This document is provided by Catholic Church Insurance (CCI) for use by Catholic Church Insurance Limited staff and clients. It is to be regarded as Commercial in Confidence.

CCI undertakes a formal review of this Injury Management Program at regular intervals throughout the year to ensure any changes in legislation and CCI policies are captured. At the time of renewal or inception of a new policy, employers will be advised of the Injury Management Program, and provided with a link to access via the CCI website.

This Injury Management Program has been developed to direct and demonstrate our approach and planning to injury management. It consists of activities and procedures that support a timely, safe and durable return to work for an injured worker. The CCI Injury Management Program is based on:

- Legislative requirements.
- The licence conditions for licensed insurers.
- The ‘Return to Work and Injury Management Model’ and its seven high level principles that underpin the Model.
- A series of documented policies and procedures that detail our claims approach in returning worker’s to optimum recovery and activity.

CCI acknowledge that the Injury Management Program must be approved by the WorkCover Tasmania Board and, following approval, form part of the licence/permit conditions. This Injury Management Program is designed to provide the employer and worker with information on the processes and strategies that will be implemented by CCI when workplace injuries occur. This Injury Management Program has been developed in accordance with the Workers and Compensation Act 1988 and the amendments to the ACT which came into effect on 1 January 2018 and the Tasmanian Return to Work and Injury Management Model.
Contents

Overview 4

Injury Management Program 4

Tasmanian Claims and Injury Management Policy 4

1. CCI Case Management Model 5

2. Client Services 6

3. Obligations and Responsibilities 7
   Catholic Church Insurance Obligations 7
   Informing Stakeholders of their Rights and Obligations 8
   Employer Obligations 9
   Injured Worker Rights and Obligations 11
   Primary Treating Medical Practitioner’s Obligations 12
   Injury Management Coordinator’s Obligations 13
   Approved Workplace Rehabilitation Provider’s Obligations 13

4. Claims Management Process 15
   Notification 16
   Review and Allocation 17
   Assessment 17
   Case Management 19
   Payments 23
   Service Provider 24
   Ongoing Review 25
   Finalisation 28

5. Complaints and Customer Feedback 28

6. Privacy and Confidentiality 29

Appendix 1: Wage Reimbursement Schedule 30
Injury Management Program

Overview

Injury Management Program

At Catholic Church Insurance (CCI), we are committed to providing quality customer service to employers and workers through a fully integrated approach to case management, where the focus is on delivering quality outcomes. Our methodology emphasises a collaborative and holistic approach to the analysis, planning and coordination of each worker’s claim whilst being mindful of their individual needs.

We will work in partnership with our clients to develop a safety culture, reduce workplace injuries and, should claims arise, manage these in a way which provides pastoral care to employees, and minimises the disruption to clients’ business. In doing so, we will always seek to achieve timely and lasting return to work outcomes, assist with the worker’s recovery at work and reduce the overall cost of workers compensation to their business.

When working with CCI our clients can expect:

- Flexible and responsive injury and claims management services.
- Premiums that encourage and reward workplace safety and positive claims outcomes.
- Responsiveness and open communication, regarding premiums, claims support or general workers compensation advice.
- Expert risk management support.
- Staff who understand and respect the needs of the Church.

CCI Tasmania Claims and Injury Management Policy

CCI is committed to the achievement of a safe, healthy and injury free working environment which is in line with our vision, mission and values. We recognise however, that injuries may occur and CCI have effective claims and injury management procedures to support employers and injured workers throughout this period. CCI views injury management as an integral element of our claims management system and processes. Our injury management is defined by a comprehensive and coordinated approach to the effective rehabilitation and equitable claims management for all work related injuries and illnesses.

CCI acknowledges and supports the Principles of the Clinical Framework for the Delivery of Health Services in the management of claims for compensation.

CCI will achieve our commitment by ensuring:

- Development, implementation and review of claims and injury management policies, procedures and practices in accordance with legislative requirements, CCI standards and best practice elements to ensure continuous improvement.
- Development and continuous review of a CCI Injury Management Program in line with requirements.
- Responsibilities and accountabilities are clearly identified and defined and communicated to all relevant parties.
- Development of mechanisms for early reporting and intervention of injuries and claims to facilitate safe and swift recovery and return to work.
• Every effort is made to provide suitable and meaningful duties, consistent with the nature of the injury/illness, and after seeking appropriate medical opinion.
• Provision of appropriate internal or external resources to assist CCI in achieving our claims and injury management goals and continuous improvement.
• Recognition of the rights of a worker to choose their own accredited primary treating medical practitioner and participate in the selection of their accredited workplace rehabilitation provider.
• Written and verbal injury management information is presented in a manner which enables understanding, irrespective of backgrounds and cultures.
• Confidentiality of injury management information is maintained with access restricted to authorised personnel.
• Promotion of the health benefits of work by ensuring early intervention and recovery at work is maintained wherever possible.
• Return to Work Plans and Injury Management Plans are developed in consultation with all parties.
• Claims and injury management performance and effectiveness is monitored and incorporated into CCI plans and programs.
• This policy is explained to all new clients, including their obligation to display this document prominently in appropriate locations at the workplace.
• Forms, procedures, fact sheets and other documentation that is written and disseminated by CCI is legible, controlled and reviewed as per document control procedures within the Injury Management Program.

1. CCI Case Management Model

In the unfortunate event of a workers compensation claim, CCI will support our clients in all aspects of the claim and injury management. This includes:

• Early Intervention
  Research indicates that the longer an injured worker has off work, the less likely it is for them to successfully return. CCI advocate for early intervention and ensure contact is made with key stakeholders within the first week, including with a representative from the employer, the worker and, where necessary, their primary treating medical practitioner. At this time our Claims Officers will apply an evidence-based risk triage screen to identify any potential barriers such as complex injuries or psychosocial barriers that may influence the worker’s return to work. Our Claims Officer will then develop a tailored injury management strategy for the injured worker, and advise the employer on both their obligations and supportive actions they can take to best to assist the worker’s recovery. We encourage where possible that the worker is given the opportunity to recover at work.

• Partnership and Collaboration
  Claims and injury management decisions will be made collaboratively and in consultation with all parties throughout the return to work process.
• **Specialist knowledge and expertise in Injury Management**
CCI’s dedicated claims team provide empathy, customer service and expert compensation advice in the event of a workplace injury. We have adopted a risk based approach to ensure return to work and injury management strategies are tailored to the injured worker, including the assignment of the most appropriate expertise within CCI. Our team of Claims Support Officers, Claims Officers and Senior Claims Officers come with a range of experience suited to different injury types and presented risks. We also have a team of Allied Health professionals who provide additional injury management support in the instance more complex recoveries or psychosocial risks present to promote early recovery and return to work. In the event claims require legal action, CCI relies on both an in-house legal team and a panel of external solicitors to support any concurrent litigation. Whilst clients are provided with a lead contact, they are supported by a concentration of specialists to allow our staff to develop specialist skills, maximises return to work outcomes, and ensures expert advice being provided to injured workers and employers.

• **Strategic Planning**
CCI’s risk based claims approach uses specialist skills of a Rehabilitation Specialist and Claims Officer to develop tailored injury management strategies for worker’s based on their diagnosis, assessed psychosocial barriers and work capacity. CCI applies evidence based psychosocial assessment tools, such as the widely recognised OREBRO score, in determining the risk potential of claims within the first week of a claim being lodged. Claims identified with medium to high risk potential are automatically assigned an Allied Health professional to provide input into a tailored and proactive injury management strategy.

• **Evidence-Based Treatment**
Approval of treatment and rehabilitation is made in accordance with the Workers Compensation Handbook, evidenced based literature, the Tasmanian Workers and Compensation Act 1988 and the Tasmanian Return to Work and Injury Management Model.

• **Excellence in Service Delivery**
We know that our clients are our most important asset at CCI, and we strive for excellence in managing every aspect of their needs. All clients are partnered with a Client Relationship Executive and a workers compensation claims subject matter expert to collaboratively achieve quality outcomes for their business.

• **Dispute and Conflict Resolution**
Working as a specialised insurer we pride ourselves with maintaining intimate and lasting relationships with our clients. CCI provides a dispute resolution process and escalation channel to ensure our collaboration is fostered and decisions are made within commercial and shared value parameters.

## 2. Client Services

CCI is committed to working with our clients to assist them to fulfil their obligations on injury prevention and injury management.

CCI offers the following services:

• Empathetic and pastoral care to injured workers.
• Expert workers compensation advice.
Injury Management Program

- Collaborative injury management and return to work strategies to maximise return work and recovery outcomes.
- Regular contact and review to ensure employers are well informed of their worker’s progress and recovery.
- Information to ensure all parties stay informed of legislation updates or changes.

A range of resources and materials, including:
- Online claims data, employers can securely access, to track trends in injury occurrence and claims patterns via a client portal, myCCI.
- Injured at work posters.

State specific information is available on the CCI website:
- Fact sheets, forms, training documents are available to help manage workplace injuries at our client’s workplace.
- Workplace Inspections and formal Work Health and Safety (WHS) audits can be requested addressing issues such as risk management, WHS compliance and injury management concerns.

3. Obligations & Responsibilities

It is important that all stakeholders understand their role in getting injured employees back to work.

The following obligations are sourced from:
1. The Workers Rehabilitation and Compensation Act 1988 and the amendments to the Act which came into effect on 1 January 2018.

Catholic Church Insurance Obligations

CCI must comply with the Act and regulations listed above when developing an Injury Management Program. The program is to be reviewed and updated to reflect changes in the legislation as well as changes to CCI’s policies and procedures. The updated version is also to be lodged with WorkCover Tasmania for approval.

CCI must also:
- Contact the employer, worker and primary treating medical practitioner (where appropriate) within three (3) working days of being notified of a duly made claim.
- Advise employers’ of their obligations under the Injury Management Program.
- Advise workers’ of their obligations and responsibilities as well as the penalties of failing to meet them.
- Advise the worker and employer in writing of the status of the claim within 28 calendar days of the employer receiving the completed claim form and workers compensation medical certificate. If a decision to accept, defer a decision or dispute the claim has not been made at this stage, the worker must be advised of the reasons why the decision has not been made and what steps are being taken to progress making the decision.
- Advise the worker and employer within 84 calendar days of the employer receiving the completed claim form and workers compensation medical certificate of the liability decision.
Injury Management Program

- Inform the worker and employer of entitlements and how they are calculated.
- Approve all reasonable and necessary treatment requests and make referral to an Injury Management Coordinator or External Rehabilitation Provider if the worker is incapacitated for more than five (5) working days.
- Monitor the receipt of medical certificate and if there is a gap in certificates CCI will inform to worker that another certificate is required.
- Monitor the quality of the medical certificate and clarify and report any concerns with the quality of the certificate to the primary treating medical practitioner.
- Ensure an Injury Management Plan or Return to Work Plan is developed with the worker, employer and primary treating medical practitioner.
- Work collaboratively with all stakeholders to help facilitate a timely, safe and durable return to work for all injured workers where it is reasonably practicable for the worker to return to work.
- Provide advice to employers on the provision of suitable work, redeployment options and use of vocational programs.

Informing Stakeholders of their Rights and Obligations

As workers compensation specialists, CCI staff are required to educate employers, workers and primary medical practitioners of their responsibilities and obligations under the Injury Management Program. CCI satisfy this obligation by:

- Providing copies of the Injury Management Program to all employers.
- Meet with employers to discuss their obligations under the Injury Management Program.
- Explain to workers what their requirements are as part of the Injury Management Program and that their entitlements to weekly payments may be jeopardised if they do not comply.

Early and Regular Communication

Early and regular communication with all parties is a key part of our case management strategy which assists timely, safe and durable return to work for injured workers. Upon receipt of all significant injuries (where the worker’s injury is likely to result in being totally or partially incapacitated for work for more than five (5) working days), CCI is required to contact the employer, worker and when reasonably necessary, the primary medical practitioner within three (3) business days. CCI will discuss with all parties the injury, diagnosis, treatment plan and recovery at work progress to aid liability determination and to develop an effective injury management strategy for the claim.

CCI hold great importance on building and sustaining strong rapport with clients and workers, and provide clear guidance to workers and clients regarding any claim actions and obligations within the workers compensation system. CCI maintains regular communication throughout the life of each claim to ensure that all parties are well informed of the worker’s progress and to ensure that everyone is working towards a common return to work goal.

Quality Assurance

As a specialised insurer, CCI has an obligation to achieve the best possible outcomes for their clients. As part of our quality assurance, we have implemented the following systems:

- Thorough recruitment process to identify highly skilled claims staff.
- Regular training to up-skill staff and maintain up to date knowledge in Tasmanian Workers Compensation, and injury management and return to work strategies.
- All new claims and claims determined using the risk based approach are peer reviewed with a qualified Allied Health professional to ensure optimal injury management strategies are tailored to each worker.
- Regular client claim reviews to allow clients to remain up to date on the progress of their claims, and to collaboratively work together to support quality return to work outcomes.
Injury Management Program

- Monthly peer reviews to review compliance activities are satisfactory in accordance with the Act and obligations of a specialised insurer.
- Rigid information and records management systems.

Compliance Monitoring

As part of the regular review process CCI Claims Officers will monitor all stakeholders’ compliance and responsibilities under the Workers Rehabilitation and Compensation Act 1988. Non-compliance by any stakeholder can directly impact the claim achieving optimal recovery or return to work and will be addressed by CCI; including the application of any penalties (including financial).

Regular Self Audit

CCI utilises a version of the Worksafe audit tool to randomly sample claims from our claims database on a monthly basis. Individual cases are scored across the criteria in the audit tool, in addition to the mandatory audit submission to WorkCover, so that CCI upholds a high standard of regulatory compliance. Results are collated and evaluated on a monthly basis which feeds our continuous process and coaching improvements.

Employer Obligations

In line with the Workers Rehabilitation and Compensation Act 1988 and the Workers Rehabilitation and Compensation Regulations 2011 the obligations of employers are the following:

- Ensure that a current workers compensation policy is in place.
- Provide a register of injuries and ensure they are maintained.
- Document all reported incidents or injuries.
- Establish and maintain an Injury Management Program for their workplace.
- Display CCI’s or the employer’s Injury Management Program.
- Ensure appropriate first aid is given to injured workers.
- Inform the worker of their right to make a claim for compensation within 14 calendar days of receiving a notification of injury and supply the worker with a workers compensation claim form when asked.
- Notify CCI within three (3) business days that they have received a claim.
- Commence payment of weekly compensation as soon as possible from the date the worker provides a workers compensation medical certificate and completed claim form.
- Forward the completed claim form and workers compensation medical certificate to CCI within five (5) business days of receiving a claim from the Worker.
  *Please note, failure to provide documents within five (5) business days, will result in CCI needing to inform Worksafe Tasmania
- Comply with CCI’s Injury Management Program.
- Provide suitable duties for injured workers where reasonably practicable.
- Establish and maintain a Return to Work Plan for relevant injured workers.
- Work with an appointed Injury Management Coordinator or Workplace Rehabilitation Provider in relation to worker’s recovery at work.
- Forward all accounts received in regards to medical or other expenses to CCI within seven (7) calendar days of receipt.
Injury Management Program

Employer Injury Management Programs

CCI’s Injury Management Program is the preferred Injury Management Program to be used by employer’s insured by CCI however should an employer wish to develop their own Injury Management Program it must contain the policies and procedures that your business has in place to help workers with their recovery and return to work following a workplace injury. The employer’s Injury Management Program should be in line with the WorkCover Tasmania’s guidelines for the development of an injury management program, the Workers Rehabilitation and Compensation Act 1988, be consistent with CCI’s Injury Management Program and should be reviewed every year.

The Injury Management Program should include:
- Policies and procedures.
- Arrangements for medical treatment.
- A summary of all parties’ responsibilities.

The Injury Management Program must be displayed in the workplace and needs to include all the steps in the process commencing from early notification to return to work strategies.

CCI can assist employers to develop their Injury Management Program and we will evaluate and monitor all employer developed Injury Management Programs as part of performance standards audit requirements and report audit findings annually to the employer and assist with appropriate corrective actions as required.

If you require any further assistance in completing your Injury Management Program, please contact the CCI office on 1300 110 442 or go to the WorkSafe Tasmania website: [www.worksafe.tas.gov.au](http://www.worksafe.tas.gov.au).

Return to Work Plans and Injury Management Plans

There are two types of plans for managing a significant workplace injury, where the worker’s injury is likely to result in the worker becoming incapacitated for more than five (5) working days.

A Return to Work Plan is a simple, customised document for each worker, designed to coordinate their recovery at work following a work-related injury. A Return to Work Plan must be prepared for all workers where their injury is likely to result in total or partial incapacity for work for between five (5) and 28 days and must be completed within five (5) working days of the worker becoming incapacitated for more than five (5) working days. The Return to Work Plan needs to reflect the medical information provided by the primary treating medical practitioner on the workers compensation medical certificate and should be updated to reflect any changes in the worker’s capacity. The Act determines that the employer must provide employment to the worker that is:

1. So far as reasonably practicable, the same as or equivalent to the employment in which the worker was employed at the time of the injury; and
2. Otherwise suitable work for the worker.

The Injury Management Plan is used to manage a more significant injury and encompasses the Return to Work Plan and also provides a comprehensive plan in regards to treatment, rehabilitation, as well as strategies to help the worker return to and recover at work. An Injury Management Plan is prepared where a worker is likely to be partially or totally incapacitated for work in excess of 28 days or the primary treating medical practitioner indicates that the injury is complex. The Injury Management Plan must be prepared within five (5) working days of the worker becoming incapacitated for more than 28 days however it is best practice to developed the Injury Management Plan as soon as practicable in consultation with the relevant parties. The Injury Management Plan will be developed by the appointed Injury Management Coordinator or Workplace Rehabilitation Provider.
Injury Management Program

Where a worker experiences a significant injury where they are likely to have either partial or totally incapacity for work for more than five (5) working days, CCI must appoint an Injury Management Coordinator who is responsible for ensuring that there is a current Return to Work Plan or Injury Management Plan for coordinating and managing the worker’s treatment, rehabilitation and return to work.

**Serious Injuries**

The Work Health and Safety legislation requires an employer to notify WorkSafe Tasmania of serious workplace incidents.

A notifiable incident is:
- The death of a person
- A ‘serious injury or illness’, or
- A dangerous incident arising out of work carried out by a business or workplace.

Notification for a serious injury or illness is required if the worker requires any of the following:
- Immediate treatment as an in-patient in a hospital.
- Immediate treatment for the amputation of any part of the body.
- Immediate treatment for a serious head injury.
- Immediate treatment for a serious eye injury.
- Immediate treatment for a serious burn.
- Immediate treatment for the separation of skin from an underlying tissue (such as de-gloving or scalping).
- Immediate treatment for a spinal injury.
- Immediate treatment for the loss of a bodily function.
- Immediate treatment for serious lacerations.
- Medical treatment within 48 hours of exposure to a substance.

This action is a requirement and obligation of the employer. CCI has services available to assess if clients’ injury reporting procedures are compliant and can be accessed upon their request.

**Injured Worker Rights and Obligations**

Injured workers must take all reasonable steps to return to the workplace as soon as possible, taking into consideration the nature of the injury. They must also participate and cooperate in the development of a Return to Work Plan or Injury Management Plan. **Note:** failure to comply may result in weekly compensation payments being suspended.

The Act states that injured workers:
- Are to nominate their primary treating medical practitioner to assist in coordinating their Return to Work Plan or Injury Management Plan; and
- Are consulted in the development of a Return to Work Plan or Injury Management Plan established by the employer or Injury Management Consultant with the assistance of primary treating medical practitioner and approved rehabilitation provider.

To make a claim, the injured worker must:
- Seek treatment and gain a workers compensation medical certificate from their doctor. CCI will monitor the receipt of medical certificate and if there is a gap in certificates CCI will inform to worker that another certificate is required.
- Report the injury or disease as soon as practicable to their employer.
Injury Management Program

- Enter the injury into the Register of Injuries; (A Register of Injuries must be kept by the employer, which records details of every injury, illness or incident that occurs within the workplace regardless of whether there is a claim for compensation).
- Make a claim within 6 months of the date of injury by completing the claim form and providing the completed claim form along with a workers compensation medical certificate to their employer.
- Attend, if requested, any required medical examinations. The costs associated of such an attendance are to be paid by the CCI.

An injured worker has the right to:
- Choose their own primary treating medical practitioner, workplace rehabilitation provider and any treatment providers.
- Change their primary treating medical practitioner. To change the primary treating medical practitioner the worker must notify their employer and CCI of the name of the new primary treating medical practitioner and authorise the previous primary treating medical practitioner to release medical records in relation to the worker’s workplace injury to the new primary treating medical practitioner.
- Be involved in the development of their Return to Work Plan and/or Injury Management Plan.
- Have a union representative upon their request.

Primary Treating Medical Practitioner’s Obligations

The primary treating medical practitioner is selected by the worker, and must provide both medical management and collaborative return to work assistance. Specifically, the primary treating medical practitioner is required to:
- Have continuing contact with the worker throughout their injury recovery and return to work.
- Provide diagnosis, treatment and guidance to the worker.
- Recommend and arrange reasonable and evidence based treatment.
- Provide encouragement to the worker throughout their injury, with a focus on capacity (as opposed to incapacity).
- Issue regular workers compensation medical certificates detailing the capacity the worker has for suitable work.
- Medical certificates should not be issued for a worker certifying them totally incapacitated for work for a period of more than 28 days, unless the certificate specifies the medical practitioner’s reasons why the period is longer than 28 days; and a date on which the medical practitioner will review whether the worker remains totally incapacitated for work in line with section 143H of the Act.
- Regularly review the worker’s duties and work capacity to ensure their return to work is safe and durable.
- Clearly communicate any specific work restrictions to the employer, enabling the employer to find suitable alternative duties for the worker.
- Provide relevant information to the employer and CCI.
- Participate in the development of the Return to Work Plan and/or Injury Management Plan.
- Be available for scheduled communication with the employer, CCI, treatment providers, Injury Management Coordinator and/or rehabilitation provider when required.
- Advise of any changes or restrictions on their practice.
Injury Management Program

Injury Management Coordinator’s Obligations

An injury management coordinator’s role is to co-ordinate and oversee the injury management process in relation to rehabilitation and return to work. The role of the injury management coordinator for our clients will be performed by a suitably qualified person residing within Tasmania and appointed by CCI.

The Injury Management Coordinator must undertake training that is approved by WorkCover Tasmania and provided by a Registered Training Organisation (RTO). Injury Management Coordinators are required to complete a number of units of competency (recognised within the Australian Qualifications Framework). These units focus on the set of skills required to fulfil the functions of an Injury Management Coordinator including:

- Co-ordinate the management of workplace injuries.
- Develop, monitor and review Return to Work Plans and Injury Management Plans and strategies.
- Contribute to the development and implementation of an injury management system and monitor and report on injury management outcomes.
- Develop and maintain an effective relationship with all stakeholders.
- Facilitate a workplace assessment, including job analysis and workplace modifications.
- Understand the claim process.
- Collate and maintain relevant documentation and file notes.
- Resolve disputes.
- Use effective interpersonal skills.
- Understand the process of job search and placement for retraining or redeployment of injured workers.
- Determine the need for the appointment of workplace rehabilitation providers or any other additional services.

The training shall comprise the following nine units of competency:

- FNSCUS401 Participate in negotiations
- FNSPIM303 Work within the personal injury management sector
- FNSPIM401 Plan and implement rehabilitation and return to work and health strategies
- FNSPIM502 Facilitate workplace assessment with stakeholders for personal injury cases
- PSPINM006 Develop return to work plans
- PSPINM014 Contribute to a quality injury management system
- FNSPIM405 Facilitate a return to work
- FNSPIM409 Maintain customer relationships
- FNSCUS402 Resolve disputes

Certification by WorkCover Tasmania is required before staff can carry out the role of the Injury Management Coordinator. Injury Management Coordinator will be contracted by CCI. Copies of certification will be sighted and kept on file in CCI’s possession.

Approved Workplace Rehabilitation Provider Obligations

Workplace Rehabilitation providers are accredited by the WorkCover Tasmanian Board. They are appointed to provide worker’s with specific rehabilitation services to assist them with their return to and recovery at work. The approval of these Workplace Rehabilitation Providers is consistent with the Nationally Consistent Approval Framework for the Approval of Workplace Rehabilitation Providers.
Injury Management Program

An approved Workplace Rehabilitation Provider is an independent party that liaises and negotiates with all stakeholders involved in the worker’s rehabilitation for the purpose of facilitating an optimal recovery and return to work outcome. Workplace Rehabilitation Providers must:

- Be approved by the WorkCover Tasmanian Board.
- Promote an early and safe return to suitable work through proactive injury and claims management.
- Ensure all services are delivered in a cost effective manner.
- Facilitate communication between all parties.
- Help identify the most appropriate return to work goal given the specifics of the claim.
- Identify any risks and barriers that may impact on the worker’s return to work and develop strategies to overcome them.
- Provide detailed plans, assessments and updates as part of their return to work services.

CCI has established relationships with preferred providers, however, we are happy to honour any current agreements or preferences of the client or worker. CCI recognises that Workplace Rehabilitation Provider knowledge of a client’s workplace can be critical in building effective recovery and return to work programs.

A list of approved Workplace Rehabilitation Providers can be found at: https://www.workcover.tas.gov.au/health_providers/rehabilitationProviders/accreditedRehabilitationProviders
4. Claims Management Process

CCI is committed to providing quality service to clients throughout every aspect of claims and injury management. The following section looks at the life cycle of a claim, from notification to finalisation.
Notification

When an injury occurs, CCI must be notified within three (3) business days of the employer becoming aware of the injury. Early notification ensures that the worker receives appropriate treatment and allows CCI to successfully manage the injury to allow for the best possible chance of a timely return to work. At the time of notification of an injury by an employee you have the obligation to provide the worker with a Notice of Right to make Workers Compensation Claim form. If the worker does not require any medical attention the incident must still be recorded in the workplace’s Register of Injuries. To request a new Register of Injuries for your workplace please contact CCI on 1300 110 442.

In the unfortunate event of a serious injury or illness you must contact WorkSafe Tasmania on 1300 366 322 (inside Tasmania) or 03 6233 7657 (outside of Tasmania) and inform them of what has happened. A serious injury could include:

- A fatality.
- Amputation of a limb.
- Loss of consciousness.
- Entrapment in machinery or a confined space.
- Serious burns.
- Or any other condition where life support is required.

For more information on serious injuries please see the WorkSafe Tasmania website at: [www.worksafe.tas.gov.au](http://www.worksafe.tas.gov.au)

In all other situations you must notify CCI within three (3) business days of becoming aware of the injury as required by the Workers Rehabilitation and Compensation Act 1988. The various options to notify CCI of an injury are as follows:

**Email**      workers_compensation@ccinsurance.org.au
**Telephone**  1300 110 442
**Facsimile**  (+612) 9273 2880
**Mail delivery**  Catholic Church Insurance
                   GPO Box 4240
                   Sydney, NSW 2001

The person providing the notification will be required to provide all of the following information:

- The date, time, location and nature of the injury.
- How the injury occurred.
- The worker’s name, address, contact number, gender and date of birth.
- Employer’s name.
- Notifier’s name and address.
- Notifier’s relationship to the injured worker.

Once the workers compensation claim form is completed the notifier should attach a copy of the worker’s workers compensation medical certificate and forward to CCI using one of the above methods of notification within five (5) business days of receiving these documents from the worker.

**Cross Border Arrangements – State of Connection**

Where a worker undertakes work across more than one State or Territory (i.e. where they are a cross-border worker) the ‘State of Connection’ provisions determine the jurisdiction in which an employer is required to obtain (and maintain) workers’ compensation insurance for that worker.
Injury Management Program

The State of Connection test is made up of five steps which need to be considered in order. It is important that you always start with step 1. After that, it is only necessary to consider the next step if the previous step does not decide a worker’s State of Connection.

- **Step 1**: Where does the worker usually work?
- **Step 2**: Where is the worker usually based?
- **Step 3**: Is there a State or Territory in which the employer’s principal place of business in Australia is located?
- **Step 4**: What if steps 1, 2 and 3 do not decide the State of connection and the worker works on a ship?
- **Step 5**: What if steps 1, 2, 3 and 4 do not decide the State of connection and the worker is injured?

It is important to note that these steps apply to a particular contract or term of employment for a worker. If employment circumstances change, the test should be revisited.

Further information in relation to these steps are available by contacting WorkCover Tasmania phone on 1300 366 322 (or 03 6166 4600 outside Tasmania).

**Review and Allocation**

Each employer will have a dedicated team of Claims Officers to attend to their claims and workers compensation needs. Furthermore, claims will be triaged by risk at time of notification and during the initial contact with the worker and employer and periodically throughout the lifecycle of each claim to ensure the most effective resources are applied throughout.

For low risk or administrative notifications and claims, a Claims Support Officer will provide quick and predominantly online services to administer claims to closure.

For medium and high risk notifications and claims, claims are managed by our experienced team of Claims Officers and supported by internal Rehabilitation Specialists (Allied Health) and/or Technical Specialists (legal) tailored to the nature of each claim.

Once the injury notification has been received by CCI, a Claims Officer will make contact with the employer within three (3) business days and commence case management activities to ensure that the injured worker can receive the appropriate treatment and benefits as soon possible.

The Claims Officer will work with the employer to determine the appropriate rate of pay for your worker along with any medical, rehabilitation or travel expenses required. A guide to calculating a workers weekly payments can be found on: [https://www.worksafe.tas.gov.au/compensation/workers_compensation_guides](https://www.worksafe.tas.gov.au/compensation/workers_compensation_guides)

**Assessment**

Upon receipt of a claim for a significant injury the allocated CCI Claims Officer will contact the employer, worker and primary treating medical practitioner to:

- Establish communication and working partnerships.
- Gather information to determine claim liability and commence return to work planning.
- Provide education and advice and to clarify processes and explain stakeholder obligations, rights and responsibilities.
- Promote positive expectations for early return to work.
Injury Management Program

- Identify potential recovery and return to work barriers.
- Develop appropriate strategies to facilitate return to work as soon as possible.
- Determine a realistic and achievable return to work goal and communicate this with all parties.

The CCI Claims Officer may discuss any of the relevant points:
- How the injury occurred and whether it is related to employment.
- The worker’s condition and capacity for work.
- Time lost as a result of the injury.
- Wage details.
- Pre-injury job description and functional requirements.
- Suitable duties relevant to the injury and the worker’s functional capacity.

Assessing Liability

CCI will provide the worker a written notice of the status of their claim within 28 calendar days of the claim being lodged with the employer. This decision will be made in consultation with the client based on the information communicated at initial contact and taking into consideration details on the workers compensation medical certificate and claim form. If at this stage a decision has not been made whether to accept or dispute a claim, the worker will be advised in writing of the reasons why the decision has not been made and what steps are being taken to progress making a decision. CCI has 84 calendar days from the claim being lodged to either accept or dispute the claim; and, if at 84 days, a liability decision has not been made it is taken that liability has been accepted for the claim.

Before a claim can be accepted CCI must consider the following three (3) points:
1. Was the injured person a worker?
2. Did the injury occur at work or as a result of their employment?
3. Was work a substantial contributing factor to the injury?

<table>
<thead>
<tr>
<th>Decision</th>
<th>Criteria and Timeframes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acknowledgement of claim</td>
<td>• CCI will contact the worker and employer within three (3) business days of receiving the completed claim form and workers compensation medical certificate; and outline the worker’s and client’s role and obligations during the workers compensation process.</td>
</tr>
</tbody>
</table>
### Within 84 days of a claim

- CCI must provide the worker written correspondence within 28 calendar days of the worker lodging a claim to advise on liability status. If at this stage a decision has not been made whether to accept or dispute the claim, the worker will be advised in writing of the reasons for the delay, and what steps are being taken to progress the decision.
- CCI must make a liability decision within 84 calendar days of a completed claim form and a workers compensation medical certificate being received by the client, otherwise the claim is deemed to be accepted.
- CCI may undertake claim investigations during this period to assist in determining liability.
- CCI will apply best practice injury management throughout the claim, including any period where liability is undetermined.
- Claims management, injury management and weekly compensation payments continue, and until such time the claim is disputed or finalised.

### Liability

- A liability decision can be made at any time between the employer receiving a claim form and medical certificate, and 84 calendar days post the worker lodging a claim with their employer.
- In situations where there is evidence that suggests liability should not be supported a decision to dispute liability can be made.
- A dispute notice under section 81A of the Tasmania Workers Rehabilitation and Compensation Act 1988 will be issued within 84 calendar days post the employer receiving a completed claim form and workers compensation medical certificate.
- The injured worker has the right to request a review of this decision.

### Case Management

CCI will work with the client, the injured worker and their primary treating medical practitioner to ensure an appropriate course of treatment and to ensure entitlements are paid in a timely fashion. CCI’s claims management approach aims to minimise cost and disruption to businesses, and targets timely, safe and durable return to work for injured workers.

The duration of the claim and the actions CCI take to manage the injury and return to work will be dependent on the complexity and nature of the injury. Claims will fall into one of two categories:

1. **Non-significant injury:** The worker is able to return to their pre-injury role within five (5) working days of the injury.
2. **Significant claims:** The worker’s injury is likely to result in the worker being totally or partially incapacitated for work for more than five (5) working day.
Injury Management Program

Non-Significant Injuries

In situations where the worker requires less than five (5) working days away from their pre-injury duties actions and goals can be quickly achieved, our Claims Support Officers will focus on:

- Timely processing of treatment approvals.
- Payment of accounts and wages for time lost.
- Ensuring the claims process runs smoothly allowing the claim to be finalised swiftly.
- Keeping all parties aware of the current status of the claim.

To assist us to achieve the optimal goals with these claims, it is the client’s role to provide timely notification of all injuries along with all relevant documentation for prompt processing of approvals.

Significant Injuries

When an injury is significant, and a longer period of treatment is required before the worker can return to work, CCI will make referral to an Injury Management Coordinator who will develop a personalised strategy for the injury and claims management through consultation with you and the other parties involved in the claim. This process will include:

- Development of a Return to Work and/or Injury Management Plan in liaison with the worker, employer, primary treating medical practitioner and treating team.
- Confirmation of the return to work goal, treatment plan for the worker, the responsibilities and obligations of all stakeholders involved in the claim and the consequences for not complying with the obligations outlined in the Return to Work Plan and/or Injury Management Plan.
- Confirming the preferred means of contact with the primary treating medical practitioner and documenting this in the Return to Work Plan and/or Injury Management Plan.
- Processing and determining evidence based treatment in consultation with the primary treating medical practitioner to agree on the type of treatment and the frequency and number of treatments required by the worker. This will be incorporated into the Return to Work Plan and/or Injury Management Plan. Treatment will be monitored by the Injury Management Coordinator in communication with the worker and treating team and if the treatment deviates from the agreed plan, the Injury Management Coordinator will consult the primary treating medical practitioner and agree on an amended Return to Work Plan and/or Injury Management Plan.
- Workplace reviews with the client and worker to monitor progress, and where necessary, refine the claim strategy based on new information.
- Case conferences with any combination of the stakeholders involved in the claim, ensuring a mutual understanding of the worker’s progress, and agreement on future actions and responsibilities in promoting a successful return to work.

Employers play an integral role in the return to work and recovery process. In order to maximise the chances of returning workers to suitable work, the following activities are required:

Identifying and Providing Suitable Duties

Depending on the nature and severity of a workplace injury, the injured worker may not be able to return to their pre-injury role throughout their recovery. In these instances suitable duties may need to be identified to ease the worker back into work to reduce the risk of re-injury upon their return to the workplace.
Suitable duties are tasks that a worker can perform so they can recover at work. Suitable duties are a short term strategy to get the worker back to their pre-injury duties. They are based around the worker’s capacity for work specified by their primary treating medical practitioner on the workers compensation medical certificate. CCI can help explore options for suitable duties, and as required, support the compilation of a Job Dictionary detailing the physical requirements of position relative to our clients.

Referring to an Injury Management Coordinator

CCI have the obligation to appoint an Injury Management Coordinator under the Act and will engage an Injury Management Coordinator for all injured worker’s whereby their incapacity is likely to be sustained for more than 28 calendar days. The Injury Management Coordinator’s role is to facilitate the injury management process with all involved stakeholders. Employers and workers can benefit from the involvement of an Injury Management Coordinator due to their role in supporting communication between all parties, coordinating treatment and return to work plans, and, in turn, eliminates duplication of effort and/or confusion.

When referring to an Injury Management Coordinator key stakeholders can expect the following types of return to work activities:
- Management of all aspects of injury management and return to work.
- Facilitation of effective communication between all parties.
- Coordination of rehabilitation and return to work for seriously injured workers or those who are likely to be incapacitated over 28 days.
- Development, review and update of Return to Work and/or Injury Management Plans.
- Arrangement of regular reviews of capacity for work.
- Investigation and arrangement of retraining and redeployment options if required and in accordance with the Act.
- Audit and review of Workplace Rehabilitation Provider files and outcomes on a regular basis.
- Liaison with the following parties as appropriate:
  - Worker
  - Employer
  - Primary treating medical practitioner and all other treating parties
  - Workplace rehabilitation provider (if appointed)
- Attempt to resolve disputes in relation to rehabilitation and return to work (including by providing informal mediation as appropriate).
- Provision of information on the injury management and return to work process to the worker, employer, primary treating medical practitioner and CCI.

Identifying Alternative Suitable work

In some situations, medical evidence might suggest that a worker will never be able to return to work in their pre-injury role. When this information becomes available a new return to work goal needs to be identified.

A Vocational Assessment will assist in identifying suitable work for an injured worker by completing a Transferable Skills Assessment and Labour Market Analysis to identify alternative vocational options, comparable income, and determine if the worker’s skills and capacity are suitable to perform the roles identified. In certain circumstances the worker might also be required to undergo retraining to equip them with the skills and knowledge to complete the tasks necessary in a new role. A Workplace Rehabilitation Provider can be appointed to assist employers and the workers through this transition, which would be arranged by CCI.
Injury Management Program

The worker has an obligation to accept suitable work that is offered within their medically certified capabilities and refusing suitable work may be seen as not co-operating with the conditions of their workers compensation claim.

Workplace Rehabilitation Providers

At CCI, our focus after a worker sustains an injury is to help them recover whilst maintaining their involvement at their place of employment. One of the key strategies to achieve this, is targeted and systematic referrals to Workplace Rehabilitation Providers.

Rehabilitation providers identify and address critical physical, psychological and social barriers which impact the timeliness of a worker’s return to employment. These providers specialise in workplace injuries and have the skills and experience to identify barriers and develop strategies in conjunction with the other key parties involved.

CCI utilises the specialities of rehabilitation providers to provide the following services:

- **Workplace Assessments**
  A workplace assessment is a specialised on-site assessment of the worker’s pre-injury role and potential suitable duties. The rehabilitation provider can liaise with the worker’s manager, return to work coordinator and the injured worker to determine the critical functional demands of their work tasks and identify alternate duties to allow for a return to work or upgrade in duties.

- **Functional Assessment**
  A functional assessment is an objective measure of an injured worker’s current work capacity in order to identify existing capabilities and/or limitations. Various testing is performed which involves observation of the worker’s performance and measurement against identified functional work task requirements. The end result will indicate a worker’s functional tolerances in relation to the work that will be required of them in their employment.

- **Vocational Assessment**
  This is an assessment of the injured worker’s transferrable skills, abilities, aptitudes, interests in relation to creating a work profile. The rehabilitation provider will match the worker’s profile with suitable work options.

- **Vocational re-deployment**
  Vocational redeployment is considered if the worker is unable to return to work with their pre-injury employer. Vocational rehabilitation will assist the worker in developing skills to independently gain new employment. The appointed rehabilitation provider will assist the worker to be able to independently job seek; and apply for potential, suitable work.
Injury Management Program

Payments

Although CCI’s primary goal is to return injured workers back to work following an injury, CCI also understands the financial pressures of day to day life that continue after an injury has taken place. Workers compensation has been founded on the concepts of providing compensation and assisting workers’ financially after they have been injured. For this reason CCI has developed Wage Reimbursement Schedule (WRS) agreements (refer to Appendix 1) to be implemented with its insured employers. These WRS allow the employer to initiate weekly wage payments to their injured workers as soon as possible, after the wage rates have been confirmed by the CCI Claims Officer. Once CCI has received a completed WRS from the employer, payment will be made within 15 business days. Employers should send through their WRS each fortnight to ensure the worker’s wage rate is current, and to expedite claim finalisation procedures.

CCI maintains a 20 business day timeframe for payment of invoices from other parties, including service and treatment providers.

Determining Entitlements

Once CCI has received a completed claim form and workers compensation medical certificate, the Claims Officer will then determine the worker’s entitlements. The workers could be entitled to any of the following, depending on the circumstances of their injury:

<table>
<thead>
<tr>
<th>Entitlement</th>
<th>Details</th>
</tr>
</thead>
</table>
| Weekly Compensation | • As per sections 69 of the *Workers Rehabilitation and Compensation Act 1988* (Act), when total or partial incapacity results from an injury, weekly compensation will be paid.  
  • The Claims Officer will request the employer to provide details of the worker’s normal weekly earnings to determine the rate of compensation payable for the worker. This will then be communicated with the employer and worker and wage payments will promptly begin.  
  • Should liability not be accepted or determined by the Tribunal provisional liability payments must be considered in line with section 77AB of the Act. Without prejudice payments of these expenses will ensure that workers have immediate access to medical treatment and rehabilitation. CCI is required to make without prejudice payments to a limit of $5000.00 on all claims lodged, unless a Reasonably Arguable Case finding is made prior to this amount being reached. Generally speaking, provisional payments are not recoverable.  
  • CCI will be in regular communication with the employer and worker to ensure payments are received and uphold legislative requirement. |
| Retirement | • Compensation payments will cease in relation to retirement age in one of the following two ways:  
  1. If the worker was younger than 64 on the date of injury, then the worker will continue to get paid until the worker reaches 65 years of age.  
  2. If the worker was older than 64 years old on the date of injury, then the worker will continue to get paid for a further 1 year after the date of injury. |
| Treatment | • The cost of medical treatment and other expenses relating to a compensable injury are payable to the worker. Other expenses may include: household services, personal attendance, clothing that was damaged or lost as a result of the accident, transport to and from the treatment, and the cost of accommodation (including meals) if required. |
Lump Sum Compensation for Permanent Injuries

- A worker who has suffered a permanent injury listed in section 71 of the Act, as the result of a compensable injury, may be entitled to receive a lump sum payment, as compensation for the permanent injury.
- The worker may also be entitled to seek common law damages if the injury was a result of the employer’s negligence. Should the worker wish to pursue this option they must do so within three (3) years and they would need to consult a lawyer.

Death

- If a work related injury results in the death of a worker, the dependants may be entitled to receive weekly payments, a single lump sum payment, compensation for the worker’s medical expenses, compensation for counselling costs and funeral expenses in accordance with the Act.

Common Law/Work Injury Damages

- In situations where an injured worker has suffered a workplace injury and it has been proven that there was negligence shown on behalf of the employer, and the worker has suffered a whole person impairment of 20% or more then Common law options may be explored.
- A worker will be advised to seek legal advice in these situations and CCI will handle proceedings in line with the Workers Rehabilitation and Compensation Act 1988.

Settlement

- The worker and employer may wish to enter an agreement to settle within two (2) years from the date the claim for compensation was make and the agreement must be approved by the Tribunal.

Service Providers

Independent Medical Assessments

Reports from the primary treating medical practitioner and treatment providers may be requested from time to time where the workers compensation medical certificate does not provide sufficient information and the issue cannot be resolved in discussion with the primary treating medical practitioner. CCI will follow up reports requests within two (2) to four (4) weeks from the initial request. If CCI cannot gain sufficient information from the primary treating medical practitioner and/or treatment providers a referral to an Independent Medical Assessment may be arranged to clarify diagnosis, prognosis, treatment options or capacity.

An Independent Medical Assessment is an impartial assessment performed by a qualified medical professional, for the purposes of providing information to assist with workers compensation injury and claims management. An Independent Medical Assessor can comment on all medical and injury related aspects of the claim such as diagnosis, causation, treatment options, prognosis and capacity for work. A worker will not be required to participate in more than one Independent Medical Assessment in any three (3) month period unless they have multiple injuries.

As soon as a worker has been referred to an Independent Medical Assessment they will be provided with adequate and written notice of the assessment; at least two (2) weeks unless otherwise agreed to by the worker. Notification will include appointment details, assessing doctor’s name and address and the reasons for the review. CCI will also contact the primary treating medical practitioner to discuss the reasons for the review. Prior to the Independent Medical Assessment CCI will provide a history of the worker’s injury along with copies of all relevant documents and reason for the assessment.

If the worker consequently fails to attend their Independent Medical Assessment without notifying CCI then their weekly benefits may be suspended until the assessment has taken place.
Injury Management Program

A copy of Independent Medical Assessment Report will be provided to the primary treating medical practitioner and injury management coordinator pursuant to Section 90B of the Workers Rehabilitation and Compensation Act 1988, within seven (7) calendar days of receipt.

**Factual Investigators**

Another service that may be utilised by CCI is that of a factual investigator. These service providers are most commonly requested to provide factual investigation reports or to conduct surveillance activities.

Factual investigation reports are beneficial in gathering large amounts of factual evidence such as witness statements, company policy and procedural documents, email correspondence between staff, anecdotal records, or as otherwise deemed necessary material to determine claim liability and entitlements. Factual investigators will take instruction from CCI and employers to best conduct applicable staff interviews with minimal disruption to business operations. Factual investigation reports may be helpful in determining circumstances surrounding unsubstantiated allegations, factors causing injury or identifying employer negligence and subsequent Common Law exposure.

Factual investigators may also conduct surveillance activities. This service is applied with caution and is best combined with alternate and substantive information.

CCI has a panel of preferred factual investigators, who will be recommended in those circumstances that will aid the claims strategy.

**Interpreter Services**

Open and clear communication is imperative in achieving any return to work outcome. When a worker is from a non-English speaking background, and identifies that they do not have a strong command of the English language, CCI calls upon the services of an interpreter to ensure the worker’s thorough understanding of their rights, obligations and the claims process.

**Legal Practitioners**

Workers Compensation does, at times, require supported legal navigation. CCI has an internal Technical Team who can provide expert assistance on complex matters involving liability and litigation. CCI may also refer to external solicitors for advice on questions of law. CCI has developed partnerships with various legal providers in Tasmania. When an expert legal opinion is required, the Claims Officer will refer the claim to the provider with the most relevant experience for that specific area of legislation. The Claims Officer will work collaboratively with our Technical Team, external solicitor, worker’s representation and the employer to ensure the best possible chance of a claim resolution for both employer and worker.

**Ongoing Review**

Communication is a key element of our case management methodology and is known to improve return to work outcomes. An employer will receive regular claims reviews to ensure agreed strategy on all claims. Furthermore, CCI’s Claims Officer will ensure regular contact with all key stakeholders to track the worker’s progress.

When new information is received for a claim, CCI will evaluate and implement any necessary changes such as updating key stakeholders, approving reasonable and necessary treatment, organising referral to external rehabilitation providers, updating estimates and reviewing compensation benefits. Any necessary information will be discussed with all relevant stakeholders, including a change in capacity or restrictions which could result in the need for an updated Return to Work Plan or Injury Management Plan from the employer, Injury Management Coordinator or external rehabilitation provider.
Injury Management Program

In addition to the quality assurance activities outlined above CCI also undertake the following review points throughout the life of a claim:

**Internal Strategy Reviews**

High risk claims are reviewed by a team of Rehabilitation and Technical Specialists to ensure employers are receiving expert advice and proactive claims strategy on their highest costing or influential claims.

**Fostering Open Communication**

**Employer Claims Reviews**

CCI Claims Officers will be in regular contact with employers throughout the life of every claim. In addition, CCI offer employers face to face claims reviews to discuss overarching injury and claim trends, and individual claim strategies. CCI conducts claims reviews with each employer who is managing open workers compensation claims, at an agreed frequency.

**Case Conferences**

One of the most powerful tools in a successful return to work strategy is communication. CCI encourages its Claims Officers to organise case conferences and encourage collaborative discussion between all stakeholders on proactive injury management and return to work strategies.

A case conference will most commonly occur at the primary treating medical practitioner’s practice (in person or via teleconference) and can include the worker, Claims Officer, employer, Injury Management Coordinator and/or a workplace rehabilitation provider or a treatment provider depending on the reason behind the case conference.

Specifically, the case conference provides opportunity for claim stakeholders to discuss:

- The worker’s capacity for work and/or restrictions.
- Possible suitable duties/suitable work options.
- Ongoing treatment needs.
- Any other issues relating to return to work.

Following a case conference the CCI Claims Officer will update all stakeholders with the agreed outcome and/or actions.

**Managing Disputes**

Staff at CCI take a consultative approach on all major claims decisions to ensure CCI and employers are partners in claims management; to uphold alignment in the values between the two organisations, and to best support injured workers. CCI must also comply with legislative requirements, and there may be, at times, conflict of opinion in claim strategy, or a decision made to dispute liability to a worker in relation to all or partial aspects of their claim. In such circumstances, the following dispute processes may apply:

**Medical or Treatment Dispute**

Where a concern or dispute arises as to whether a worker’s medical or related treatment forms part of their workers compensation claim, the Claims Officer is required to investigate the treatment’s evidence base and necessity. Investigations may include information gathering from a range of treating providers, or via an Independent Medical Assessment, to provide an opinion on the treatment requested. All subsequent liability determinations will be discussed with the worker, employer and treatment providers and provide reasoning for the determination.
Injury Management Program

Liability Dispute

In the event that CCI makes a decision to dispute liability for a claim, all decisions are signed off by either a Senior Claims Officer, Technical Specialist/Manager, Regional Claims Manager or an external solicitor (depending on the complexity) to ensure the decision is soundly based.

- A dispute Referral under Section 81A of the *Workers Rehabilitation and Compensation Act 1988* will be issued to the Tribunal within 84 calendar days of the employer receiving the completed claim form and workers compensation medical certificate. It will set out the grounds for disputing liability for the claims.
- If, after 84 calendar days, under Section 86 and 88 of the Workers Rehabilitation and Compensation Act 1988, the worker’s entitlements to weekly payments reduce or are terminated, CCI will;
  - Make an application to the Tribunal in accordance with Section 88 and the worker will have entitlements to ongoing weekly payment until the Tribunal has provided determination.
  - Cease weekly payments immediately once the worker has returned to work in their pre-injury role without restrictions.
  - Serve a notice in accordance with Section 86(3) that outlined that the employer intends to terminate the weekly payments after 10 calendar days where a medical practitioner certifies that a worker has wholly recovered or substantially recovered under Sections 86(1)(c)
- Liability for treatment costs must be determined within 28 calendar days and managed independent to any dispute regarding weekly payments. If a worker submits a claim for treatment costs using the claim form outlined in Section 74 and 75 of the Workers Rehabilitation and Compensation Act 1988, CCI must pay or dispute the treatment within 28 calendar days from the date the claim is received by the employer. In order to dispute a claim for treatment costs, evidence is required to support that the expense is not reasonable or necessarily incurred as a result of the injury and the worker and service provider will be notified in writing that the matter will be referred to the Tribunal. In the event a dispute notice is served, CCI will advise the worker of their entitlement to dispute the decision, which they must refer to the Tribunal within 60 calendar days from the decision. This worker entitlement applies to any dispute made throughout their workers compensation claim.

Internal Dispute Resolution

Should the CCI Claims Officer and employer not agree on a claim strategy, there are a number of escalation channels the employer can access, including:

1. Senior Claims Officer
2. Regional Claims Manager
3. Specialist (Rehabilitation or Technical, tailored to the strategy under review)
4. Manager (Rehabilitation or Technical, tailored to the strategy under review)
5. Head of Workers Compensation Claims

With each escalation, CCI will seek to find an outcome in the interest of upholding employer and CCI values, commercial viability, and sustainability of the decision.
Finalisation

The ultimate claim outcome for CCI is supporting an injured worker successfully recover from their injury to point of independent management, and safely return to their pre-injury employment. The majority of claim finalisations are due to this achievement. There are other scenarios that may prompt finalisation of a workers compensation claim, which include:

- The worker has returned to pre-injury employment and has completed all their treatment.
- The worker has returned to suitable alternative employment, has no wage loss and not receiving further treatment.
- All invoices have been paid on the claim including wage reimbursement schedules.
- The claim liability has been disputed, with no further proceedings on foot.
- The claim has settled and all entitlements have been paid.

Claim Reopening

CCI understands that once a worker has made a return to work, that sometimes things don’t go to plan. In cases where the worker has a recurrence of their workplace injury, we will endeavour to investigate as quickly as possible to determine the best course of action. Where further medical attention and treatment is required, the claim will be reopened, and injury and case management will resume. CCI will ensure regular communication with the worker, employer, primary treating medical practitioner and treating team throughout this period to clarity on the next steps involved in their workers compensation claim.

5. Complaints and Customer Feedback

CCI is committed to providing the highest level of customer service. Our staff are ready to listen, help and advise employers and injured workers during their workers compensation experience. CCI values customer feedback so that we can continue delivering a quality service and ensure that of our providers. The opportunity to receive feedback allows for continuous improvement and assurance of enhanced customer service to employers and injured workers alike.

Complaints and feedback regarding CCI or our service providers may be directed to the Regional Claims Manager, Rehabilitation Manager, Technical Manager, Client Relationship Executive or Head of Workers Compensation Claims by either:

Email  workers_compensation@ccinsurance.org.au
Telephone  1300 110 442
Facsimile  (+612) 9273 2880
Mail delivery  Catholic Church Insurance
             GPO Box 4240
             Sydney, NSW 2001
6. Privacy and Confidentiality

The Privacy Amendment Act 2018 (The Privacy Act) was implemented by the Federal Government in Australia to ensure organisation who handle sensitive information act in a way that protects the rights of the individuals whom the information relates.

The Privacy Act and the Australian Privacy Principles that came into effect in March 2014, place restrictions on the way organisations collect, use, disclose and store personal information about individuals. They set the minimum standards for information handling by organisations that collect personal information and give the individuals the power to access and control their personal information. These rights include:

- Know when their information is collected and stored and used.
- Ensure the accuracy of information held about them.

CCI has a responsibility to ensure information collected is protected by:
- Only collecting information about a worker that is necessary for the primary purpose of managing the claim.
- Only using and disclosing information concerning the worker if it relates to the primary purpose (managing a claim).
- Destroying or de-identifying any unsolicited personal information that is received.
- Outlining whether information will be disclosed to overseas recipients (i.e. reinsurers) and the nature of that disclosure and taking steps to ensure any overseas recipients of personal information do not breach the Australian Privacy Principles.
- When circulating personal information within the business, all identifying features about the worker are erased.
- When discarding a document which contains personal information enabling identification of the worker, the document is sent for secure disposal.
- Verifying all callers’ identification.
- Medical information will be kept on the claim file and will only be accessible to authorised injury management staff.

Information relating to workers can only be made available to employers and other parties with appropriate consent.

An employer is not entitled to receive Independent Medical Assessment Reports (in any form) without the consent of the worker. Both Privacy and Health Information legislation (listed below) applies to the collection and dissemination of medical reports. It is an offence for an Insurer to disclose material gathered without appropriate consent.

- Privacy and Personal Information Protection Act 1998.

The relevant legislation provides both insurers and employers with strict obligation for information to be used for the purpose that it has been gathered and any other usage is unlawful.
## Appendix 1

### Tasmanian Wage Reimbursement Schedule

<table>
<thead>
<tr>
<th>Claim number</th>
<th>Name of Worker</th>
<th>Comments / RTW date</th>
<th>Period of Incapacity</th>
<th>Number Number</th>
<th>Number Rate of Compensation claimed</th>
<th>Total amount claimed</th>
<th>Insurance Use by Payment Code</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>from to weeks Days Hours</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

An individual schedule must be provided for each worker on fortnight