



11 May 2017

Committee Secretary
Joint Parliamentary Committee on Corporations and Financial Services
Parliament House
CANBERRA ACT 2600
corporations.joint@aph.gov.au

Involvement by private sector life insurers in worker rehabilitation

Thank you for the opportunity to make a submission.

Cbus is the leading Australian Industry Super Fund for all those working in the building, construction and allied industries. Maximising the retirement outcomes of our 765,000 members is at the heart of everything we do.

Our successful member-first approach is guided by our key sponsoring organisations - the unions and employer organisation of the building and construction industry.

We offer great service to over 131,000 employers, providing confidence that their employees are with a top performing fund, which continues to grow.

Cbus is committed to providing a collaborative, supportive and inclusive working environment. We hold ourselves to high standards in terms of governance, transparency, reporting and risk management and know that our members expect us to maintain high standards of integrity and fairness in the way the Fund is run.

Our members' retirement savings join a \$43 billion pool that gives them access to large scale, long-term, diverse and innovative investments, reflected in the fact that Cbus has been a top performing fund over short, medium and longer time periods.

We invest responsibly to maximise long-term value for members and the society in which they work and retire. Cbus invests in developing the built environment. We are a leader in direct investment in property, creating a virtuous circle where part of our members' retirement savings is invested into their industry, creating over 75,000 jobs today and a better retirement tomorrow. Cbus is proud to have delivered an average of 9.24% per year to our members over the past 33 years.

Insurance in superannuation

Our members work in some of the most hazardous occupations in the construction and building industry, with more than 12,600 serious industry claims over five years.¹

¹ *Safe Work Australia: Key Work Health and Safety Statistics Australia 2017*

Cbus believes insurance within superannuation provides significant value and is an important element of the system, especially for members working in physically demanding and hazardous roles such as those in the construction industry.

Cbus uses its scale to insure workers who would not be able to get cover, or who would only receive modified cover with other providers. Our members work in some of the most hazardous conditions of any industry and being able to access insurance through superannuation is important to them.

Cbus believes in providing assistance to members wherever possible and undertakes a number of initiatives in relation to the health and wellbeing of construction workers.² As a complying superannuation fund, its core purpose is to provide the best possible retirement outcomes for members.

Health Act restrictions

Cbus would generally be supportive of the Government removing any legislative barrier that currently prevents an insurer from early or earlier intervention in the management of claims. However, any changes would need to be subject to sufficient privacy and other safeguards to ensure that patient care was not diminished or compromised.

Potential options that could be undertaken earlier by an insurer that would improve the health of individuals that generally are not permitted relate to:

- One off intervention surgeries
- A course of physical therapy
- Psychological or psychiatric therapy

Currently non-health insurers are not permitted to offer services on a contracted basis that are provided by health insurers under the *Health Act*. For example, currently hospital treatment may be delayed for an extended period due to public hospital waiting list durations. However, if the restriction was removed the non-health insurer could fund surgery promptly to aid a faster recovery.

Please feel free to contact James Bennett, Public Policy & Media Officer, on if you have any questions in relation to this submission.

Yours sincerely

Robbie Campo
Group Executive
Brand, Advocacy, Marketing & Product

² See Appendix for information regarding Cbus' activities in relation to health and wellbeing.

Appendix A

Cbus member health partners overview

Cbus focuses on members' best interests and that includes their financial, physical and mental health. In addition to delivering life insurance to more workers in the building and construction industry than any other provider, Cbus supports programs and services that deliver better health outcomes for Cbus members. We do this through partnering with organisations who are focussed on addressing the health and wellbeing issues faced by workers in the building and construction industry.

The Member Health program considers three key areas of focus:

- Mental health and wellbeing
- Older Workers/Redundancy
- Asbestos exposure

1. Mental health and wellbeing

Purpose: Cbus partners with organisations who believe that member wellbeing is connected to having a healthier workforce.

Mates In Construction (MIC), Incolink, OzHelp and SuperFriend are organisations who make a significant contribution in achieving a healthier workforce through the delivery of suicide prevention programs and broader mental health promotion within the construction industry.

Mates in Construction

Mates in Construction (MIC) was set up by industry in response to the disproportionately high rate of suicide evident in the Construction industry.

It is now widely accepted that the delivery of on the ground, face to face prevention, awareness and support work is essential to addressing the issue of suicide in the building and construction community. MIC visit workplaces and deliver general suicide prevention and awareness training, as well as recruit onsite volunteers to receive further training to be an onsite resource for co-workers in need in of assistance. MIC offers an important industry led approach to an industry problem 'where it's all about Mates helping mates'.

MIC operate across 4 states nationally and have trained over 80,000 workers since they began in 2008.

In addition to their training and assistance program, MIC participates in academic research aimed at understanding the underlying causes of suicide for workers in Construction and further developing targeted intervention strategies.

Overall program partnership – Cbus has been a significant supporter of MIC since its inception in 2008. Recent statistics indicate that suicide rates in Queensland fell 7.8% during the first five years of the MIC training programs, compared to a slight increase amongst Queensland men generally. Whilst this outcome can demonstrate that targeted, evidence based interventions saves lives, MIC continue to test their program to better understand its effectiveness.

Cbus is a national strategic industry partner of MIC which supports the ongoing delivery of their life saving program for workers in construction, many of which are Cbus members.

SuperFriend

SuperFriend is a national mental health promotion foundation focused on creating mentally healthy workplaces to reduce the incidence of suicide and the impact of mental illness on individuals and organisations.

SuperFriend partner with a range of superannuation funds and group insurers to embed mental health and wellbeing best practices into 750,000 workplaces.

Cbus partners with Superfriend to promotes their programs and services through our employer relationships.

Incolink Lifecare Program

The Lifecare program focuses on the wellbeing of young people in building and construction.

The program raises awareness of suicide and its risk factors with apprentices while at they are at TAFE and educators address range of suicide risk factors including: stress, depression, relationship issues, financial difficulties and work/life balance.

Lifecare also offers counselling and support for building trades apprentices and young workers throughout Victoria.

Cbus partners with the Lifecare program established in 2012, which funds the position of a Lifecare worker to assist in the program's delivery.

OzHelp Foundation (ACT)

The OzHelp Foundation (ACT) was established through government funding to specifically address suicide prevention for men. The organisation's central mandate is 'Healthy men at work - Healthy men for life' and focuses on assisting men in hard to reach workplaces.

OzHelp offers health screening, training, counselling and work place programs. National office is in Canberra, OzHelp's training and support services extend throughout NSW, the Pilbara region in WA and Darwin in the NT.

Approximately 71,500 people have received services from OzHelp in the past three years, with over 34,000 of those occurring in the past 12 months through the delivery of OzHelp's range of services, programs and events.

Overall program partnership – Cbus acknowledged as supporting partner for the delivery of OzHelp program in publications, event collateral and at tradie focused 'tune ups' and training sessions.

OzHelp Tasmania

OzHelp Tasmania delivers suicide prevention and awareness services throughout Tasmania. Established in 2007 in response to concerns raised by key industry stakeholders, including Cbus, at the high level of suicides occurring in the Tasmanian construction industry.

OzHelp Tasmania's training is delivered in all TasTafe building and construction apprentice courses and reaches approx. 80% of all apprentices in the industry sector in Tasmania. OzHelp Tasmania has seen a reduction in the number of suicides in the industry since its inception.

Training programs are delivered onsite via employers and the support service works with 900 clients each year, on average.

Overall program partnership - Cbus acknowledged as a Key Partner for the delivery of onsite Tool Box sessions and Lifeskills training programs delivered at TAFE's. Cbus has presenting opportunities at the TasTAFE sessions.

2. Older Workers/Redundancy

REconnect project

Cbus partnered with SuperFriend to pilot the REconnect program, an initiative to develop evidence based communications, in consultation with the Australian Psychological Society (APS), for Cbus to maintain connection with members to support their mental health and wellbeing through a time of uncertainty as they experience job insecurity, job loss or redundancy and potential financial and emotional stress.

Construction workers generally are more vulnerable to experience substantial breaks in employment as many are hired on a contract by contract basis. The impacts can be significant affecting psychological, physical and financial health.

The program's topics include: self-care, finding work, managing stress, budgeting, social support and seeking help/referral.

Our evaluation of the two-stage pilot during 2017 showed members found the 8-week communication program valuable and that it provided practical support during a stressful time. The REconnect program now forms part of Cbus' regular communications schedule and was formally launched during the first quarter of 2018.

3. Asbestos support, safety and management

The debilitating health effects of exposure to asbestos are well known, but what is less well known in the community is that asbestos continues to make its way onto Australian construction sites through unregulated, imported, building materials.

Purpose: Cbus partners with organisations who, collectively, are focused on providing a range of asbestos related services.

Asbestos Safety and Eradication Agency (ASEA)

ASEA is a Government agency established to provide a national focus on asbestos issues which go beyond workplace safety to encompass environmental and public health issues. ASEA runs an annual summit to continue the conversation around issues the sector faces regarding dangers of asbestos and its legacy. It's a forum for those working in the sector to discuss best practise in management and safety.

ASEA promotes research and networking with others working with or affected by asbestos, including the danger of overseas asbestos building products making their way into Australia.

Major event partnership - ASEA Summit. Inclusions: branded event collateral, lectern, venue signage and exhibition booth

Asbestos Diseases Support Society (ADSS)

The Society works closely with medical and legal professionals experienced in asbestos related diseases. ADSS works to:

- help those who have been affected by asbestos
- reduce the number of people being exposed to asbestos and future incidences
- provide support to sufferers, their carers, families and friends
- promote awareness about the dangers of asbestos exposure
- address physical, emotional and welfare needs when diagnosed with an asbestos related disease.

Event partnership - ADSS Race Day. Inclusions: branded event collateral, advertisement in the race book, naming rights for a race, attendance.