

# RTW trends in Victoria

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



**Return to Work *Matters***  
*The power of partnerships*

[www.rtwmatters.org](http://www.rtwmatters.org)

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

2009

# RTW trends in Victoria

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## **RTW trends in Victoria**

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

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***by RTW Matters***

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

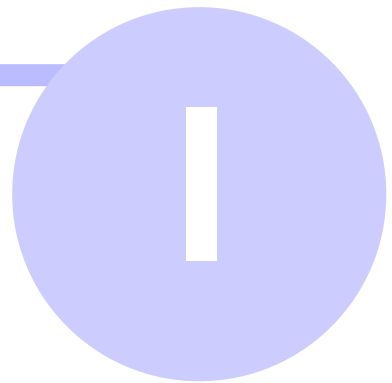
*The material is freely available to members of [RTWMatters.org](http://RTWMatters.org)*

# Table of Contents

<b>Part I</b>	<b>Executive Summary</b>	<b>2</b>
<b>Part II</b>	<b>Background to this publication</b>	<b>5</b>
1	The Return to Work Monitor survey .....	5
2	RTW Matters publication .....	6
<b>Part III</b>	<b>Return to work results</b>	<b>10</b>
1	RTW Rates .....	10
	RTW rate .....	10
	Durable RTW .....	11
	Non-durable RTW .....	12
2	Length of time back at work .....	14
	Length of durable RTW .....	14
	Length of non-durable RTW .....	15
3	Claim information .....	16
	Average claim cost .....	16
	Days compensation paid .....	17
4	Readiness to RTW .....	18
	Readiness to RTW .....	18
	Reasons for not feeling ready to return to work .....	19
5	What duties did people go back to .....	20
	Suitable duties at RTW .....	20
	Initial RTW duties .....	21
	Initial RTW hours .....	22
	Duties at time of interview .....	23
	Employer at time of interview .....	24
	Continuity of employer and duties .....	25
<b>Part IV</b>	<b>Return to work influences</b>	<b>27</b>
1	RTW plan .....	27
	Development of and involvement in RTW plan .....	27
	Involvement in RTW plan .....	28
	Helpfulness of RTW plan .....	29
	Given help to follow RTW plan .....	30
2	Who helped and who made it harder to RTW .....	31
	Who helped .....	31
	Work rehab coordinator .....	32
	Rehab provider .....	33
	Main supervisor .....	33
	Employer .....	34
	Doctor .....	34
	Insurer .....	35
	Who made it harder .....	35
	Employer made RTW harder .....	36
	Main supervisor made RTW harder .....	38
	Insurer made RTW harder .....	39
3	Reasons for not working .....	40

4	Workplace culture .....	42
	Work satisfaction .....	43
	Work importance .....	43
	Valued at work .....	44
	Management help RTW .....	44
	Clear policies .....	45
	OH&S spending .....	45
5	Making a claim .....	46
	Information needed for putting in a claim .....	46
	Complexity of putting in a claim .....	47
<b>Part V</b>	<b>Rating of customer service by insurer/Scheme</b>	<b>49</b>
1	Communication with insurer .....	49
2	Rating of insurer type services .....	50
	Attitude to claim .....	50
	Response to enquiries .....	51
	Provision of accurate info .....	51
	Helpfulness .....	52
	Communication .....	53
	Advice about claim .....	53
	Understanding situation .....	54
	Advice about rights .....	55
	Average customer service rating .....	55
	Rating of overall customer service .....	56
<b>Part VI</b>	<b>Rehabilitation services</b>	<b>58</b>
1	Rehabilitation participation .....	58
2	Rehabilitation costs .....	59
<b>Part VII</b>	<b>Previous claim experience</b>	<b>61</b>
1	Previous claim .....	61
2	Previous lost time claims .....	62

# Section



**Executive Summary**

# 1 Executive Summary

## Return to work results

RTW rates and durable RTW rates have been declining in Victoria since 2005/06, and both are lower than the national average.

Victoria also pays a higher number of days of compensation than the national average and in 2008/09 Victorian workers returned to work more slowly than their national counterparts.

Nearly one third (30%) of injured Victorian workers reported that they were still receiving weekly workers' compensation payments at the time of the interview, significantly higher than the national rate of less than one quarter (23%). The proportion of Victorian workers to do so has been on the rise since 2006/07.

## Return to work influences

The proportion of Victorian workers receiving a RTW plan was in line with the national average, although Victorian workers were less likely to find their plan helpful, or to be given assistance in following it.

The percentage of employees reporting someone has made return to work harder is increasing, a worrying trend noting the correlation between durable return to work and an employee's sense they are being supported.

In terms of workplace culture, Victorian injured workers tended to rate their own satisfaction with work (4.3/5) and the importance of work to them (4.5/5) more highly than they rated their employer's performance. Fewer injured Victorian workers agreed that people at work valued what they do (3.9/5), perceived management to help with RTW (3.5/5), thought that their employer had clear RTW policies and procedures (3.5/5) and was prepared to spend time and money on OH&S (3.4/5). Victorian workers were close to the national average on all these measures.

Victorian workers were less likely than the national average to find it easy to get the information they needed to place a claim.

Since 2006/07 there has been a drop in the proportion of injured Victorian workers who cite injury related reasons for them not being at work. This is associated with a rise in the proportion citing retrenchment / dismissal as the reason for their non-working status.

## Rating of customer services

At both the national and Victorian level, the proportion of workers with recent insurer contact has been trending upwards over the last four years, and this rate is slightly higher in Victoria than nationally. However, in 2008/09 Victorian injured workers rated their insurer performance lower than the national average on all measures. A particularly poor response was seen for the item 'response to enquiries', which fell from 3.5 in 2007/08 to just 2.5 in 2008/09.

## Rehabilitation services

In 2008/09 just less than one in five (19%) Victorian workers received services from an external rehabilitation provider. This rate has remained steady over the last four years, and is markedly lower than the national rate of nearly one in two (46%). Average rehabilitation costs per case were similar to the national average.

## Previous claim experience

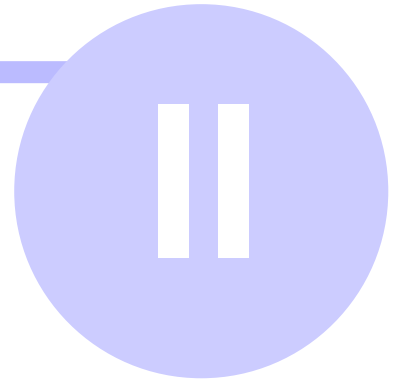
In 2008-09, as in the preceding years, injured Victorian workers were slightly less likely than their

national counterparts to have made a previous claim. Around one third had had time off because of that earlier claim. This was the same as the national average, although in the past the Victorian proportion has been lower than the national average.



# Section

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**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

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[Return to work results](#)

## 3 Return to work results

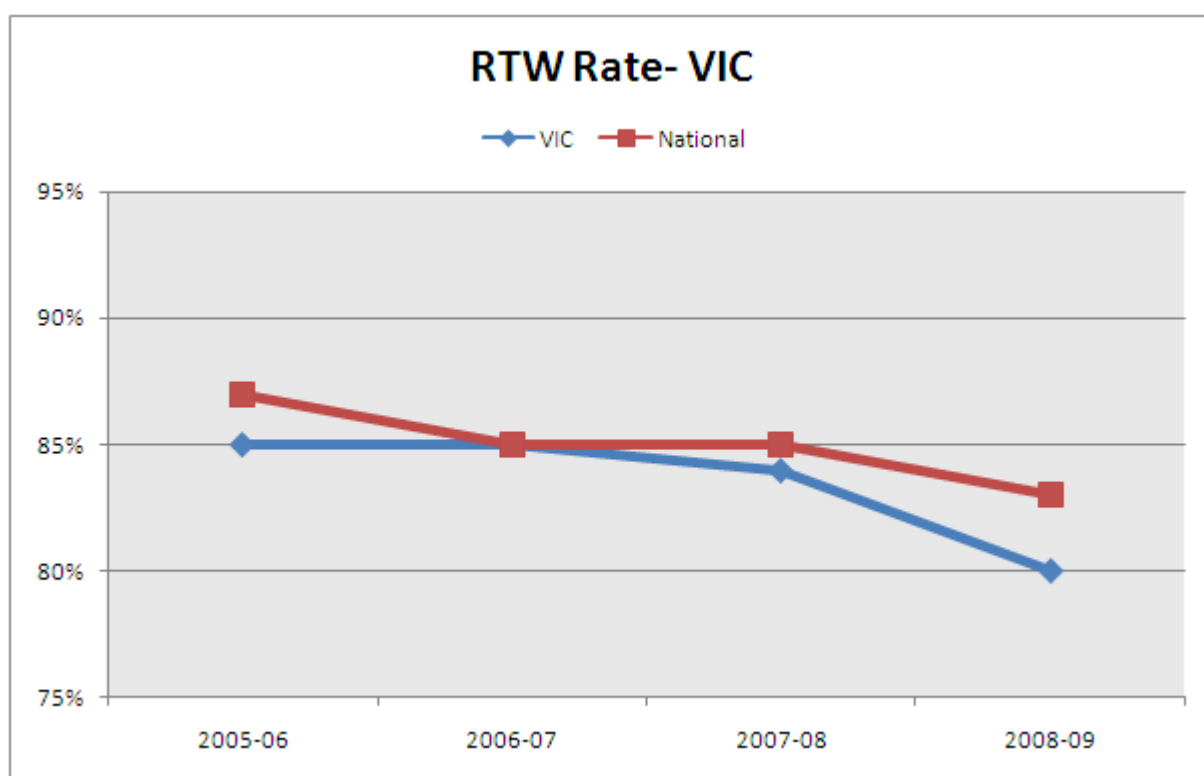
### 3.1 RTW Rates

#### 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, eight in ten (80%) of injured Victorian workers had returned to work seven to nine months after submitting a claim, which is lower than the national RTW rate of 83%. Similar to the national average, the Victorian RTW rate has declined by about 5% since 2005/06.

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



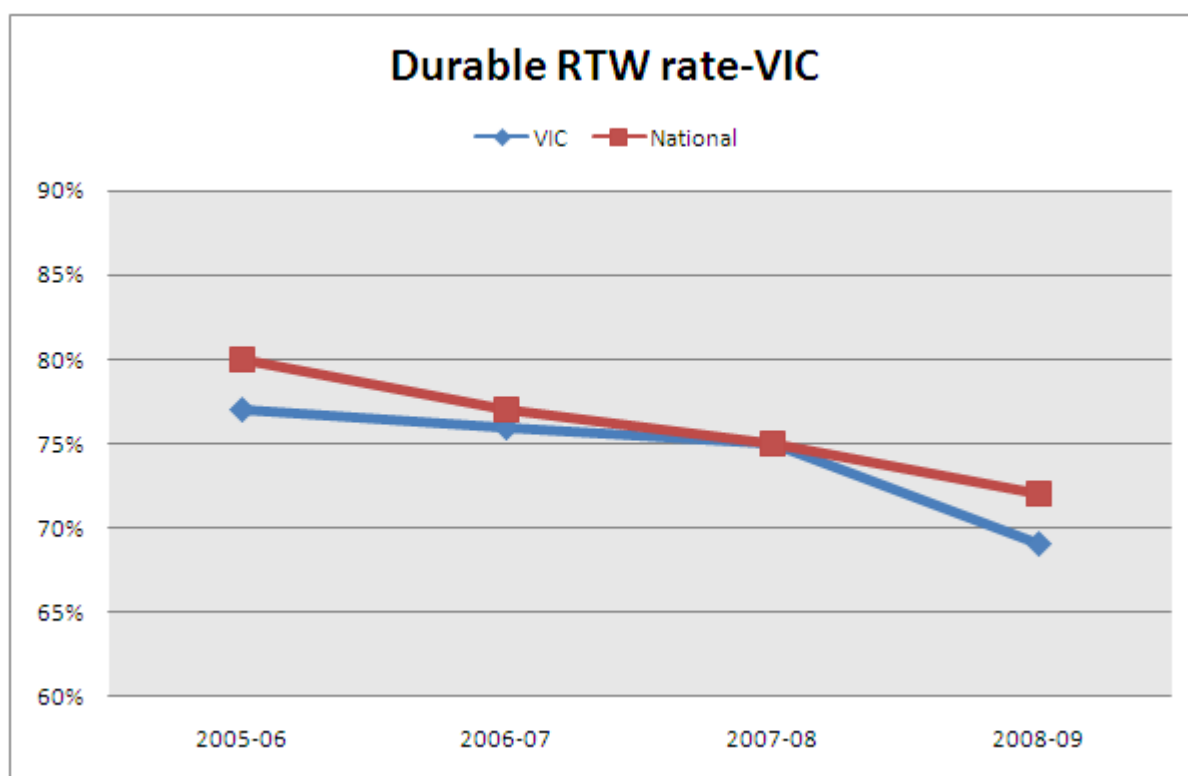
### 3.1.2 Durable RTW

The durable return to work rate is the percentage of workers who returned to work and were still working at the time of the survey

In 2008/09, just less than seven in ten (69%) of injured Victorian workers had a durable return to work, lower than the national rate of 72%.

Since 2005/06 the Victorian durable RTW rate has been decreasing, with a more pronounced drop over the last 12 months.

*Question: Are you currently working in a paid job?*



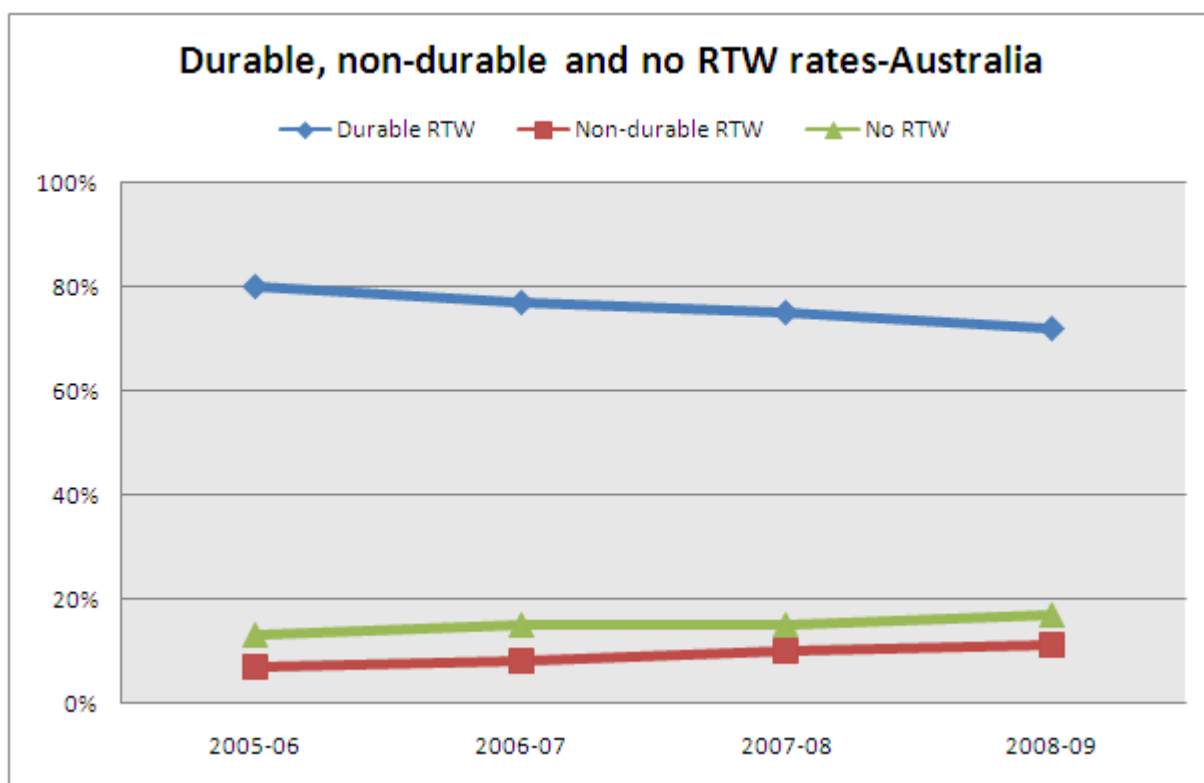


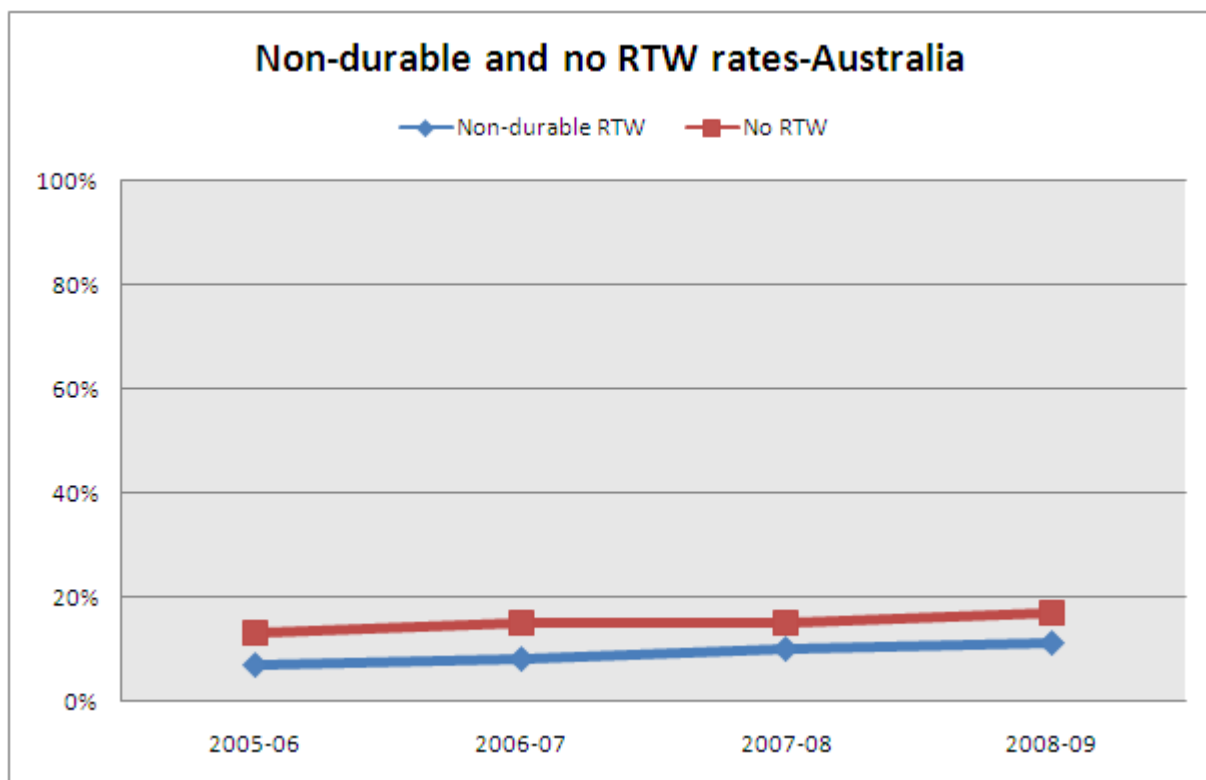
### 3.1.3 Non-durable RTW

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

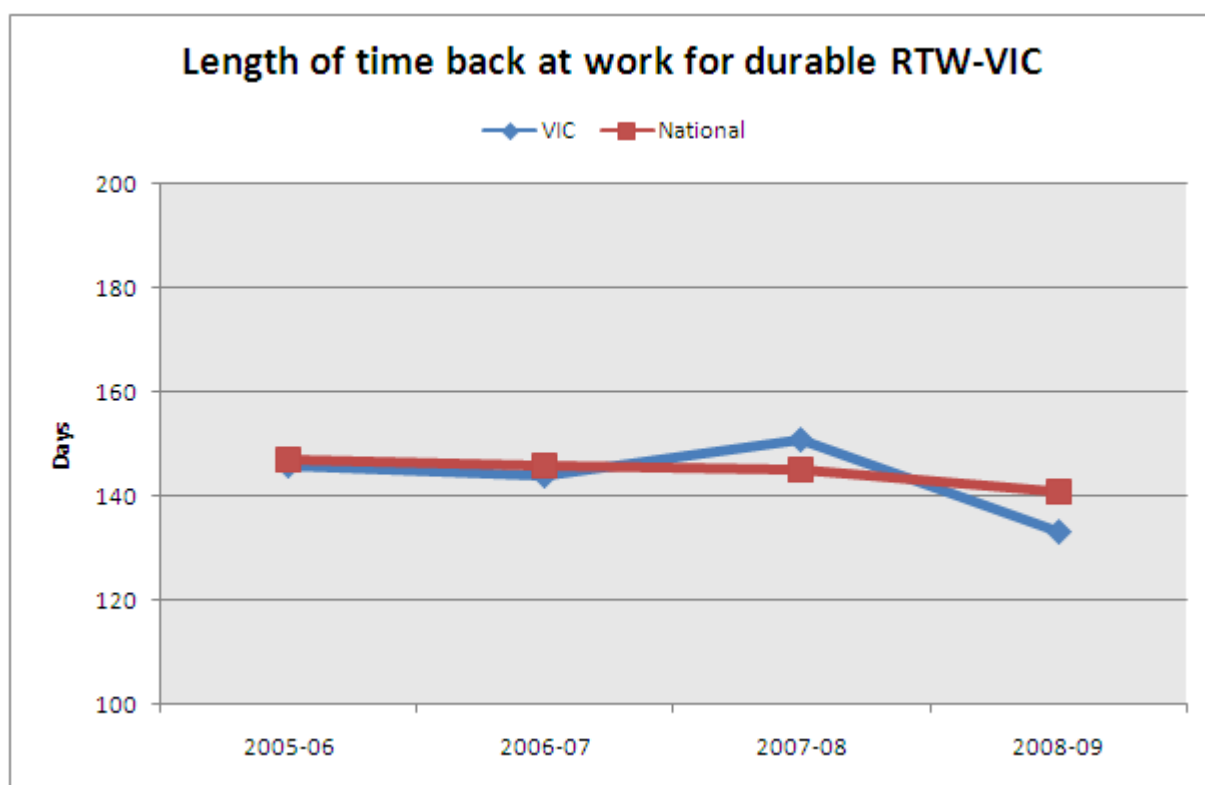
### 3.2.1 Length of durable RTW

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.

Victorian injured workers with a durable RTW had been back at work an average of 133 days in 2008/09, eight days less than the national average and 18 days less than the Victorian average last year.

*Question: How long have you been back at work?*

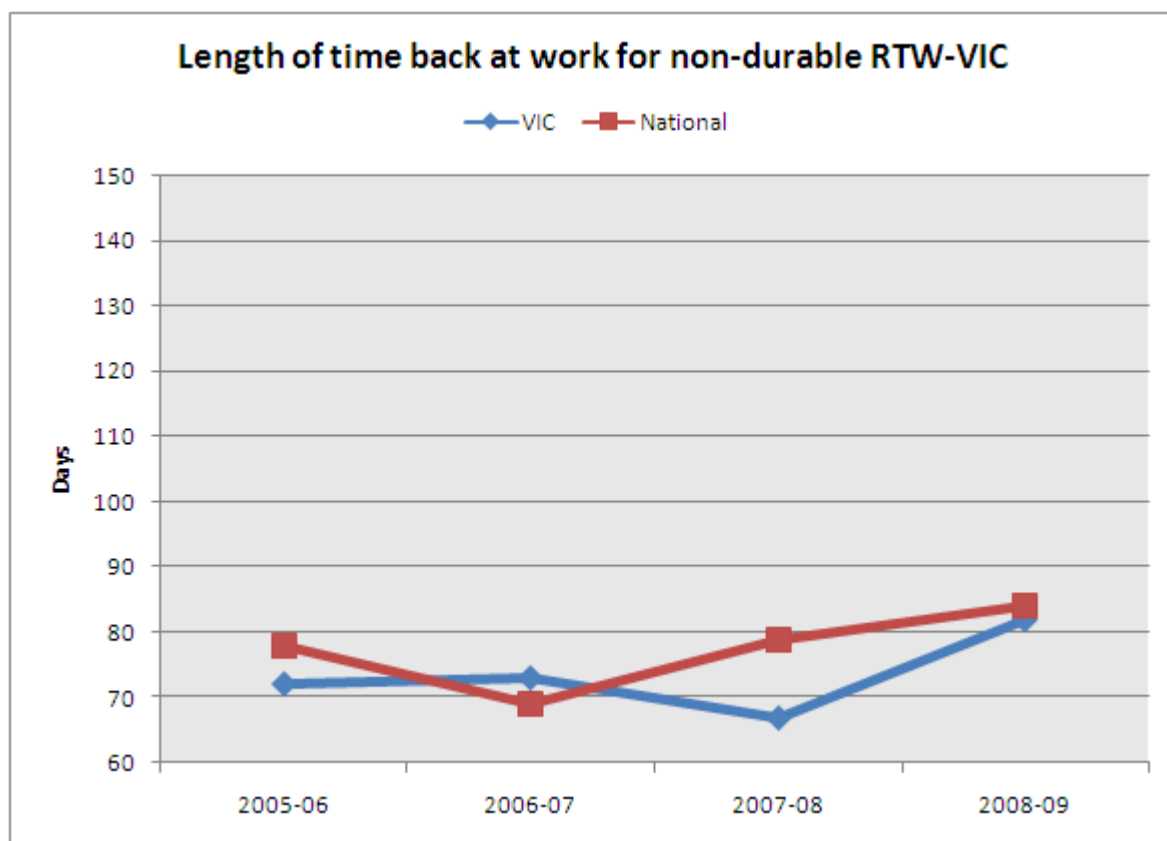


### 3.2.2 Length of non-durable RTW

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.

In 2008/09 the average time back at work for non-durable RTW in Victoria was 82 days, close to the national average of 84 days. This is a significant increase on the length of non-durable RTW in Victoria in 2007/08, which was, on average, 67 days.

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

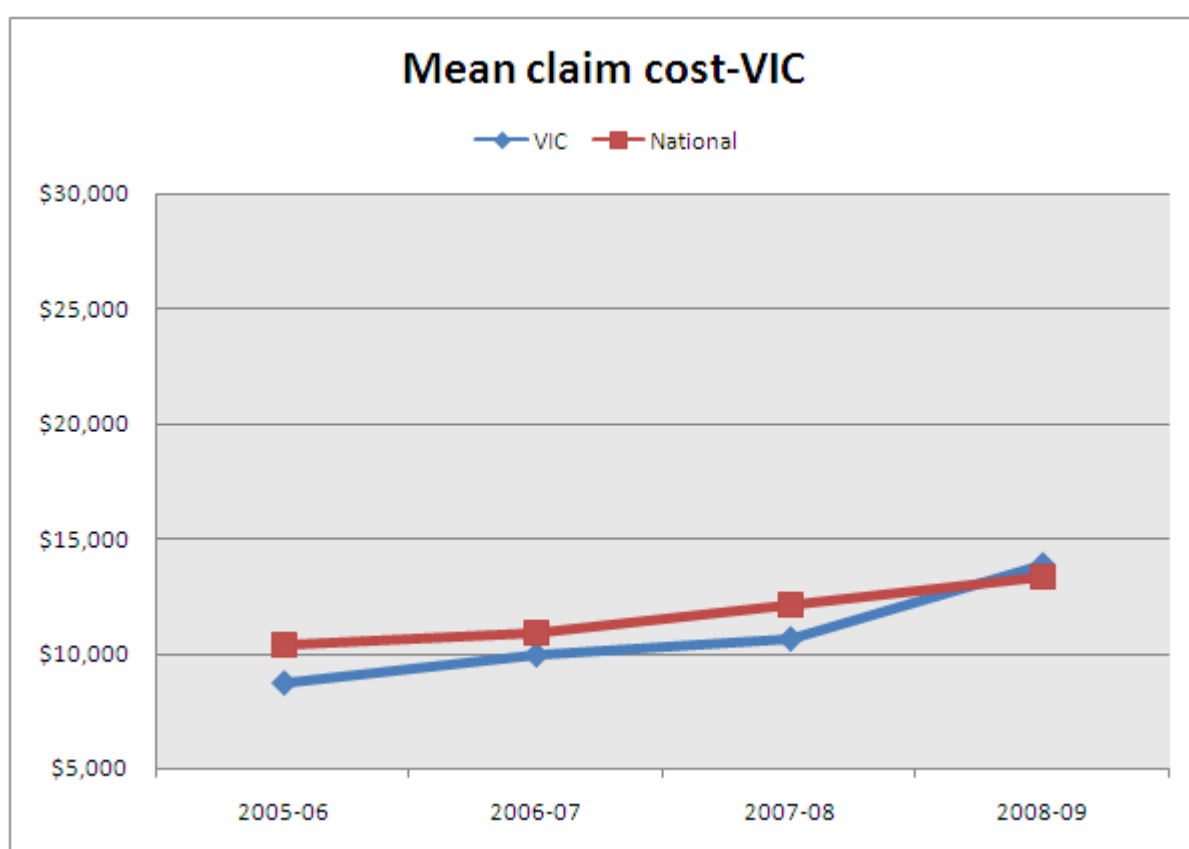


### 3.3 Claim information

#### 3.3.1 Average claim cost

The average claim cost is only available for Australia, 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.

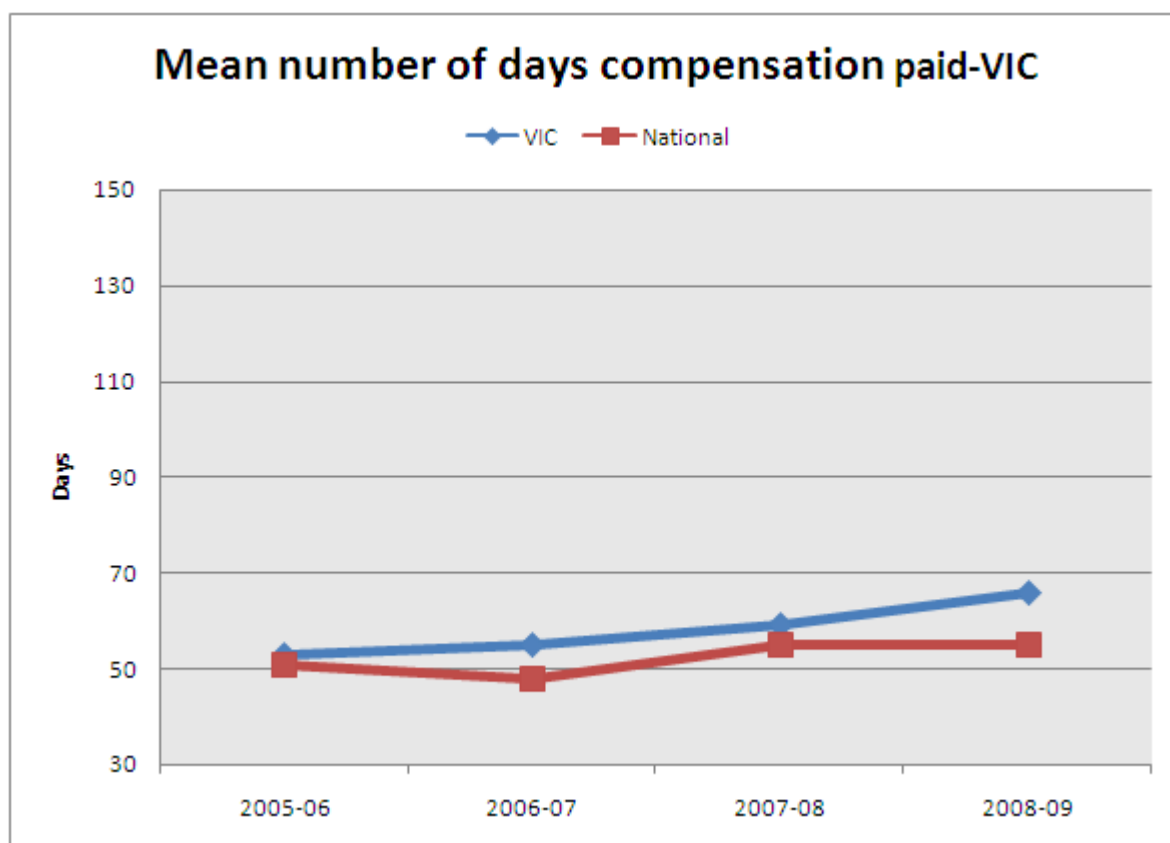
In 2008/09 the average claim cost in Victoria was \$13 869, slightly above the national average of \$13 336. Claims costs have been rising steadily in Victoria over the last four years, and rose more sharply in the last year from the 2007/08 average of \$10 655.



### 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. This information is provided by the jurisdiction on the injured workers in the survey.

The average number of days of compensation paid tends to be higher in Victoria than the national average, and 2008/09 was no exception, with the Victorian average of 66 days sitting above the national average of 55 days. The number of days of compensation paid has been steadily increasing in Victoria since 2005/06.



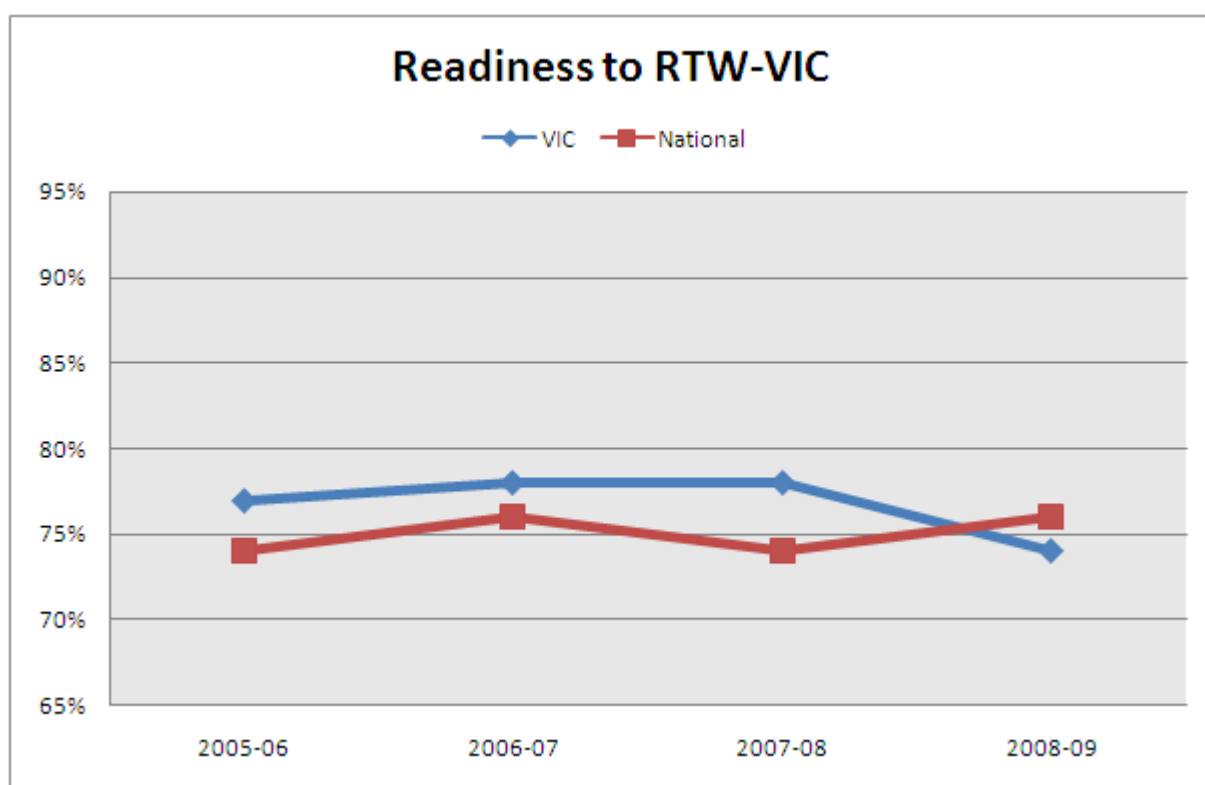
## 3.4 Readiness to RTW

### 3.4.1 Readiness to RTW

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

IN 2008/09 nearly three quarters (74%) of Victorian workers who did return to work felt ready return, slightly lower than the national average of 76%. This represents a fall for the Victorian rate of readiness, which was at 78% in 2007/09.

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



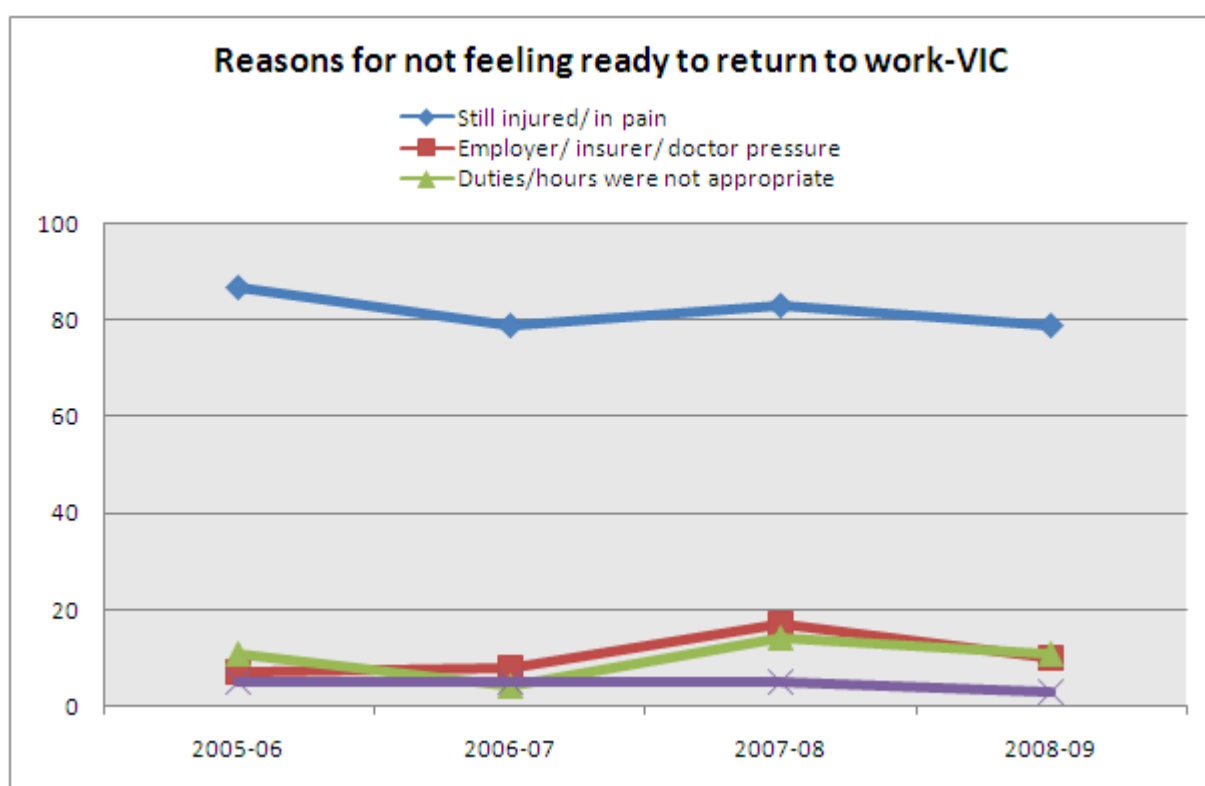
### 3.4.2 Reasons for not feeling ready to return to work

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.

Around four in five injured Victorian workers who had returned to work without feeling ready to do so reported that the main reason for their unreadiness was that they were still injured or in pain. Around one in ten reported that employer / insurer or doctor pressure made them feel unready return, and another one in ten reported that the duties or hours they were offered were not appropriate.

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

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





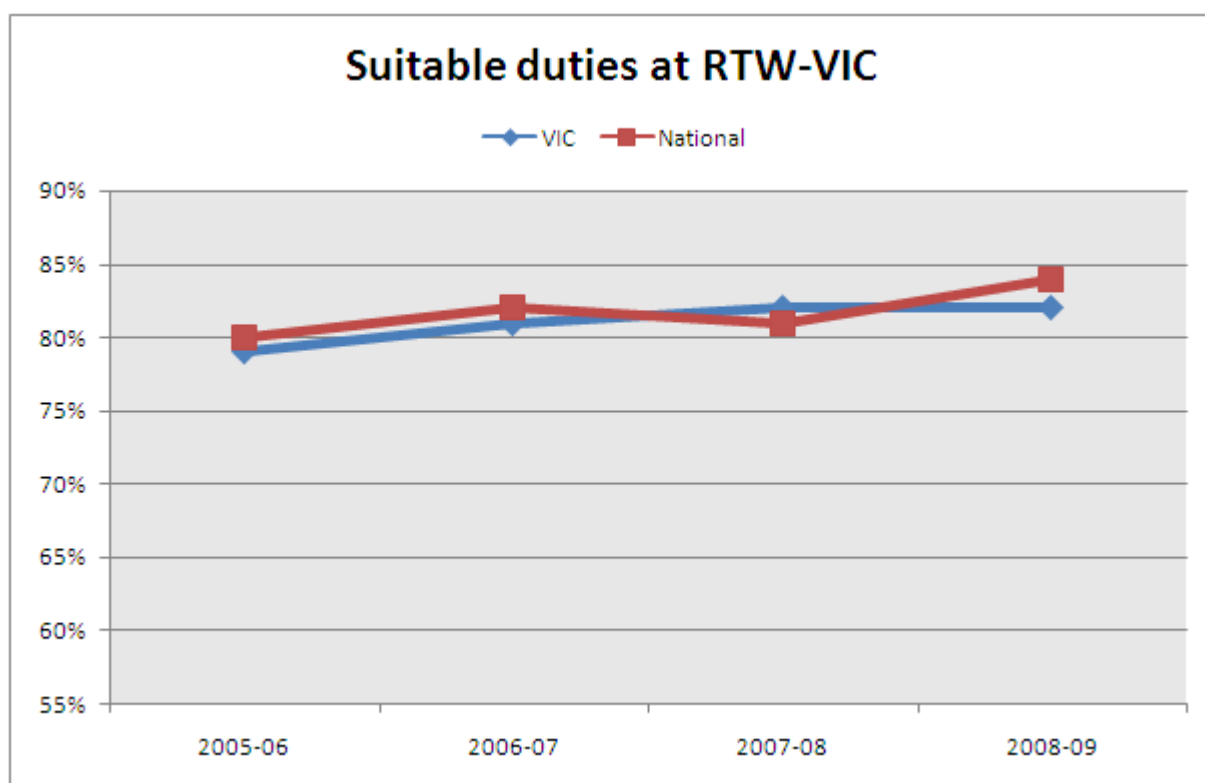
## 3.5 What duties did people go back to

### 3.5.1 Suitable duties at RTW

The percentage of people returning to work who considered they were given suitable duties at work.

In 2008/09 more than eight in ten Victorian workers (82%) felt that they were given suitable duties upon return to work, slightly lower than the national average of 84%. The proportion of Victorian workers to consider their return duties suitable has risen slowly but steadily since 2005/06, when it was 79%.

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



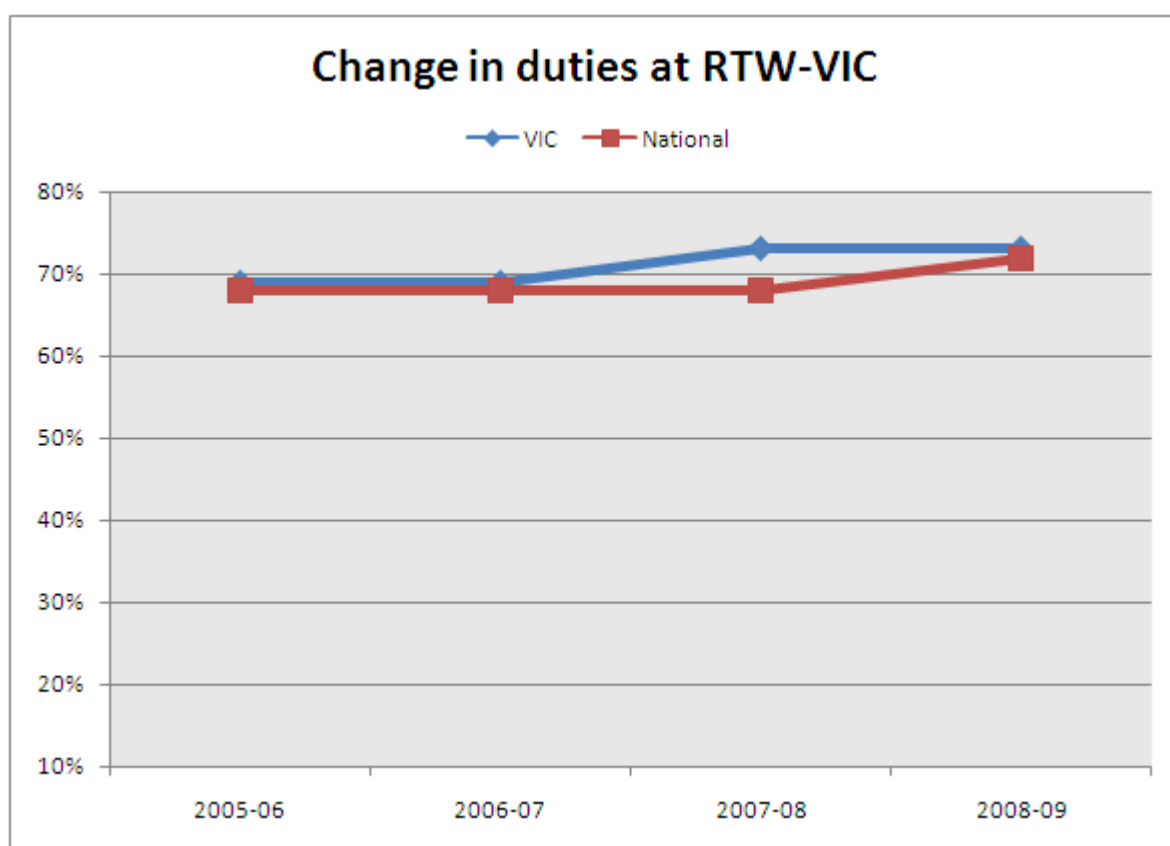
### 3.5.2 Initial RTW duties

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.

The majority of Victorian workers return to work with some modification of their job. In 2008/09 this figure was over seven in ten (73%), having risen from 69% in 2005/06.

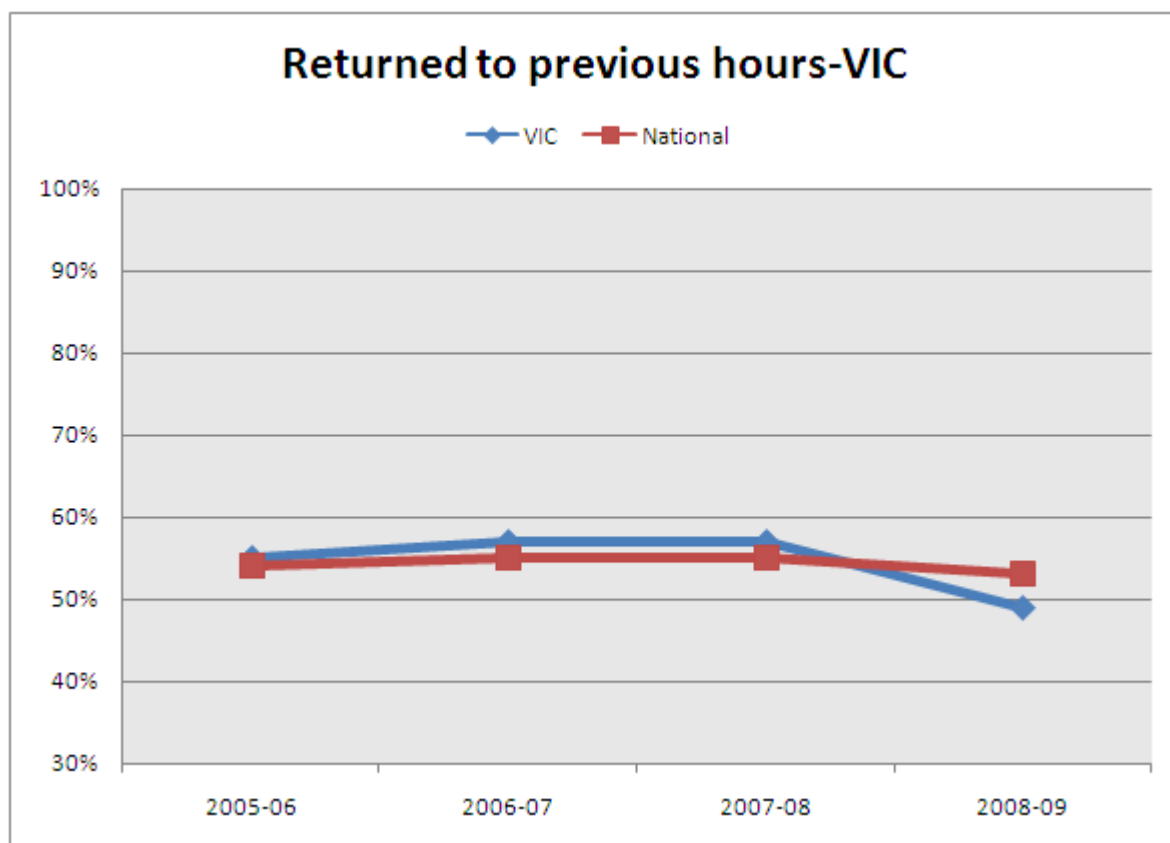
*Question: What was different about your duties when you returned to work?*



### 3.5.3 Initial RTW hours

In 2008/09, nearly half of Victorian workers (49%) returned to their previous hours when they returned to work, a drop from the previous year's proportion, of 57%. In 2008/09 the national average of 53% was above the Victorian rate for the first time in several years.

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

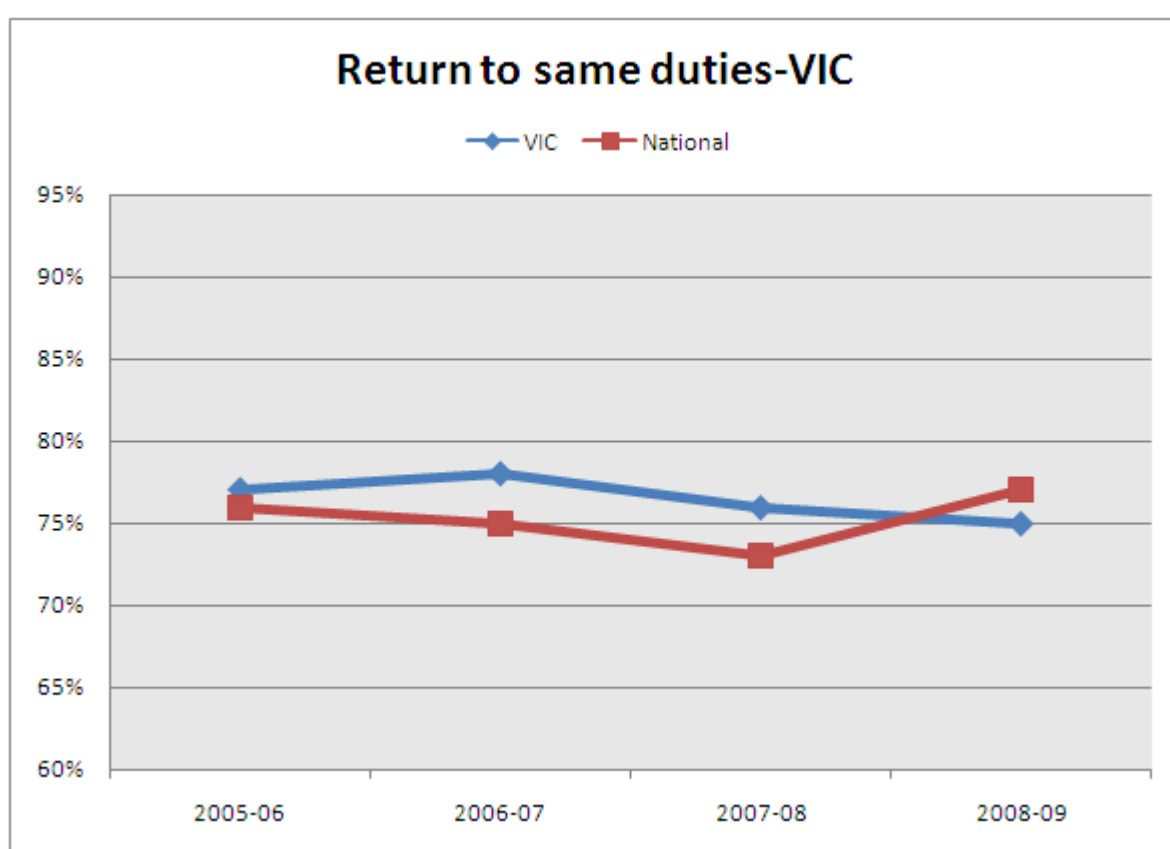


### 3.5.4 Duties at time of interview

This section identifies whether employees were undertaking the same duties or different duties and how the continuity of duties influenced levels of RTW.

Three-quarters (75%) of injured Victorian workers who had returned to work were performing the same duties at the time of interview as before injury. This was slightly lower than the national average of 77% and also represented a decline from Victoria's recent high of 78%.

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

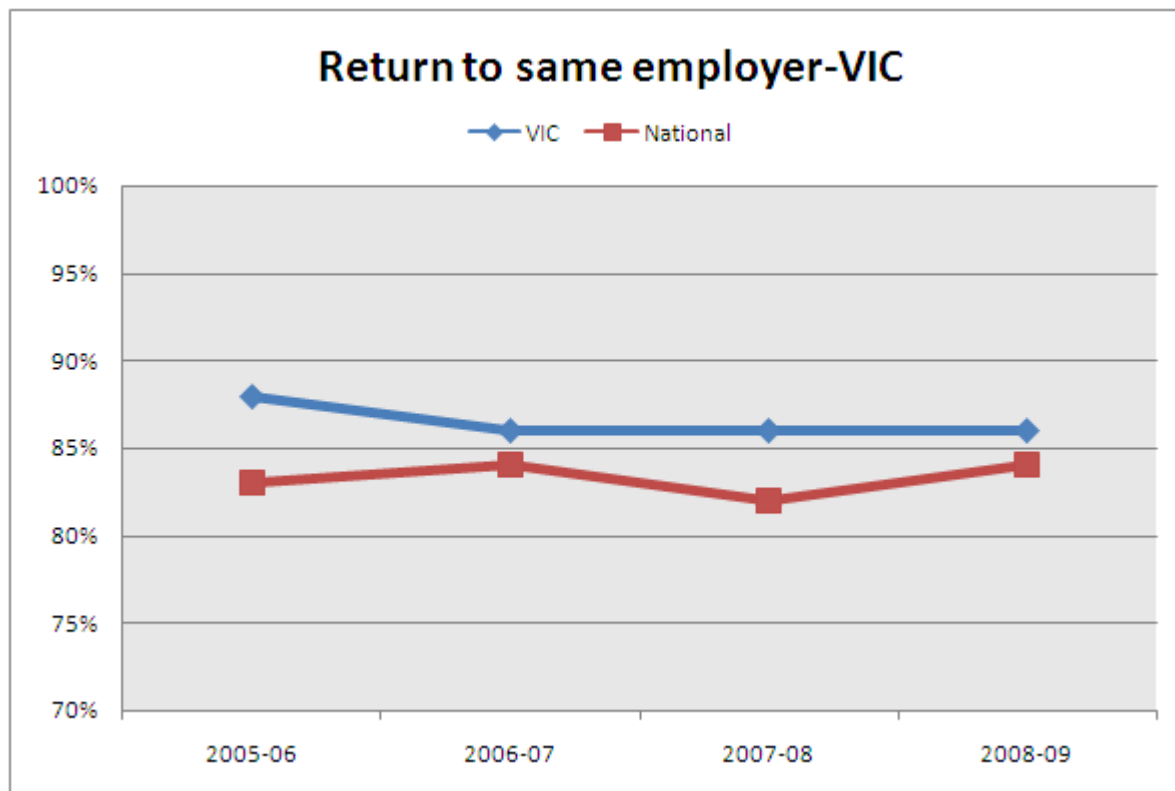


### 3.5.5 Employer at time of interview

"Same or different" employer at the time of the interview is compared with the time of injury.

Over eight in ten (86%) of injured Victorian workers who had returned to work were working for the same employer at the time of the interview, or when non-durable RTW failed. This rate has been similar in Victoria over the last four years, and is slightly higher than the national rate.

*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

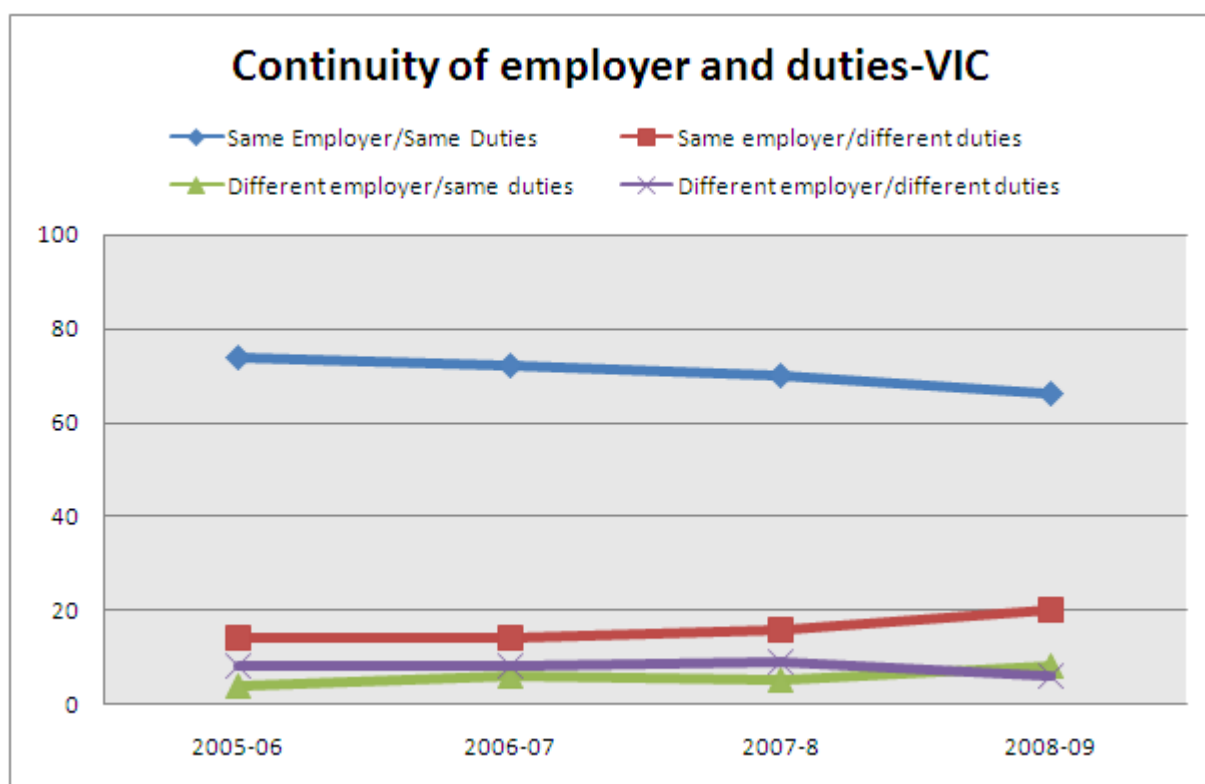
Continuity of employer and duties refers to injured workers who had returned to work at the same employer and carried out the same duties as prior to their injury

A majority of Victorian workers who do return to work return to the same employer and the same duties, with nearly two thirds doing so in 2008/09. However, since 2005/06, when it was at more than three quarters, the proportion of workers to do so has fallen.

Over the same period, there has been a rise in the proportion of workers who return to the same employer but with different duties, from around 15% in 2005/06 to 20% in 2008/09. In 2008/09, less than 10% of Victorian workers returned to a different employer with the same duties, and a slightly lower proportion returned to a different employer with different duties.

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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**[Return to work influences](#)**

## 4 Return to work influences

### 4.1 RTW plan

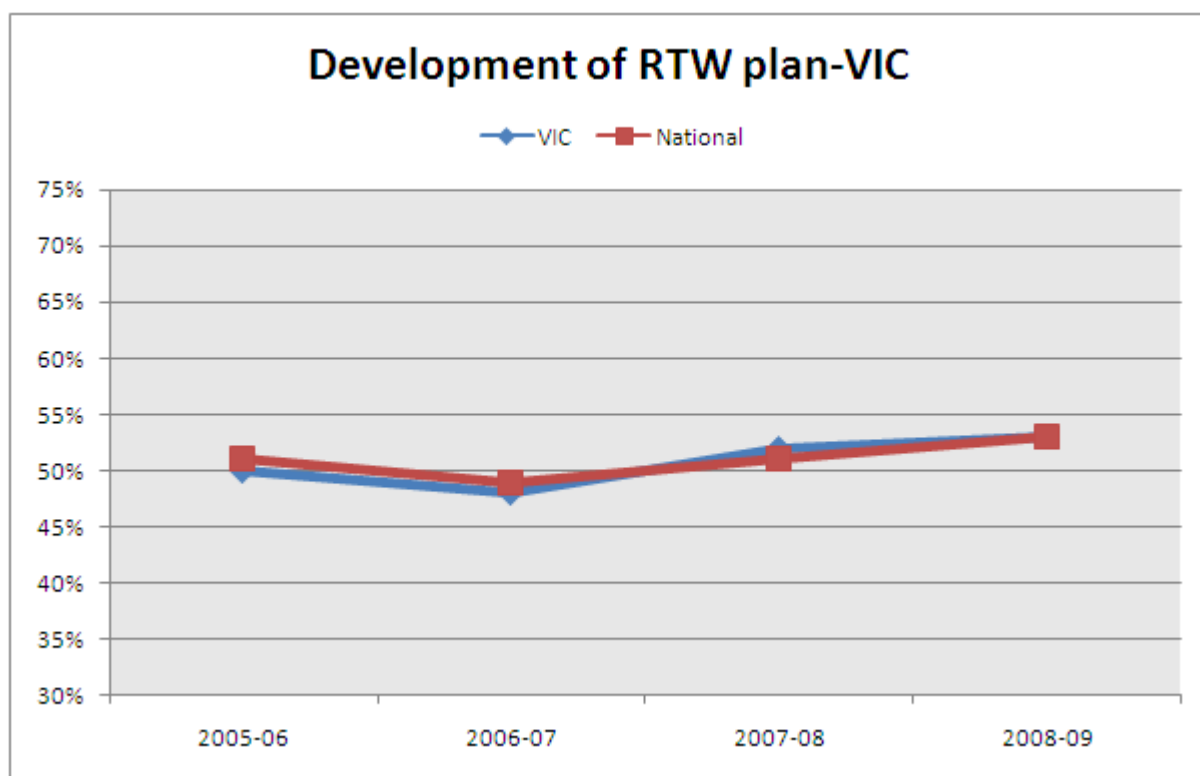
RTW plans are developed to assist injured workers achieve a RTW outcome. The Monitor measures:

- The injured workers' awareness of RTW plans;
- The extent to which the injured worker was involved in the RTW plan; and
- The helpfulness of the RTW plan from the perspective of the injured worker.

#### 4.1.1 Development of and involvement in RTW plan

In 2008/09, more than half of Victorian workers (53%) were given a RTW plan, the same as the national average. This has increased over the last two years.

*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.*

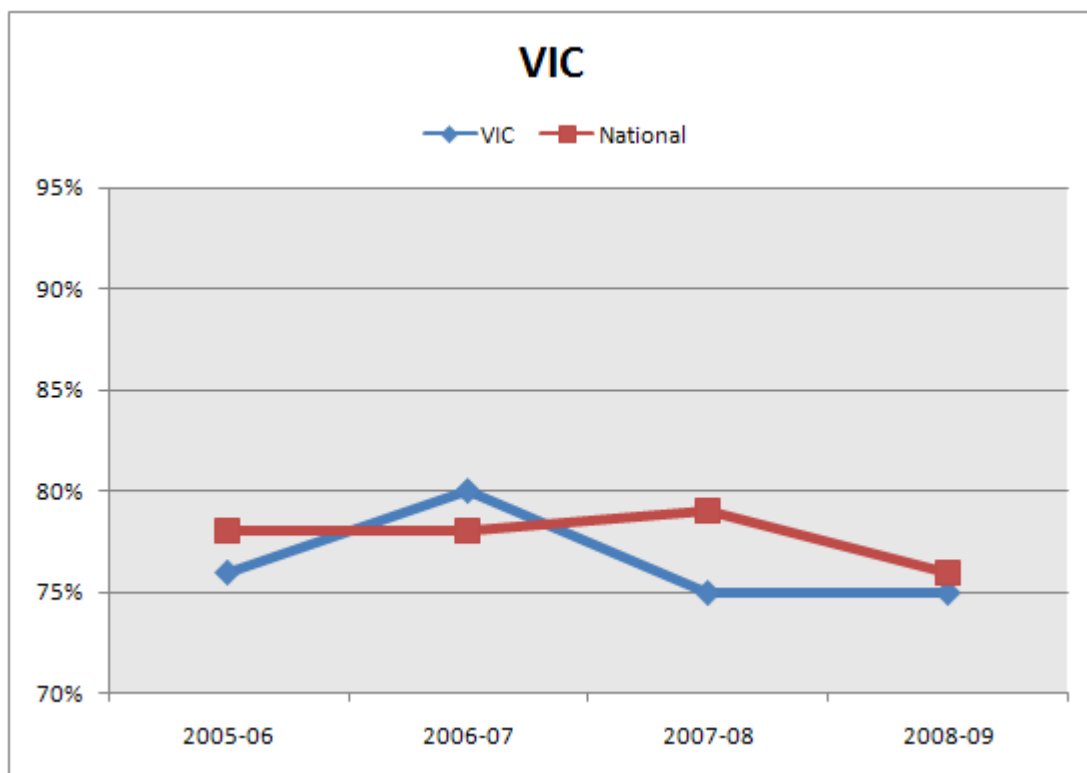




### 4.1.2 Involvement in RTW plan

In 2008/09, three quarters of Victorian workers (75%) indicated they were involved in the development of their RTW plan, down from a 2006/07 high of four in five (80%).

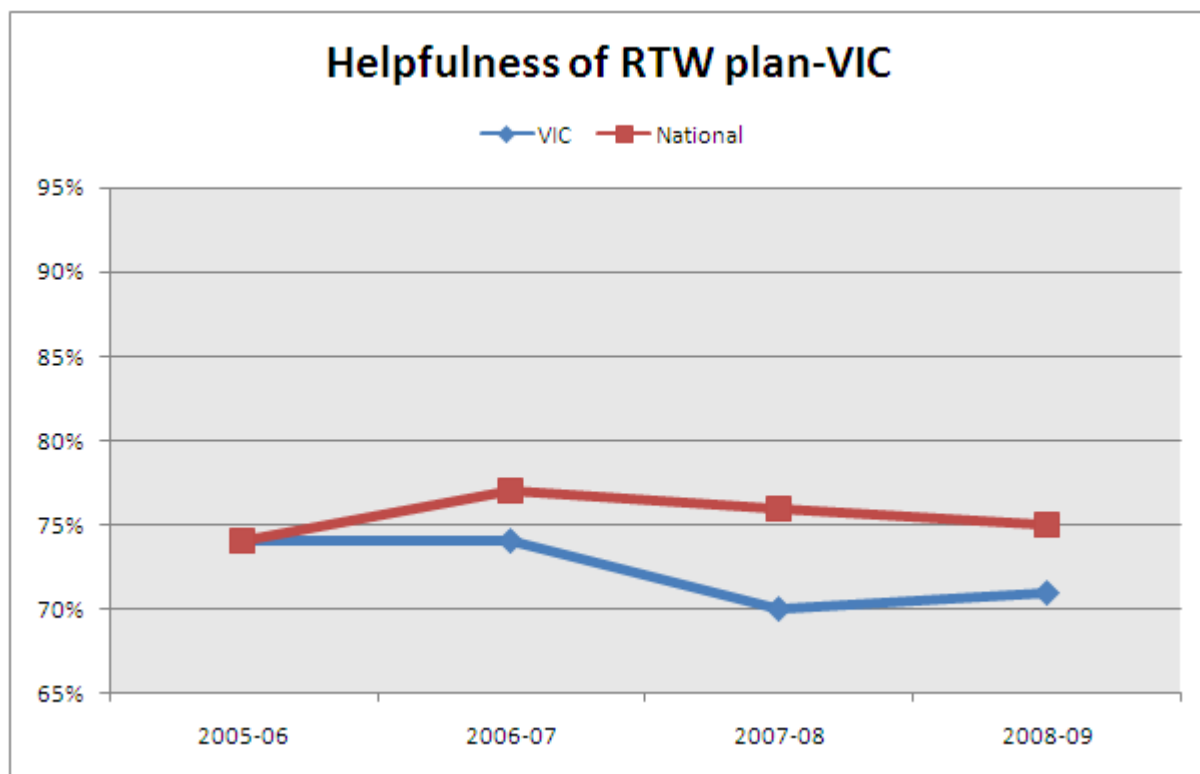
*Question: Were you involved in development of the return to work plan or a rehabilitation plan?*



### 4.1.3 Helpfulness of RTW plan

In 2008/09, seven in ten injured Victorian workers (71%) who were given a RTW plan found it helpful. This is lower than the national average of three in four (75%).

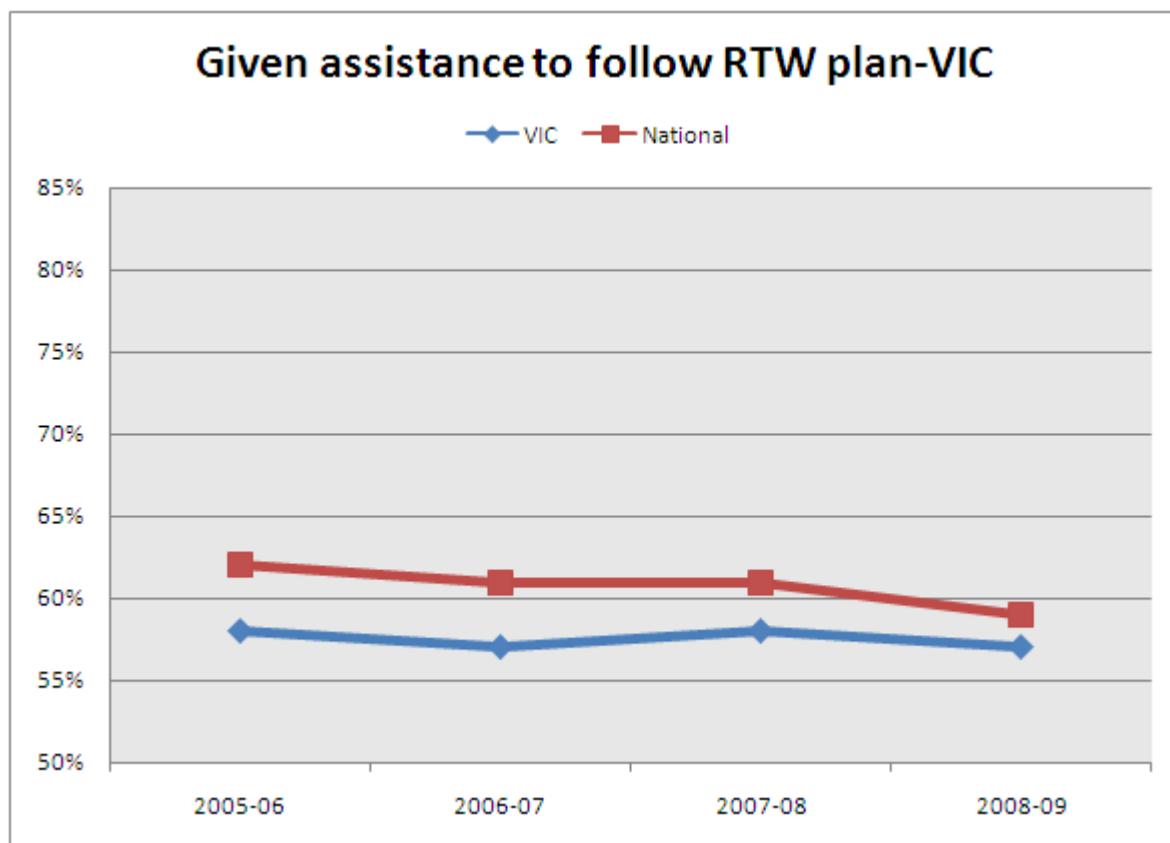
Question: *Was the plan helpful?*



#### 4.1.4 Given help to follow RTW plan

In 2008/09 57% of Victorian workers were given assistance to follow their RTW plan, slightly lower than the national average of 59%. Both rates have remained fairly constant over the last four years.

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.

Work rehab coordinator - Just under 60% injured employees identified the work rehab coordinator as helpful in their return to work. This has reduced slightly, and in line with the national average.

Rehabilitation provider - Close to 80% identified a Rehabilitation provider as helping their return to work, above the national average and much the same over the last three years.

Main supervisor - 1/2 employees advised their main supervisor was helpful in return to work.

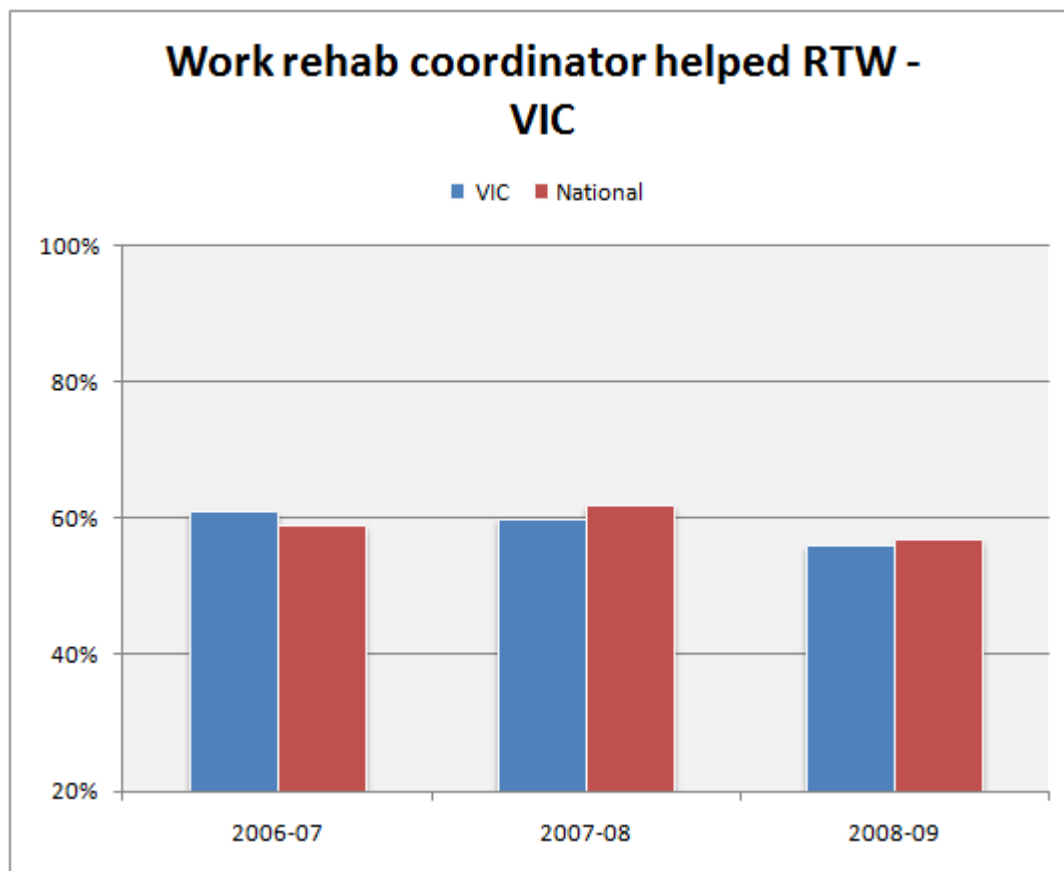
Employer - Results were much the same as the main supervisor.

Doctor - Doctors were generally rated as helpful, although trending down.

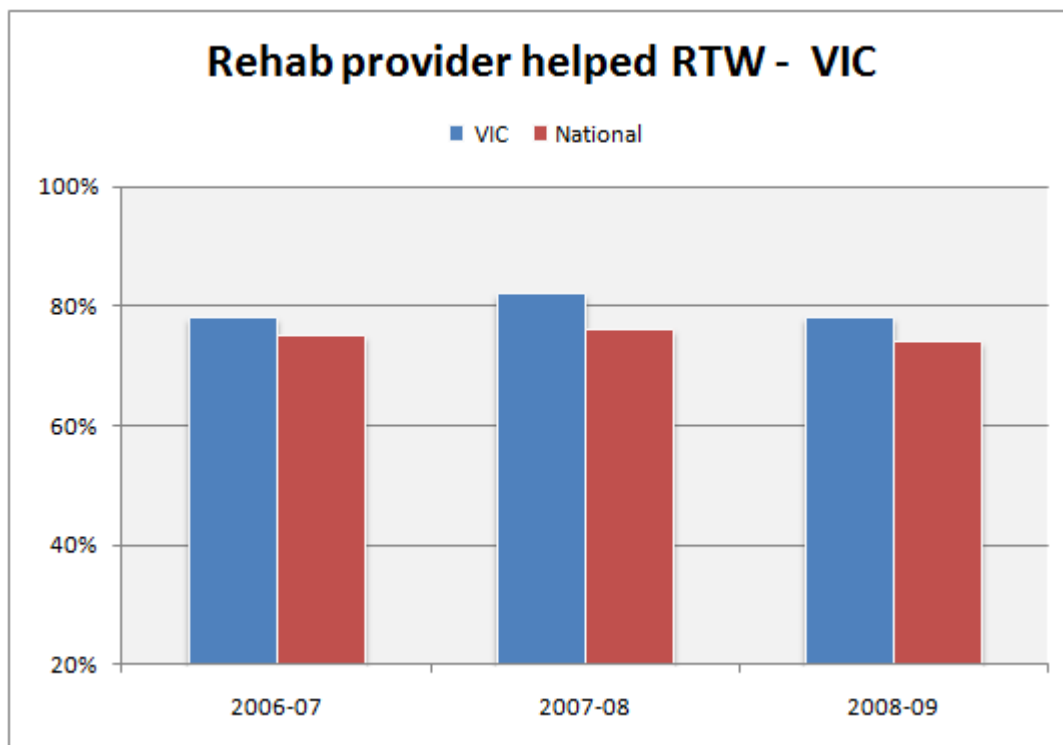
Insurer - Less than 40% of Victorian injured employees indicated the insurer was helpful to their return to work, lower than the national average and with no significant change over the last three years.

*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.*

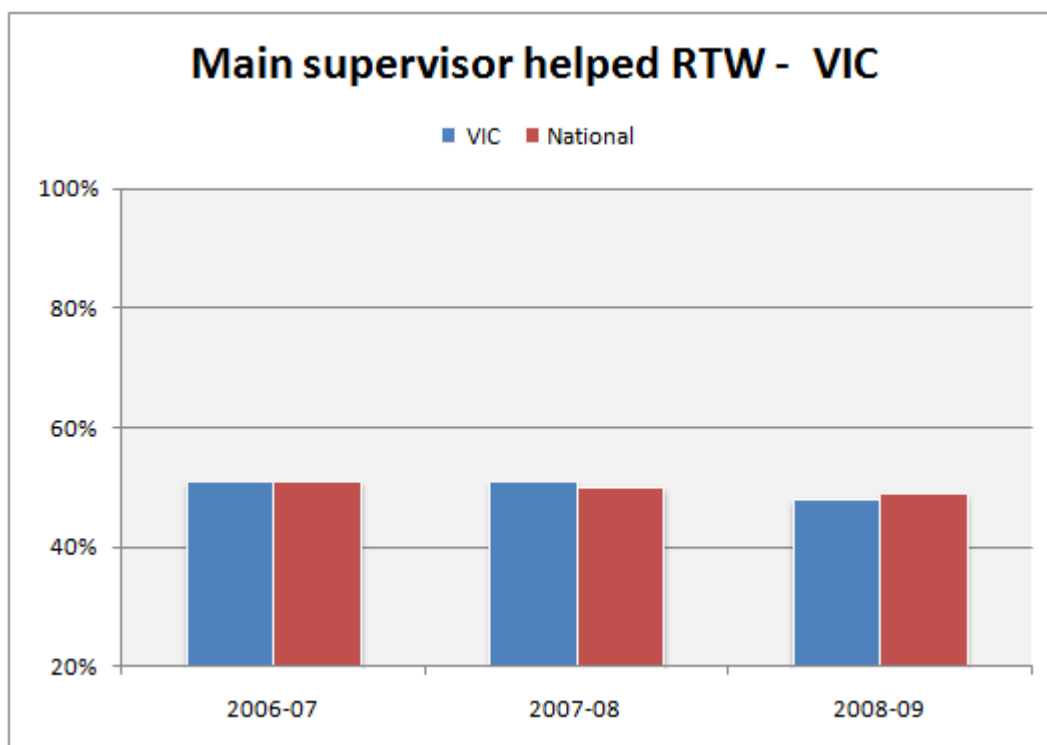
## 4.2.1.1 Work rehab coordinator



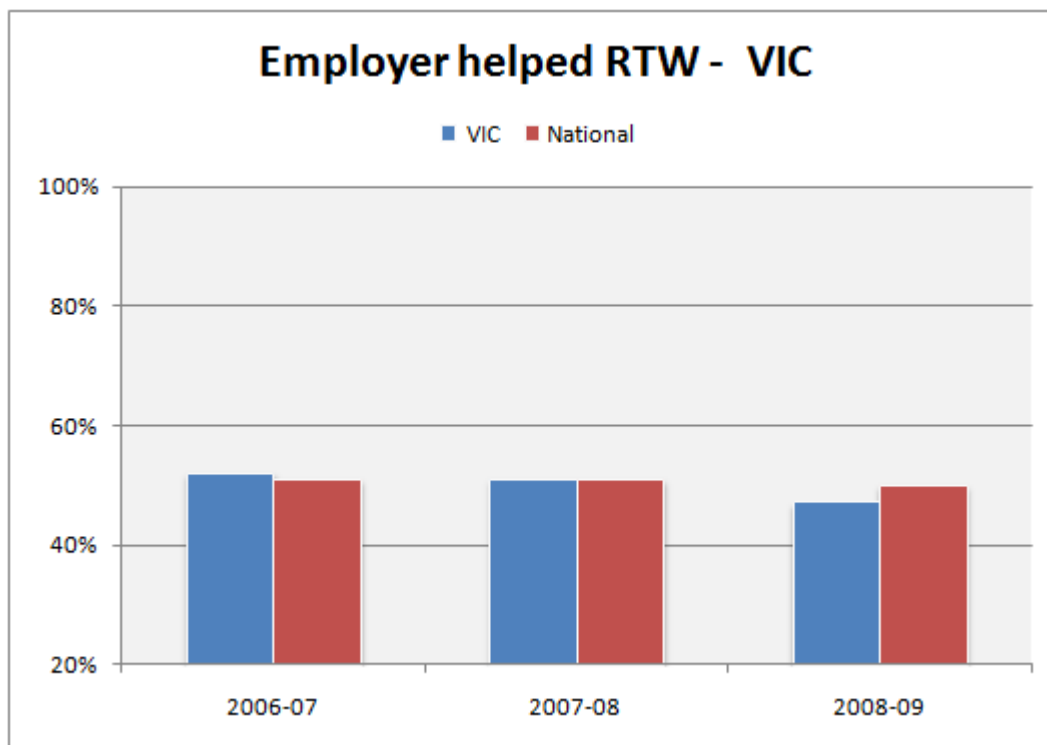
## 4.2.1.2 Rehab provider



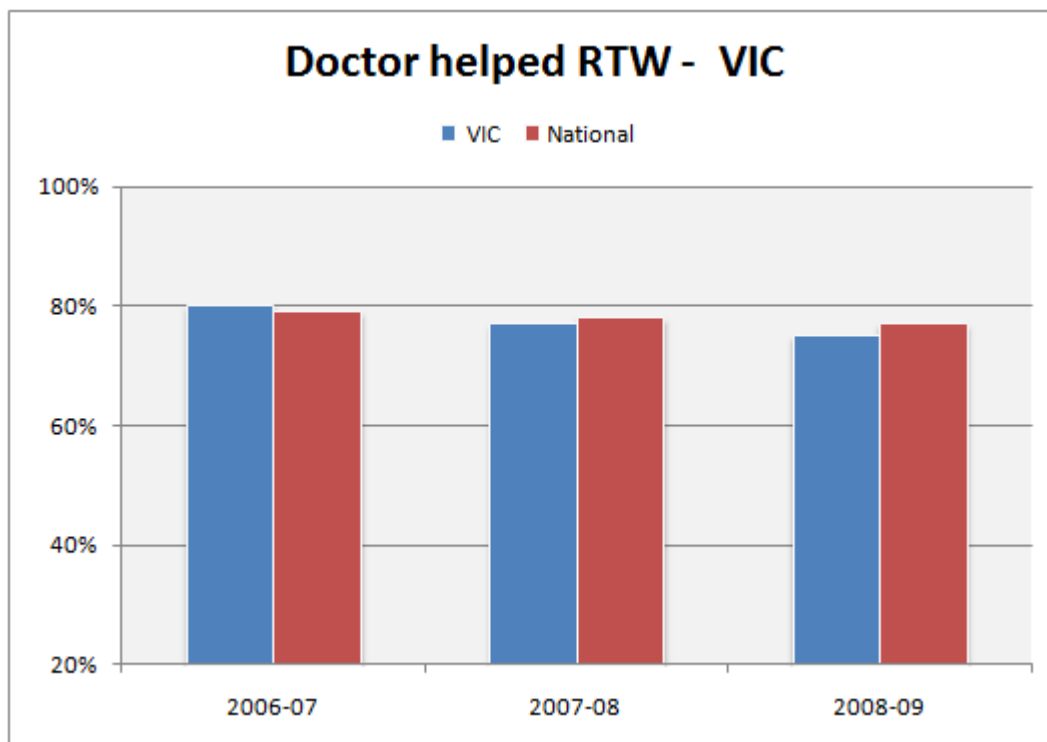
## 4.2.1.3 Main supervisor



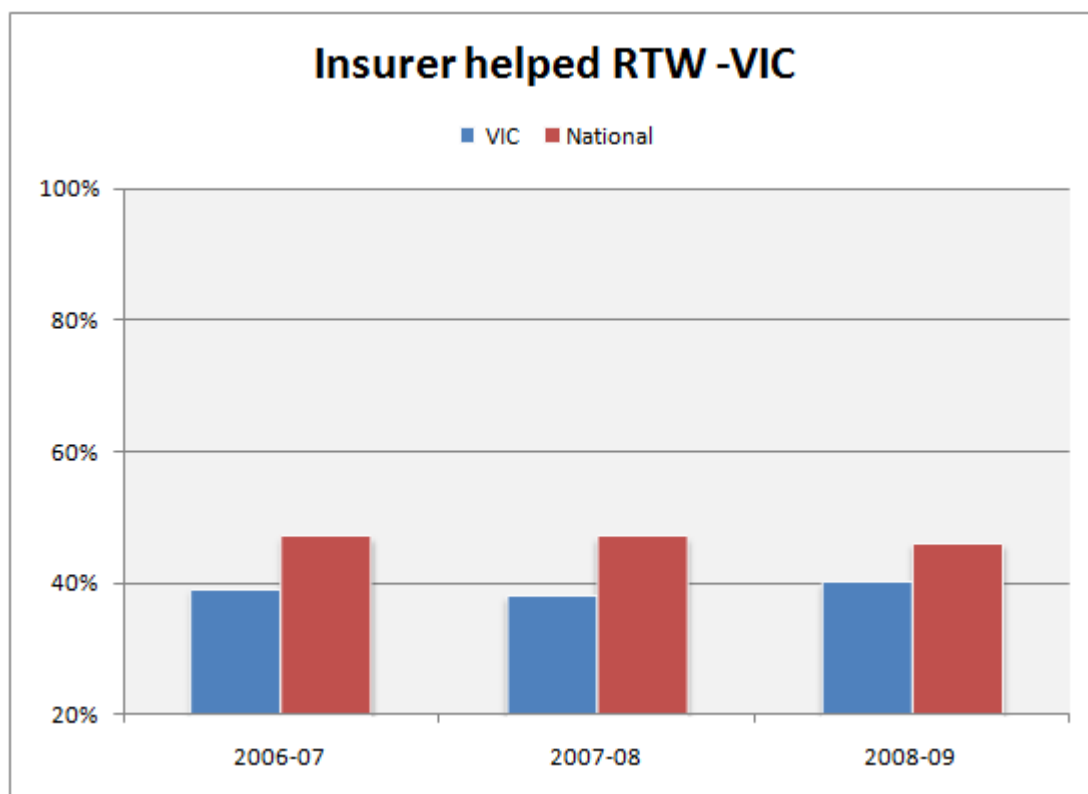
## 4.2.1.4 Employer



## 4.2.1.5 Doctor



#### 4.2.1.6 Insurer



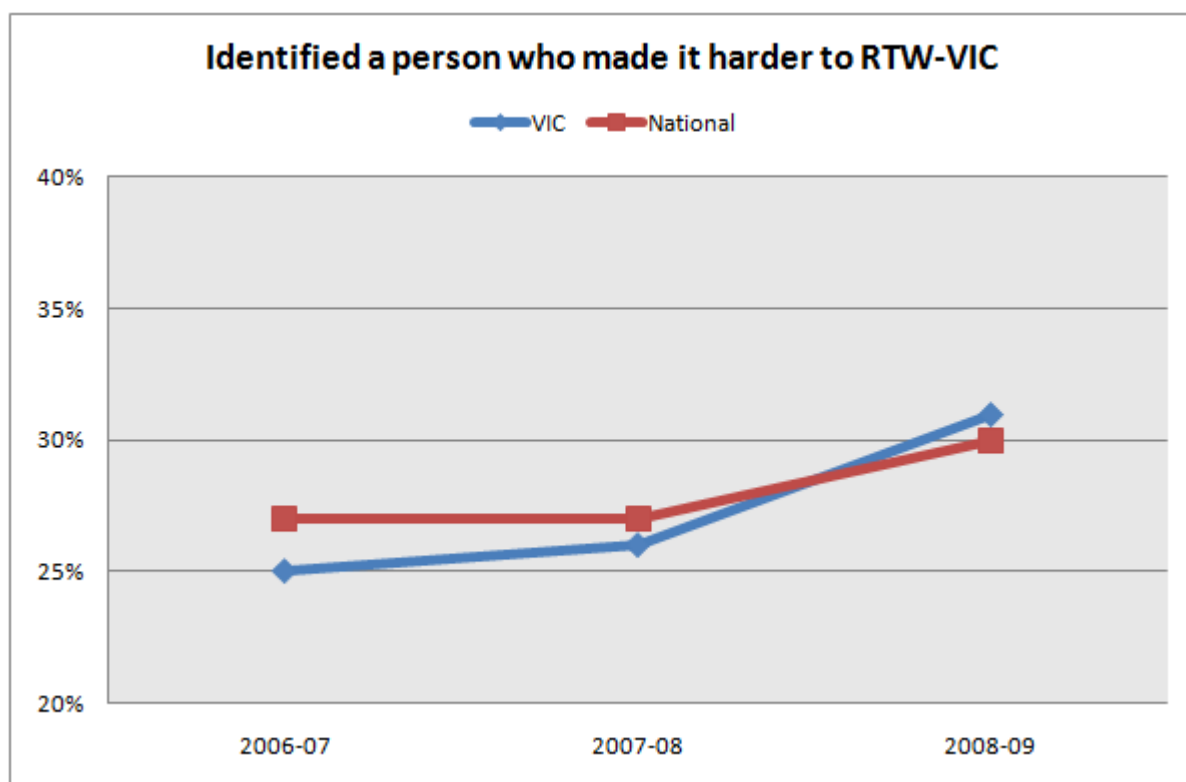
#### 4.2.2 Who made it harder

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 Victorian workers can identify a person who made it harder to RTW, with the proportion increasing from 1/4 over the last two 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."*

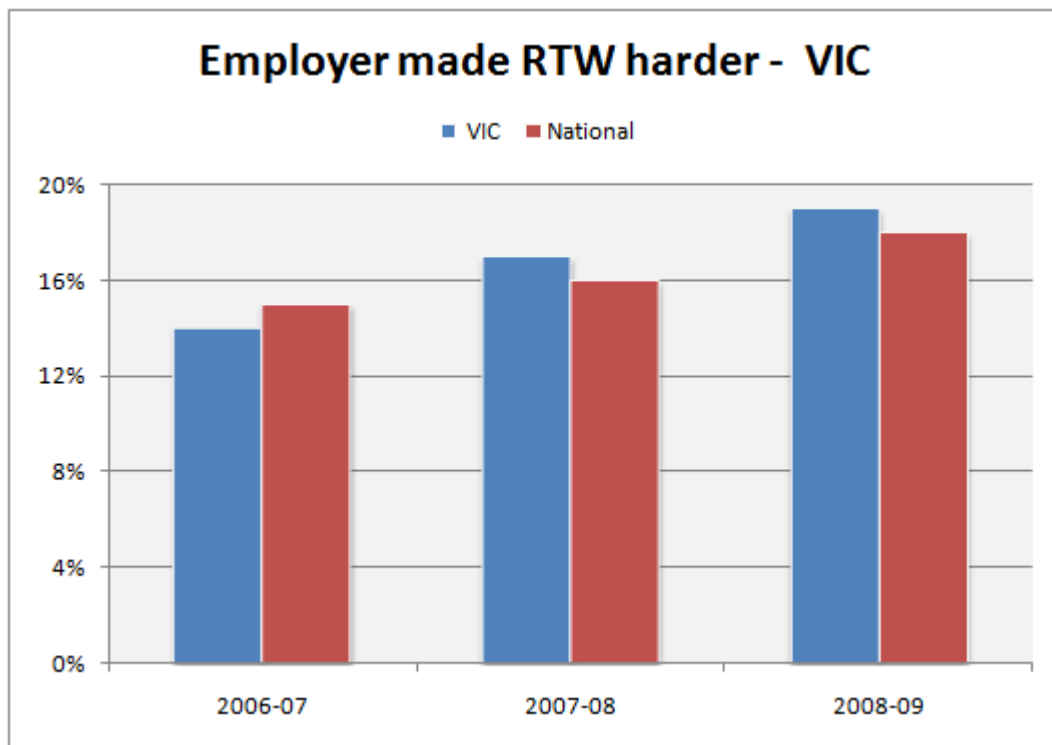




#### 4.2.2.1 Employer made RTW harder

The proportion of Victorian employees who indicate their employer made it harder to return to work has been steadily increasing over the time 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.*

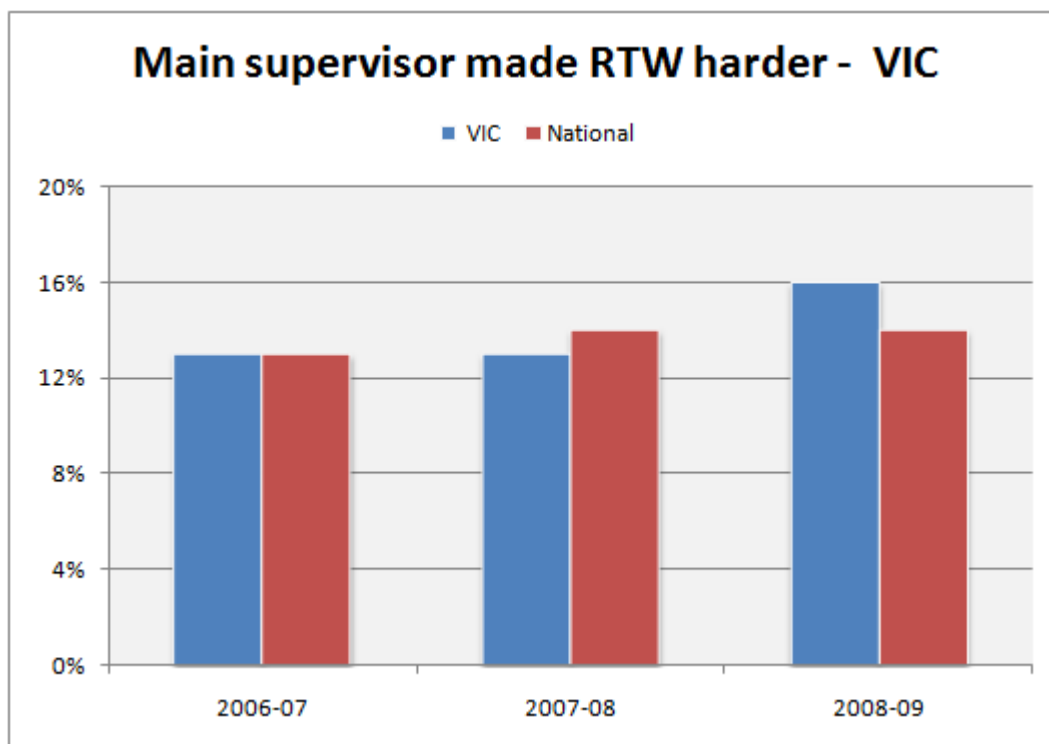


#### 4.2.2.2 Main supervisor made RTW harder

The proportion of employees indicating their supervisor made RTW harder is trending upwards.

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

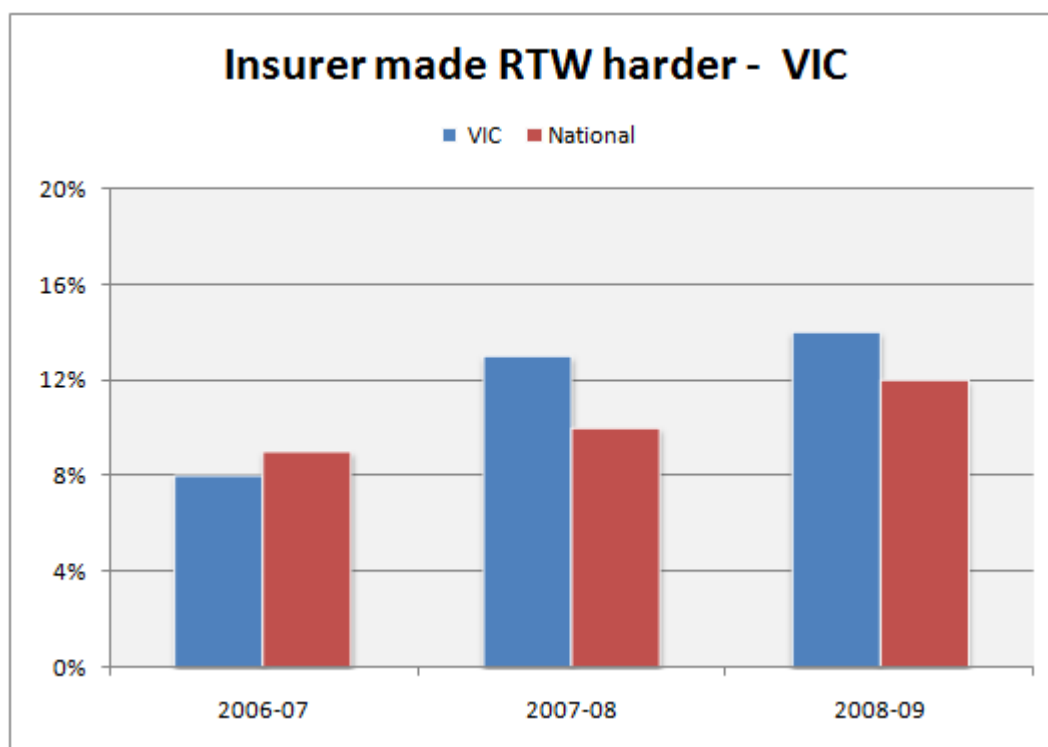
*"Now I am going to read a list of different people. For each person I would like you to tell me if they helped you get back to work, made it harder to go back to work or had no effect on you getting back to work." The information is the helpfulness rating of different people.*



#### 4.2.2.3 Insurer made RTW harder

Approximately 14% of Victorian employees considered the insurer made return to work harder, and this has consistently been above the national average. This has risen substantially over 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.*



### 4.3 Reasons for not working

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

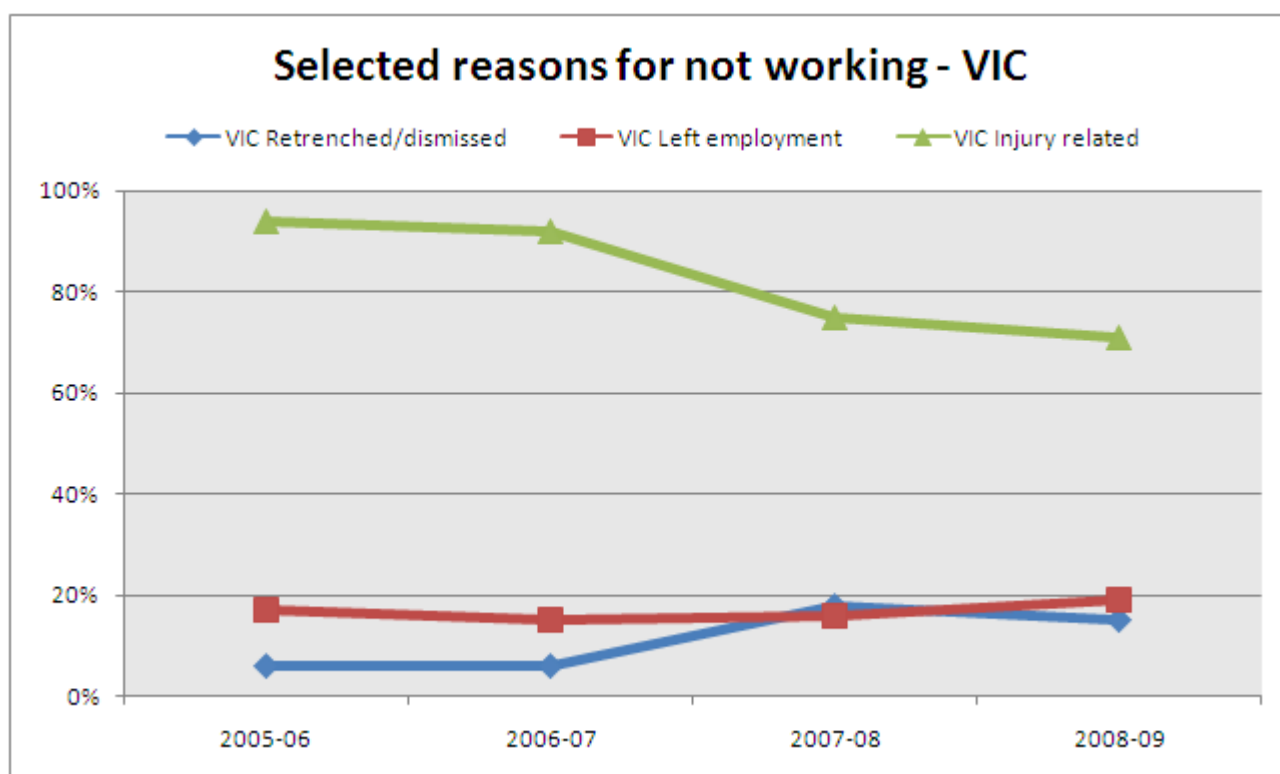
1. Injury related, including: still injured; new injury; old injury got worse or aggravated; psychological reasons; and can't work in that job due to type of injury.
2. Left employment, referring to those who indicated they had left the workforce on a permanent or temporary basis including: retired;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

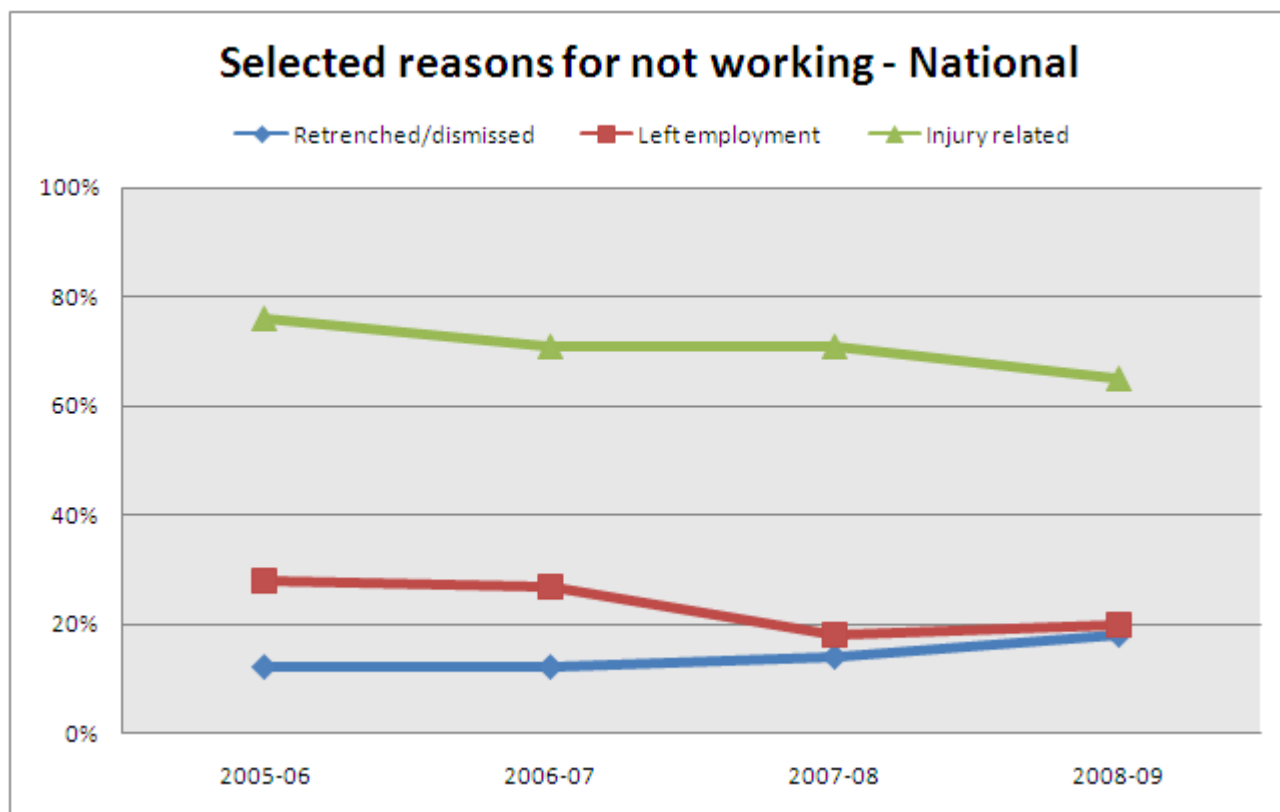
In 2008/09 the proportion of non-working injured Victorian workers who cited injury related reasons for their non-working status was just over seven in ten. This proportion has dropped substantially since 2005/06, when it was over nine in ten. In the same period, there has been an increase in the proportion of injured workers citing retrenchment / dismissal as the reason for their non-working status, from less than one in ten in 2005/06, to nearly two in ten in 2008/09.

A similar but less significant pattern, is noted 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 along with the proportion who agreed with the statement.

The attributes of the workplace that were rated included:

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:

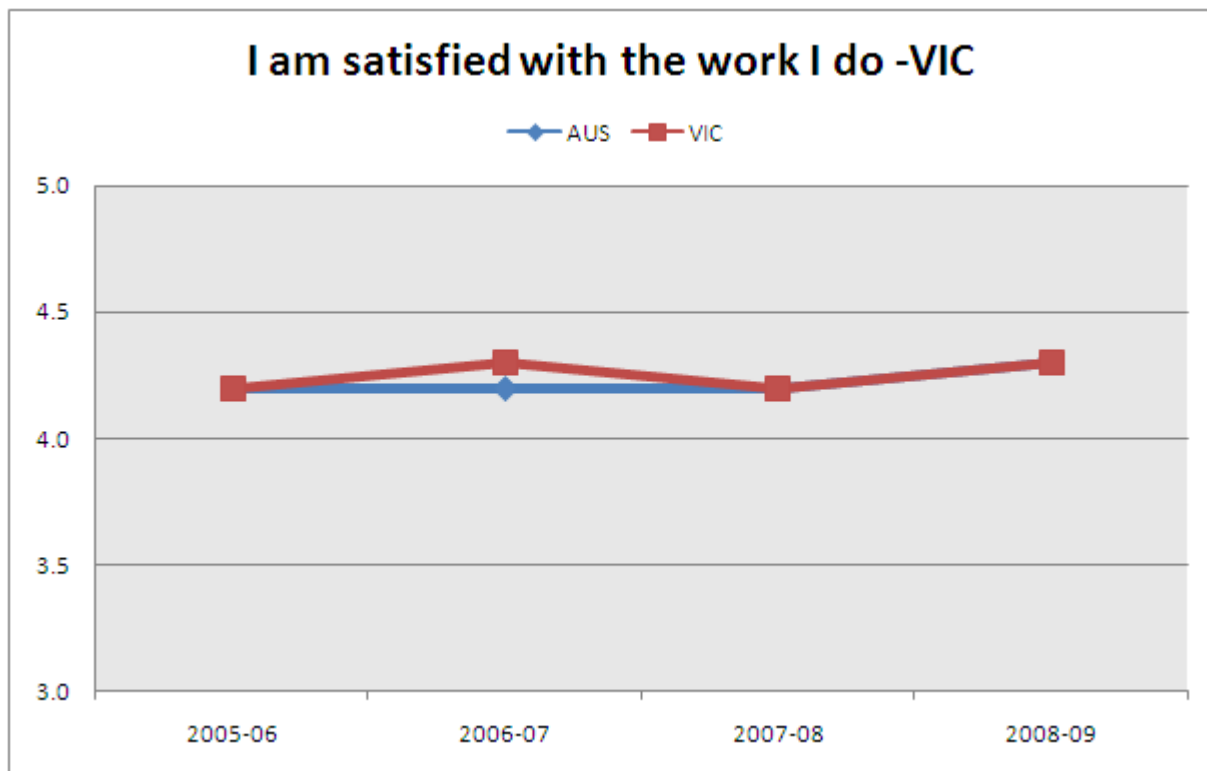
*“Your employer is prepared to spend the money and time required to make the workplace safe”*

RTW policies and procedures:

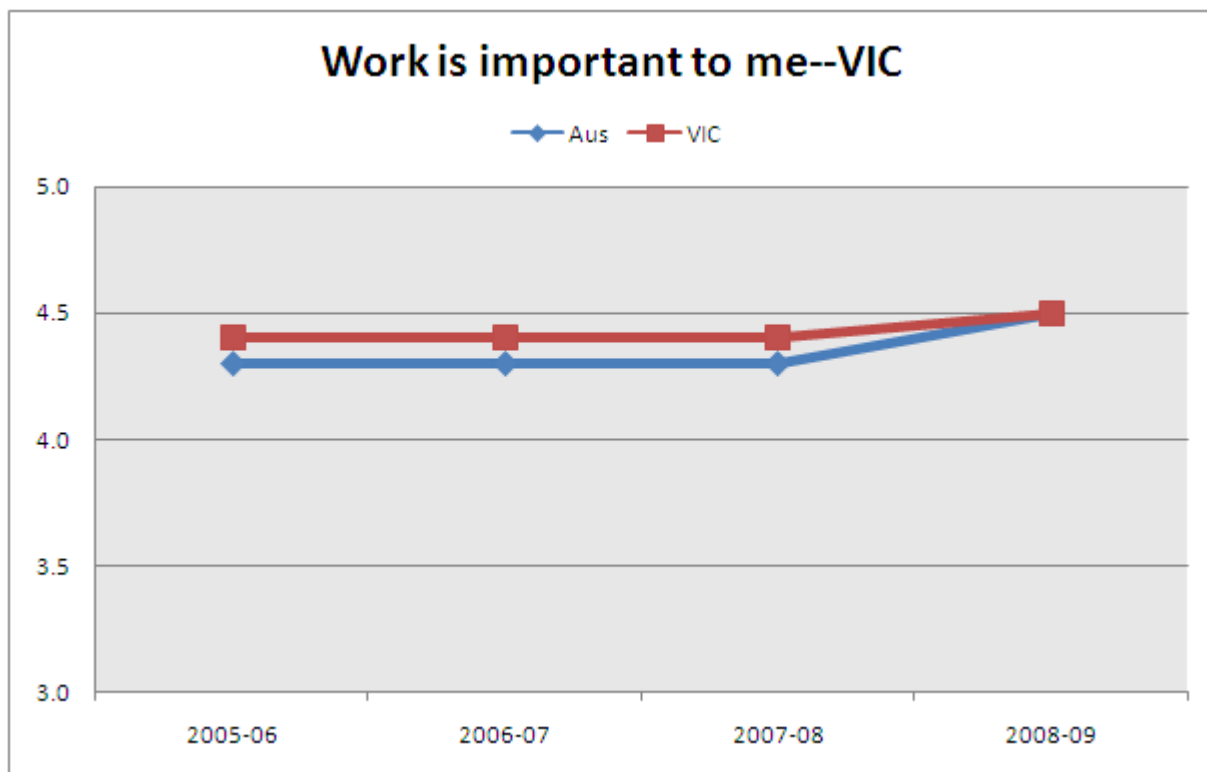
*“Your employer has clear policies and procedures about returning injured workers to work”.*

Victorian injured workers tended to rate their own satisfaction with work (4.3/5) and the importance of work to them (4.5/5) more highly than they rated their employer’s performance in terms of workplace culture. Fewer injured Victorian workers agreed that people at work valued what they do (3.9/5), perceived management to help with RTW (3.5/5), thought that their employer had clear RTW policies and procedures (3.5/5) and was prepared to spend time and money on OH&S (3.4/5). Victorian workers were close to the national average on all these measures.

#### 4.4.1 Work satisfaction

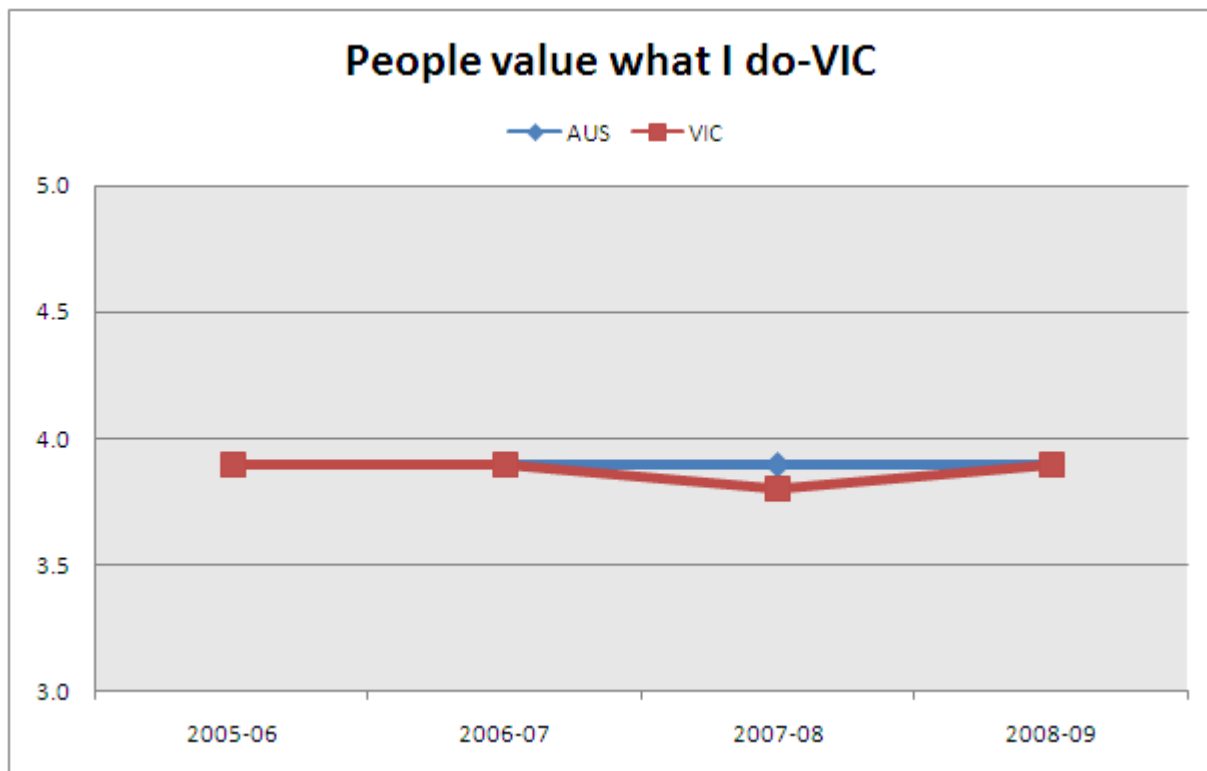


#### 4.4.2 Work importance

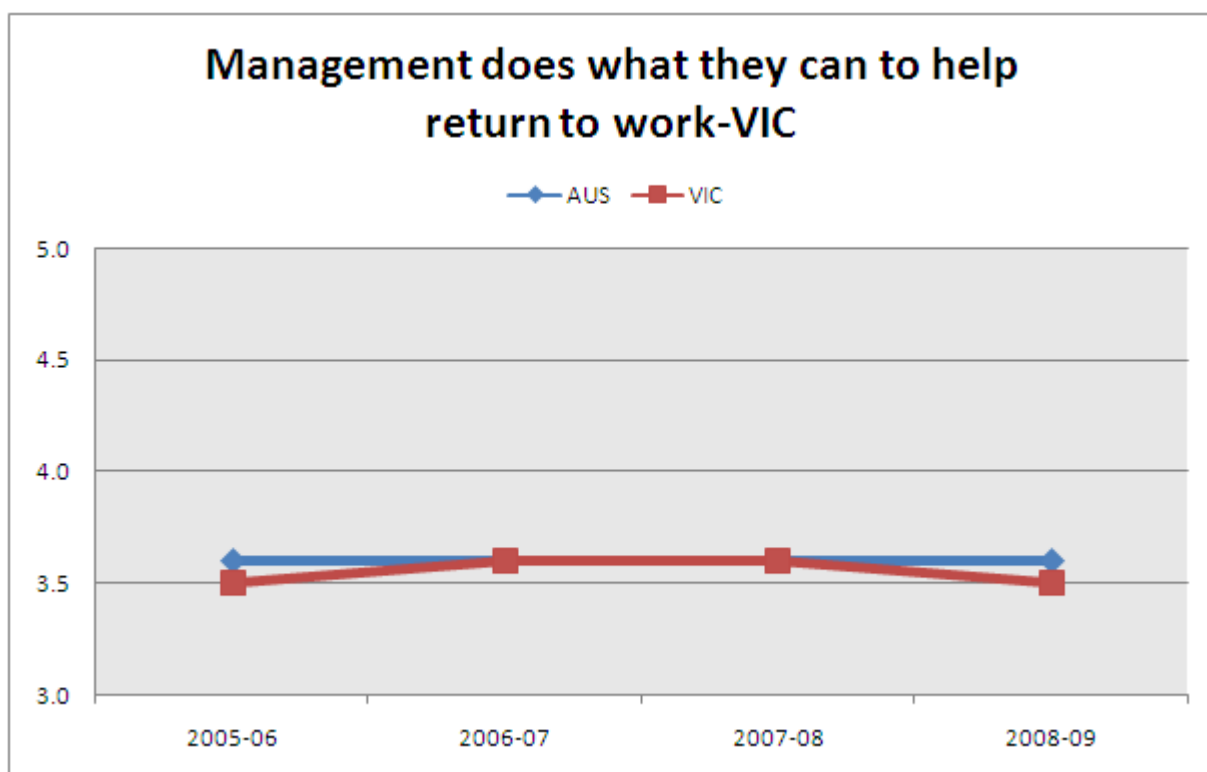




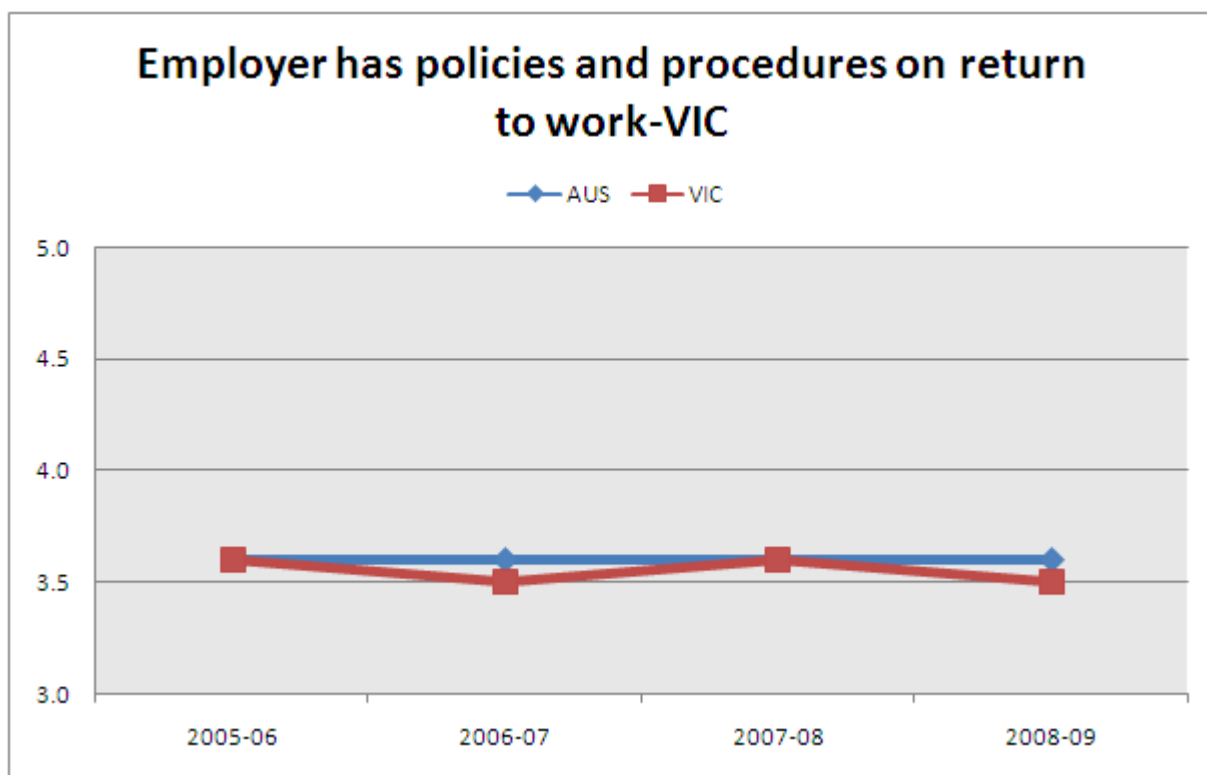
#### 4.4.3 Valued at work



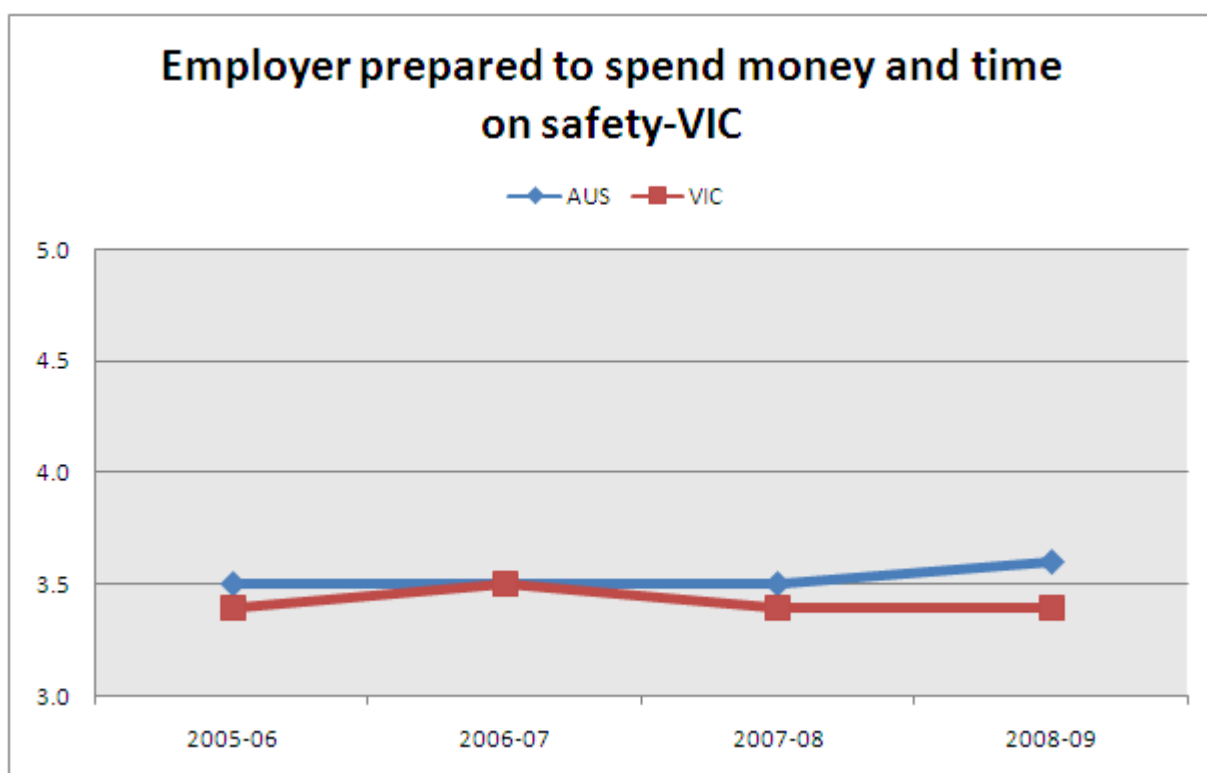
#### 4.4.4 Management help RTW



#### 4.4.5 Clear policies



#### 4.4.6 OH&S spending



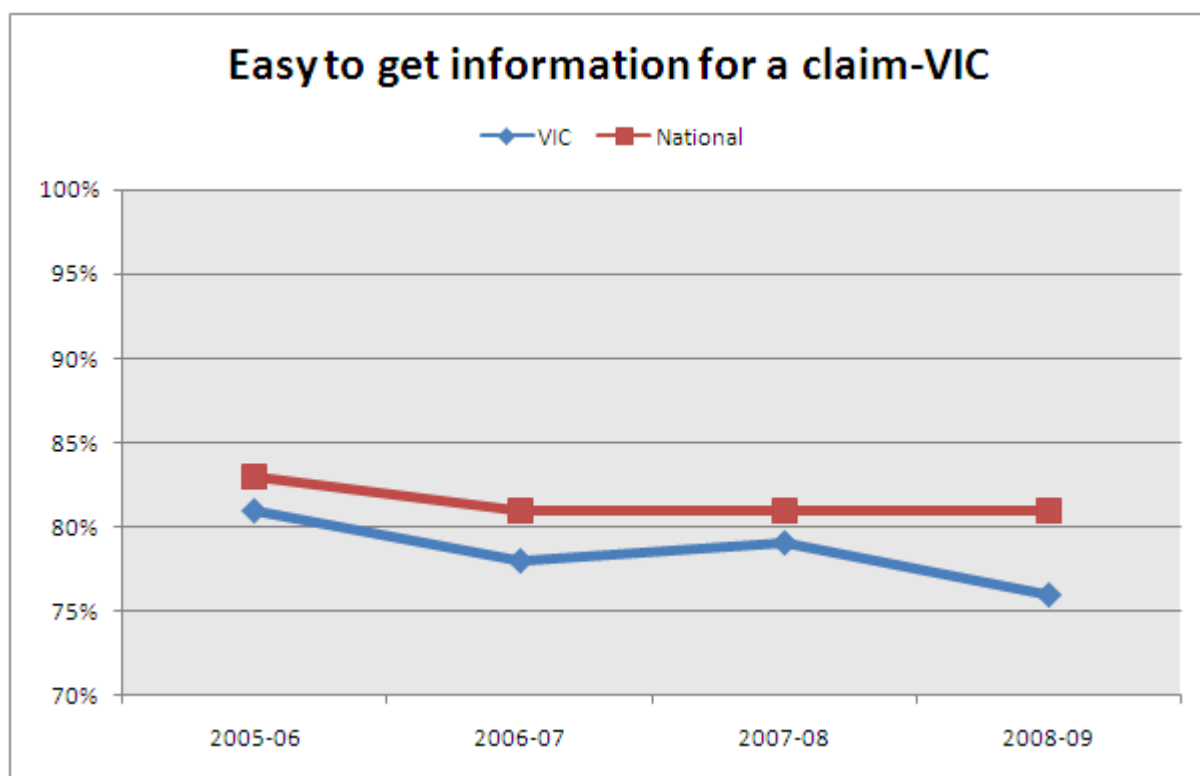
## 4.5 Making a claim

### 4.5.1 Information needed for putting in a claim

Assesses the ease of lodging a claim.

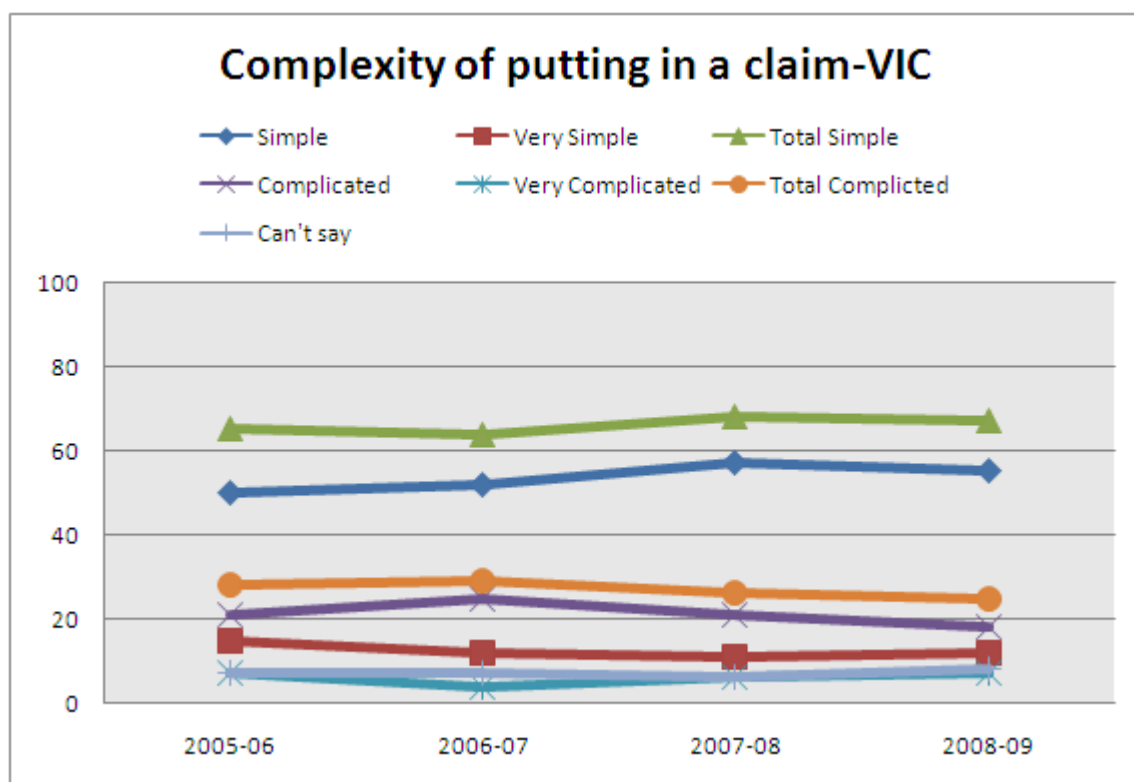
In 2008/09, over three quarters (76%) of injured Victorian workers found it easy to get the information necessary for putting in a claim. This is lower than the national average of just over eight in ten (81%). Over the last four years of measurement, the Victorian rate has declined by about 5%.

*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, nearly seven in ten injured Victorian workers found it simple to put in a claim, while around one quarter found it complicated. These rates have changed little over the last four years.



# Section

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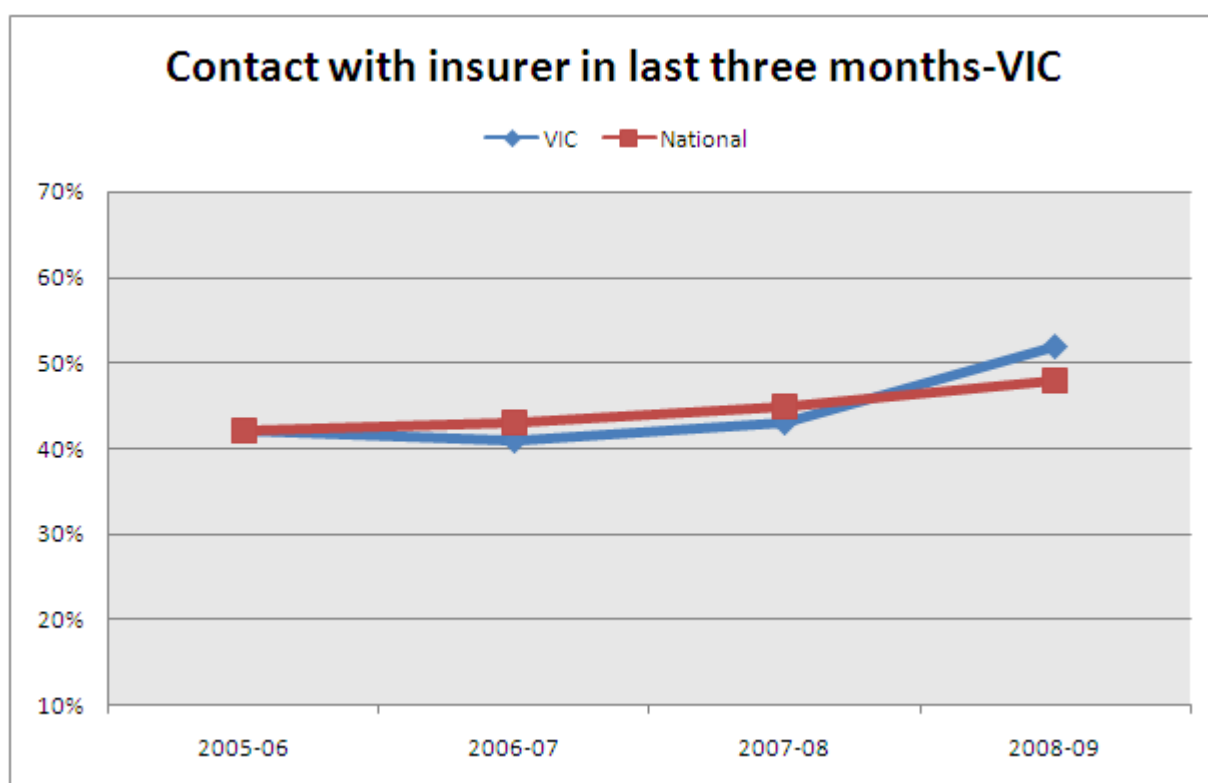
**Rating of customer service by insurer/Scheme**

## 5 Rating of customer service by insurer/Scheme

### 5.1 Communication with insurer

In 2008/09 half of Victorian workers (52%) had had contact with their insurer in the last three months slightly above the national average of 48%. At both the national and Victorian level, the proportion of workers with recent insurer contact has been trending upwards over the last four years.

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



## 5.2 Rating of insurer type services

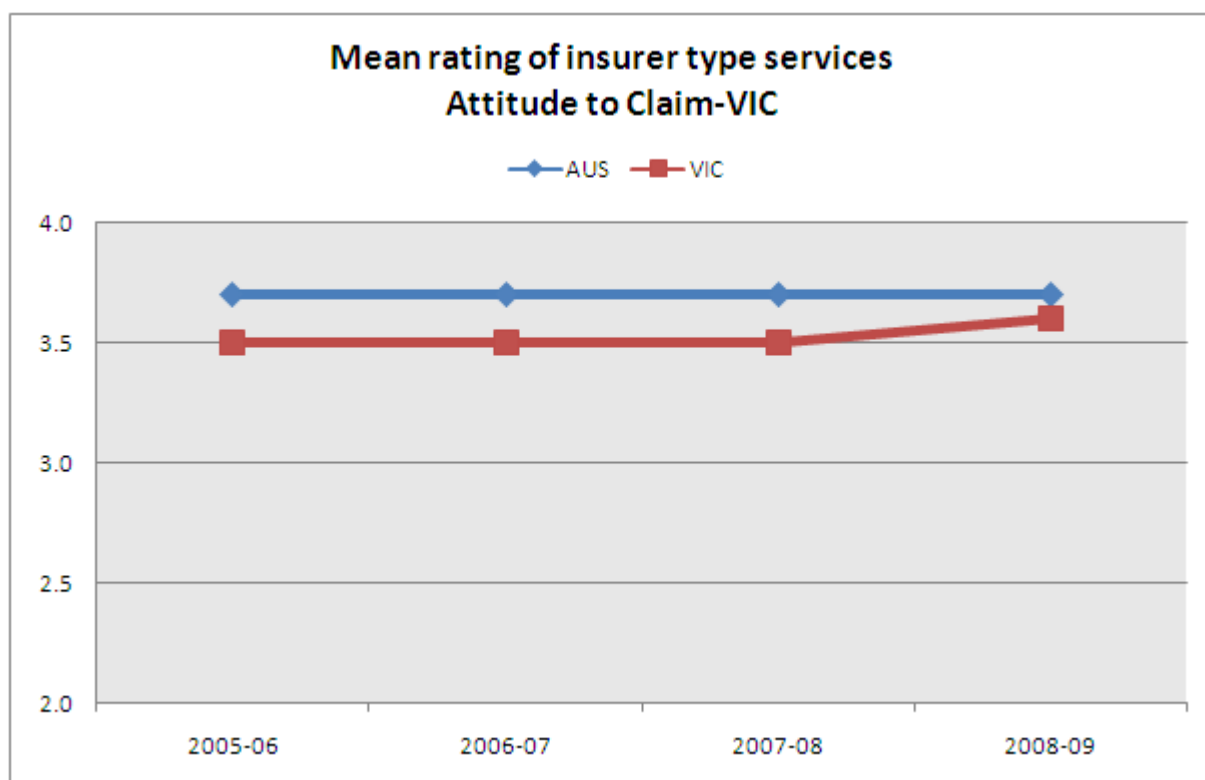
Injured workers were asked to rate the performance of the agency providing insurance type services on a number of aspects relating to the way in which the insurer handled the injured worker's claim. The performance of the insurer was rated on a one to five point scale where one was "poor" and five was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

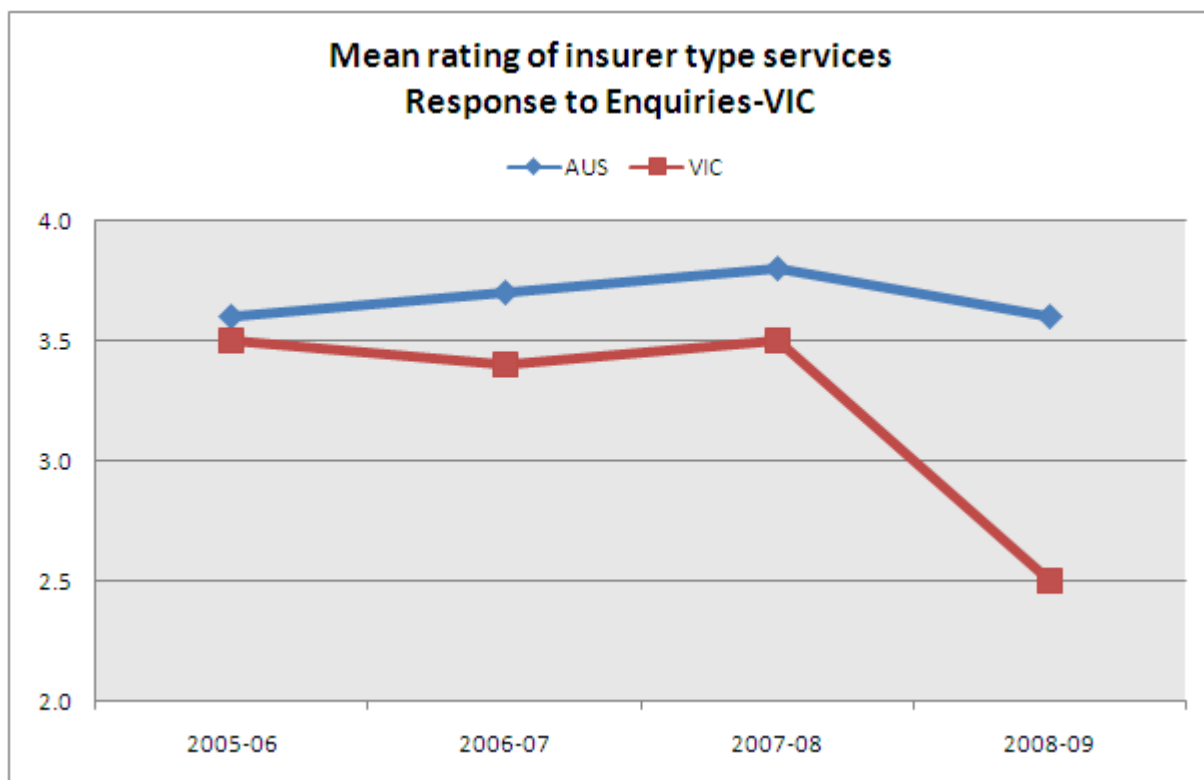
*Question: Now I am going to read out a list of different statements about the insurer handling your claim. For each statement how would you rate the insurer on a scale of 1 to 5 where 1 is poor and 5 is excellent.*

In 2008/09 Victorian injured workers rated their insurer performance lower than the national average on all measures. A particularly poor response was seen for the item 'response to enquiries', which fell from 3.5 in 2007/08 to just 2.5 in 2008/09.

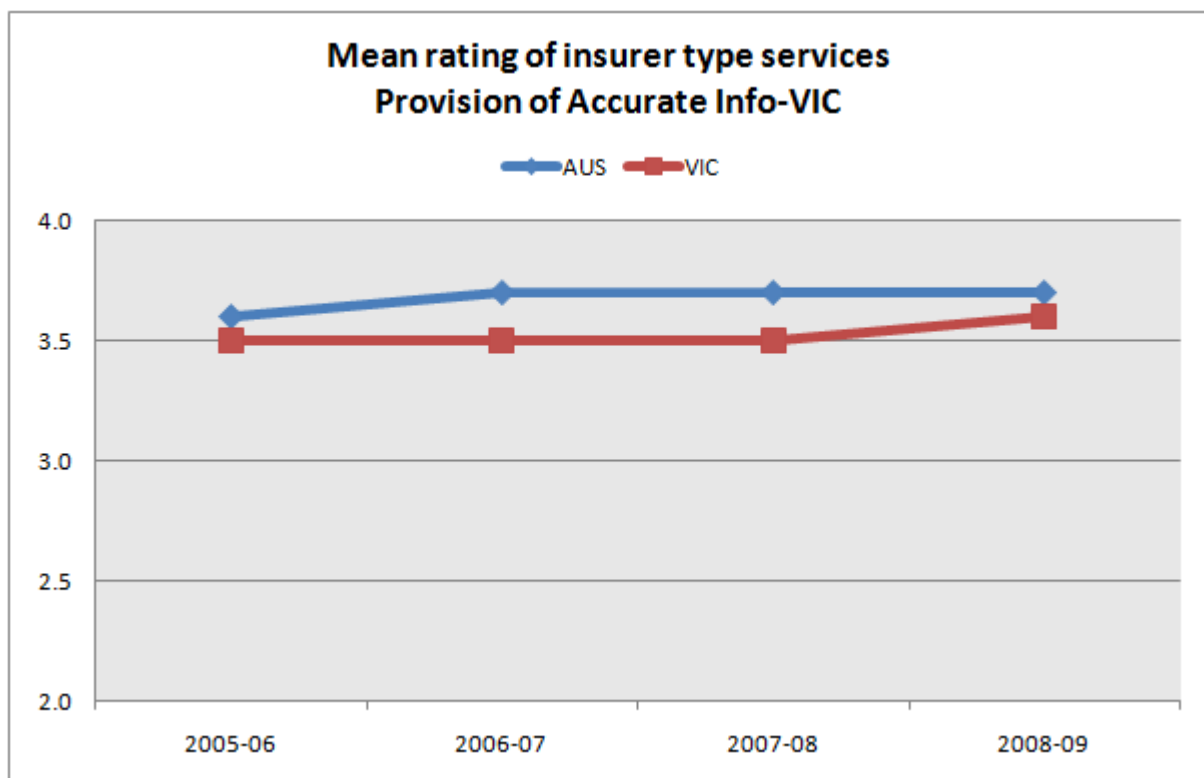
### 5.2.1 Attitude to claim



### 5.2.2 Response to enquiries

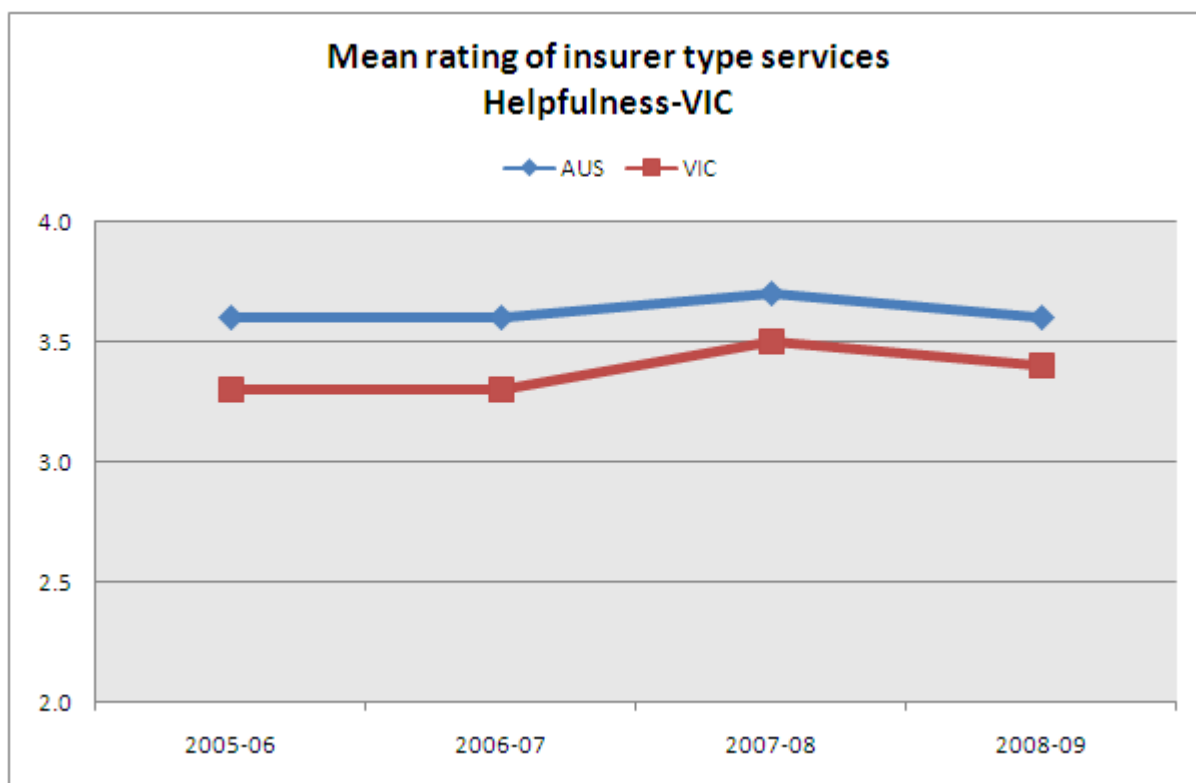


### 5.2.3 Provision of accurate info

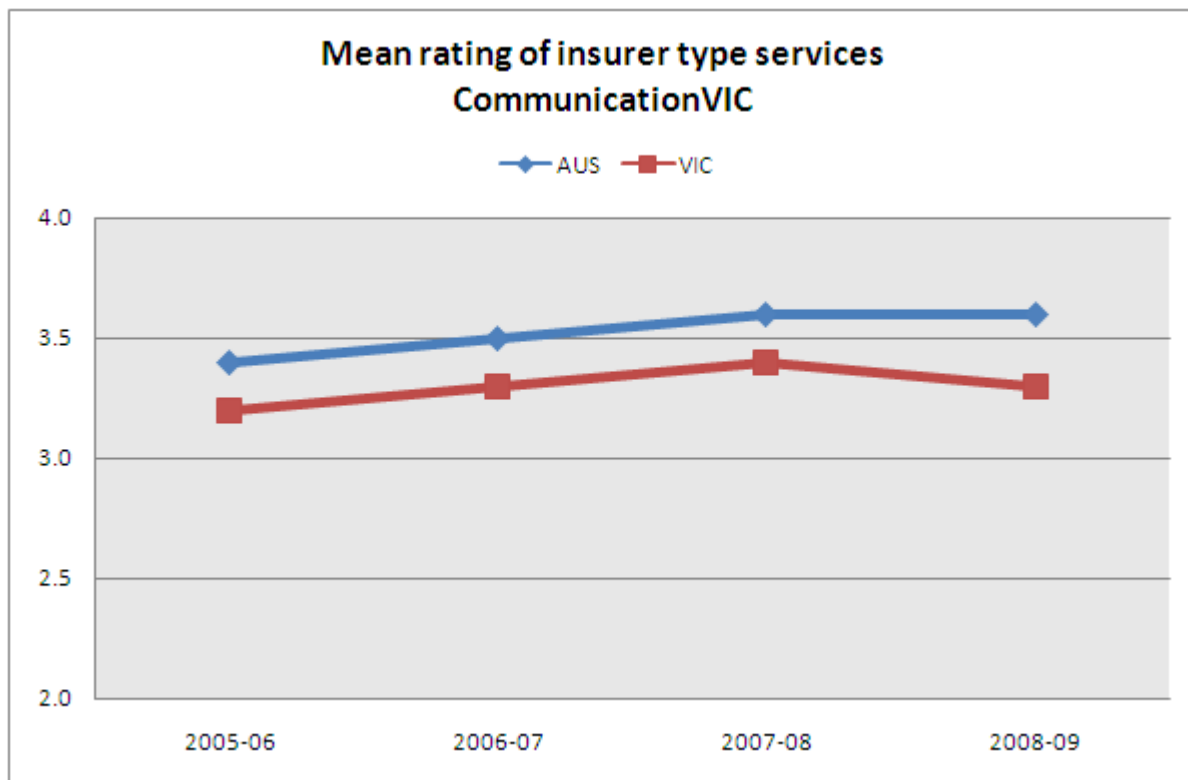




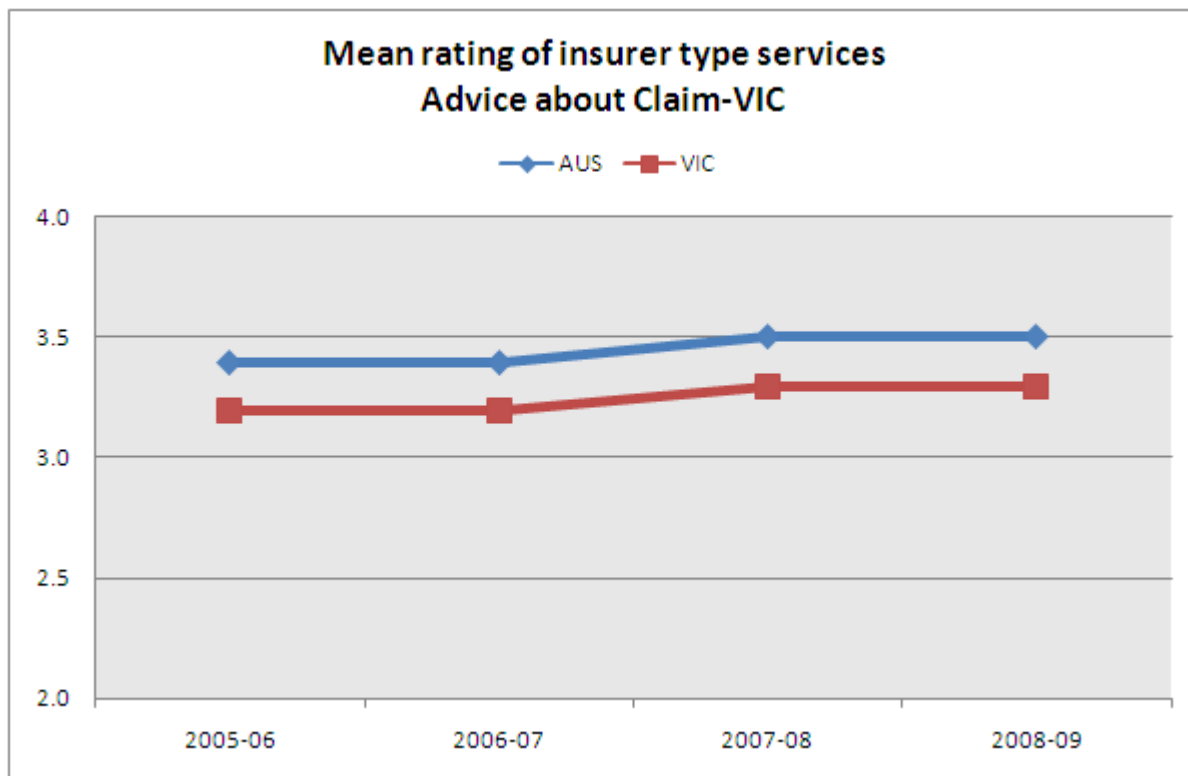
#### 5.2.4 Helpfulness



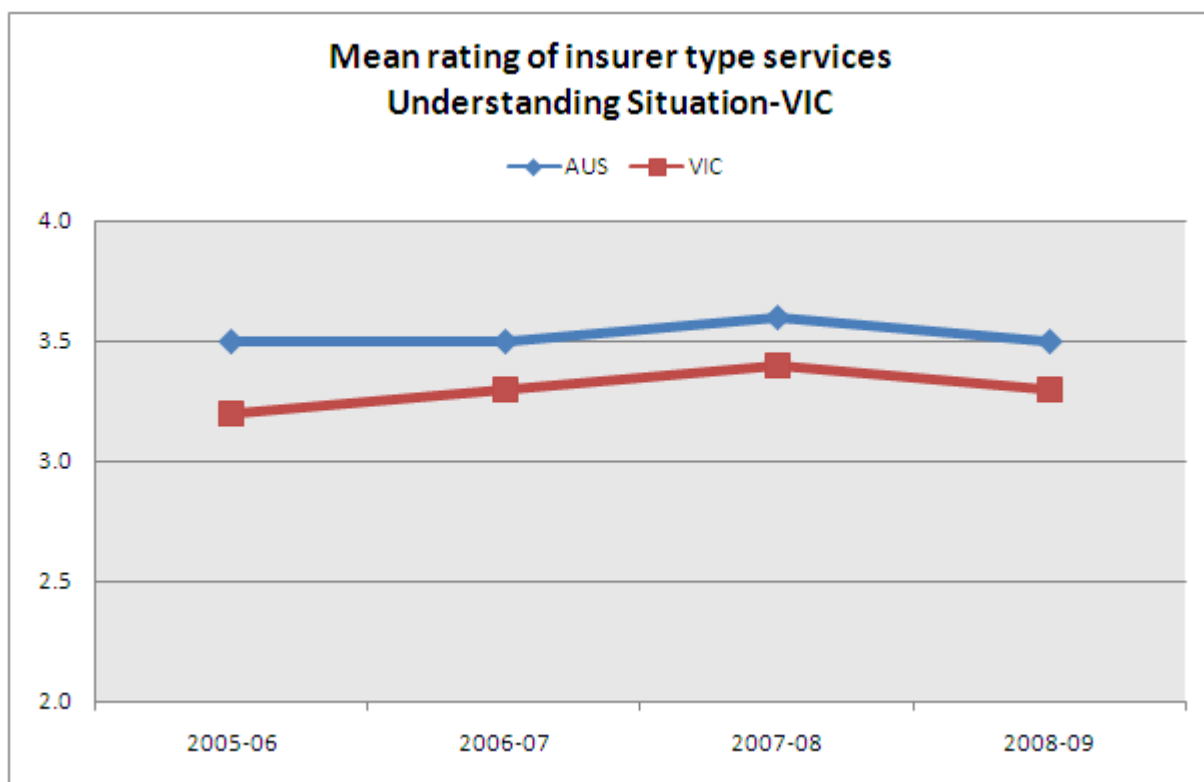
### 5.2.5 Communication



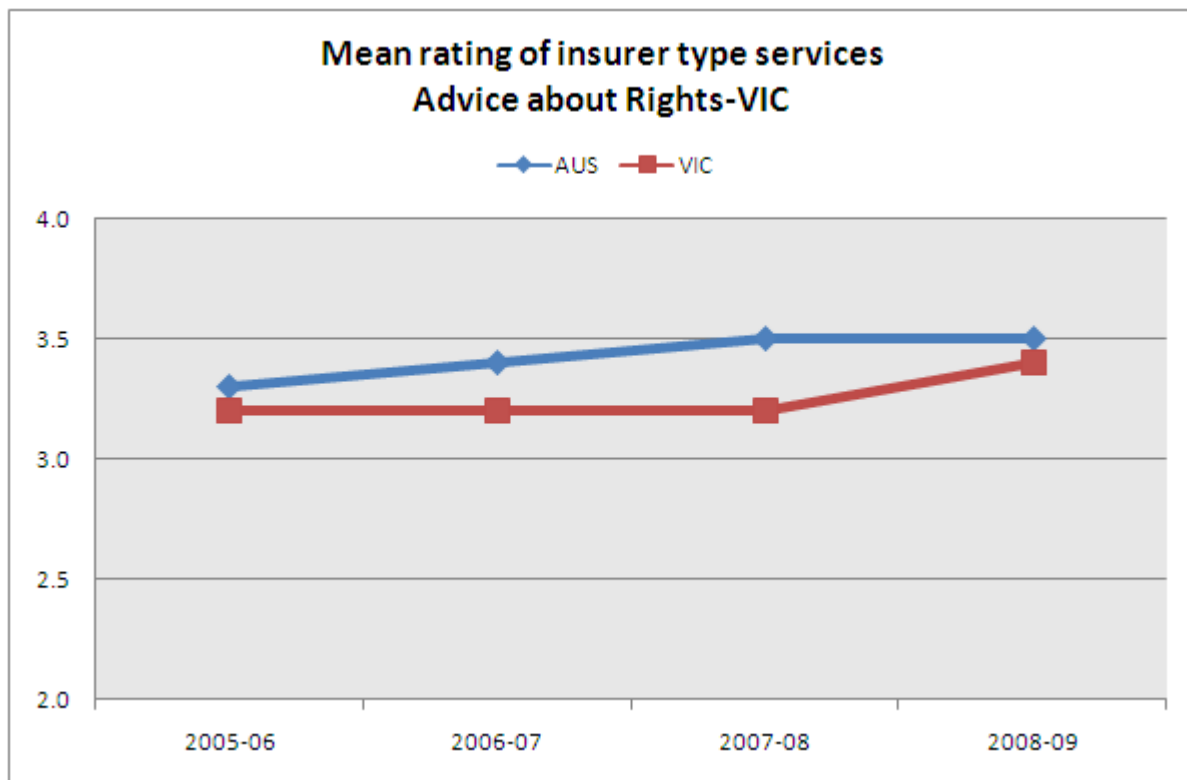
### 5.2.6 Advice about claim



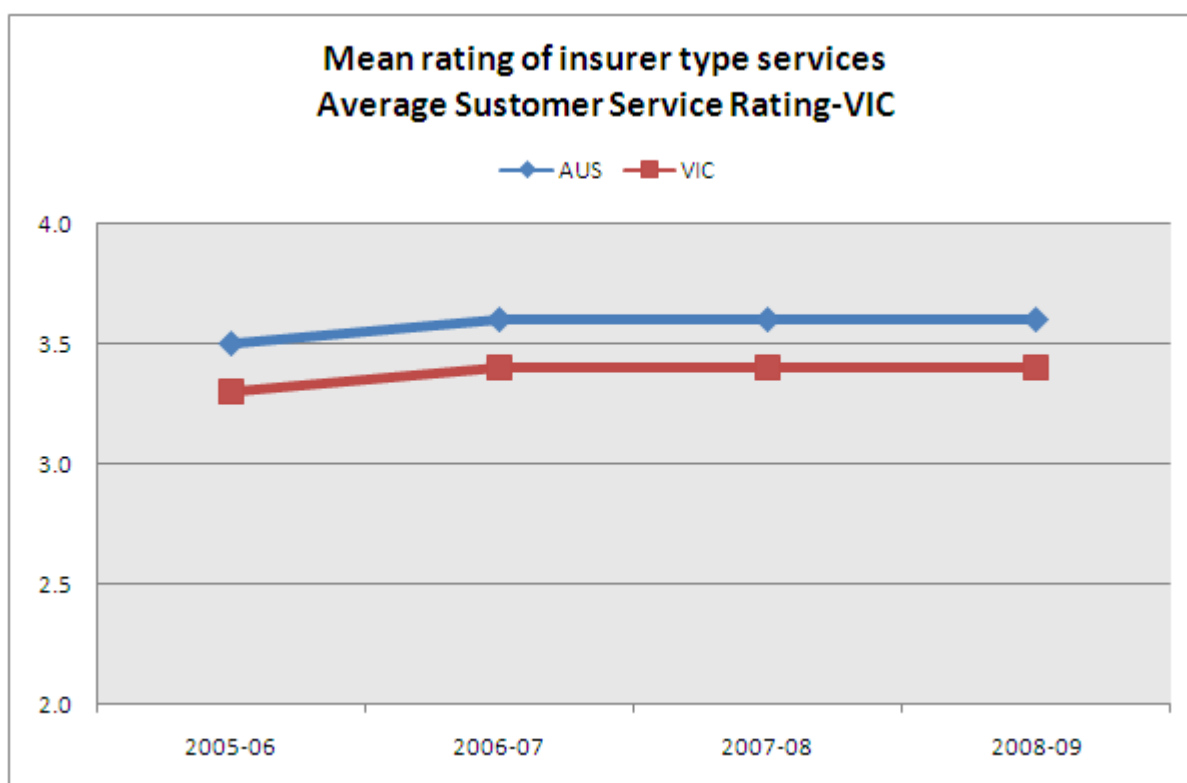
### 5.2.7 Understanding situation



### 5.2.8 Advice about rights



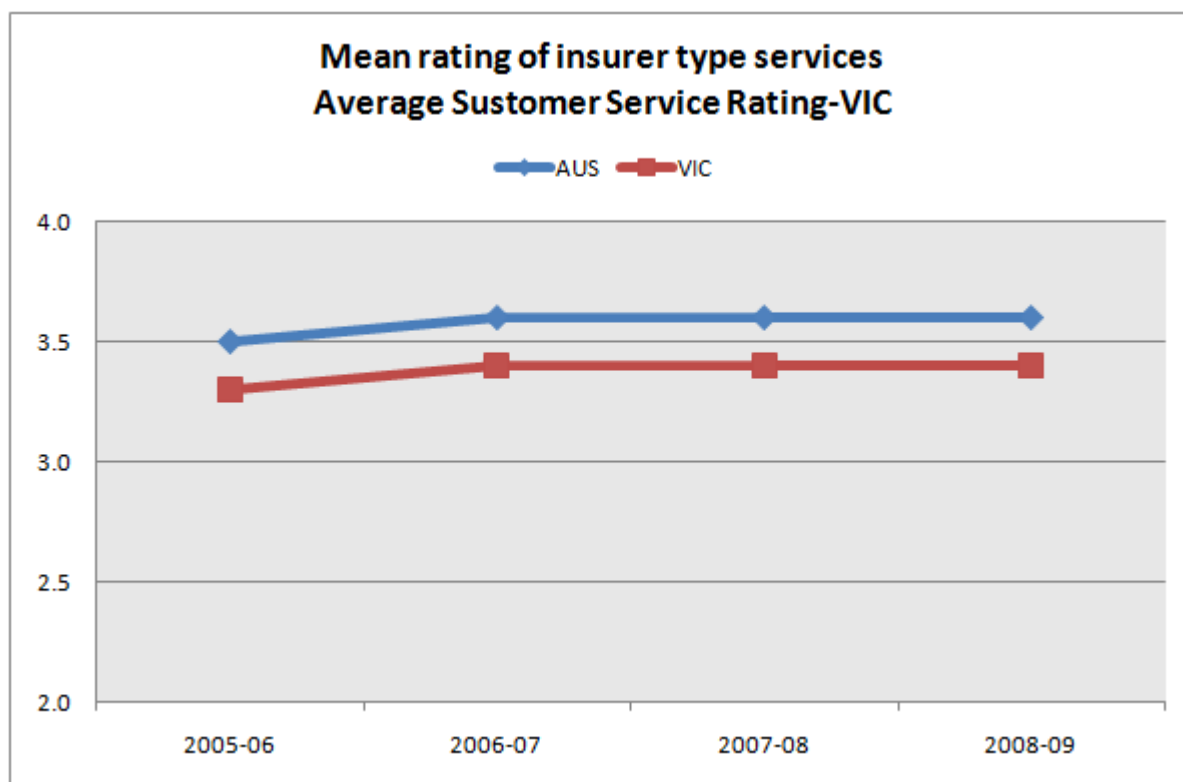
### 5.2.9 Average customer service rating



### 5.2.10 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, claimants' ratings of insurer type service have been static over the last two years, after a slight improvement.



# Section

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VI

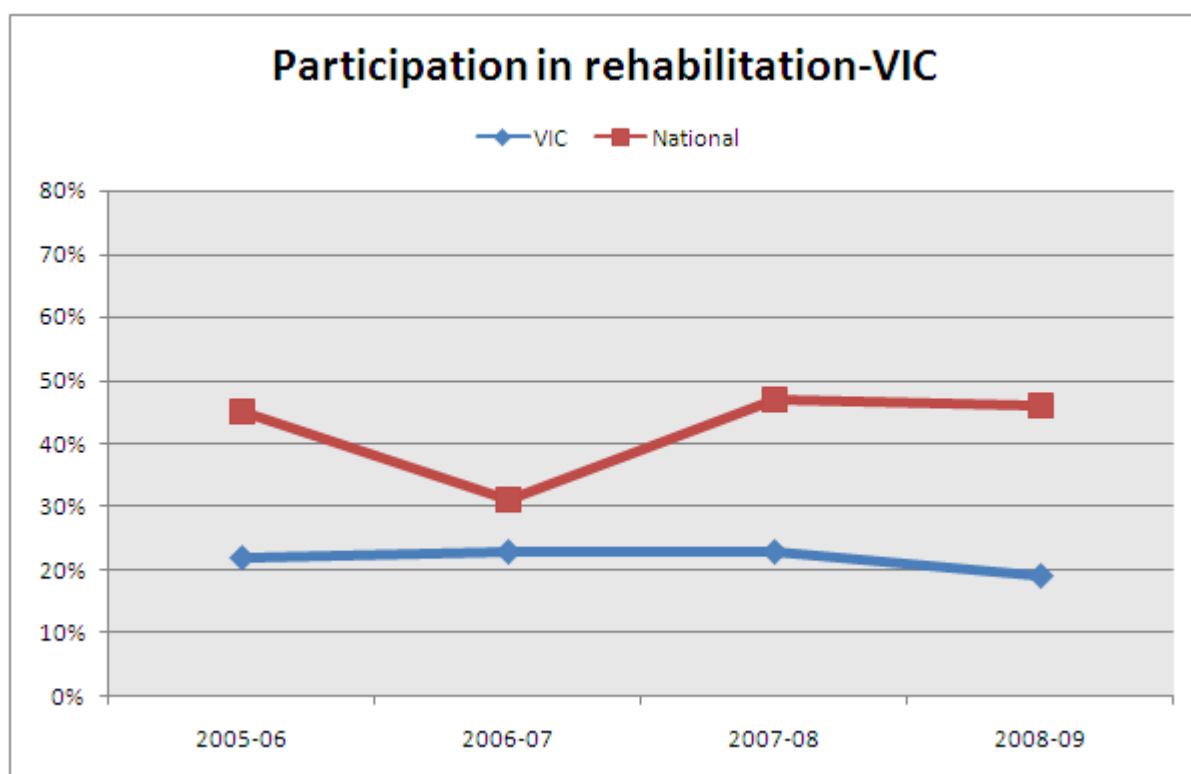
**Rehabilitation services**

## 6 Rehabilitation services

### 6.1 Rehabilitation participation

Participation in rehabilitation was measured by *some* rehabilitation expenditure being recorded as part of the claim cost. Rehabilitation costs may be incurred directly by the employer and not included in these data.

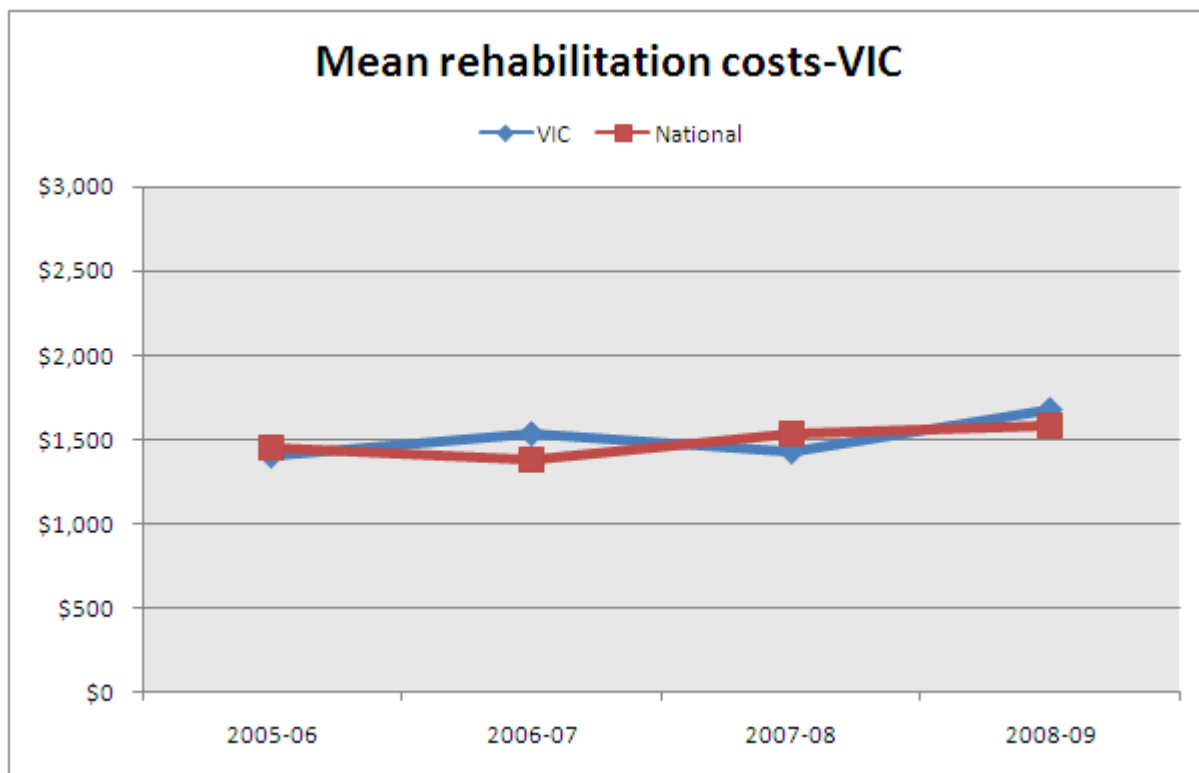
In 2008/09 just less than one in five (19%) Victorian workers received services from a rehabilitation provider. This rate has remained steady over the last four years, and is markedly lower than the national rate, of nearly one in two (46%).



## 6.2 Rehabilitation costs

The costs of rehabilitation were provided by the jurisdiction

The average rehabilitation costs per claim in Victoria are much the same as the Australian average, sitting at around \$1600.





# Section

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VII

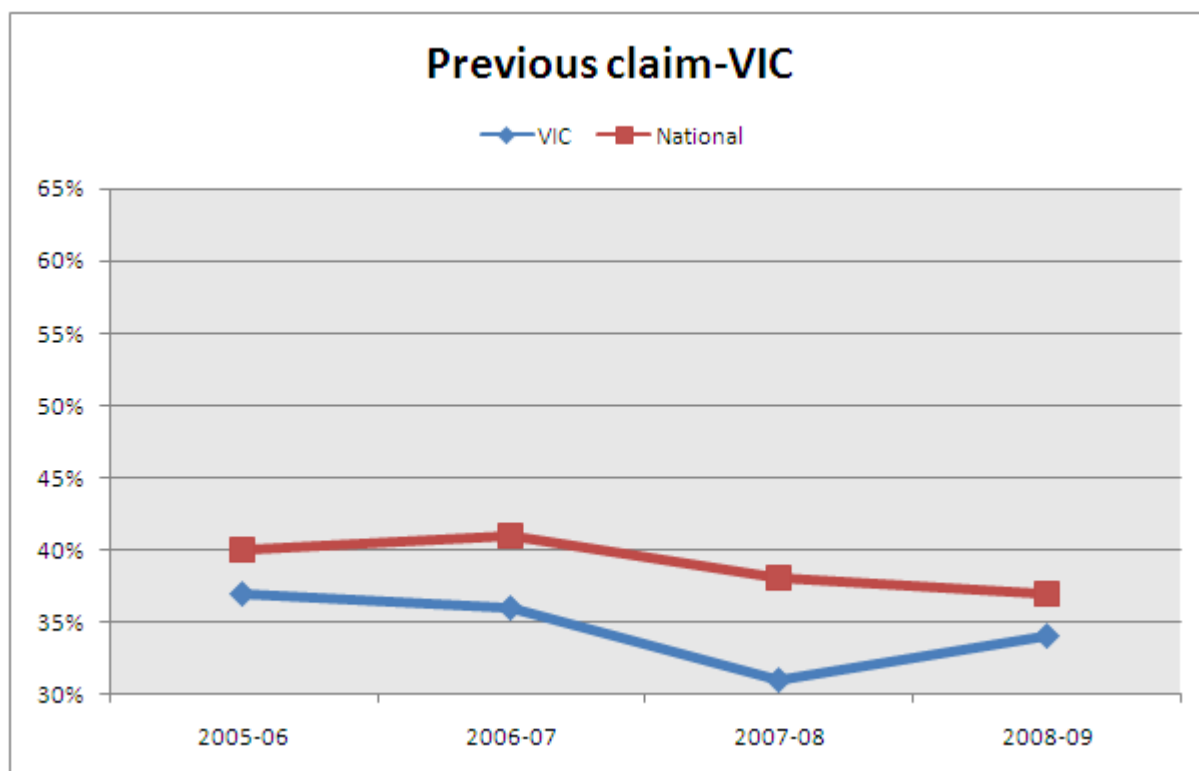
**Previous claim experience**

## 7 Previous claim experience

### 7.1 Previous claim

In 2008-09, as in the preceding years, injured Victorian workers were slightly less likely than their national counterparts to have made a previous claim. The figures were 34% and 37% respectively.

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



## 7.2 Previous lost time claims

In 2008/09 of those injured Victorian workers who had made a previous claim, around one third had had time off because of that earlier claim. This was the same as the national average, although in the past the Victorian proportion has been lower than the national average.

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

