

**STRONGER  
TOGETHER**

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10 May 2018

Committee Secretary  
Parliamentary Joint Committee on Corporations and Financial Services  
PO Box 6100  
Parliament House  
Canberra ACT 2601

*Via email: [corporations.joint@aph.gov.au](mailto:corporations.joint@aph.gov.au)*

Dear Committee Secretary

**Re: Joint Committee on Corporations and Financial Services Inquiry Options for Greater Involvement by Private Sector Life Insurers in Worker Rehabilitation**

The Australian Workers' Union (AWU) is Australia's largest broad-based blue-collar Union with over 85,000 members. Our members work in all headline industry categories across the nation, including in high-risk work health and safety industries such as agriculture, construction, manufacturing, oil and gas.

A substantial number of AWU members are covered by both federal and state based workers compensation and rehabilitation legislation, regulations and codes. As a consequence, the AWU is uniquely placed to communicate the challenges that members in multiple industries face in their workplaces.

The AWU has worked with the Australian Council of Trade Unions (ACTU) in the development of the ACTU submission to Joint Committee. The AWU supports the ACTU's submission.

The AWU makes and reinforces the following additional points in the spirit of the Terms of Reference.

**Increased involvement of private sector life insurers in worker rehabilitation.**

The AWU is deeply concerned that encouraging greater participation by private sector life insurers in worker rehabilitation will restrict the ability of an injured worker to exercise his or her basic right of choice of doctor/physician.

The AWU notes that a number of large multinational businesses operating in Australia have established in-house rehabilitation frameworks that *discourage* workers from choosing a doctor or medical professional that a worker believes is best placed to treat them. This is a troubling development.

AWU members employed in these large multinational businesses regularly report being pressured to use the company's doctors and in-house rehabilitation providers.

Choice of doctor is an important human right and provides confidence to all patients, particularly workers who have been injured while at work. These workers should have the choice of who treats them.

The AWU is yet to see any actual evidence that the non-choice model provides a better medical outcome for workers. Indeed, our members regularly report that this model results in a less-customised outcome for their rehabilitation.

We are available to assist the work of the Committee should you have any further questions.

Yours sincerely

Daniel Walton  
**NATIONAL SECRETARY**