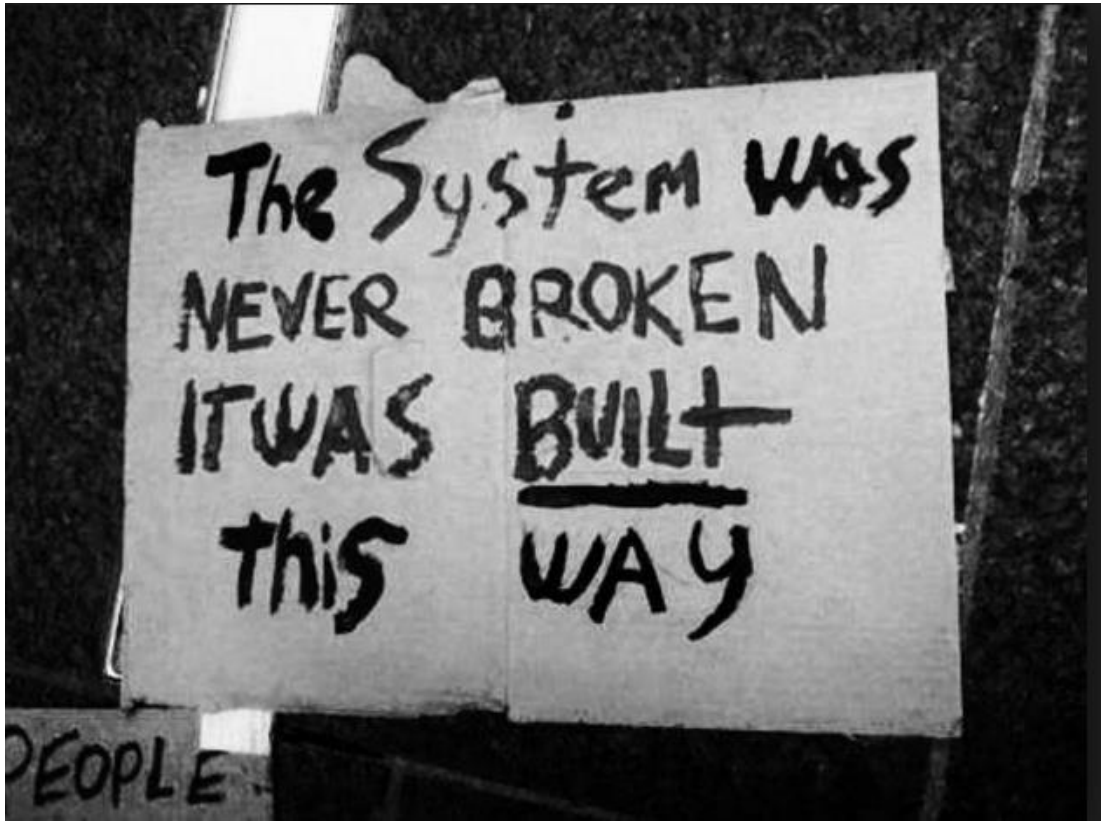
Change • Challenge • Opportunity

Injury & Disability Schemes Seminar

12 - 14 November 2017 • Sofitel • Brisbane

Actuaries Institute


The System Was
NEVER BROKEN
IT WAS BUILT
this WAY
EOPLE

The evidence showed us

adversarial model

Some workers "struggle through" the scheme

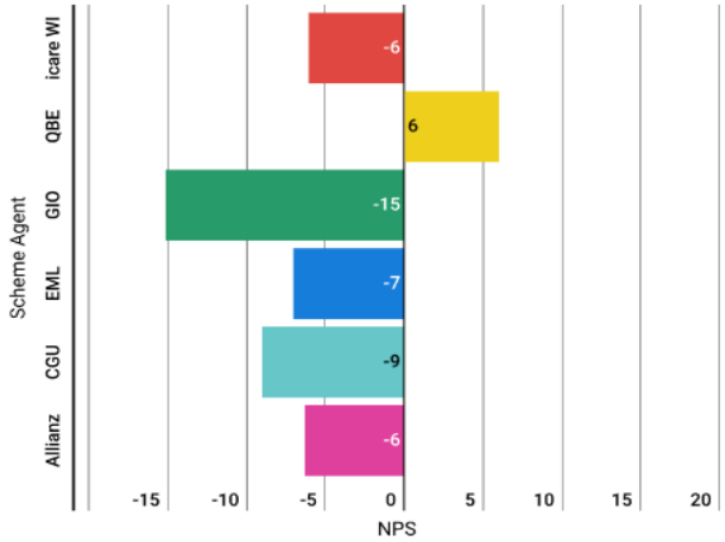
Process driven agents

High case handling costs

Ineffective deployment of resources

Customer often has no control

Customer service issues



May '16

customers are asking for…

continuing to improve

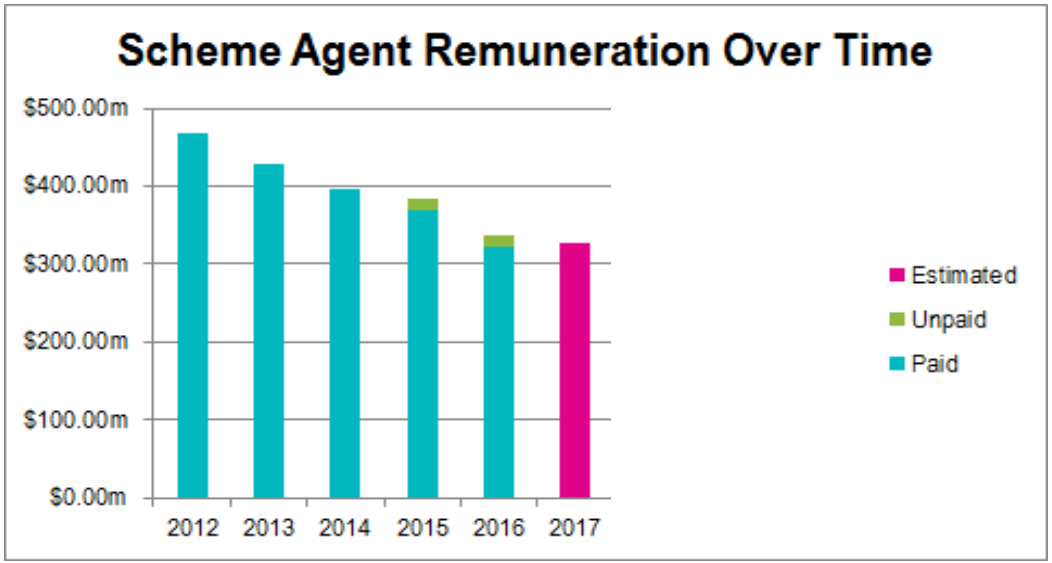
icare™

MEDIA RELEASE

16 October 2017

icare's MEDICAL SUPPORT PANEL (MSP) A SUCCESS

icare's 12-week pilot to provide medical treatment to customers sooner has been a success. The results to date have been so positive that icare has decided to extend the pilot to mid-November 2017, so that it can be scaled to a higher number of injured workers across the scheme.



NPS® Daily Pulse
Tuesday 17 October, 2017

Past 30-day summary

icare	**22**

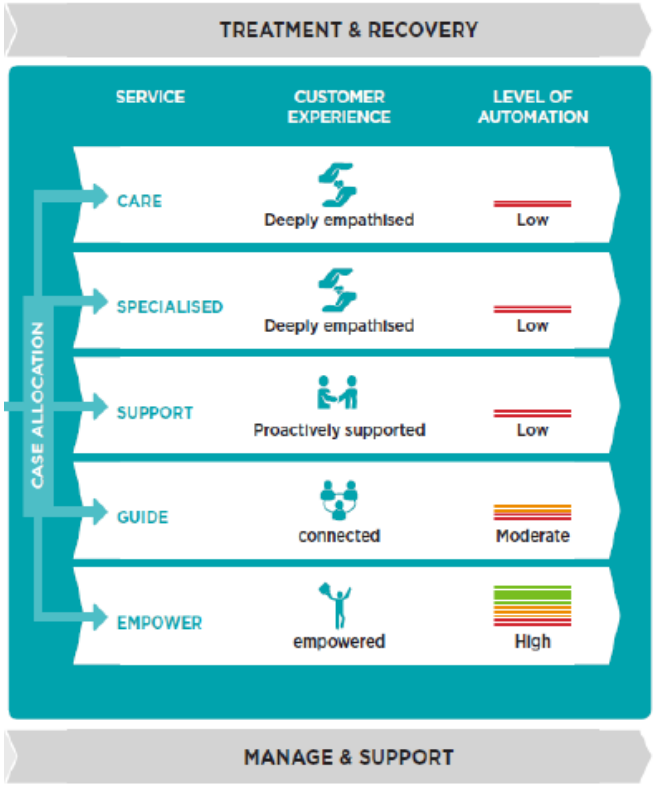
Stakeholder breakdown

Workers Insurance	**15**
Employers	
Micro/Small Employers	7
Medium Employers	14
Large/Corporate Employers	35
Brokers	**0**
Workers	**20**
Scheme Agents	
Allianz	21
CGU	4
EML	29
GIO	-6
QBE	14

What are we working towards?

today adversarial model	tomorrow empowered model
Some workers "struggle through" the scheme	Scheme that facilitates return-to-work/life
Process driven agents	Partners as extension of icare
High case handling costs	Straight through processing where possible
Ineffective deployment of resources	Resources attending to claims in need
Customer often has no control	Empowered customers
Customer service issues	Empathetic customer service

our new claims service model



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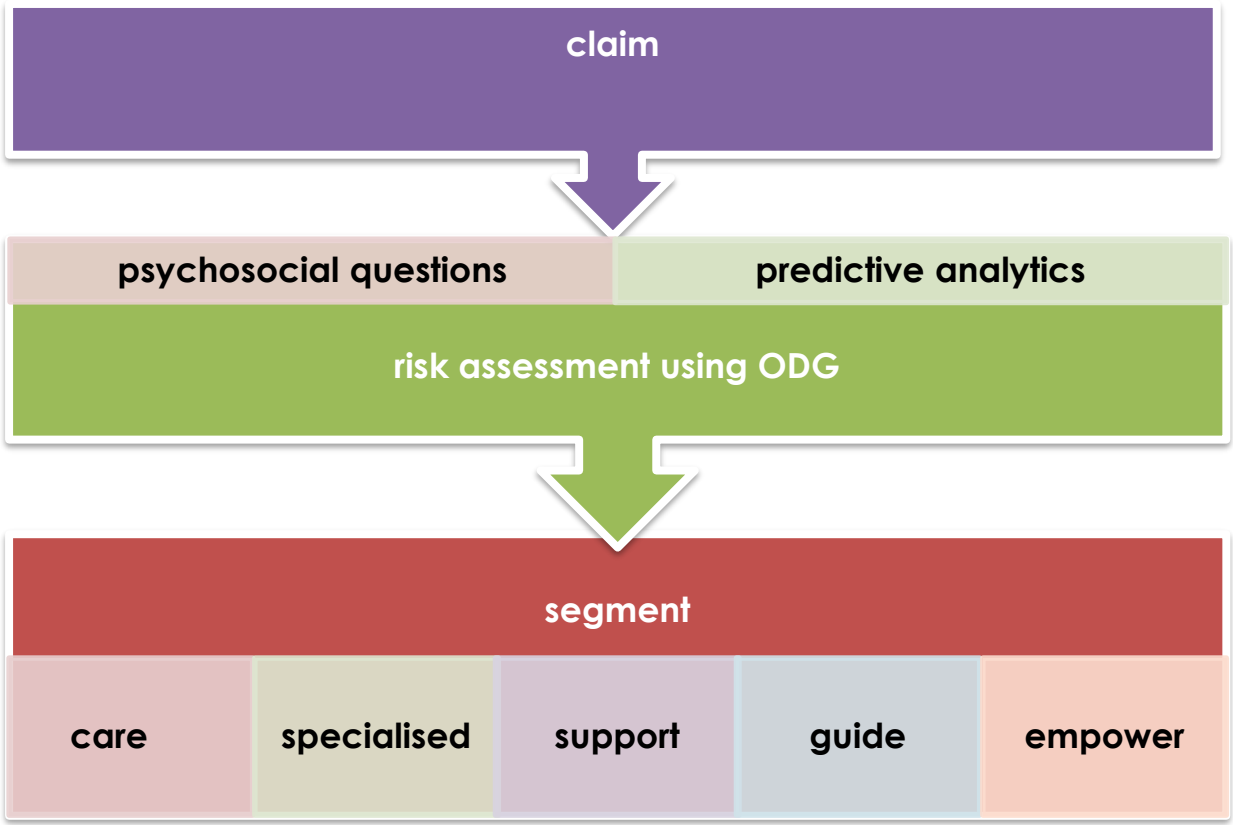
7%

18%

75%

Triage predictive engine



improving analysis, identifying needs

Claimant:	Brian Nottle
Date of Birth:	16 Feb 1958
Current Age:	59
Date of Injury:	01 Nov 2017
Claim ID:	285436016

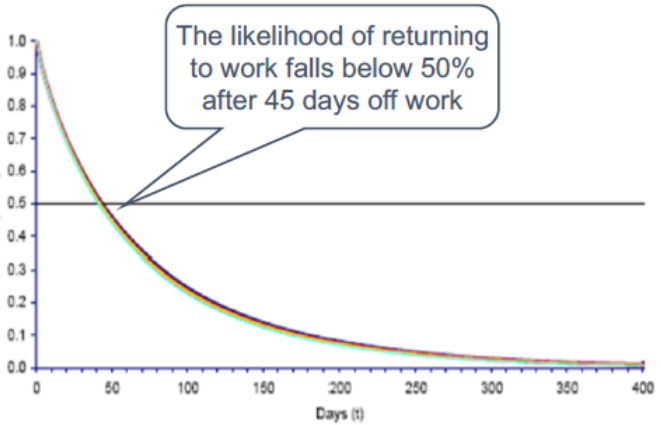
Brian Nottle has received an F1 Trauma to his shoulder. His profile is assessed against 15 possible risk factors and of these, 5 risk factors have flagged as medium risk for his situation. RTW guidelines have recommended a segment of Support based on a mid-range RTW for this injury of 10 weeks. Based on his risk profile, the Predictive Analytics Model has recommended the same segment, so Brian Nottle remains in Support.

** Name has been changed

List of Risk Factors	Claim Attributes
✓ AGE AT DATE OF REPORT	59
✓ REPORTING DELAY	Delay longer than 28 days
✓ GENDER	Male
✓ HEADCOUNT	4126
✓ EMPLOYER SIZE	-
✓ CLAIMANT OCCUPATION	Technicians and trades workers
✓ PIAWE	Over $1380 per week
✓ HOURS OF WORK	36 hours per week
✓ CLAIMANT REGION	Central West
✓ WORKPLACE REGION	Port Macquarie
✓ NATURE OF INJURY	F1 Trauma to joints and ligaments
✓ LOCATION ON INJURY	Shoulder
✓ DISTANCE BETWEEN WORK AND HOME	470km

broader range of risk factors

Likelihood of return to work after time off work



Source: Helping People Return to Work using evidence for better outcomes – position statement 2009. The Royal Australian College of Physicians and The Australasian Faculty of Occupational & Environmental Medicine

- Workplace conflict
- Occupation
- Disconnect between injury description and work capacity
- Mental health
- Muscular-skeletal
- Support at home
- Employer concern
- Region
- Nearing retirement
- Small or large employer
- Timeliness of reporting injury
- Comorbidities