

Workers' Medical Centre

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Secretary
Inquiry into Aspects of Workers' Compensation
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The Workers' Medical Centre is a union funded medical practice specializing in occupational medicine. The Centre is operated by the Queensland Workers' Health Centre. The Queensland Workers' Health Centre is a union funded occupational health and safety resource organization. Our role is to provide affiliated trade unions with occupational health and safety information to enable them to make informed decision.

One behalf of both The Workers' Medical Centre and Queensland Workers' Health Centre we would like to submit the following submission to the Inquiry into Aspects of Workers' Compensation.

Regarding **“the incidence and cost of fraudulent claims and fraudulent conduct by employees and employers and any structural factors that may encourage such behavior”** the Centre is of the opinion that in most cases only very rarely are claims made that have prior fraudulent intent. There are however, some claims that by perception may seem to be fraudulent and it is about these that we wish to make some comment.

Claiming workers' compensation for an injury especially one that is unseen for example musculo-skeletal or psychological injuries is usually a long drawn out process. This problem is further exacerbated if the employer is a self-insurer. Workers, in many situations, are made to feel that they are causing financial problems for the employer by making a claim for a work related injury.

The claiming of workers compensation for some injured workers can be a very stressful process. The need to prove that their claim is legitimate by visiting examining doctors further increases the stress due to the cost factor. For some claimants there has been no income for quite some time. Visits to independent medical examiners to enable the mounting of an appeal are quite expensive.

Assessments required by doctors and therapists who are seemingly on the side of the employer and show no real concern for the worker who is injured can cause

frustration, bitterness and anger in the belief that the employee is not being trusted by the employer.

This anger slows down the recovery process and can be transferred to the employer. It is the belief of the Centre that the change from legitimate to seemingly fraudulent, in the eyes of the employer, is a gradual process and is caused by the stress of this process.

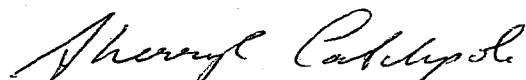
If the claimant were treated with dignity throughout the process many claims would not be perceived as fraudulent. The Centre believes that the vast majority of workers claiming compensation would prefer to be rehabilitated and return to the workplace.

Regarding "factors that lead to different safety records and claim profiles from industry to industry and the adequacy appropriateness and practicability of rehabilitation program.

The hazards of the industry itself have an influence on the claim profiles and this is unlikely to change. It is of more concern when the profiles of companies working in the same industry differ. In these cases the practices of management and of case handling may be influencing the outcomes.

We are happy to elaborate on these points in more detail if desired.

Yours Sincerely,



Dr. Sherryl Catchpole