

Change • Challenge • Opportunity

Injury & Disability Schemes Seminar



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Best practice frameworks for the management of psychological claims in the insurance sector

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Introduction



SuperFriend



Safe Work Australia

Psychological injuries claims

Quantitative and Qualitative research findings

Mental stress claims

- Just over 6,000 serious claims = 6% of total serious claims (2015-16)
- Median time lost 16.4 working weeks = almost 3 times the median for all claims (2014-15)
- Highest median payment at \$28,900 = more than double the median for all serious claims (2014-2015)

Compared to workers with physical injury claims

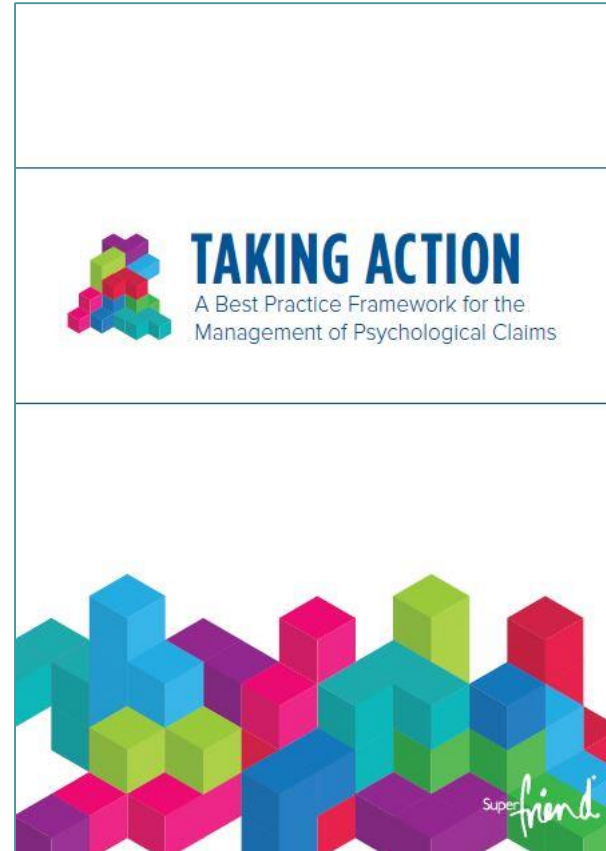
- Less likely to have contact with their employer during a claim
- More likely to be concerned about lodging a claim
- More likely to report a claim dispute with their employer or claim organisation



Released in 2015

TAKING ACTION – A Best Practice Framework for the Management of Psychological Claims

Claims management and
systems should be focused
on the Person on Claim





SuperFriend
TAKING ACTION
framework

Three core pillars

- Centering the person on claim
- Levels of intervention
- Continuous improvement



SuperFriend TAKING ACTION framework

Eight action areas

- 1 Developing the management practices for psychological claims
- 2 Optimising claims management teams
- 3 Bringing evidence to treatment and rehabilitation
- 4 Effective decision making supported by analytics and automation
- 5 Tailored support for the Person on Claim
- 6 Transforming product design
- 7 Engaging employers in stay at work/ return to work
- 8 Recording progress

Compare and contrast Engaging employers in SAW/RTW

Workers' compensation

While workers' compensation legal requirements differ between schemes, generally the employer has a duty to

- consult with the worker and other involved parties including rehabilitation providers
- develop or be involved in the development of a RTW plan, aimed at achieving the timely, safe and durable RTW of the injured worker
- provide suitable duties which must be meaningful

Employers also have duties under work health and safety laws to ensure the health and safety of workers so far as is reasonably practicable



Compare and contrast Engaging employers in SAW/RTW

Life insurance

- No regulatory obligation for an employer to engage with the life insurer
- Prioritising SAW/RTW for ‘work related injury/illness’
- Limited access to and visibility of an employer
- Delay claim notification
- Limited employer insight to life insurance and the support available

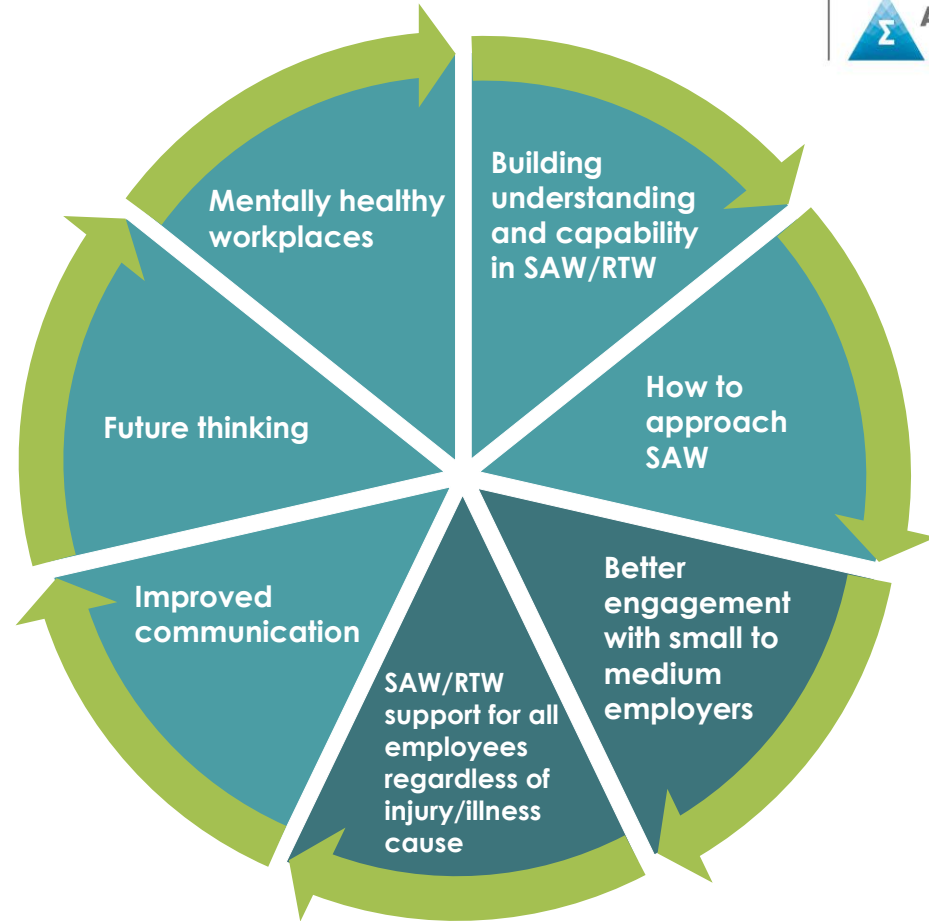


Disability insurance sector collaboration





Outcomes



Further information

- Electronic copies of SuperFriend's TAKING ACTION framework along with the currently developed action area guides are freely available at www.superfriend.com.au
- Once finalised the workers' compensation TAKING ACTION framework will be published and available at www.safeworkaustralia.gov.au



Thank you



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