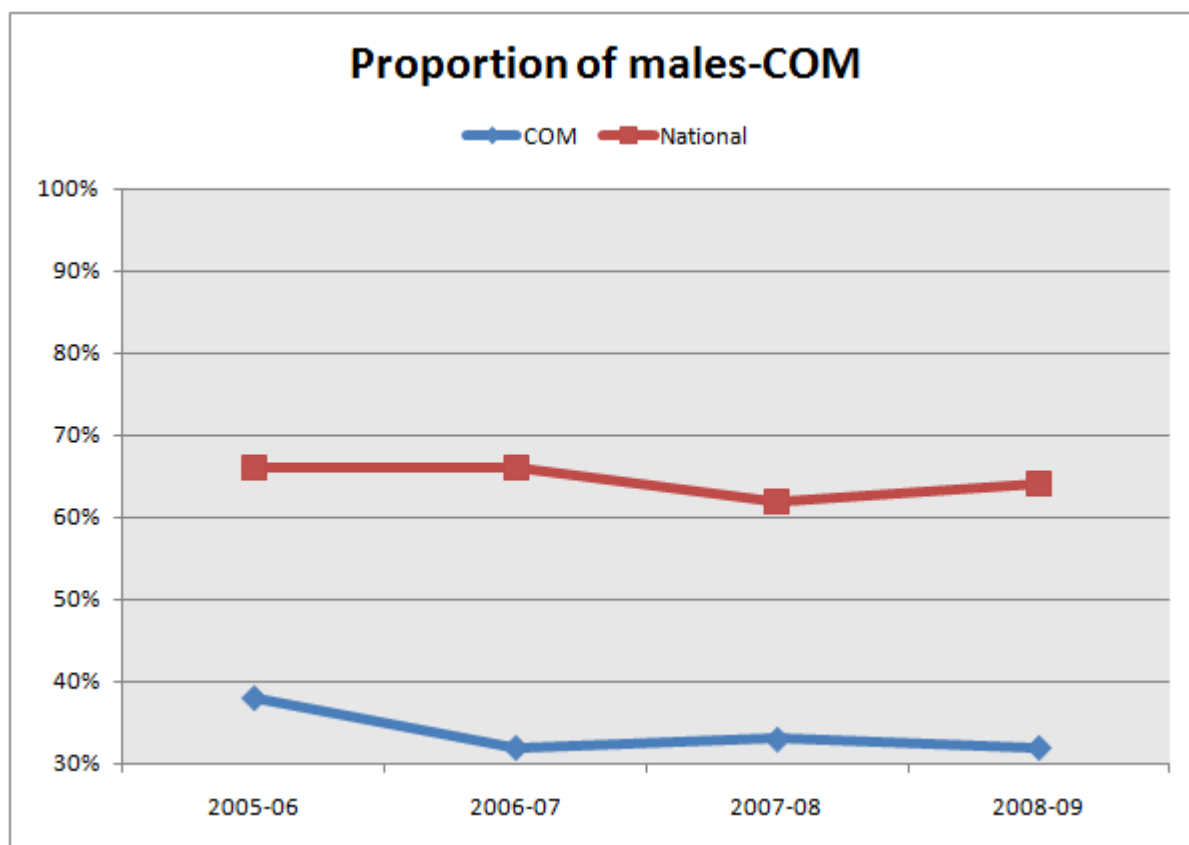
In 2008-09 nearly 40% of Comcare workers with a previous claim had time off work because of that earlier claim, nearly ten percentage points above the Australian average and Comcare's own rate of the previous year.

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



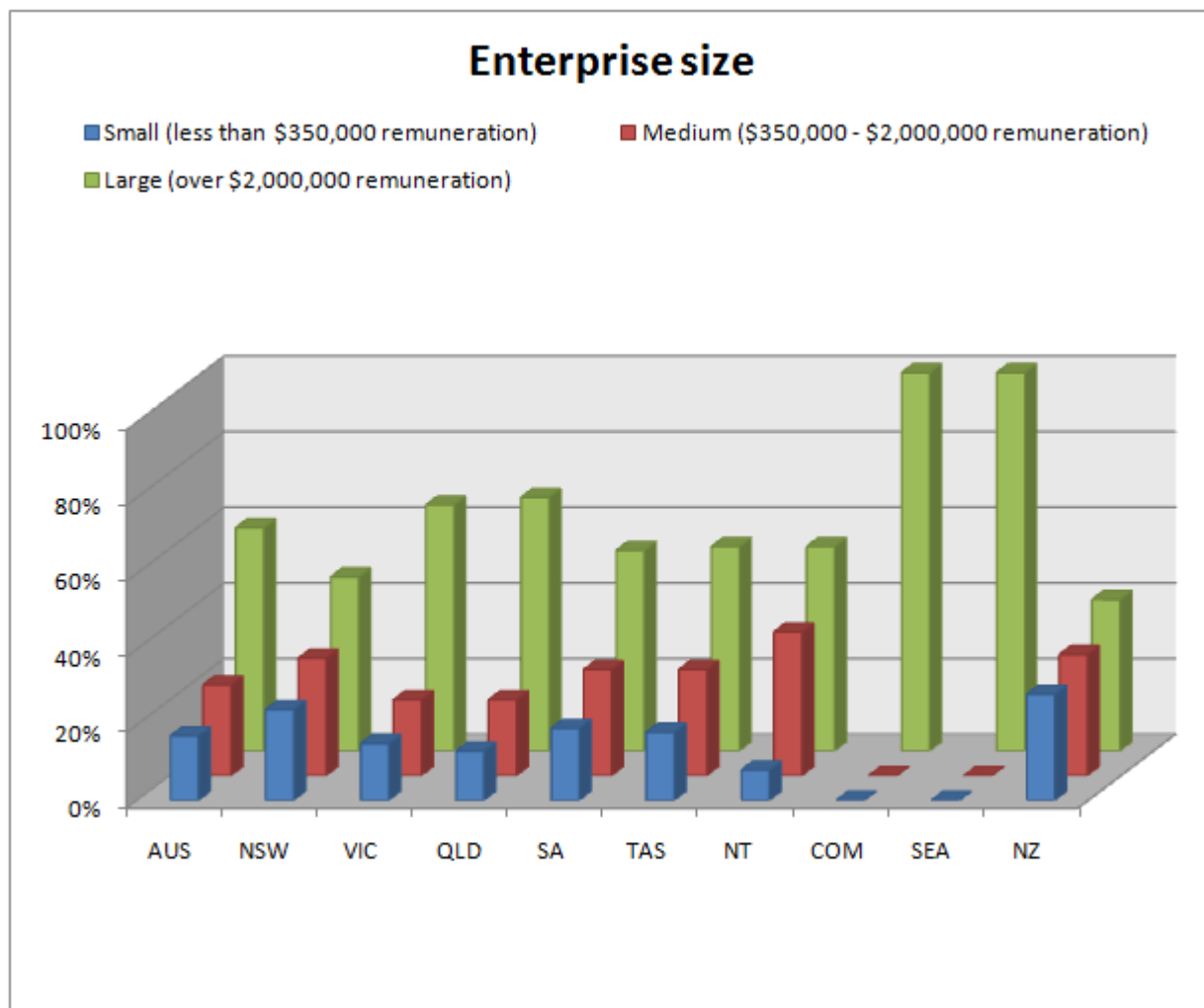
7.3 Gender

Just over 30% of Comcare employees are male, about half of the national average.



7.4 Enterprise size

All Comcare workplaces are large employers, defined as payroll over \$2 mill.



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

