



CAMPBELL RESEARCH & CONSULTING

**2001/02  
Comcare**

**Return To Work  
Monitor**

A report of a survey of 245 injured workers  
from premium paying agencies

prepared for

**Comcare Australia**

**September 2002**

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## **Executive Summary**

### **The Return To Work Monitor**

This report is the fourth annual report of the Return to Work (RTW) Monitor conducted for Comcare. The RTW Monitor uses surveys of injured workers to measure RTW outcomes and process measures across Australian *and* New Zealand workers' compensation jurisdictions. It is prepared for the Heads of Workplace Safety and Compensation Authorities. The population surveyed is injured workers who have had more than 10 days compensation paid. The survey is conducted in November and May each year<sup>1</sup>.

The interviews are conducted seven to nine months after a claim has been lodged. The survey provides information about three key stages in the injured workers' claim experience:

- the time when the claim was lodged;
- the time of RTW (if RTW occurs); and
- the time of interview.

The survey instrument and sampling procedures have been designed to provide a rigorous measure of RTW outcomes and processes that are independent of claim status. That is, although workers' compensation jurisdictions are able to measure payments to, and RTW status of, injured workers with active claims, measurement of outcomes for inactive or closed claims is seldom achieved.

The RTW Monitor uses consistent sampling, consent, interview, coding and analysis procedures across each jurisdiction. Minor adjustments are made to account for the different structures of compensation or terminology used. The consistency of procedures from wave to wave provides a robust measure, which is sensitive to change over time.

This report analyses the results of the surveys conducted in November 2001 and May 2002. Results are reported as the Comcare RTW Monitor 2001/02. Comparisons are made with the national Australian average and with previous years of the Comcare RTW Monitor.

A number of new features appear in this report for the first time:

- Trends are reported on a financial year to bring the reporting into line with the Comparative Performance Monitoring (CPM) project (previous reports reported on two waves for each financial year);
- The summary table (Table 1) has been enhanced and expanded;
- Workplace culture is reported; and
- Previous claim experience from both survey questions and Scheme data are reported.

The report identifies substantial differences between jurisdictions and trends over time.

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<sup>1</sup> The Australian financial year (July to June) is the basis for reporting in line with other Comparative Performance Measures used by the Heads of Workplace Safety and Compensation Authorities.

## Key findings

### Outcome measures

The RTW Monitor provides outcome measures for the early part of a claim. Interviews are conducted with injured workers within a fixed time (just over six months) after workers' compensation claims had been made.

#### *Return to work*

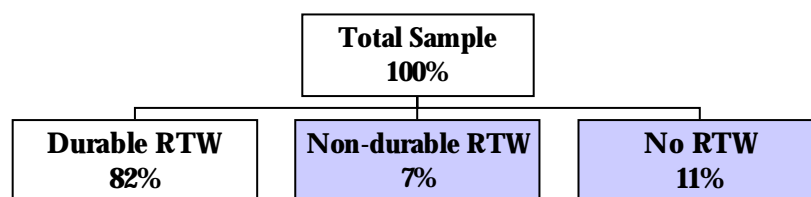
Return to work refers to an injured worker returning to any paid employment, with their pre-injury employer or with another employer.

- In 2001/02, nine in ten (89%) injured workers covered by Comcare had returned to work six to nine months after making a claim.
- Comcare's RTW rate remains higher than the Australian national RTW rate (83%).
- Comcare's RTW rate has declined, from a peak rate of over nine in ten (94%) in 1999/00, to 89% in the current year.

#### *Durability of RTW*

The RTW Monitor measures durability of RTW for the early part (the first seven to nine months) of workers' compensation claims. It is derived from several related outcome measures – working in paid employment at the time of interview, receiving compensation payments at the time of interview and other income sources at the time of interview.

- In 2001/02, Comcare's durable RTW rate was 82%.
- Comcare's durable RTW rate is substantially higher than the Australian national rate of 73%.
- Two in ten (18%) injured workers covered by Comcare were not working at the time of interview:
  - One in ten injured workers (11%) had not returned to work at all; and
  - One in ten (7%) had a non-durable RTW



- Injured workers covered by Comcare who had a durable RTW (who were in a paid job at the time of interview), had been back in the workforce for a median duration of 180 days (26 weeks).
- Comcare's successful RTW duration is substantially higher than the Australian national median of 21 weeks.
- The duration of successful RTW has been increasing steadily over the four years of the RTW Monitor.

### ***Income at time of interview***

- One in three (29%) injured workers covered by Comcare were still receiving compensation payments eight to nine months after making a claim.
- This proportion is higher than proportion of injured workers nationally who were still receiving payments (25%).
- The increase in the proportion of injured workers receiving compensation payments at the time of interview from 24% in 1999/00 to 31% in 2000/01 has stabilised.
- The proportion of injured workers covered by Comcare whose main source was employment (80%) is substantially higher than that of injured workers nationally (70%). The proportion whose *main* source was weekly *compensation payments* (13%) is comparable to injured workers nationally (16%).

Comcare's high RTW rate is largely accounted for by Comcare injured workers having a *partial* RTW.

- A *greater* proportion of injured workers covered by Comcare (26%) had a partial RTW compared with injured workers nationally (17%).
- There was a higher partial RTW rate where injured workers reported only employment and workers'c compensation only for Comcare (15%) compared to nationally (5%);
- A *smaller* proportion of injured workers covered by Comcare (15%) had a non-durable RTW, or had not returned to work at all compared with injured workers nationally (27%); *however*
- The Comcare Full RTW rate (income from employment only) was comparable (58%) to the Australian national rate (56%).

### **Process measures**

The RTW Monitor provides a unique source of information about the experience of injured workers in a range of processes and programs that have been developed to assist their return to work. These processes are influenced by attitudes of the employer, perceptions of the workplace and identify the awareness of formal programs such as RTW plans.

#### ***Workplace culture***

Injured workers generally felt valued at work and satisfied with their pre-injury work. They were less likely to agree that the employer would help them RTW or spend money on safety. Injured workers covered by Comcare are like the jobs they are doing.

There was little difference in attitudes to workplace between injured workers from Comcare and the national average

Equal proportions agreed and disagreed that doctors worked closely with their workplace to achieve a RTW.



### ***Previous claim experience***

A question about previous claims was introduced in the May wave of the 2001/02 RTW Monitor. It was found that four in ten (41%) injured workers covered by Comcare reported having a previous claim. This is substantially higher than the three in ten (32%) nationally.

Considered in conjunction with the finding that one in ten injured workers have an unsuccessful attempt at returning to work, mostly because of their injury, the high proportion of previous claims reinforces the importance of focusing on the injured worker, and not the claim, as the primary unit of analysis for evaluating RTW outcomes.

### ***Claim process***

RTW processes can be considered to commence at the time when the claim is lodged. Issues that occur at the time of claim may affect access to RTW services.

- Eight in ten (77%) injured workers covered by Comcare found that it was *easy* to get the information that they required to make a claim. This is similar to the National average and has been stable over time.
- Injured workers covered by Comcare continued to find the claims process more complicated than injured workers nationally.
- The rating of complexity of claim process has decreased.

### ***Return to work plans***

RTW plans are a formal process aiming to identify specific strategies to assist the injured worker to RTW.

- Six in ten (58%) injured workers covered by Comcare were given a return to work plan. This is higher than the national average and has been constant over the last three years.
- Nearly all (91%) who had a RTW plan reported involvement in the plan, higher than the national rate.
- Three in four found the RTW plan to be helpful.
- Two in three received help to follow the plan, higher than nationally.
- The most common sources of help with RTW plans for injured workers covered by Comcare were:
  - Rehabilitation providers (29%);
  - Supervisors at work (22%); and
  - Workplace rehabilitation providers (13%).

### ***Timing of RTW and changes to work duties***

Perception of the suitability of duties and readiness for RTW are measured, together with the extent to which changes in duties or hours-worked are used to achieve RTW.

- Less than seven in ten (65%) injured workers felt ready to RTW, lower than the Australian national rate and a decline over the four years of the monitor with a marked decline observed in the current year.
- Three quarters reported suitable duties when they returned to work
  - Six in ten (57%) injured workers reported different duties when they returned to work;
  - Five in ten (48%) reported that they received *lighter duties*;
  - Four in ten (40%) reported that they had *reduced hours*; and
  - One in ten (8%) reported *no heavy lifting*

- Injured workers covered by Comcare were more likely to report that they had returned to work with reduced hours but less likely to report lighter duties or no heavy lifting compared with injured workers nationally.
- Injured workers covered by Comcare who were given a RTW plan were substantially more likely to report that they returned to different duties at work (68%), compared with workers who were not given a RTW plan (39%)
- Changes in workplace duties at RTW were generally temporary. By the time of interview (or leaving work for those with a non-durable RTW), this had declined to just over two in ten (24%).
- Over the waves of the RTW Monitor, the proportion of Workers covered by Comcare who had a partial RTW has steadily increased from 28% in 1998/99 to 35% in the current year.
- The proportion returning to their pre-injury hours has decreased from 46% in 1998/99 to 37%.

### ***Sources of assistance with RTW***

A range of people and organisations become involved in the RTW process. Employers, treating health professionals, rehabilitation providers and workers' compensation authorities all play a role.

- Injured workers covered by Comcare reported that the *most* helpful people during the RTW process were:
  - Doctors (25%);
  - Work colleagues (18%); and
  - Rehabilitation providers (16%).
- When an injured worker did report that there was someone that helped least, or made it harder for them, to RTW, the most commonly reported people were:
  - Someone from work (29%); and
  - Their *compensation provider* (Comcare) (11%).
- Over the four years of the RTW Monitor, Comcare injured workers have been consistently more likely to report that their supervisor was the least help compared with injured workers nationally.
- Half (48%) the injured workers covered by Comcare reported *most of their workmates were supportive but some made it difficult for them to return to work*.
- Injured workers covered by Comcare rate most people involved in the RTW process as being more helpful, compared with the ratings given by injured workers nationally.
- In 2001/02, there was a decrease in the number of injured workers who were not contacted at all by their case managers and an increase in the number of injured workers who were contacted by their case managers within 2 weeks after reporting the injury.

### ***Insurer service***

Customer service is an important element in achieving outcomes. The RTW Monitor measures the helpfulness, courtesy and understanding of the agencies managing the claims. Accuracy of information, advice about rights and communication are also measured.

- Four in ten injured workers covered by Comcare had some contact with their insurer in the previous three months, similar to the Australian national rate.
- The proportion of injured workers who had contact with Comcare rose slightly in the current year of the RTW Monitor, after a substantial decline in 2000/01.
- Comcare's overall service rating has declined from 3.5 in 2000/01 to 3.2 in 2001/02.
- Six in ten injured workers covered by Comcare indicated that the service that they had received from Comcare met their expectations
- One quarter of all injured workers covered by Comcare indicated that Comcare's customer service was worse than they had expected.
- Injured workers covered by Comcare rated all aspects of Comcare's service delivery between 3 (neutral), and 3.3, (slightly above neutral).
- The average customer service ratings given by injured workers covered by Comcare are comparable to customer service ratings nationally.
- There has been a slight decline in all of Comcare's service delivery ratings since the last year of the monitor.
- The greatest decline in ratings were for:
  - *providing accurate information* which fell from 3.5 in 2000/01 to 3.2 in 2001/02; and
  - *Giving advice about your claim* which fell from 3.2 in 2000/01 to 3.0 in 2001/02.
- These declines follow a number of notable improvements in service delivery ratings between 1999/01 and 2000/01.
- Injured workers covered by Comcare were asked whether they had received specific types of information from Comcare. The information that was most commonly received by injured workers covered by Comcare was:
  - *What to do if the injured worker thought a decision was unfair or wrong* and
  - *What to do to get payment for medical and other expenses.*
- Injured workers covered by Comcare reported that the provision of information about *the employer's obligation to assist them to return to work* showed room for improvement. Four in ten indicated that they had not received the information at all; and
- The proportion of injured workers who reported the information "*you are expected to do everything you can to return to work*" was received and clear increased from 48% in 2000/01 to 65% in 2001/02.
- Injured workers who did not receive information from Comcare would have most liked information about the following:
  - *What to do to get payment for medical and other expenses* (88%);
  - *What to do if the injured worker thought a decision was unfair or wrong* (84%); and
  - *The amount paid for medical and other services* (84%).

## **Demographic and claim characteristics**

Some Scheme based data is provided with the sample. This data is de-identified for analysis. It includes age, gender and costs characteristics. Language spoken is derived from the survey.

### ***Demographics***

- In 2001/02, three in ten injured workers covered by Comcare were male, a substantially lower proportion than the national average (64%).
- The mean age of workers covered by Comcare was 43 years of age - slightly older than the national figure (41).
- Nearly all (96%) injured workers covered by Comcare spoke English as a main language at home.

### ***Claim costs***

- The average number of days compensation paid was 55 for injured workers covered by Comcare. This average is comparable to the national average of 60.
- Comcare's average days compensation rate is substantially lower than the rate recorded in 2000/01 (70).
- In 2001/02, Comcare's average claim cost was \$11,915. This cost is substantially higher compared with the national average of \$9,708.

### ***Rehabilitation participation and costs***

- The proportion of injured workers covered by Comcare who incurred rehabilitation costs (56%) is substantially higher than the Australian national rate (35%).
- Comcare's rehabilitation participation rate has climbed steadily since a significant decline in 1999/00.
- The average cost of rehabilitation for Comcare injured workers in rehabilitation was \$1,911, notably higher than the national average of \$1,395.
- The average cost of rehabilitation has increased dramatically over the last two years of the RTW Monitor. Comcare's average rehabilitation cost has also been substantially higher compared with the national average for the last two years.

## **Summary**

In 2001/02, Comcare performed well on all RTW measures compared with other Workers' Compensation jurisdictions. A higher proportion of injured workers covered by Comcare:

- Returned to work; and
- Were still working at the time of interview.

However, since 1999/00 there have been a number of downward trends for Comcare:

- the RTW rate is lower;
- the durable RTW rate is lower; and
- The duration of time spent back at work for injured workers who have returned to work is shorter.

Comcare's high RTW rate is largely accounted for by Comcare injured workers having a *partial* RTW. When all sources of income are considered, compared to the national Australian rates, injured workers from Comcare have:

- similar rates of full RTW (where employment is the only source of income);
- similar proportions of income sources that indicate no or a non-durable RTW
- similar rates of compensation payments; but
- higher partial RTW rates.

The partial RTW rate has increased over the four years of the RTW Monitor (while all other RTW outcomes have decreased).

The increasing trend to partial RTW is also reflected in increasing proportion of injured workers returning to work with reduced hours and fewer returning to their pre-injury duties.

A number of trends in the RTW processes have emerged:

- A lower proportion of injured workers covered by Comcare felt ready to RTW compared with injured workers nationally;
- Comcare injured workers were more likely to indicate that they felt pressured by their employer to RTW compared with injured workers nationally; and
- The proportion of injured workers reporting that they had returned to work because they had recovered from their injury has fallen substantially in the last three years.

Compared to other jurisdictions, Comcare has a higher incidence of providing injured workers with a RTW plan and helping them with that plan. Use of RTW plans has a positive impact on a number of RTW outcomes including:

- Higher perception of helpfulness of people in the RTW process; and
- Higher satisfaction ratings with customer service.

Injured workers are more likely to mention someone from work as helping the *least* than they are to mention a person from work helping them the *most*. Doctors are generally identified as most helpful, although fewer (4%) injured workers identify doctors as assisting with RTW plans.

Comcare injured workers feel valued in their places of work, and value the work that they do.

Comcare injured workers were moderately satisfied with the level of service that they receive from Comcare, and generally reported that the people involved in the RTW process were helpful. Most injured workers had received the information that they needed from Comcare, and reported that the information was clear.

## **Disclaimer**

Please note that, in accordance with our Company's policy, we are obliged to advise that neither the Company nor any member nor employee undertakes responsibility in any way whatsoever to any person or organisation (other than Comcare) in respect of information set out in this report, including any errors or omissions therein, arising through negligence or otherwise however caused.

## Summary of Differences

The following table summarises the Comcare results and identifies outcomes and measures that are statistically different to the national Australian rate and to the previous year.

More detailed descriptions of trends over the course of the Monitor are included in the main body of the report.

| <b>Table 2: Comcare comparison to national rate and 2000/01</b>               |                               |                                  |                                |
|---|-------------------------------|----------------------------------|--------------------------------|
| <b>Indicator</b>  | <b>COM results in 2001/02</b> | <b>Relation to national rate</b> | <b>Comparison with 2000/01</b> |
| <b>RTW Outcomes</b>   |                               |                                  |                                |
| RTW rate  | 89%                           | above                            | -                              |
| Durable RTW   | 82%                           | above                            | -                              |
| Length of durable RTW   | 180 days                      | N/A                              | N/A                            |
| Non durable RTW   | 7%                            | -                                | -                              |
| Length of non-durable RTW   | 46 days                       | N/A                              | N/A                            |
| Compensation payment status at time of interview                              | 29%                           | -                                | -                              |
| Full RTW (employment as only source of income at time of interview)           | 58%                           | -                                | Decrease                       |
| Partial RTW (employment plus any other source of income at time of interview) | 26%                           | above                            | -                              |
| Non-durable RTW / no RTW (income from all sources except employment)          | 15%                           | below                            | -                              |
| Continuity of employer  | 96%                           | above                            | -                              |
| Returning to same duties  | 76%                           | -                                | -                              |
| Return to previous hours  | 37%                           | below                            | -                              |
| <b>RTW Process Measures</b>   |                               |                                  |                                |
| <b>Workplace Culture</b>  |                               |                                  |                                |
| Work importance (mean rating)   | 4.3                           | -                                | -                              |
| Work satisfaction (mean rating)   | 4.1                           | -                                | -                              |
| Valued at work (mean rating)  | 3.9                           | -                                | -                              |
| Management help RTW (mean rating)   | 3.6                           | -                                | -                              |
| OH&S spending (mean rating)   | 3.5                           | -                                | -                              |
| <b>Making a claim</b>   |                               |                                  |                                |
| Ease of getting information to put a claim                                    | 77%                           | -                                | -                              |
| Ease of putting a claim   | 57%                           | below                            | -                              |
| Most help given when putting a claim: Employer                                | 10%                           | below                            | Decrease                       |
| Most help given when putting a claim: No one                                  | 18%                           | -                                | -                              |

| <b>Table 2: Comcare comparison to national rate and 2000/01</b> |                               |                                  |                                |
|---|-------------------------------|----------------------------------|--------------------------------|
| <b>Indicator</b>  | <b>COM results in 2001/02</b> | <b>Relation to national rate</b> | <b>Comparison with 2000/01</b> |
| Most help given when putting a claim: Someone from work         | 27%                           | above                            | Increase                       |
| Most help given when putting a claim: Doctor                    | 6%                            | below                            | -                              |
| Most help given when putting a claim: OH&S                      | 10%                           | above                            | -                              |
| Most help given when putting a claim: Insurer                   | -                             | above                            | -                              |
| Previous claim experience                                       | 41%                           | above                            | N/A                            |
| <b>Reasons for RTW &amp; no RTW</b>                             |                               |                                  |                                |
| Total reasons for RTW: Recovered from injury                    | 47%                           | -                                | Decrease                       |
| Total reasons for RTW: Wanted to RTW                            | 37%                           | -                                | -                              |
| Total reasons for RTW: Net economic need                        | 16%                           | below                            | -                              |
| Total reasons for RTW: Assisted by RTW process                  | 18%                           | -                                | Increase                       |
| Total reasons for RTW: Health provider influence                | 15%                           | -                                | -                              |
| Total reasons for RTW: WorkCover/employer pressure              | 10%                           | -                                | Increase                       |
| Total reasons for no RTW: Injury related                        | 72%                           | -                                | -                              |
| Total reasons for no RTW: Left employment                       | 34%                           | -                                | -                              |
| Total reasons for no RTW: Retrenched/dismissed                  | 0                             | below                            | -                              |
| <b>RTW plan</b>   |                               |                                  |                                |
| Development of RTW plan   | 58%                           | above                            | -                              |
| Involvement in development of RTW plan                          | 91%                           | above                            | -                              |
| Helpfulness of RTW plan   | 75%                           | -                                | -                              |
| Assistance given to follow RTW plan                             | 69%                           | above                            | -                              |
| Who helped to follow RTW plan: Rehab provider                   | 29%                           | above                            | -                              |
| Who helped to follow RTW plan: Main supervisor                  | 22%                           | above                            | Increase                       |
| Who helped to follow RTW plan: Employer                         | 10%                           | -                                | -                              |
| Who helped to follow RTW plan: Workplace rehab coordinator      | 13%                           | Above                            | -                              |
| Who helped to follow RTW plan: Someone else                     | 10%                           | -                                | -                              |
| Who helped to follow RTW plan: Doctor                           | 4%                            | -                                | -                              |
| Who helped to follow RTW plan: Insurer                          | 0                             | -                                | -                              |
| <b>RTW – timing and duties</b>                                  |                               |                                  |                                |
| Timeliness of RTW   | 65%                           | below                            | -                              |
| Suitable duties at RTW  | 76%                           | -                                | -                              |

| <b>Table 2: Comcare comparison to national rate and 2000/01</b> |                               |                                  |                                |
|---|-------------------------------|----------------------------------|--------------------------------|
| <b>Indicator</b>  | <b>COM results in 2001/02</b> | <b>Relation to national rate</b> | <b>Comparison with 2000/01</b> |
| Change in duties at RTW   | 57%                           | below                            | -                              |
| Changes in duties at RTW: Lighter duties                        | 48%                           | below                            | -                              |
| Changes in duties at RTW: Reduced hours                         | 40%                           | above                            | -                              |
| Changes in duties at RTW: No heavy lifting                      | 8%                            | below                            | -                              |
| Changes in duties at RTW: No change                             | 25%                           | -                                | -                              |
| Different duties at time of interview                           | 24%                           | -                                | -                              |
| Partial RTW at RTW  | 35%                           | above                            | -                              |
| <b>Rating of help to RTW</b>                                    |                               |                                  |                                |
| Most assistance given: Rehab provider                           | 16%                           | above                            | Increase                       |
| Most assistance given: Doctor                                   | 25%                           | -                                | -                              |
| Most assistance given: Someone from work                        | 22%                           | above                            | -                              |
| Most assistance given: Myself                                   | 13%                           | below                            | -                              |
| Most assistance given: No one                                   | 4%                            | -                                | -                              |
| Most assistance given: Insurer                                  | 2%                            | -                                | -                              |
| <b>Rating of insurer's customer service</b>                     |                               |                                  |                                |
| Contact with insurer in the last three months                   | 40%                           | -                                | -                              |
| Attitude to claim (mean rating)                                 | 3.3                           | -                                | -                              |
| Accuracy of information (mean rating)                           | 3.2                           | -                                | Decrease                       |
| Response to enquiries (mean rating)                             | 3.2                           | -                                | -                              |
| Helpfulness (mean rating)                                       | 3.2                           | -                                | -                              |
| Understanding of worker's situation (mean rating)               | 3.0                           | below                            | -                              |
| Communicating with worker (mean rating)                         | 3.1                           | -                                | -                              |
| Giving advice about claim (mean rating)                         | 3.0                           | -                                | Decrease                       |
| Giving advice about rights (mean rating)                        | 3.2                           | -                                | -                              |
| <b>Demographics</b>   |                               |                                  |                                |
| Gender: proportion of males                                     | 33%                           | below                            | Decrease                       |
| Mean age  | 43                            | above                            | -                              |
| Language other than English spoken at home                      | 4%                            | below                            | -                              |
| Mean number of days compensation paid                           | 55 days                       | -                                | Decrease                       |
| Mean claim cost   | \$11,915                      | above                            | -                              |
| Participation in rehabilitation                                 | 56%                           | above                            | Increase                       |
| Mean cost of rehabilitation                                     | \$1,911                       | above                            | -                              |



## **How to Read this Report**

The report identifies outcome measures (Section 1):

- return to work (RTW) rates;
- durability of RTW;
- compensation status;
- current sources of income reported; and
- continuity of employer and work duties;

Process measures (Section 2) include:

- the influence of workplace culture;
- claim experience;
- reasons given by injured workers for RTW;
- development of RTW plans;
- perception of the timeliness of RTW;
- suitable duties at RTW;
- partial RTW;
- perceptions of who were of most or least help in returning to work;
- communication with the insurer; and
- rating of insurer service by injured workers.

The report also identifies (Section 3):

- demographics of the injured workers;
- compensation paid and claim cost;
- rehabilitation participation and cost; and
- employer's enterprise size.

### **Change in reporting structure**

There are a number of changes to the reporting structure. These changes maintain comparability with earlier waves but enhance the value of this report. The changes are:

- Trends are reported by financial year. Previously trends were reported by wave (there are two waves for each financial year). Reporting trends by financial year increases the power of the averages and brings the RTW Monitor into line with CPM reporting standards.
- Seacare has been added to the national figures for 2000/01 and 2001/02. There may be some minor differences when comparing the national figures for 2000/01 in this and the previous report.
- A section on workplace culture has been included (Section 2.1).
- A subsection on previous claims has been included (Section 2.2.4).

## **Reading graphs and tables**

### **Reading the graphs**

- Graphs have been used to demonstrate differences between each jurisdiction and the national Australian rate.
- Graphs have been used to demonstrate differences between financial years of the RTW Monitor at the national Australian level.
- The relevant survey questions are identified in the graph header.
- The national Australian average is shown as a horizontal line on bar charts.
- Each column is a percentage of the base.
- The base for the graphs refers to the total number of responses upon which the percentages have been calculated. This is identified under the left-hand corner of the graph.

### **Reading the tables**

- The relevant survey questions are identified in the table header.
- Angle brackets <> around a word or phrase in the survey question indicate where an expression specific to a jurisdiction is used.
- The base for each table is identified under the left-hand corner of the table.
- The base for each column is given in parentheses under the column header.
- A superscript capital letter in a column means that the survey estimate noted in that column is significantly greater (at the 95% confidence level) than comparable estimates shown in the column(s) noted. The corresponding capital letters for comparison may be found in the column header.
- “n/a” means that the particular cell is not applicable and no result can be reported.
- “-” means that there were no responses for the cell or the responses were too low to provide a percentage.
- Subtotals are in bold and right justified.
- Proportions are rounded to the nearest whole percent.

## **Statistical significance**

The results of the survey are analysed as the reported experience of injured workers across all participating jurisdictions. Only statistically significant results are discussed in the text of the report<sup>2</sup>.

### **Time series comparisons**

Comparisons have been made between participating jurisdictions as well as over time.

Direct time series comparisons are shown for each jurisdiction participating in the last five financial years from 1997/98 through to 2001/02. The report also provides indicative national estimates based on an aggregation across jurisdictions appropriately weighted in accordance with the reported claim population for each participating jurisdiction.

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<sup>2</sup> Statistically significant results are reported at the 95% confidence level.

## **Background to the RTW Monitor**

Return to work (RTW) is a key outcome used to measure the performance of workers' compensation systems both in Australia and overseas. Return to work reflects the successful outcome and resolution of claims from the point of view of all key stakeholders - the injured worker, the employer, the insurer and the Authority responsible for overseeing the workers' compensation Scheme.

RTW is measured in some form or other by the workers' compensation systems. However, most measures are internal in that they rely upon the information available to the insurer or Authority from claims. They do not provide information after the claim is closed and seldom provide reliable information about the durability of RTW.

In order to develop a more comprehensive measure of return to work, the Victorian WorkCover Authority commissioned a survey of injured workers to measure return to work in a consistent and reliable format. The survey provides, from the perspective of the injured worker, a measure of a number of aspects of RTW that would not otherwise be available. These include:

- Durability of RTW;
- Reasons for returning to work;
- The extent to which injured workers report suitable duties being provided to assist their return to work;
- The reasons for unsuccessful RTW;
- The extent to which key stakeholders (doctors, employers, insurers, etc.) are perceived to help or hinder RTW; and
- A rating of the services provided by insurers (or Schemes).

The survey has been conducted by the Victorian WorkCover Authority every six months since November 1993. In May and November 1996 comparative surveys were conducted for the South Australian WorkCover Corporation.

In May 1997 the Final Report of the Heads of Workers' Compensation Authorities "*Promoting Excellence: National Consistency in Australian Workers' Compensation*" recommended a nationally consistent approach to workers' compensation.

To establish a nationally consistent framework for monitoring return to work outcomes the first Return to Work Monitor report was published in May 1998: New South Wales, the Australian Capital Territory, Queensland, South Australia, the Northern Territory and Victoria. In November 1998 Tasmania and Comcare joined the national Return to Work Monitor, and the Northern Territory suspended inclusion for the full financial year 1998/99 (due to funding restraints). The sixth wave of the national Return to Work Monitor was conducted in May 2000 and included all state jurisdictions (including Comcare) except Western Australia.

This report presents the national results for the 2001/02 financial year (i.e. the aggregate of the November 2001 and May 2002 waves).

The Monitor's objectives are:

- To maintain a national benchmark for measuring RTW outcomes and processes used to achieve those outcomes across workers' compensation jurisdictions.

To monitor RTW outcomes and processes used to achieve those outcomes over time and across workers' compensation jurisdictions.

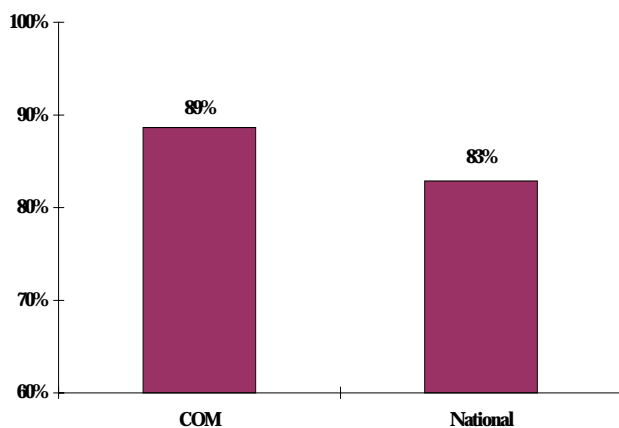
# 1. Return to Work Outcome Measures

## 1.1 RTW rate

In 2001/02, nine in ten (89%) injured workers covered by Comcare had returned to work six to nine months after making a claim (Figure 1). Comcare's RTW rate is higher than the Australian national RTW rate (83%).

**Figure 1: RTW rate (Comparative)**

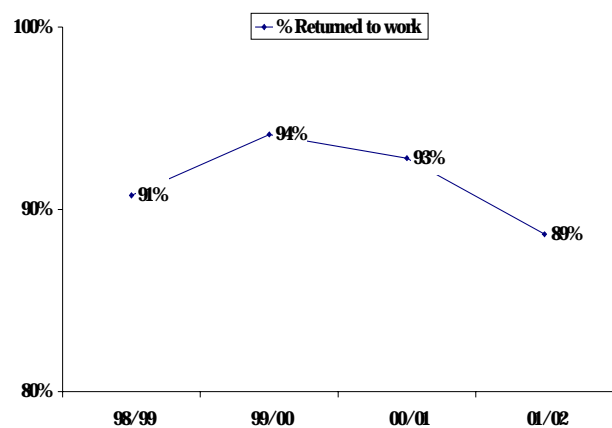
Q3. Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?



Base: All respondents  
COM = 245 National = 3,142

**Figure 2: RTW rate (Trend)**

Q3. Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?



Base: All respondents  
98/99 = 243 99/00 = 236 00/01 = 240 01/02 = 245

Comcare's RTW rate has shown a downward trend, from a peak rate of over nine in ten (94%) in 1999/00, to 89% in the current year (Figure 2). Nevertheless, the Comcare RTW rate remains well above the national Australian rate.

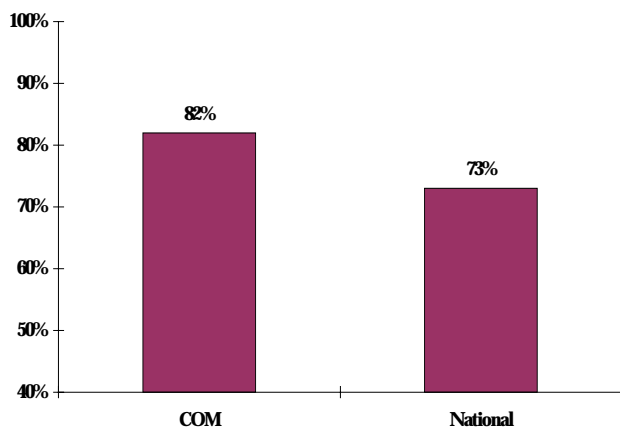
Comcare's RTW rate has shown a downward trend over the last three years.

## 1.2 Durable RTW

The durable RTW rate is the proportion of injured workers who had returned to work and were still working at the time of interview, seven to nine months after making their claim.

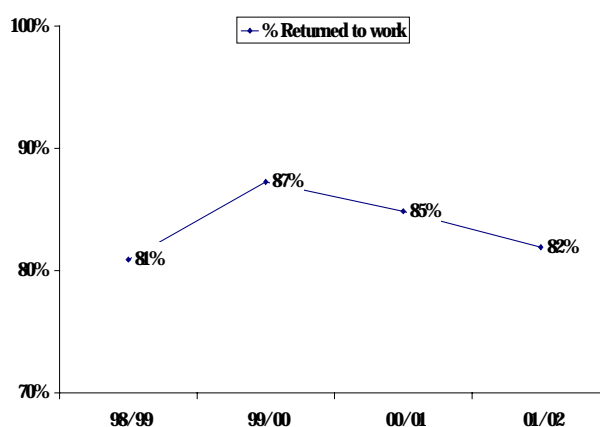
In 2001/02, Comcare’s durable RTW rate was 82%. Comcare’s durable RTW rate is substantially higher than the Australian national rate of 73% (Figure 3).

**Figure 3: Durable RTW rate (Comparative)**  
 Q8. Are you currently working in a paid job?



Base: All respondents  
 COM = 245 National = 3,142

**Figure 4: Durable RTW rate (Trend)**  
 Q8. Are you currently working in a paid job?



Base: All respondents  
 98/99 = 243 99/00 = 236 00/01 = 240 01/02 = 245

The durable RTW rate (Figure 4) has decreased steadily since a peak of 87% in 1999/00. However, in each year of the RTW Monitor, the Comcare durable RTW rate has been substantially higher than the Australian national rate. Both the RTW and durable RTW rates have followed the same trend over the last four years

Comcare’s durable RTW rates have been decreasing steadily since 1999/00.

### 1.3 Non-durable RTW

Two in ten (18%) injured workers covered by Comcare were not working at the time of interview:

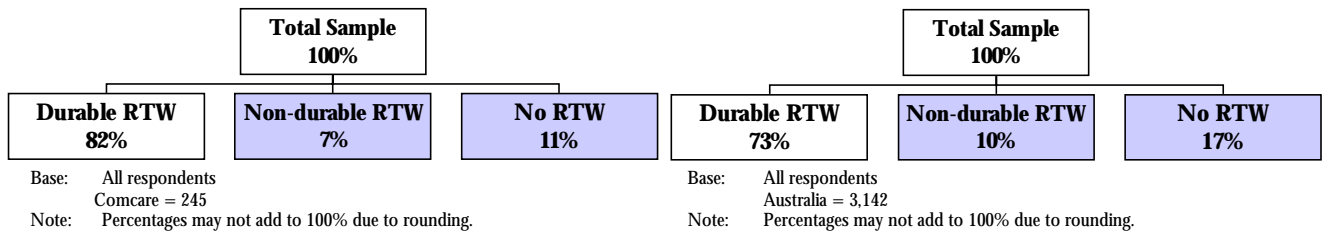
- One in ten injured workers (11%) had not returned to work at all; and
- One in ten (7%) had a non-durable RTW (Figure 5).

**Figure 5: RTW status at interview for Comcare**

Q3. *Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?*  
 Q8. *Are you currently working in a paid job?*

**Figure 6: RTW status at interview for Australia**

Q3. *Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?*  
 Q8. *Are you currently working in a paid job?*



Just under one in ten injured workers had an unsuccessful attempt at RTW.

## 1.4 Length of time back at work

This section of the report examines the length of time for which injured workers returned to work. These measures are based upon periods of time reported by the injured worker. These periods can be contrasted with Scheme based data such as the number of days compensation paid and claim cost (Section 3.2). The Scheme based data provide estimates of the period *away* from work. It should also be noted that the latter are different measures to those reported here.

The estimates of length of time back at work made by the injured workers are reported as median<sup>3</sup> days (or converted to calendar weeks or months). The median duration is used to avoid distortion by very high or very low estimates that can occur when using other measures of central tendency such as the mean.

When RTW is successful, the injured worker will be in paid employment at the time of interview (just over six months after their claim).

Length of time back at work indicates how substantive the return to work is. The RTW Monitor has found the period to be months, indicating that the RTW attempt is substantive.

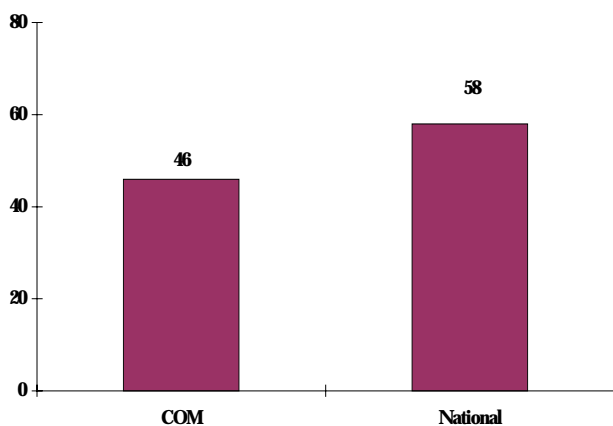
### 1.4.1 Length of non-durable RTW

Comcare injured workers who had an non-durable RTW were back at work for a median duration of 46 calendar days, about seven weeks (Figure 7). This time back at work was lower than the Australian national duration of 58 days (just over eight weeks).

The length of time of unsuccessful RTW attempts has decreased steadily since a peak in 1999/00 of 10 weeks, down to this year's duration of seven weeks.

**Figure 7: Length of time back at work for non-durable RTW (Comparative)**

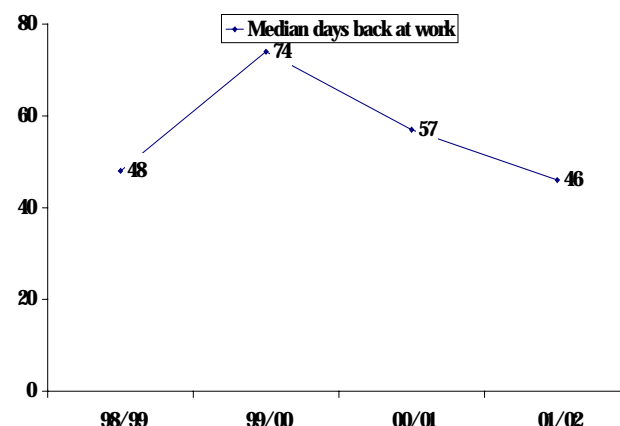
Q10. How long were you back at work before you stopped?



Base: Have returned to work but currently do not work  
 COM = 17 National = 319

**Figure 8: Length of time back at work for non-durable RTW (Trend)**

Q10. How long were you back at work before you stopped?



Base: Have returned to work but currently do not work  
 98/99 = 24 99/00 = 16 00/01 = 19 01/02 = 17

There has been a decrease in the duration of RTW for Comcare injured workers who had an unsuccessful attempt at RTW.

**1.4.2 Length of durable RTW**

A longer period at work indicates an earlier durable RTW

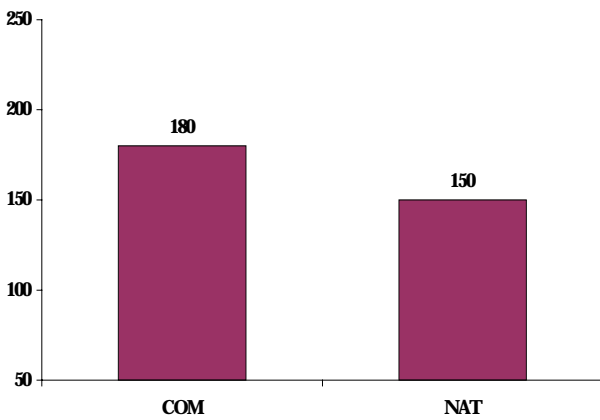
Injured workers covered by Comcare who had a durable RTW (who were in a paid job at the time of interview), had been back in the workforce for a median duration of 180 working days (26 weeks).

Comcare’s successful RTW duration is substantially higher than the Australian national median of 21 weeks.

The duration of successful RTW has been increasing steadily over the four years of the RTW Monitor.

**Figure 9: Length of time back at work for durable RTW (Comparative)**

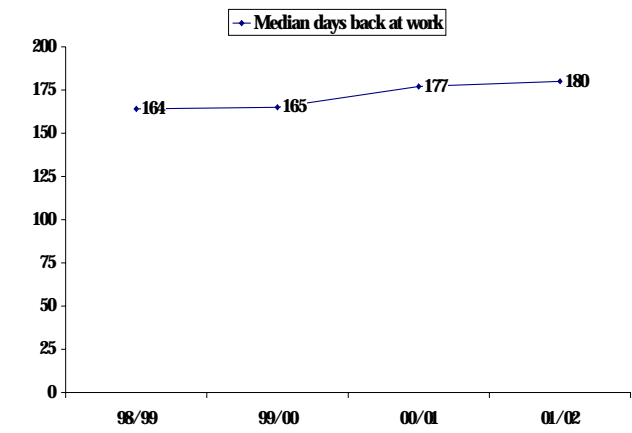
Q8a. How long have you been back at work?



Base: Currently in a paid job  
 COM = 201 National = 3,208

**Figure 10: Length of time back at work for durable RTW (Trend)**

Q8a. How long have you been back at work?



Base: Currently in a paid job  
 97/98 = 99 99/00 = 206 00/01: 204 01/02 = 201

There has been a gradual *increase* in the duration spent back at work for injured workers who had successfully returned to work.

<sup>3</sup> Median is the value above and below which half the cases fall. The median is a measure of central tendency less sensitive to outlying values – unlike the mean, which can be affected by a few extremely high or low values.



## 1.5 Income sources

Measuring income sources identifies a number of dimensions of RTW outcomes. Compensation status can be identified, although not to the degree of precision that the jurisdictions can. The RTW Monitor uniquely identifies income from employment, social security and instances where the injured worker no longer has any income at all.

Sources of income are identified at two points in time:

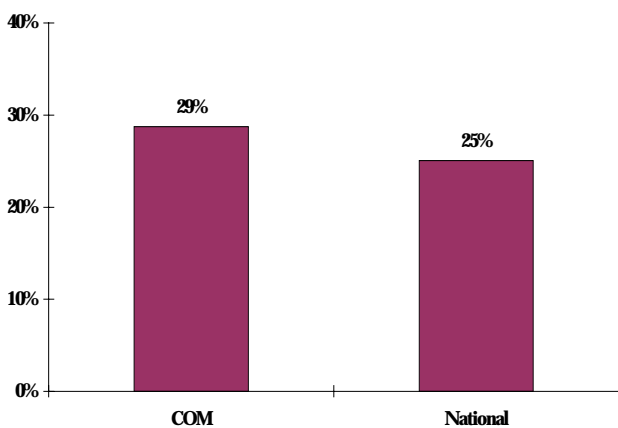
- at time of RTW reported as a process measure (see Section 2.6); and
- at time of interview (reported below).

### 1.5.1 Current compensation status

Injured workers who are receiving compensation payments for lost earning are still incurring costs for the underwriting organisation.

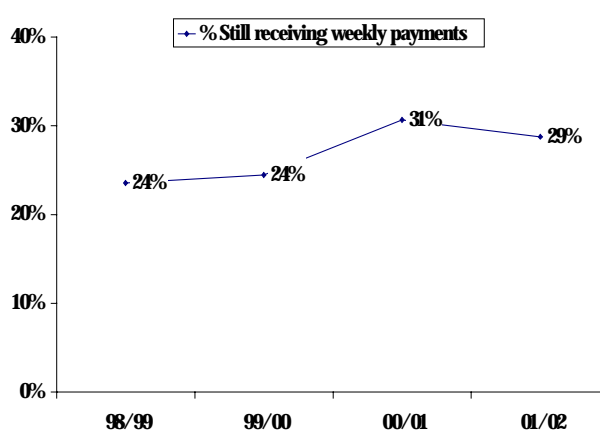
One in three (29%) injured workers covered by Comcare were still receiving compensation payments eight to nine months after making a claim (Figure 11). This is higher than the national Australian rate (25%).

**Figure 11: Current compensation status (Comparative)**  
Q19. Are you still receiving weekly payments from Comcare?



Base: All respondents  
COM = 245 National = 3,142

**Figure 12: Current compensation status (Trend)**  
Q19. Are you still receiving weekly payments from Comcare?



Base: All respondents  
98/99 = 243 99/00 = 236 00/01 = 240 01/02 = 245

There was an increase in the proportion of injured workers who were still receiving compensation payments between 1999/00 (24%) and 2000/01 (31%). However, this trend was not continued into the current year (Figure 12), with a rate that is comparable to 2000/01 (29%).

A higher proportion of injured workers covered by Comcare were still receiving Comcare benefits at the time of interview compared with injured workers nationally.

**1.5.2 Main source of income at the time of interview**

At the time of interview, the main sources of income for injured workers covered by (Table 1):

- Employment (80%); and
- Compensation payments (13%).

The proportion of injured workers covered by Comcare whose main source was employment (80%) is substantially higher than that of injured workers nationally (70%). The proportion whose main source was weekly *compensation payments* (13%) is comparable to injured workers nationally (16%).

| <b>Table 1: Main sources of income</b>                                    |   |  |  |  |  |
|---|---|--|--|--|--|
| <i>Q20a. Would you please tell me what is your main source of income?</i> |   |  |  |  |  |
|   | <b>National<br/>2001/02<br/>(3,142)<br/>%<br/>A</b> | <b>COM<br/>2001/02<br/>(245)<br/>%<br/>B</b> | <b>COM<br/>2000/01<br/>(240)<br/>%<br/>C</b> | <b>COM<br/>1999/00<br/>(236)<br/>%<br/>D</b> | <b>COM<br/>1998/99<br/>(243)<br/>%<br/>E</b> |
| Employment (wages/salary)   | 70  | 80 <sup>A</sup>                              | 86   | 84   | 81   |
| Compensation payments   | 16  | 13 <sup>E</sup>                              | 10   | 9  | 8  |
| Social Security   | 4 <sup>B</sup>                                      | 1  | 1  | 1  | 2  |
| Partner's income  | 4   | 3  | 2  | 1  | 3  |
| No income   | 2   | -  | -  | 1  | 1  |

Base: All respondents

Note: A superscript capital letter in a column means that the estimate shown in that column is significantly greater (at the 95% confidence level) than comparable estimates shown in the column(s) noted. The corresponding capital letters for comparison may be found in the column header.

The proportion of injured workers covered by Comcare receiving *compensation payments* as their main source of income has increased slightly over the last four years.

Conversely, the proportion of injured workers receiving *wages or salary* as their main source of income fell from almost nine in ten (86%) in 2000/01, to eight in ten (80%) in 2001/02. This is the first time the proportion with employment as their main source of income has fallen in the last four years.

Injured workers covered by Comcare are much more likely to report employment as their main source of income compared to injured workers nationally.

**1.5.3 Total sources of income at time of interview (including partial RTW)**

While the main source of income identifies the general outcome for the injured worker, *total* sources of income at the time of interview provide a more detailed perspective. In particular, identifying combinations of income can estimate full, partial and non-durable/no RTW.

Income sources can be categorised into three types:

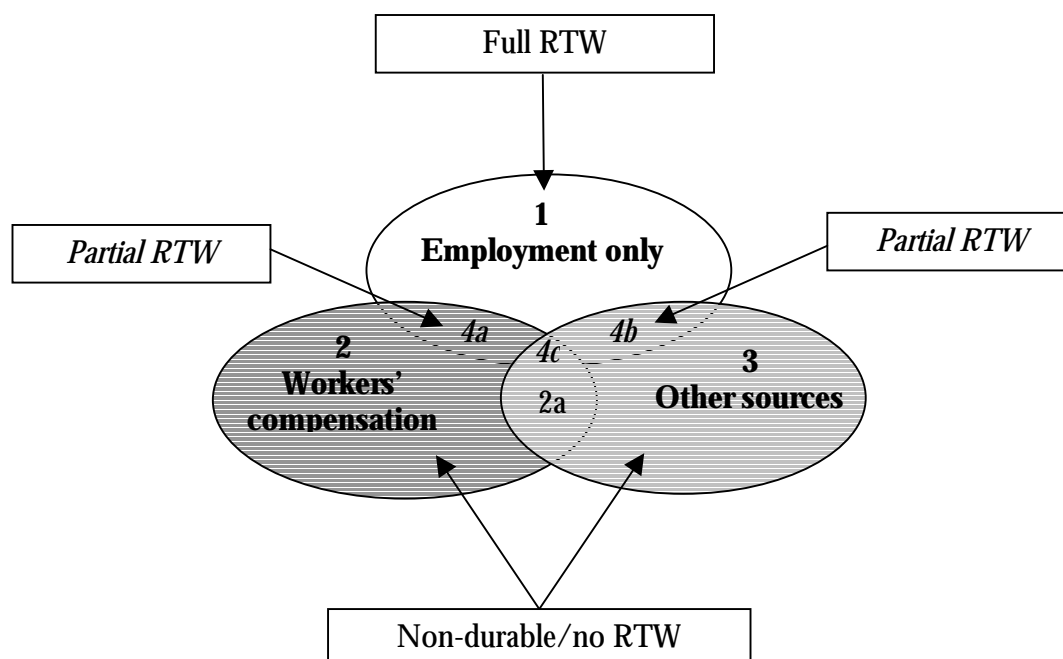
- employment;
- workers’ compensation; and
- other sources (such as social security, partner’s wages etc).

An injured worker can have any combination of these types (Figure 13).

For the purposes of the Monitor injured workers who have a:

- *full RTW* (or durable RTW) receive income from employment only (Group 1);
- *partial RTW* (designated by the overlapping circles) receive income from employment together with additional sources (Group 4). Additional sources of income may include:
  - workers’ compensation (4a);
  - other sources (4b); or
  - workers’ compensation in addition to other sources (4c); and
- *non-durable/no RTW* receive income from workers’ compensation (Group 2), other sources (Group 3), or a combination of both (Group 2a).

**Figure 13: RTW outcomes measured by total sources of income at interview**



In the current year of the RTW Monitor:

- Six in ten (58%) injured workers covered by Comcare had a full RTW - deriving income from employment only;
- Almost two in ten (15%) had a partial RTW – receiving income from employment and compensation payments; and
- One in ten (7%) had an unsuccessful RTW, or had not returned to work – receiving income from workers’ compensation payments only (Table 2).

| <b>Table 2: RTW outcomes measured by income sources at interview (Comparative)</b> |   |   |
|--|---|---|
| <i>Q20a.</i>   | <i>Would you please tell me what is your main source of income?</i> |   |
| <i>Q20b.</i>   | <i>What other sources of income do you have?</i>                    |   |
|  | <b>COM<br/>(245)<br/>%<br/>A</b>                                    | <b>National<br/>(3,142)<br/>%<br/>B</b> |
| Full/ successful RTW (income from employment only)                                 | 58  | 56                                      |
| Partial RTW (employment plus any other income source)                              | 26 <sup>B</sup>   | 17                                      |
| Non-durable RTW /no RTW (income from all sources except employment)                | 15  | 27 <sup>A</sup>                         |

Base: All respondents

There are substantial differences between the non-durable and partial RTW rates for injured workers covered by Comcare, and injured workers nationally (Table 2):

- A *greater* proportion of injured workers covered by Comcare (26%) had a partial RTW compared with injured workers nationally (17%);
- There was a higher partial RTW rate where injured workers reported only employment and workers’ compensation only for Comcare (15%) compared to nationally (5%);
- A *smaller* proportion of injured workers covered by Comcare (15%) had a non-durable RTW, or had not returned to work at all compared with injured workers nationally (27%); *however*
- The Comcare Full RTW rate (income from employment only) was comparable (58%) to the Australian national rate (56%).

The differences in the income sources of workers covered by Comcare indicate that Comcare’s high RTW rate and high proportion of workers receiving compensation benefits are largely accounted for by partial returns to work.

| <b>Table 3: RTW outcomes involving workers' compensation payments (Comparative)</b> |                                  |   |
|---|----------------------------------|---|
| Q20a. <i>Would you please tell me what is your main source of income?</i>           |                                  |   |
| Q20b. <i>What other sources of income do you have?</i>                              |                                  |   |
|   | <b>COM<br/>(245)<br/>%<br/>A</b> | <b>National<br/>(3,142)<br/>%<br/>B</b> |
| Non-durable /no RTW (workers' compensation payments only)                           | 7                                | 12                                      |
| Partial RTW (employment and workers' compensation only)                             | 15 <sup>B</sup>                  | 5                                       |

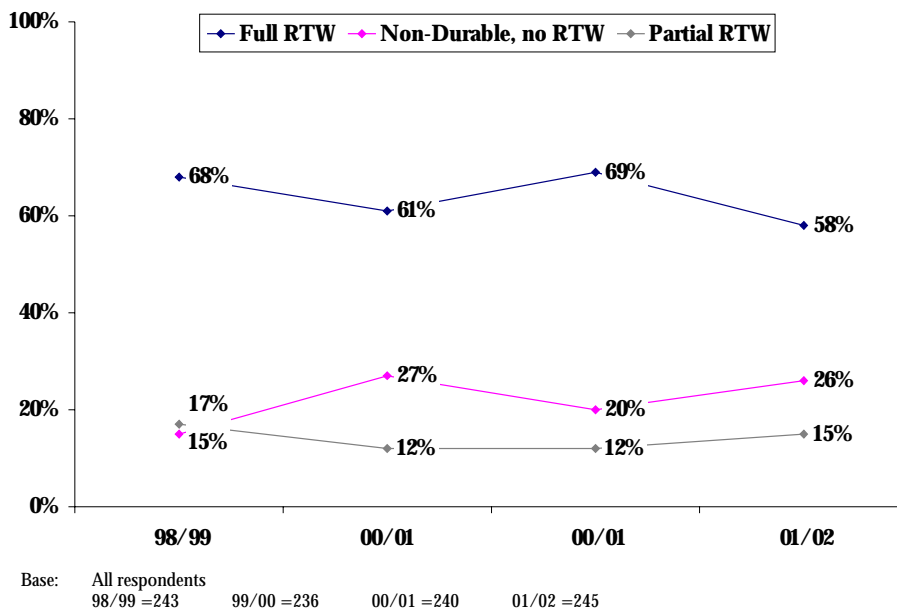
Base: All respondents

Comcare's high RTW rate is largely accounted for by Comcare injured workers having a *partial* RTW.

Comcare RTW rates have fluctuated slightly over the last four years. In the current year, a slight decline in the full RTW rate was matched by a slight rise in the non-durable, and partial RTW rates (Figure 14).

**Figure 14: RTW outcomes measured by income sources at interview (Trend)**

Q20a. *Would you please tell me what is your main source of income?*  
Q20b. *What other sources of income do you have?*



## 1.6 Employment and duties

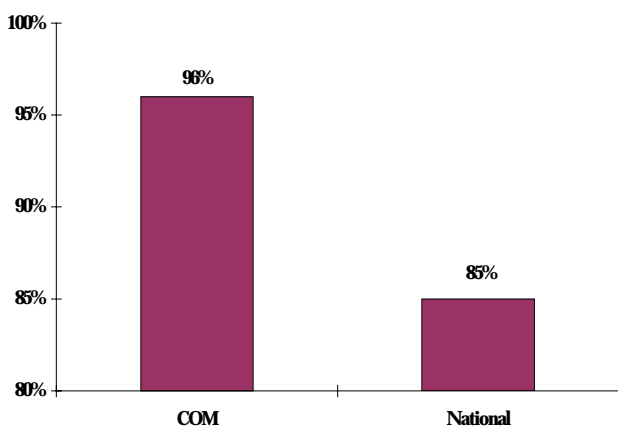
### 1.6.1 Employer at time of interview

Nearly all (96%) Comcare injured workers returned to the same employer when they returned to work. This proportion is substantially higher than the Australian national rate of 85% (Figure 15).

Comcare's high rate of returning to the same employer has remained steady across all waves of the RTW Monitor, and has been consistently higher than the Australian national rate (Figure 16).

**Figure 15: Continuity of employer (Comparative)**

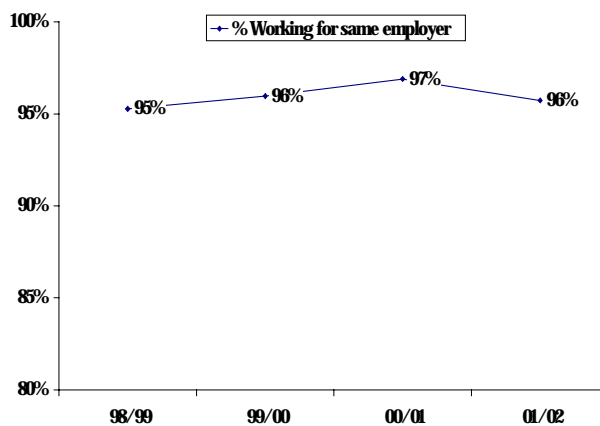
Q11. [Are/Were] you working with the same employer you were working for when you incurred your original injury?



Base: Have returned to work  
COM = 218 National = 2,627

**Figure 16: Continuity of employer (Trend)**

Q11. [Are/Were] you working with the same employer you were working for when you incurred your original injury?



Base: Have returned to work  
98/99 = 221 99/00 = 222 00/01 = 223 01/02 = 218

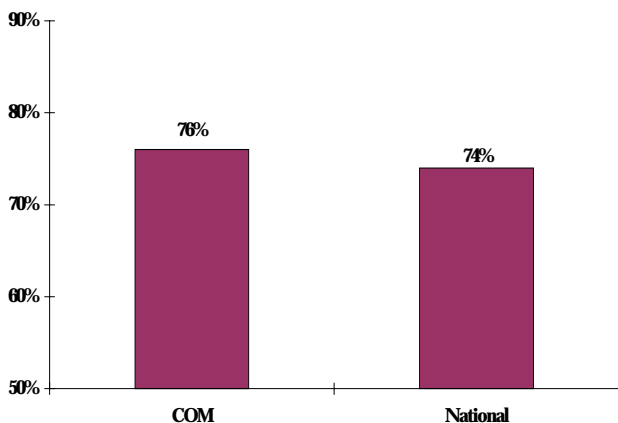
### 1.6.2 Duties at time of interview

At the time of interview, three quarters (74%) of injured workers covered by Comcare who had returned to work were doing the same duties that they had performed before their injury (Figure 17).

Comcare's rate of returning injured workers to their original duties is comparable to the Australian national rate (76%). The proportion of injured workers covered by Comcare who returned to the same duties has remained stable over the last four years (Figure 18).

**Figure 17: Return to same duties (Comparative)**

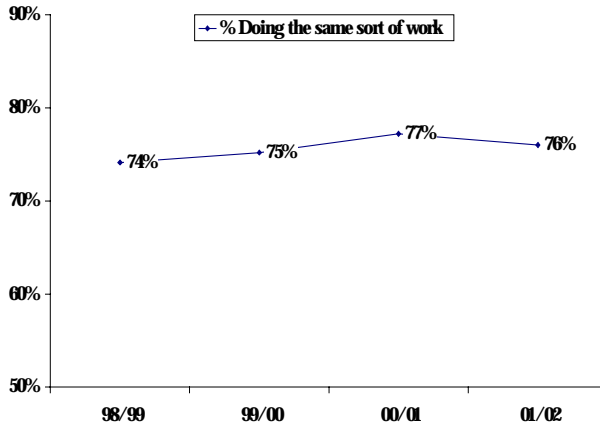
Q12. [Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?



Base: Have returned to work  
COM = 218 National = 2,627

**Figure 18: Return to same duties (Trend)**

Q12. [Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?



Base: Have returned to work  
98/99 = 221 99/00 = 222 00/01 = 223 01/02 = 218

**1.6.3 Continuity of employer and duties**

Most Comcare injured workers returned to the same employer and the same duties when they returned to work.

In 2001/01 Comcare most (74%) injured workers covered by Comcare returned to the same employer and performed the same duties as before they were injured (Table 4).

| <b>Table 4: Continuity of employer and duties at interview (Comparative)</b>   |                                  |   |
|--|----------------------------------|---|
| <i>Q11. [Are/Were] you working with the same employer you were working for when you incurred your original injury?</i>       |                                  |   |
| <i>Q12. [Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?</i> |                                  |   |
|  | <b>COM<br/>(218)<br/>%<br/>A</b> | <b>National<br/>(2,627)<br/>%<br/>B</b> |
| Same employer/ Same duties   | 74                               | 68                                      |
| Same employer/ Different duties  | 22 <sup>B</sup>                  | 17                                      |
| Different employer/ Same duties  | 2                                | 6 <sup>A</sup>                          |
| Different employer/ Different duties   | 2                                | 9 <sup>A</sup>                          |

Base: Have returned to work

Injured workers covered by Comcare were more likely to return to the same employer (96%) compared with injured workers nationally (85%).

However, injured workers were more likely to return to *different duties*, at that same employer (22%), compared with injured workers nationally (17%).



## **2. Return to Work Process Measures**

The previous section identified a number of key outcomes measured by the RTW Monitor. Key process indicators are reported in this section.

The process measures include:

- The culture of workplace where the injury occurred (identifying characteristics that are supportive of the RTW process)<sup>4</sup>;
- The process of lodging a claim;
- The people who assisted during the claim process;
- The RTW process, specifically;
  - The development of a RTW plan;
  - Assistance with RTW;
  - Changed duties;
  - Partial RTW;
  - The people who were the most help and least help; and
- Rating of insurance type services.

### **2.1 Workplace culture**

In 2000 a series of statements were introduced to the RTW Monitor to measure injured workers' perspective of workplace culture. Injured workers were asked how much they agreed or disagreed with five statements about the workplace where they sustained their injury. These were converted into a scale from 1 to 5, where 1 was "strongly disagree" and 5 was "strongly agree". The average score for all respondents is reported.

The attributes of the workplace that were rated included:

- Work importance: *"The work that you do at your workplace is very important to you"*;
- Work satisfaction: *"You are very satisfied with the work you do"*;
- Valued at work: *"People at work really value what you do"*;
- Management help with RTW: *"Generally, management at the place where you work will do what they can to help you get back to work"*; and
- OH&S spending: *"Your employer is ready to spend the money and time required to make the workplace safe"*.

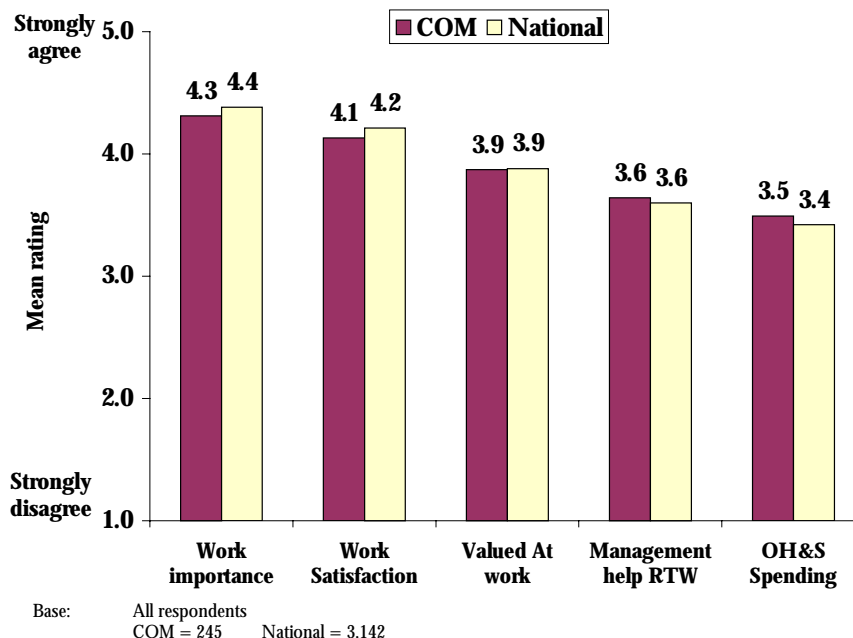
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<sup>4</sup> The impact of Workplace Culture on Return to Work, Comcare Australia paper presented to WorkCongress5, Adelaide 2001.



**Figure 19: Rating level of agreement with attitude statement toward workplace (Comparative)**

Q34. *Level of agreement with statements*



Injured workers covered by Comcare indicated that they felt valued at their places of work, and felt satisfied with the work that they did (Figure 19). High ratings were given for:

- *the work that they did was important* (mean rating 4.3), and
- *they were satisfied at work* (mean rating 4.1).

However, injured workers were gave lower ratings to specific aspects of Occupational Health and Safety at their workplaces. Injured workers were less likely to agree with statements such as:

- *management will do what they can to help you get back work* (3.6); and
- *management is prepared to spend the time and money to keep the workplace safe* (3.5).

Injured workers covered by Comcare gave ratings that were comparable to injured workers nationally.

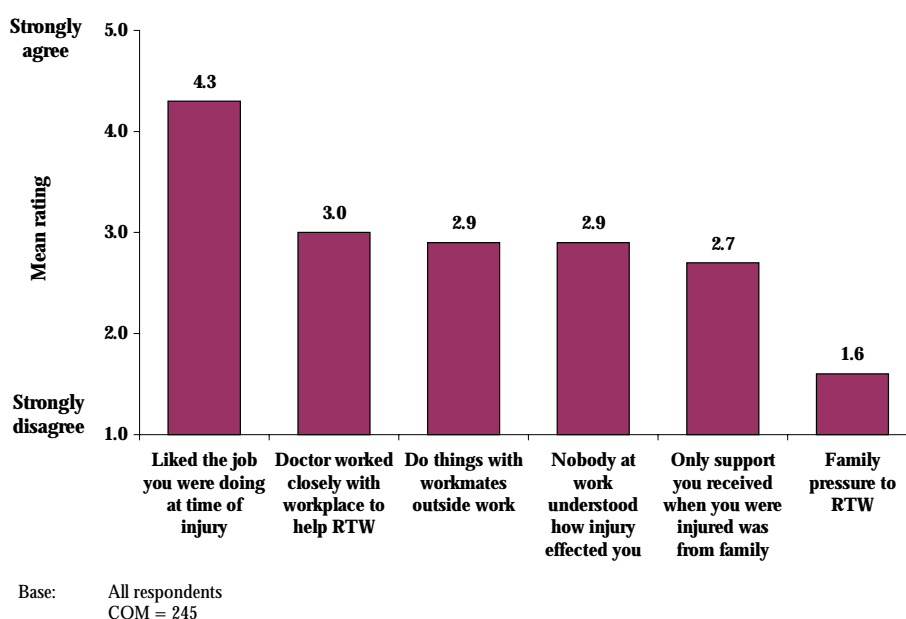
There has been little change in the levels of satisfaction with workplace culture over the two years of the RTW Monitor.

Comcare injured workers felt valued at their places of work, and were satisfied in their work.

Injured workers covered by Comcare were also rated to a further six statements regarding workplace attitudes that might influence RTW (Figure 20). These statements were not asked of injured workers nationally.

Injured workers covered by Comcare are like the jobs they are doing.

**Figure 20: Rating level of agreement with additional attitude statements toward workplace Q34.** *Level of agreement with statements*



Injured workers covered by Comcare *liked the job that they were doing at the time they were injured* (a rating of 4.3).

In contrast to the satisfaction within the workplace, few workers *do things with workmates outside the workplace* (a rating of 2.9).

Workers indicated a moderate level of *disagreement* with *negative* statements about their RTW process such as:

- *the only support that you received when you were injured was from your family* (2.7);
- *nobody at your work understood how your injury affected you* (2.9); and
- *your family put a lot of pressure for you to RTW* (1.6).

Injured workers covered by Comcare received support from the workplace and their families throughout the RTW process.

Injured workers covered by Comcare were divided in their indication *that Doctors worked closely with the workplace to help them get back to work* (mean rating 3.0)<sup>5</sup>. The proportion of injured workers who agreed with the statement was similar to the proportion that disagreed. This suggests that liaisons between Medical Professionals and the workplace are only effective in some cases:

- Injured workers who had participated in rehabilitation were more likely to report that their *Doctor had worked closely with their workplace* (3.3) compared with workers who had not participated in rehabilitation (2.8).
- Similarly, workers who had received a RTW plan were more likely to agree with the statement (3.3) compared with workers who had not received a plan (2.6).

Agreement with these workplace culture statements has remained constant over the last three years of the RTW Monitor (these statements were not introduced until 1999/00).

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<sup>5</sup> A mean agreement score of 3.0 can be derived in one of two ways:

- a. When a large proportion of injured workers indicated that they '*neither agreed, nor disagreed*' with the statement (a rating of three on the five point scale); or
- b. When the proportion of workers who *agree* with the statement is equal (or nearly equal) the proportion of workers who *disagree* with the statement. When the ratings of these two equal groups are averaged, a mean score of three is obtained.

## 2.2 Making a claim

While the main focus of the RTW Monitor was to examine RTW, the Monitor also examined a number of other issues relating to the claim experience of injured workers. These were:

- Access to information needed to put in a claim; and
- Complexity of that information.

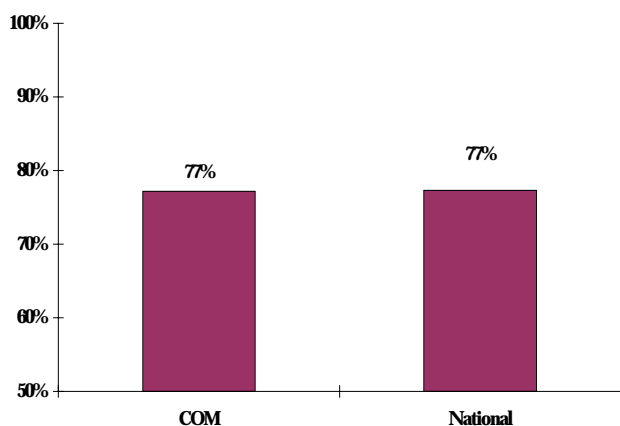
These results are examined in the following sections, together with the relationship between these aspects of claim experience and RTW.

### 2.2.1 Information needed for putting in a claim

Eight in ten (77%) injured workers covered by Comcare found that it was *easy* to get the information that they required to make a claim. The proportion of Comcare injured workers reported that getting the required information was *easy* was identical to the proportion of injured workers nationally (77%).

**Figure 21: Easy to get information for a claim (Comparative)**

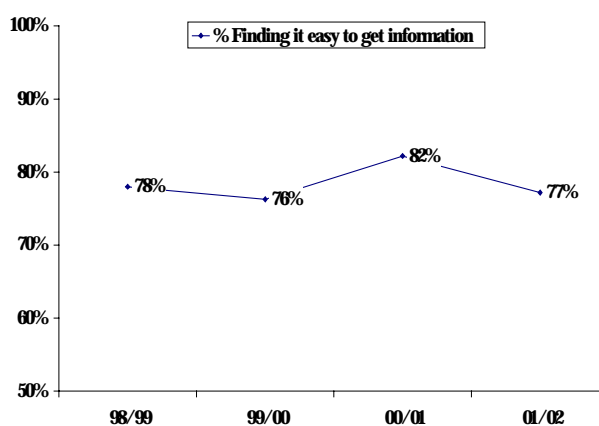
Q1. When you put in your claim under <jurisdiction>, was it easy to get the information you needed to make a claim?



Base: All respondents  
COM = 245 National = 3,142

**Figure 22: Easy to get information for a claim (Trend)**

Q1. When you put in your claim under <jurisdiction>, was it easy to get the information you needed to make a claim?



Base: All respondents  
98/99 = 243 99/00 = 236 00/01 = 240 01/02 = 245

The proportion of Comcare workers indicating that it was easy to get the information needed has not changed substantially over the four years of the RTW Monitor.

Eight in ten injured workers covered by Comcare indicated that it was easy to get the information that they needed to make their claim.

### 2.2.2 Complexity of putting in a claim

Injured workers covered by Comcare found the claims process more complicated than injured workers nationally.

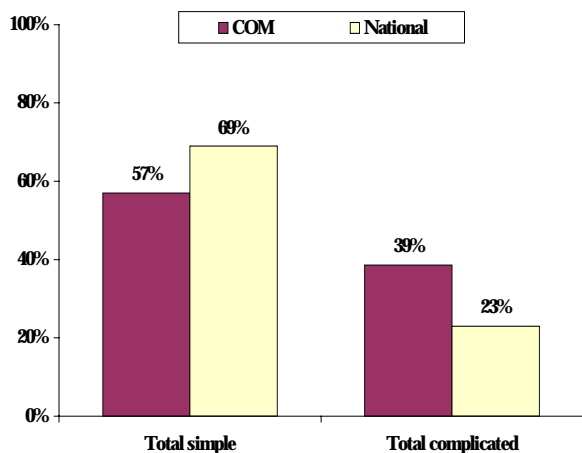
Four in ten (39%) injured workers covered by Comcare found the Comcare claims process complicated.

Injured workers covered by Comcare were more likely to report that putting in a claim was *complicated* compared with injured workers nationally (Figure 23):

- Four in ten (39%) workers covered by Comcare reported that the task was complicated, compared with two in ten (23%) injured workers nationally; and
- Six in ten (57%) injured workers covered by Comcare reported that it was *simple* to put in a claim – substantially lower than the Australian national rate (69%).

**Figure 23: Ease of putting in a claim (Comparative)**

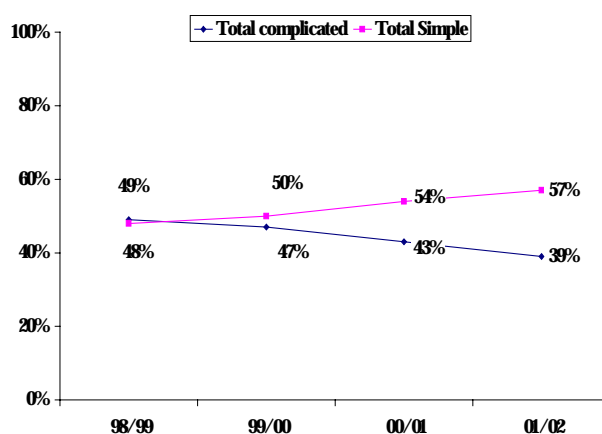
Q2a. Would you describe the process of putting a claim as 'simple', 'complicated' or 'very complicated'?



Base: All respondents  
COM = 245      National = 3,142

**Figure 24: Ease of putting in a claim (Trend)**

Q2a. Would you describe the process of putting a claim as 'simple', 'complicated' or 'very complicated'?



Base: All respondents  
98/99 = 243      99/00 = 236      00/01 = 240      01/02 = 245

The proportion of workers indicating that putting in a claim with Comcare was *simple* has increased gradually over the four years of the RTW Monitor. This suggests an improvement in the Comcare claims process. However, the proportion of injured workers indicating that the claim process was *simple* was still substantially lower than the Australian national rate for each wave of the monitor.

The proportion of Comcare injured workers reporting that the process was *simple* has been increasing steadily over the waves of the RTW Monitor.

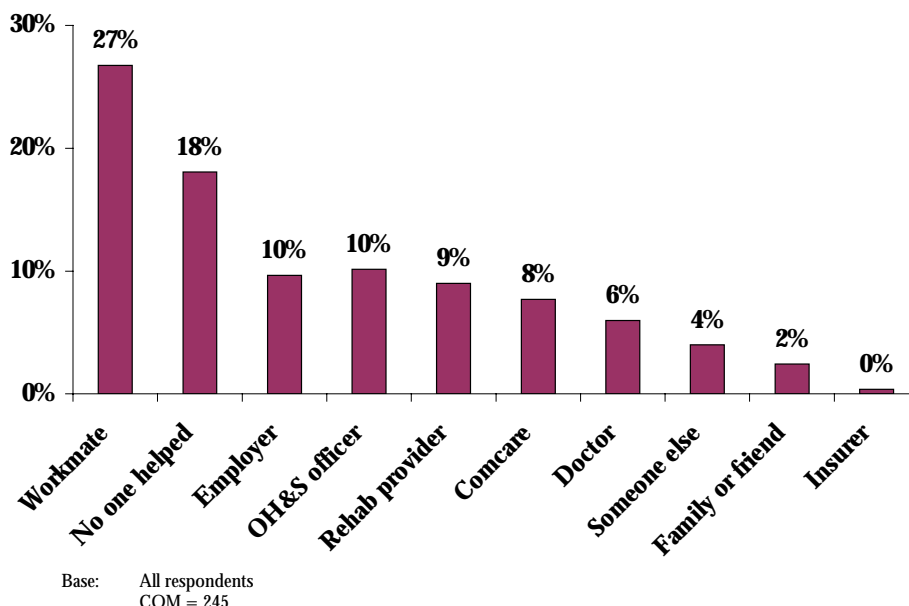
2.2.3 Assistance with initial claim

Injured workers covered by Comcare are most likely to report that they received the most help filling in their claim from workmates.

Injured workers covered by Comcare were most likely to report that they received the most help from workmates (27%) or that no-one helped (18%).

Figure 25: Who helped with initial claim

Q2b. Who gave you the most help when you put in your claim in August, September or October last year?



Injured workers covered by Comcare and injured workers nationally differed in the person reported to be of most help:

- Injured workers covered by Comcare were substantially more likely to report that they had received the most help from *workmates* (27%) compared with the injured workers nationally (9%).
- However, injured workers covered by Comcare were far less likely to indicate they received the most help from their *employer* (10%) compared with injured workers nationally (19%).

There have also been changes over time in the person that Comcare injured workers report to be of most help:

- There has been an increase in the proportion of injured workers covered by Comcare who reported that they received the most help from *workmates* between, 2000/01 (16%) and 2001/02 (27%).
- The proportion of injured workers covered by Comcare who reported that they received the most help from their employer has fallen from 16% in 2000/01 to 10% in 2001/02.

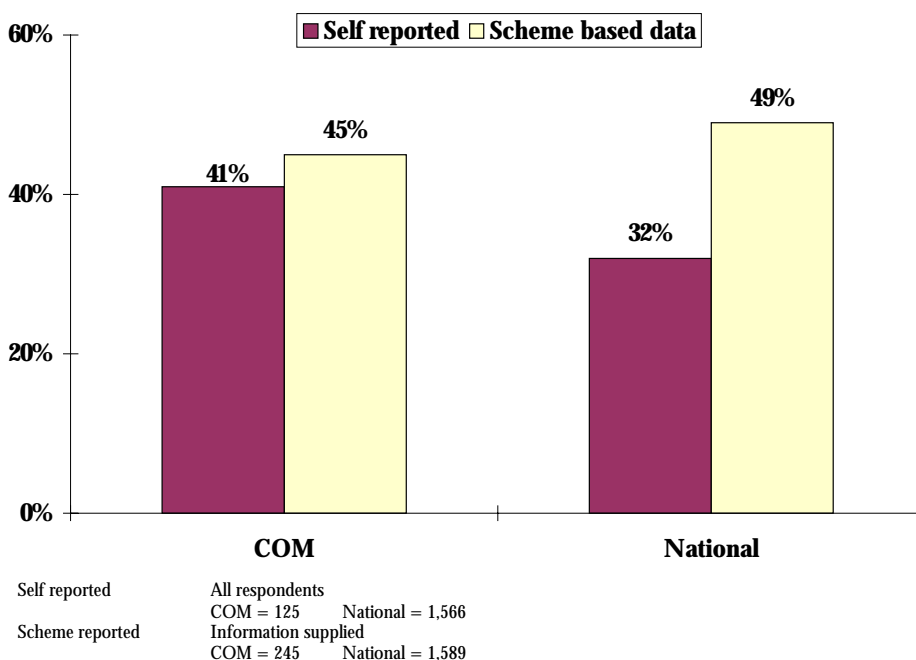
**2.2.4 Previous claim**

While previous claim status have been provided as part of the sample characteristics for injured workers for some time, a question about previous claim experience was asked for the first time in May 2002.

Four in ten (41%) injured workers covered by Comcare reported having a previous claim. This is substantially higher than the three in ten (32%) nationally.

**Figure 26: Previous claim May 2002 (Comparative)**

*Q1a. Apart from the claim for a work injury you made in September or October last year have you had any other workers' compensation claims?*



There were no differences in the proportion of injured workers reporting previous claim experience by injured worker characteristics (enterprise size, gender or region), nor was there any difference by RTW outcome.

A high proportion of injured workers reported a previous claim, although this had no relationship to RTW outcome.

**2.3 Reasons for RTW**

Injured workers were asked what was the *main* reason they returned to work. They were then asked if there were *any other reasons* for RTW.

Injured workers covered by Comcare most frequently reported that they had returned to work for the following reasons (Table 5):

- Recovery from injury (47%);
- Economic need (16%);
- Wanting to RTW (37%); and
- Changes in duties (16%).

| <b>Table 5: Reasons for RTW (Comparative)</b>                  |                                  |   |                                  |   |
|--|----------------------------------|---|----------------------------------|---|
| <i>Q4a. What is the main reason you returned to work?</i>      |                                  |   |                                  |   |
| <i>Q4b. Were there any other reasons you returned to work?</i> |                                  |   |                                  |   |
|  | <b>Main Reason</b>               |   | <b>Total Reasons</b>             |   |
|  | <b>COM<br/>(218)<br/>%<br/>A</b> | <b>National<br/>(2,627)<br/>%<br/>B</b> | <b>COM<br/>(218)<br/>%<br/>C</b> | <b>National<br/>(2,627)<br/>%<br/>D</b> |
| Recovered from injury  | 40                               | 38                                      | 47                               | 45                                      |
| I wanted to return to work                                     | 17                               | 18                                      | 37                               | 35                                      |
| Economic need/needed the money                                 | 8                                | 14 <sup>A</sup>                         | 16                               | 25 <sup>C</sup>                         |
| I was told to return by doctor/doctor's advice                 | 9                                | 7                                       | 14                               | 13                                      |
| Bored at home  | 4                                | 5                                       | 12                               | 11                                      |
| Changes in duties  | 12 <sup>B</sup>                  | 6                                       | 16                               | 11                                      |
| Pressured from employer  | 5                                | 3                                       | 8 <sup>D</sup>                   | 4                                       |
| Wanted to keep job   | 1                                | 2                                       | 6                                | 5                                       |
| Self employed/run my own business/farm                         | 0                                | 1                                       | 1                                | 1                                       |
| Pressured by compensation provider                             | -                                | -                                       | 1                                | 1                                       |

Base: Have Returned To Work

Note: Percentages add up to more than 100% for Total Reasons because multiple responses were accepted.

Injured workers covered by Comcare most frequently reported that they had returned to work because they had recovered from their injury.





Injured workers covered by Comcare and injured workers nationally reported different reasons for returning to work (Table 5):

- A lower proportion of injured workers covered by Comcare (16%) mentioned *economic need* as one of the reasons that they returned to work, compared with injured workers nationally (25%).
- However, a higher proportion of injured workers covered by Comcare (8%) reported that had experienced pressure from their employer to RTW compared with injured workers nationally (4%).
- Injured workers covered by Comcare (12%) were more likely to mention the availability of different duties in the workplace as the main reason for returning to work when compared with injured workers nationally (6%).

The proportion of injured workers covered by Comcare that reported that they returned to work because they had *recovered from their injury* fell from six in ten (58%) in 2000/01, to five in ten (47%) in 2001/02 (Table 6). This is the first time that the proportion of injured workers reporting injury recovery has fallen over the four years of the monitor.

| <b>Table 6: Total reasons for RTW (Trend)</b>  |   |  |  |  |
|--|---|--|--|--|
| <i>Q4a.</i>                                    | <i>What is the main reason you returned to work?</i>      |  |  |  |
| <i>Q4b.</i>                                    | <i>Were there any other reasons you returned to work?</i> |  |  |  |
|  | <b>98/99<br/>Total<br/>Reasons<br/>(221)<br/>%<br/>A</b>  | <b>99/00<br/>Total<br/>Reasons<br/>(222)<br/>%<br/>B</b> | <b>00/01<br/>Total<br/>Reasons<br/>(223)<br/>%<br/>C</b> | <b>01/02<br/>Total<br/>Reasons<br/>(218)<br/>%<br/>D</b> |
| Recovered from injury                          | 53  | 59 <sup>D</sup>  | 58 <sup>D</sup>  | 47   |
| I wanted to return to work                     | 38  | 39   | 34   | 37   |
| Economic need/needed the money                 | 14  | 12   | 13   | 16   |
| I was told to return by doctor/doctor's advice | 8   | 10   | 10   | 14   |
| Bored at home                                  | 10  | 16   | 13   | 12   |
| Changes in duties                              | 11  | 9  | 9  | 16 <sup>BC</sup>   |
| Pressured from employer                        | 5   | 3  | 1  | 8 <sup>BC</sup>  |
| Wanted to keep job                             | 4   | 4  | 3  | 6  |
| Self employed/run my own business/farm         | 0   | 0  | 0  | 1  |
| Pressured by insurer/compensation provider     | 1   | -  | 0  | 1  |

Base: Have returned to work

Note: Percentages add up to more than 100% for Total Reasons because multiple responses were accepted.

The availability of alternative duties in the workplace could have contributed to Comcare's high partial RTW rate (see Section 1.5).

**2.3.1 Reasons for not working**

Part of the durable RTW measure includes identifying the reasons why injured workers are not working, to assist in identifying confounding factors such as retrenchment, enterprises closing down, or retirement.

The most common reasons stated by injured workers covered by Comcare for not returning to work were injury related.

- Five in ten reported that they were *still injured* (50%);
- Two in ten reported that their *old injuries got worse or aggravated* (23%); and

| <b>Table 7: Reasons for currently not working (Comparative)</b>  |                                 |                                       |                                 |                                       |
|--|---------------------------------|---------------------------------------|---------------------------------|---------------------------------------|
| <i>Q9a. What is the main reason you are not working now?</i>     |                                 |                                       |                                 |                                       |
| <i>Q9b. Are there any other reasons you are not working now?</i> |                                 |                                       |                                 |                                       |
|  | <b>Main reason</b>              |                                       | <b>Total reasons</b>            |                                       |
|  | <b>COM<br/>(44)<br/>%<br/>A</b> | <b>National<br/>(834)<br/>%<br/>B</b> | <b>COM<br/>(44)<br/>%<br/>C</b> | <b>National<br/>(834)<br/>%<br/>D</b> |
| Still injured  | 45                              | 46                                    | 50                              | 54                                    |
| Old injury got worse/aggravated                                  | 23                              | 14                                    | 23                              | 17                                    |
| No work available/seasonal                                       | 17 <sup>B</sup>                 | 6                                     | 20                              | 11                                    |
| Dismissed by employer  | 0                               | 7                                     | 0                               | 8                                     |
| Resigned   | 0                               | 3                                     | 4                               | 4                                     |
| Retrenched   | 0                               | 3                                     | 0                               | 4                                     |
| New injury   | 0                               | 4                                     | 0                               | 5                                     |
| Psychological reasons  | 0                               | 2                                     | 2                               | 3                                     |
| Retired  | 9 <sup>B</sup>                  | 2                                     | 11 <sup>D</sup>                 | 2                                     |
| Maternity  | 0                               | 1                                     | 0                               | 1                                     |

Base: Total not working

Note: Percentages add up to more than 100% for Total Reasons because multiple responses were accepted.

There were some differences between the reasons given by injured workers for returning to work and the reasons given by injured workers nationally:

- Injured workers covered by Comcare were more likely to have not returned to work due to retirement (9%), compared with injured workers nationally (2%)<sup>6</sup>.
- Injured workers covered by Comcare were also more likely to report that there is *no work available*, or *that their work is seasonal* (17% main reason), compared with injured workers nationally (6% main reason).

<sup>6</sup> Injured workers covered by Comcare were, on average, slightly older than injured workers nationally. Comcare has a higher proportion of injured workers covered by Comcare who were approaching retirement age (51-55 years).

**2.3.2 Selected total reasons for not working**

For the purposes of comparison, reasons for not returning to work are grouped into three categories:

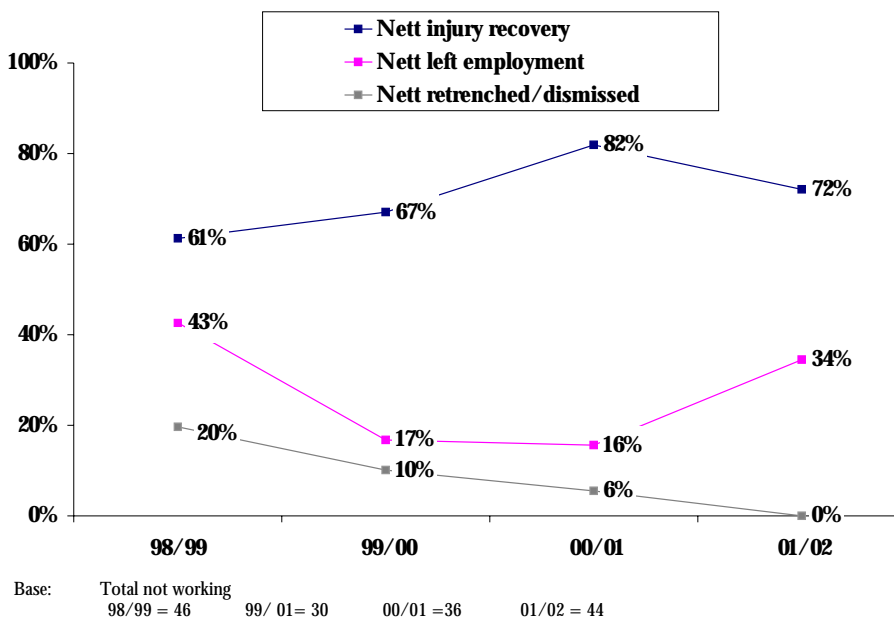
- **Injury related**, including still injured, new injury; and old injury got worse/aggravated.
- **Left employment**, referring to those who indicated they had left the active workforce on a permanent or temporary basis including retired, resigned, studying; and, no work available/seasonal.
- **Retrenched/dismissed**, including retrenched, dismissed by employer, and employer closed down.

The proportion of injured workers covered by Comcare reporting that they have not returned to work due to their injuries has fallen from eight in ten (82%) in 2000/01, to seven in ten (72%) in 2001/02.

**Figure 27: Select total reasons for currently not working (Trend)**

Q9a. *What is the main reason you are not working now?*

Q9b. *Are there any other reasons you are not working now?*



There have been some substantial changes in the reasons reported by Comcare injured workers for not returning to work:

- the proportion reporting that had left employment has increased from under two in ten (16%) in 2000/01 to more than three in ten (34%) in the 2001/02 (Figure 27); and
- after a steady decline over the last four years, no injured worker reported that they had been retrenched or dismissed by their employer in 2001/02.

The proportion of injured workers covered by Comcare who had not returned to work because they had left employment has risen substantially since last year.

## 2.4 RTW plan

RTW plans are developed to assist injured workers achieve a RTW outcome. The Monitor measures:

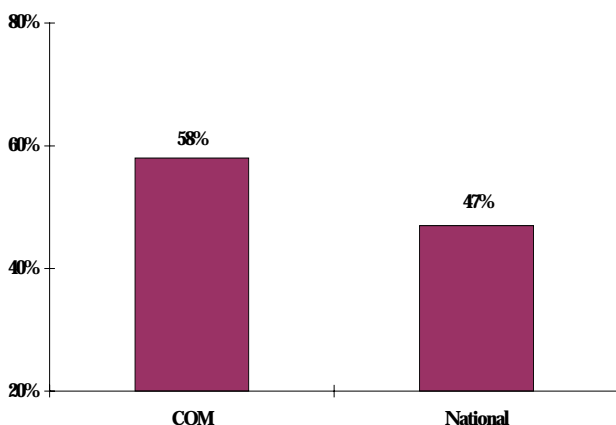
- The awareness of RTW plans by injured workers;
- The extent to which the injured worker was involved in the RTW plan; and
- The helpfulness of the RTW plan from the perspective of the injured worker.

### 2.4.1 Development of and involvement in RTW plan

Six in ten (58%) injured workers covered by Comcare were given a return to work plan (Figure 28). The proportion of Comcare injured workers who were given a RTW plan was notably higher than the proportion of injured workers nationally (47%).

**Figure 28: Development of RTW plan (Comparative)**

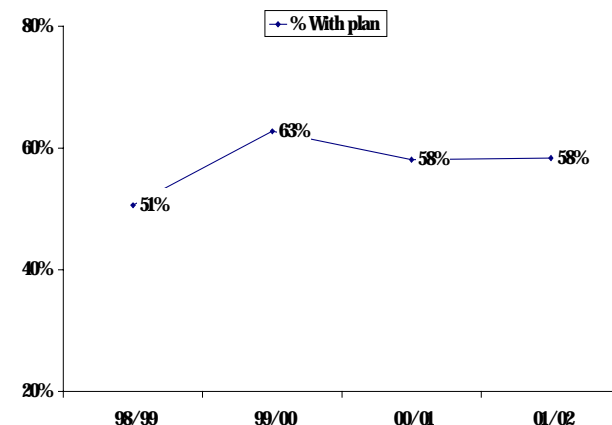
Q13. Did anyone write a plan of action with you to help you to return to work? It could have been called a return to work plan or a rehabilitation plan. Either your employer or a rehabilitation provider would have been involved.



Base: All respondents  
 COM = 245    National = 3,142

**Figure 29: Development of RTW plan (Trend)**

Q13. Did anyone write a plan of action with you to help you to return to work? It could have been called a return to work plan or a rehabilitation plan. Either your employer or a rehabilitation provider would have been involved.



Base: All respondents  
 98/99 = 243    99/00 = 236    00/01 = 240    01/02 = 245

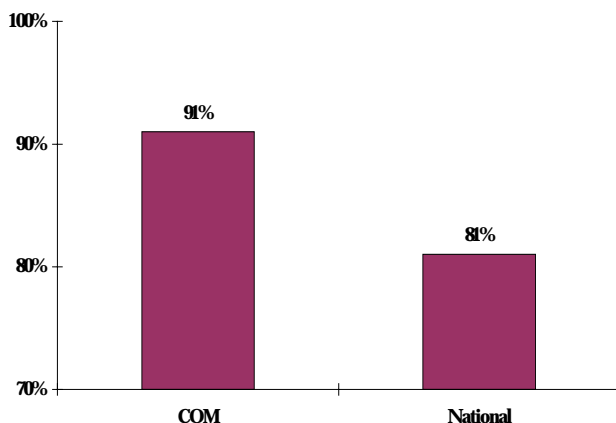
The proportion of injured workers covered by Comcare who were given a RTW plan has remained constant at six in ten (58%) over the last two years. In every year of the RTW Monitor, Comcare has had a substantially higher proportion of injured workers receiving RTW plans compared with injured workers nationally (47%).

### 2.4.2 Involvement in RTW plan

A far higher proportion of injured workers covered by Comcare were involved in the development of a RTW plan (91%), compared with injured workers nationally (81%).

**Figure 30: Involvement in RTW plan (Comparative)**

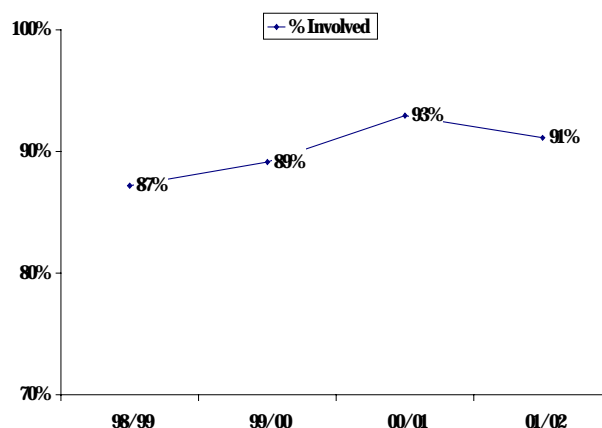
Q13a. Were you involved in development of the return to work plan or a rehabilitation plan?



Base: Received RTW/rehabilitation plan  
COM = 144 National = 1,582

**Figure 31: Involvement in RTW plan (Trend)**

Q13a. Were you involved in development of the return to work plan or a rehabilitation plan?



Base: Received RTW/rehabilitation plan  
98/99 = 123 99/00 = 148 00/01 = 139 01/02 = 144

The proportion of injured workers that were involved in a RTW plan has fluctuated slightly over the four years of the monitor.

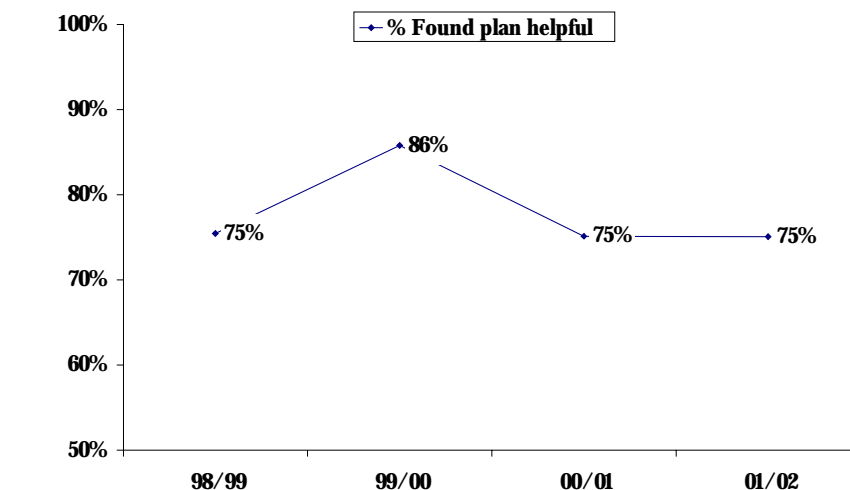
### 2.4.3 Helpfulness of RTW plan

Three quarters (75%) of injured workers covered by Comcare who were involved in a RTW plan reported the plan to be helpful. This proportion is comparable to the Australian national rate (74%).

The proportion of injured workers reporting that their RTW plan was helpful is identical to the rate in 2000/01. However, this year's rate is substantially lower than the very high rate reported in 1999/00 (86%).

**Figure 32: Helpfulness of RTW plans (Trend)**

Q15. Was the plan helpful?



Base: Received RTW plan  
98/99 = 123 99/00 = 148 00/01 = 139 02/02 = 144

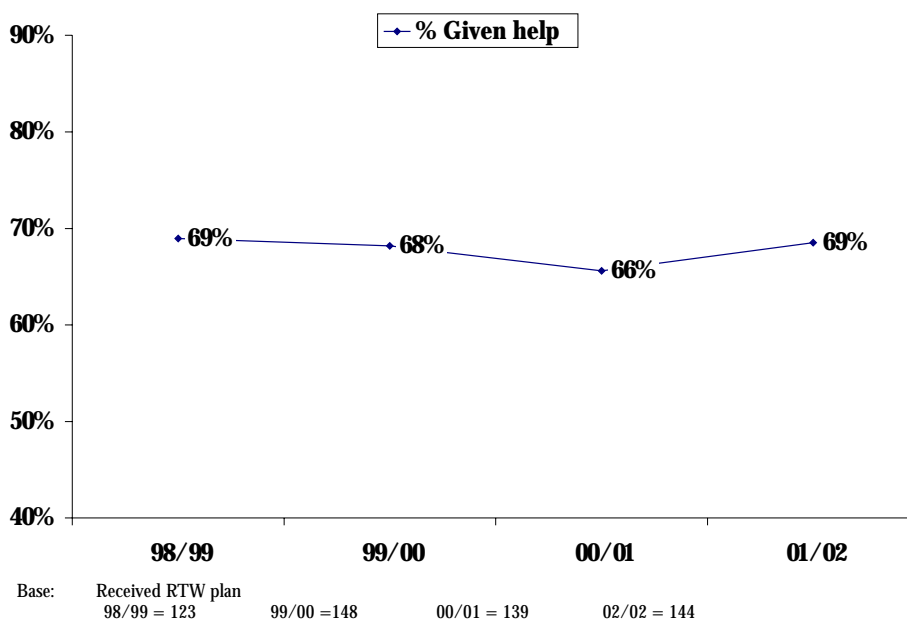
**2.4.4 Given help to follow RTW plan**

Two thirds (69%) of Comcare injured workers who had received a RTW plan reported that they were given help to do what was recommended in the plan. The proportion of injured workers covered by Comcare given help with their RTW plans is substantially higher than the proportion of injured workers nationally (56%).

The proportion of injured workers reporting being given help to do what was recommended in the plan has not changed substantially over the waves of the RTW Monitor (Figure 33).

**Figure 33: Given assistance to follow RTW plans (Trend)**

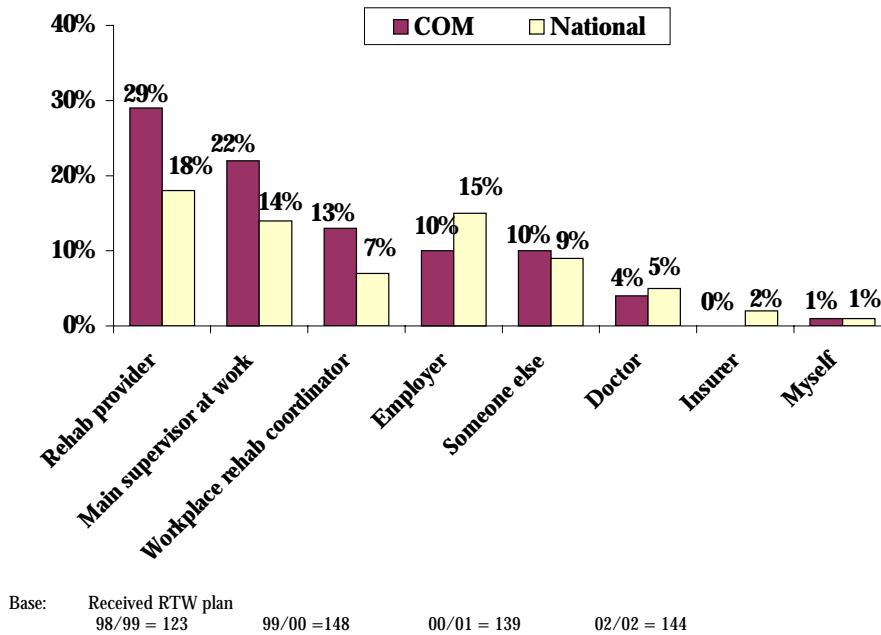
Q16. *Were you given help to follow RTW plan?*



Comcare has a far higher proportion of injured workers receiving a RTW plan compared with injured workers nationally.  
 Comcare also has a higher rate of helping injured workers to carry out that plan.

**Figure 34: Who helped to follow RTW plan (Comparative)**

*Q16b. Who helped to follow RTW plan?*



The most common sources of help with RTW plans for injured workers covered by Comcare were:

- Rehabilitation providers (29%);
- Supervisors at work (22%); and
- Workplace rehabilitation providers (13%).

Injured workers covered by Comcare who had received a RTW plan were more likely to have received help from a rehabilitation provider (18%) compared with injured workers nationally (18%).

Injured workers covered by Comcare who had received a RTW plan were also more likely to have received help from a their main supervisor at work (22%) compared with injured workers nationally (14%).

Injured workers covered by Comcare received the most help from rehabilitation providers and their supervisors when carrying out their RTW plans.

## 2.5 RTW – timing and duties

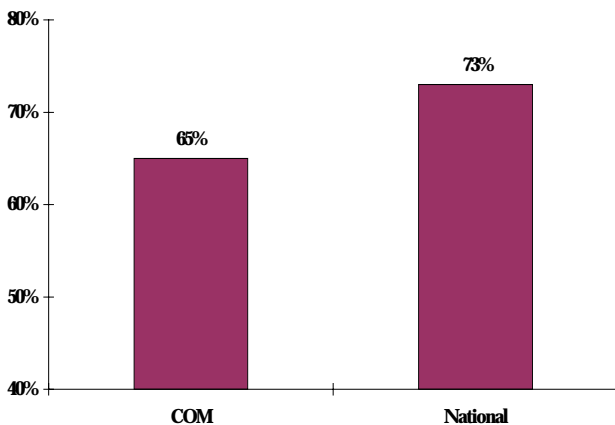
### 2.5.1 Timeliness of RTW

Less than seven ten (65%) injured workers covered by Comcare reported they felt ready to RTW. This proportion is substantially lower than the Australian national rate of 73%.

The proportion of injured workers covered by Comcare indicating that they felt ready to RTW has decreased gradually from 74% in 1998/99 to 65% in 2001/02.

**Figure 35: Timeliness of RTW (Comparative)**

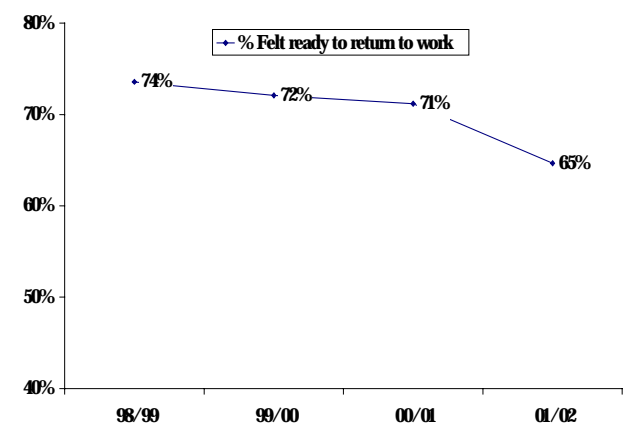
Q7. Did you feel ready to return to work?



Base: Have returned to work  
 COM = 218 National = 2,627

**Figure 36: Timeliness of RTW (Trend)**

Q7. Did you feel ready to return to work?



Base: Have returned to work  
 98/99 = 221 99/00 = 222 00/01 = 223 01/02 = 218

Injured workers who received suitable duties at RTW were more likely to indicate that they felt ready to RTW (69%) compared to injured workers who had not received suitable duties (47%).

Seven in ten injured workers covered by Comcare who had returned to work, felt ready to RTW.



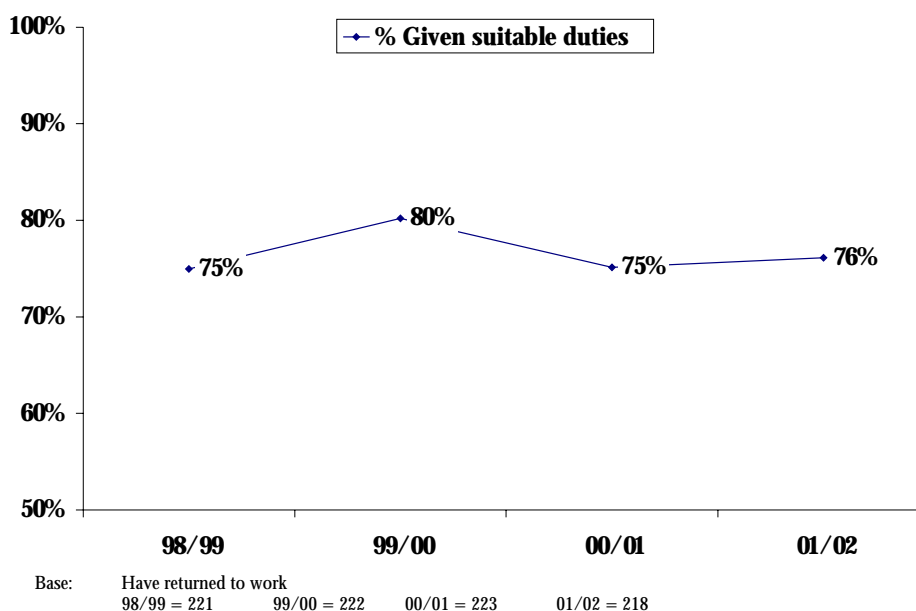
### 2.5.2 Suitable duties at RTW

Three quarters (76%) of injured workers covered by Comcare reported being given suitable duties when they returned to work (Figure 37). This proportion of Comcare injured workers reporting suitable duties is comparable to that of injured workers nationally (78%).

The proportion of injured workers reporting suitable duties at RTW has fluctuated slightly over the four years of the monitor<sup>7</sup>.

**Figure 37: Suitable duties at RTW (Trend)**

Q5. *When you first returned to work after your injury, were you given suitable duties at work?*



Injured workers covered by Comcare who had received a RTW plan (83%) were more likely to have reported suitable duties at RTW compared to those who had not (65%).

Three quarters of injured workers covered by Comcare received suitable duties when they returned to work.

<sup>7</sup> The increase in “given suitable duties” since the May 1999 wave is partly reflective of a change in response wording to include a broader definition of “suitable” duties.

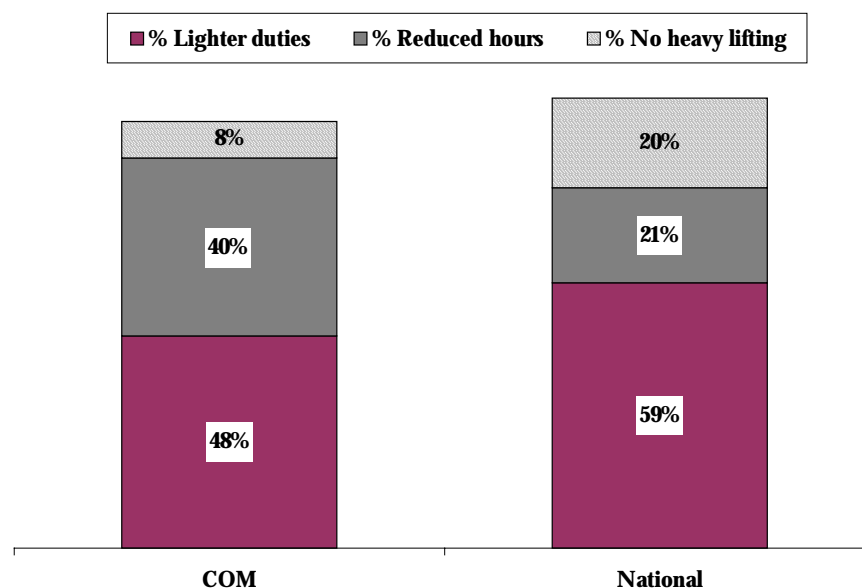
**2.5.3 Change in duties at RTW**

In 2001/02, 57% of injured workers covered by Comcare reported that they received different duties when they returned to work (Figure 38):

- Five in ten (48%) reported that they received *lighter duties*;
- Four in ten (40%) reported that they had *reduced hours*; and
- One in ten (8%) reported *no heavy lifting*

**Figure 38: Type of change duties at RTW (Comparative)**

Q5a. *What was different about your duties when you returned to work?*



Base: Have returned to work  
 COM = 218 National = 2,627  
 Note: Scale is greater than 100% because multiple responses were accepted

In 2001/02, there were some notable differences between the types of different duties offered to workers covered by Comcare, and injured workers nationally:

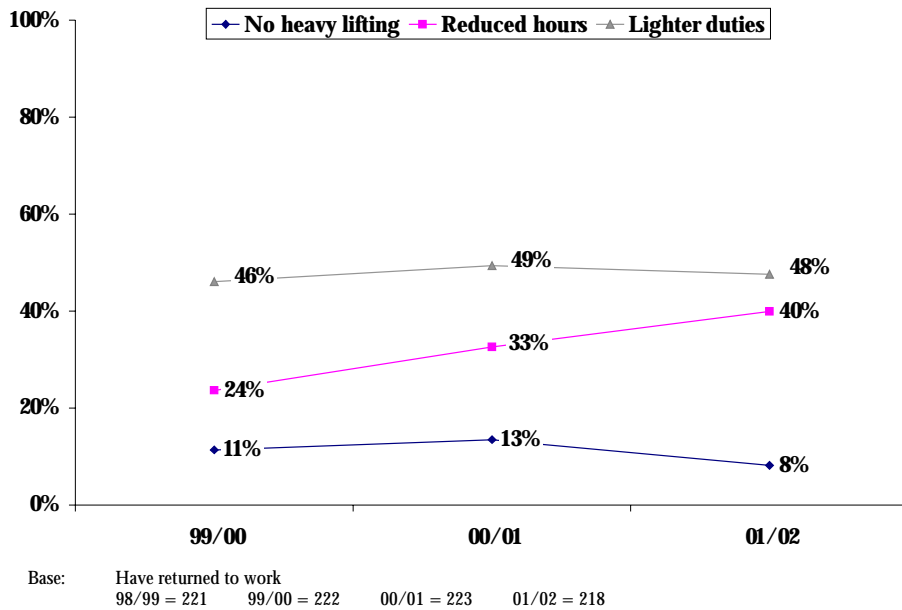
- Comcare injured workers (48%) were less likely to be offered *lighter duties* when they returned to work compared with injured workers nationally (59%);
- Comcare injured workers (8%) were less likely to be offered duties involving *no heavy lifting* when they returned to work compared with injured workers nationally (20%); however
- Comcare injured workers (40%) were more far likely to be offered *reduced hours* when they returned to work compared with injured workers nationally (21%).

Injured workers covered by Comcare were more likely to report that they had returned to work with reduced hours compared with injured workers nationally.

There has been an increase in the proportion of injured workers being offered *reduced hours* over the three years of the RTW Monitor

**Figure 39: Type of change in duties at RTW (Trend)**

Q5a. *What was different about your duties when you returned to work?*



Over the last three years of there has been a substantial increase in the proportion of injured workers reporting that they were offered *reduced hours* when they returned to work, from three in ten (33%) in 2000/01 to four in ten (40%) in 2001/02 (Figure 39).

There has been little change in other types of alternative duties such as *lighter duties*, and *no heavy lifting*

Use of RTW plans impacts on the incidence of workers returning to different duties at work.

Injured workers covered by Comcare who were given a RTW plan were substantially more likely to report that they returned to different duties at work (68%), compared with workers who were not given a RTW plan (39%)

| <b>Table 8: Type of change in duties at RTW by RTW plan</b> |  |   |
|---|--|---|
| <i>Q5a</i>  | <i>What was different about your duties when you returned to work?</i> |   |
|   | <b>COM<br/>Have RTW plan<br/>(134)<br/>%<br/>A</b>                     | <b>COM<br/>No RTW plan<br/>(84)<br/>%<br/>B</b> |
| Lighter duties  | 59 <sup>B</sup>  | 30  |
| No heavy lifting  | 9  | 8   |
| Reduced hours   | 54 <sup>B</sup>  | 18  |
| <b>Net nothing different in duties</b>                      | <b>12</b>  | <b>44<sup>A</sup></b>                           |
| <b>Net changes in duties</b>                                | <b>68<sup>B</sup></b>  | <b>39</b>                                       |

Base: Have returned to work

Having a RTW plan also played a significant role in the type of duties injured workers performed when they returned to work (Table 8):

- Injured workers with a RTW plan were more likely to report being offered *lighter duties* (59%) compared with injured workers without a RTW plan (30%); and
- Injured workers with a RTW plan were more likely to report being offered *reduced hours* (54%) compared with injured workers without a RTW plan (18%).

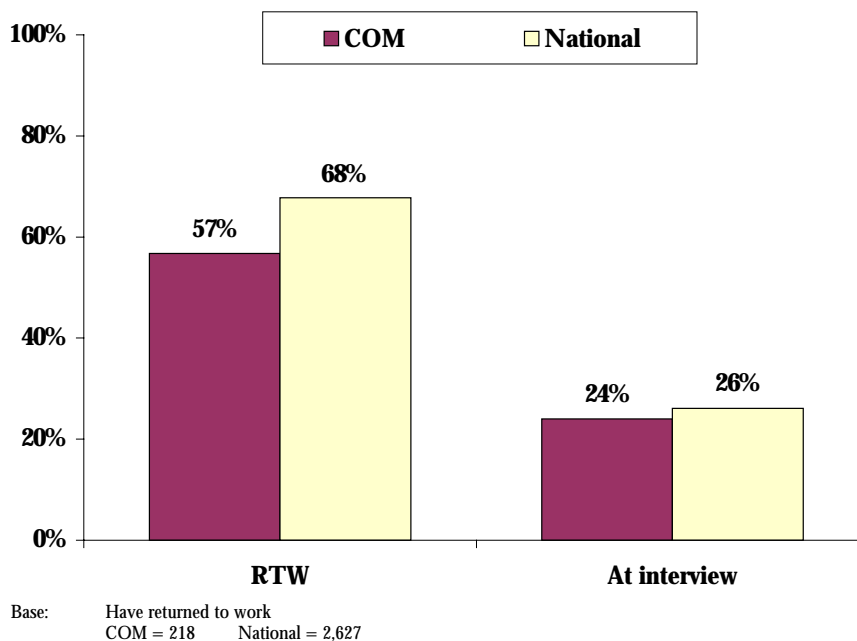
### 2.5.4 Different duties at RTW and at interview

Changes in workplace duties at RTW were generally temporary. Six in ten (57%) injured workers reported changes in duties at the time of RTW (Figure 40). By the time of interview (or leaving work for those with a non-durable RTW), this had declined to just over two in ten (24%).

**Figure 40: Different duties at RTW and at interview (Comparative)**

Q5a. *What was different about your duties at RTW? (At RTW)*

Q12. *[Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury? (At interview)*



Changes in duties at RTW were generally temporary.  
Only one quarter of injured workers were doing different duties seven to nine months after they had returned to work.

## 2.6 Partial RTW

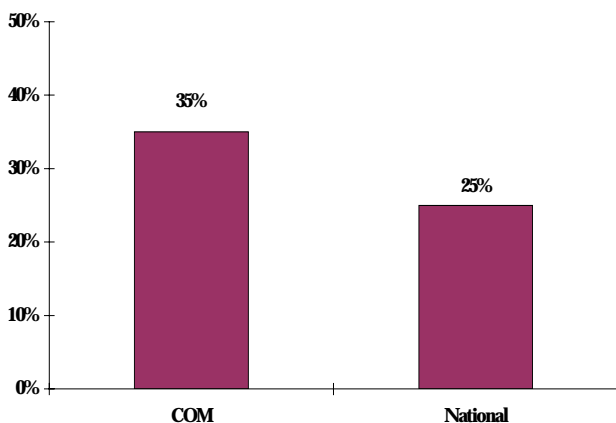
The partial RTW rate is defined by the proportion of injured workers still receiving WorkCover benefits at the time of RTW. The terms “partial RTW” and “full RTW” are technical expressions not necessarily understood by injured workers. A full RTW does not always mean return to full-time employment since the injured worker may have been working on a part-time basis at the time of injury. Rather it means a return to the level of paid employment at the time of injury.

One in three (35%) injured workers covered by Comcare continued to receive compensation payments when they returned to work (Figure 41). This partial RTW rate is notably higher than the Australian national rate (25%).

Over the waves of the RTW Monitor, the proportion of Workers covered by Comcare who had a partial RTW has steadily increased from 28% in 1998/99 to 35% in the current year. For each year of the RTW Monitor, Comcare has had a higher partial RTW rate than the Australian national rate (Figure 42).

**Figure 41: Partial RTW rate at RTW (Comparative)<sup>8</sup>**

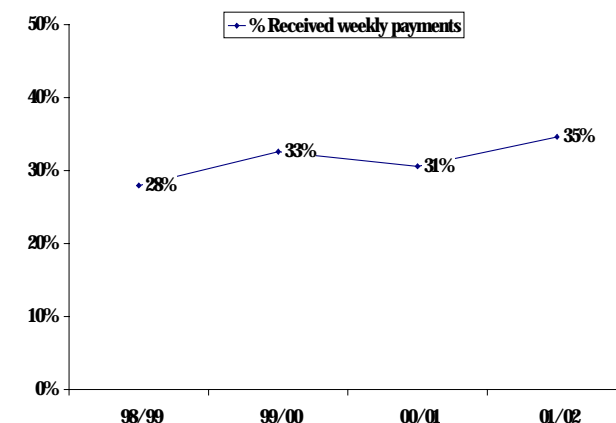
Q6. *Still thinking about when you first returned to work, were you receiving any weekly payments from Comcare in addition to your wages?*



Base: All respondents  
 COM = 245    National = 3,142

**Figure 42: Partial RTW rate (Trend)**

Q6. *Still thinking about when you first returned to work, were you receiving any weekly payments from Comcare in addition to your wages?*



Base: Have returned to work  
 98/99 = 243    99/00 = 236    00/01 = 240    01/02 = 245

Partial RTW is substantially higher among injured workers covered by Comcare compared with injured workers nationally.

A number of factors are associated with partial RTW rate:

- Injured workers covered by Comcare who had received a RTW plan (32%) were more likely to have had a partial RTW compared with those who had not (19%)
- Injured workers covered by Comcare who had taken part in rehabilitation (43%) were more likely to have had a partial RTW compared with those who had not (24%).

<sup>8</sup> Previously reported on the base of “have returned to work”.

Comcare has a high proportion of workers receiving a RTW plan (Section 2.4) and a high proportion of workers taking part in rehabilitation (Section 3.3).

**2.6.1 Return to previous hours**

Injured workers who had returned to work were specifically asked if they return to their previous hours as prior to their injury.

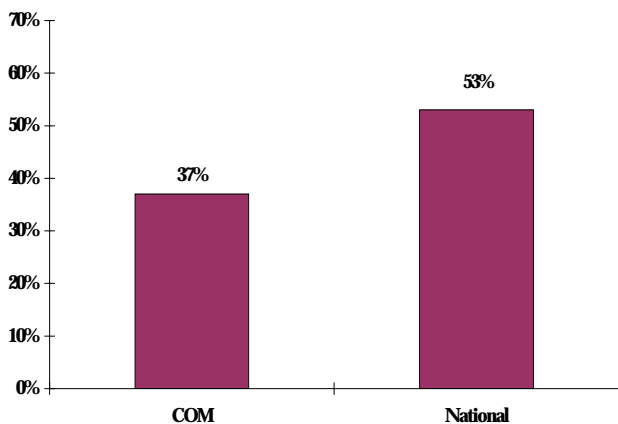
Four in ten (37%) injured workers covered by Comcare returned to their previous hours (Figure 43). The proportion of Comcare injured workers returning to their previous hours is substantially lower than the Australian national rate of five in ten (53%).

This low rate of returning workers to their previous hours reflects Comcare’s relatively high partial RTW rate (Section 2.6), and high availability of *reduced hours* (Section 2.5.3).

Over the waves of the RTW Monitor the rate of Comcare injured workers returning to their previous hours has declined steadily (Figure 44).

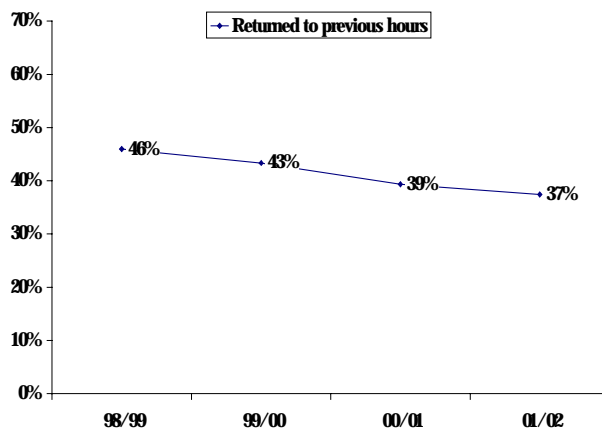
The proportion of injured workers covered by Comcare who returned to their previous hours has been substantially lower than the Australian national rate for each year of the RTW Monitor.

**Figure 43: Returned to previous hours (Comparative)**  
*Q6a. Did you return to your previous hours?*



Base: Have returned to work  
COM = 218 National = 2,627

**Figure 44: Returned to previous hours (Trend)**  
*Q6a. Did you return to your previous hours?*



Base: Have returned to work  
98/99 = 221 99/00 = 222 00/01 = 223 01/02 = 218

The use of RTW plans and participation in rehabilitation effects the rate of injured workers returning to their previous hours:

- Comcare Injured workers who received a RTW plan (19%) were less likely to return to their previous hours, compared with injured workers who had not received a RTW plan (67%); and
- Comcare Injured workers who participated in rehabilitation (24%) were also less likely to return to their previous hours, compared with injured workers who had not received a RTW plan (24%).

Injured workers covered by Comcare are less likely to return to their previous hours compared with injured workers nationally.



## 2.7 Sources of assistance with RTW

Assistance to return to work is measured in a number of ways:

- Injured workers were asked, *without prompting* who helped the most and who helped the least to return to work.
- Injured workers were then asked to rate the helpfulness of key persons – the doctor, rehabilitation provider, workplace rehabilitation coordinator, employer, insurer or compensation provider and, where applicable, case manager.

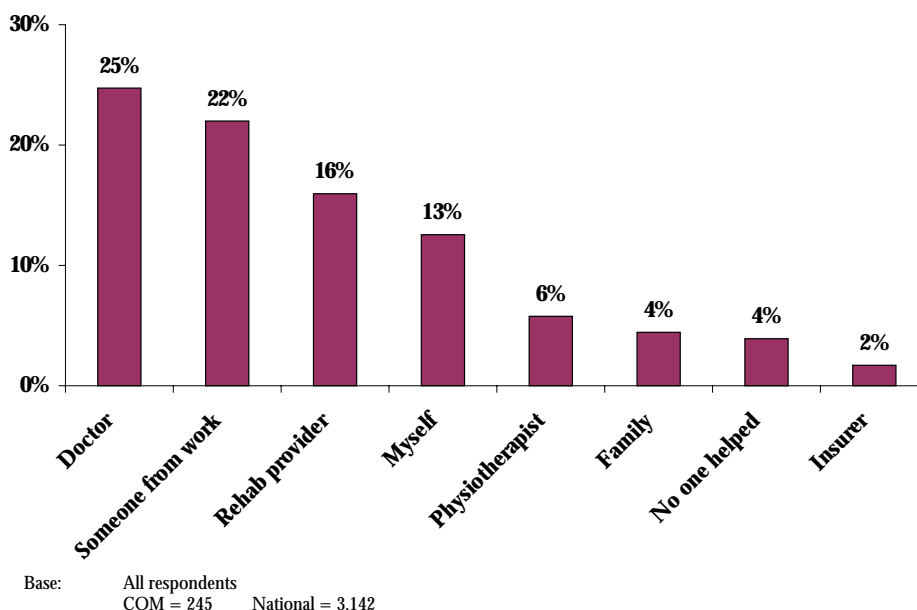
### 2.7.1 Who helped injured workers RTW the most

Injured workers covered by Comcare reported that the *most* helpful people during the RTW process were:

- Doctors (25%);
- Work colleagues (18%); and
- Rehabilitation providers (16%).

**Figure 45: People who were the most help**

Q28. *Thinking of all the people who helped you to get back to work, who helped you the MOST?*



The proportion of injured workers covered by Comcare who reported that they received the most help from a *Rehabilitation Coordinator* has increased from one in ten (9%) in 2000/01, to almost two in ten (16%) in the current year.

A lower proportion of Comcare injured workers reported that *myself* (the injured worker) had been the most help (13%), compared with injured workers nationally (18%).

Where someone from work was considered by the injured worker to be the most helpful person, injured workers were asked who that person was:

- supervisor (38%);
- employer (25%); and
- Workplace Rehabilitation Coordinator (12%).



### 2.7.2 Who helped injured workers RTW the least

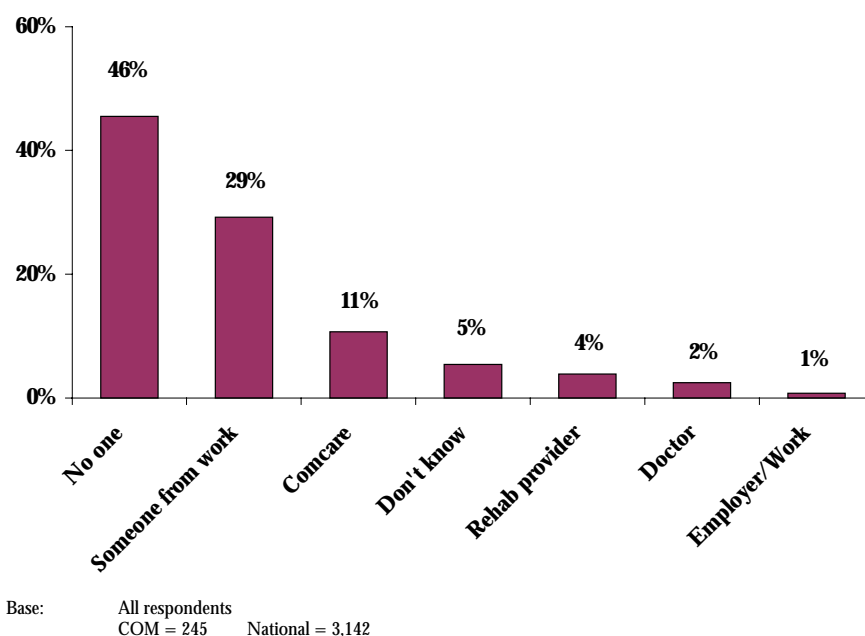
Just under half of injured workers (46%) covered by Comcare indicated that *no one* was the least help when returning to work. Ie, half of Comcare injured workers reported that *no one* had made it harder for them to RTW. This proportion is comparable to the Australian national rate (50%).

When an injured worker did report that there was someone that helped least, or made it harder for them, to RTW, the most commonly reported people were:

- *Someone from work* (29%); and
- Their *compensation provider* (Comcare) (11%).

The proportion of injured workers covered by Comcare who reported that their *compensation provider* (Comcare) made it harder for them to RTW is comparable to the Australian national rate (10%).

**Figure 46: People who were the least help**  
Q29. *And who helped you the LEAST?*



Where *someone from work* was considered to be the least helpful, one third (31%) reported that it was their supervisor.

This proportion indicating that their supervisor made their RTW harder is substantially higher than the Australian national rate (23%). Over the four years of the RTW Monitor, Comcare injured workers have been consistently more likely to report that their supervisor was the least help compared with injured workers nationally.

When someone from work is nominated as *least helpful*, it is most often reported to be the workplace supervisor.

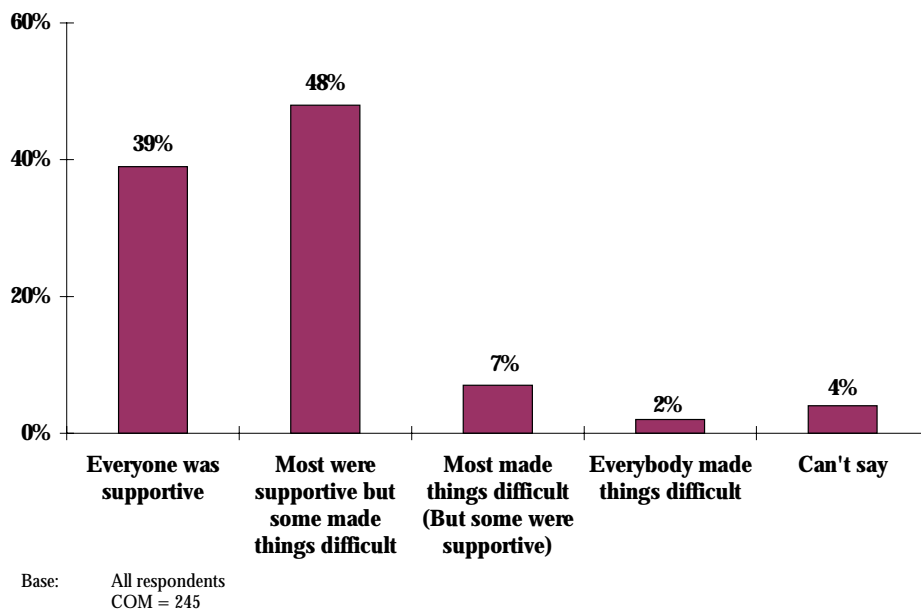
### 2.7.3 Degree of workplace support

Half (48%) the injured workers covered by Comcare reported most of their workmates were supportive but some made it difficult for them to return to work (Figure 47). Four in ten (39%) injured workers felt *everyone* at work was supportive.

There have been no changes over time in the supportive assessment made by injured workers.

**Figure 47: Degree of workplace support**

Q35. *Now thinking about the people you work with and how they affected your return to work, would you say...*



**2.7.4 Rating of helpfulness of those involved in RTW process**

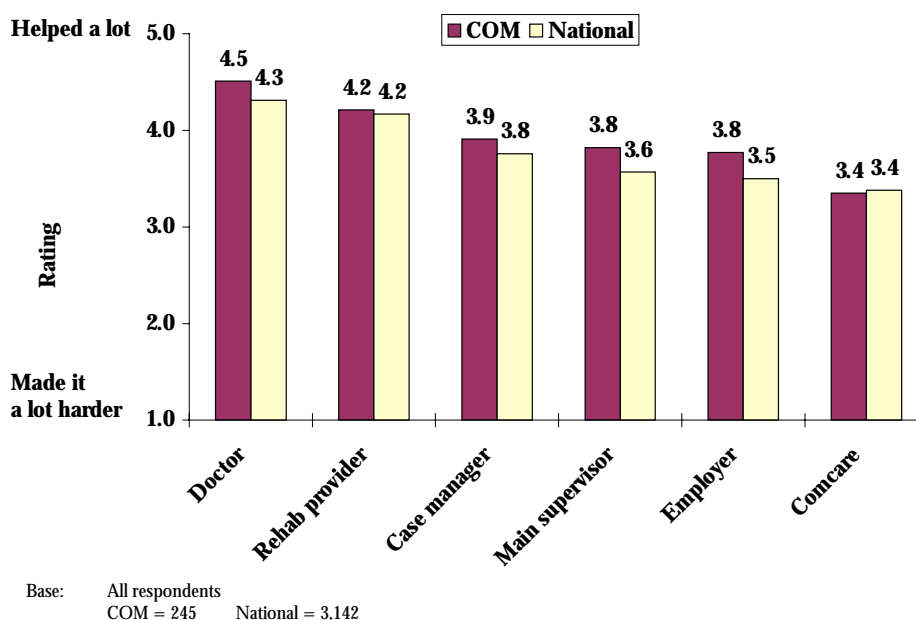
Injured workers were asked to rate the helpfulness of different people who may have assisted them to get back to work. The rating scale used ranged from *one* (made it a lot harder to get back to work) to *five* (helped a lot to get back to work).

Injured workers covered by Comcare rated all people involved in the RTW process as helpful (Figure 48). The people rated as most helpful by Comcare injured workers were:

- *Doctors* (4.5);
- *Rehabilitation providers* (4.2); and
- *Case managers* (3.9).

**Figure 48: Rating of helpfulness in returning to work (mean)**

*Q21a-f Helpfulness rating of different people*



Injured workers covered by Comcare rate most people involved in the RTW process as being more helpful, compared with the ratings given by injured workers nationally:

- Injured workers covered by Comcare gave their employers a rating of 3.8, compared with the national rating of 3.5;
- Injured workers covered by Comcare gave their doctors a rating of 4.5, compared with the national rating of 4.3; and
- Injured workers covered by Comcare gave their main supervisor a rating of 3.8, compared with the national rating of 3.6.

Comcare injured workers gave Comcare a helpfulness rating of 3.4, identical to the national helpfulness rating. There was little difference in the rating of Comcare case managers (3.9) compared to workplace rehabilitation coordinators nationally (3.8).

It should be noted that about half of injured workers covered by Comcare, gave Comcare a rating of 3 (*Neutral, or don't know*). This tendency towards giving insurance providers a neutral rating indicates

that Comcare injured workers do not necessarily see Comcare as *less* helpful than other agencies (as suggested by Figure 48). Rather this rating suggests that injured workers do not perceive Comcare as playing a major role in the RTW process.

Injured workers covered by Comcare generally rate agencies involved in the RTW process as being helpful compared with injured workers nationally.

Injured workers covered by Comcare who had a RTW plan gave most key stakeholders involved in the RTW process a higher rating compared to those without a RTW plan (Table 9).

- Injured workers with a RTW plan gave their rehabilitation provider a helpfulness rating of 4.4, substantially higher than injured workers without a RTW plan (3.9); and
- Injured workers with a RTW plan also gave their employer a helpfulness rating of 3.9, higher than injured workers without a RTW plan (3.6).

| <b>Table 9: Rating of helpfulness in returning to work by RTW plan</b> |  |   |
|--|--|---|
| <i>Q21a-f Helpfulness rating of different people</i>                   |  |   |
|  | <b>COM<br/>RTW plan<br/>(144)<br/>Mean<br/>A</b> | <b>COM<br/>No RTW plan<br/>(101)<br/>Mean<br/>B</b> |
| Doctor   | 4.7 <sup>B</sup>                                 | 4.3   |
| Rehabilitation provider  | 4.4 <sup>B</sup>                                 | 3.9   |
| Case manager   | 4.1 <sup>B</sup>                                 | 3.6   |
| Main supervisor  | 3.9  | 3.7   |
| Employer   | 3.9 <sup>B</sup>                                 | 3.6   |
| Comcare  | 3.4  | 3.3   |

Base: All respondents

**2.7.5 Case managers**

In 2001/02, there has been a decrease in the number of injured workers who were not contacted at all by their case managers and an increase in the number of injured workers who were contacted by their case managers within 2 weeks after reporting the injury (Table 10).

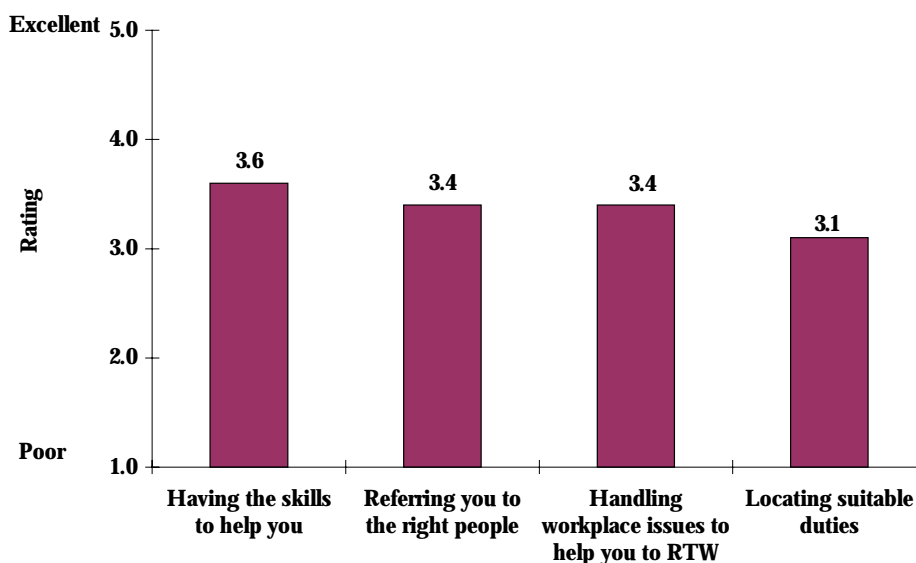
| <b>Table 10: Time taken for case manager to contact injured worker (Trend)</b>             |                                    |                                    |
|--|------------------------------------|------------------------------------|
| <i>Q30. How long did it take for a Case Manager to contact after reporting the injury?</i> |                                    |                                    |
|  | <b>00/01<br/>(240)<br/>%<br/>A</b> | <b>01/02<br/>(245)<br/>%<br/>B</b> |
| Within 24 hours  | 16                                 | 13                                 |
| Within 3 days  | 15                                 | 16                                 |
| Within 2 weeks   | 20                                 | 31 <sup>A</sup>                    |
| Within a month   | 9                                  | 13                                 |
| Longer   | 16                                 | 12                                 |
| Was not contacted by a case manager  | 22 <sup>B</sup>                    | 13                                 |
| Do not know what a case manager is   | 2                                  | 2                                  |

Base: All respondents

There have been no changes over time in the rating of case managers (Figure 49).

**Figure 49: Rating of Case Manager (mean)**

*Q31. How would you rate the way your Case Manager is handling your claim on the following attributes...*



Base: Contacted by the case manager  
COM = 207



## 2.8 Rating of customer service

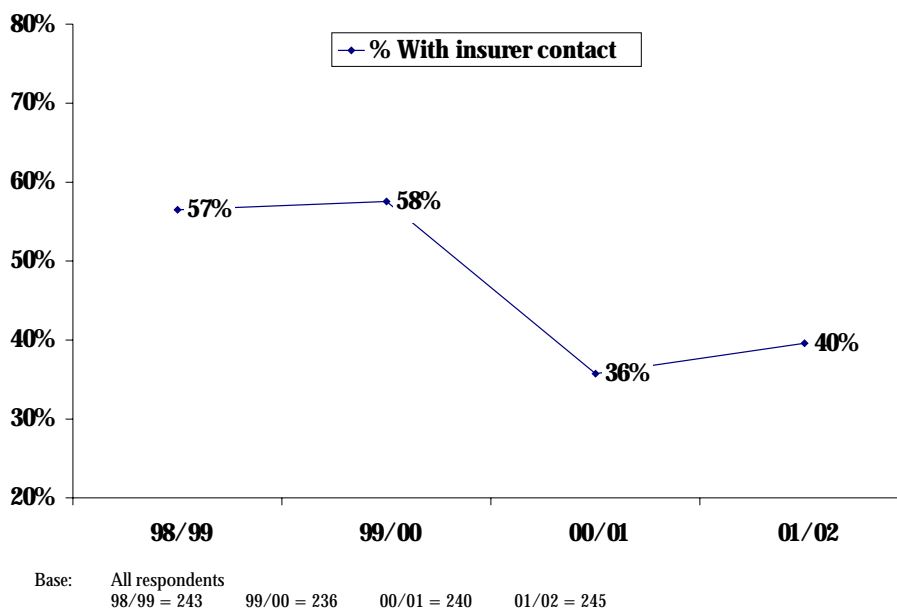
### 2.8.1 Communication with insurers

Four in ten (40%) of injured workers covered by Comcare had some contact with their insurer in the previous three months (apart from the letter sent to injured workers about the Return to Work Monitor). This was similar to the Australian national rate of 42%.

The proportion of injured workers who had contact with Comcare rose slightly in the current year of the RTW Monitor, after a substantial decline in 2000/01 (Figure 50).

**Figure 50: Contact with insurer / Scheme in last three months (Trend)**

Q26. *Have you had any contact with your insurer in the last three months?*



Injured workers who had participated in rehabilitation (45%) were more likely to have had contact with their Comcare in the last three months compared with workers who had not (32%).

Four in ten injured workers covered by Comcare had had contact with Comcare in the last three months.

### 2.8.2 Overall rating of Comcare service delivery

A series of measures of injured worker's overall perception of the Comcare's service delivery was introduced in to the RTW Monitor in 2000/01. These measures were unique to Comcare, and asked injured workers:

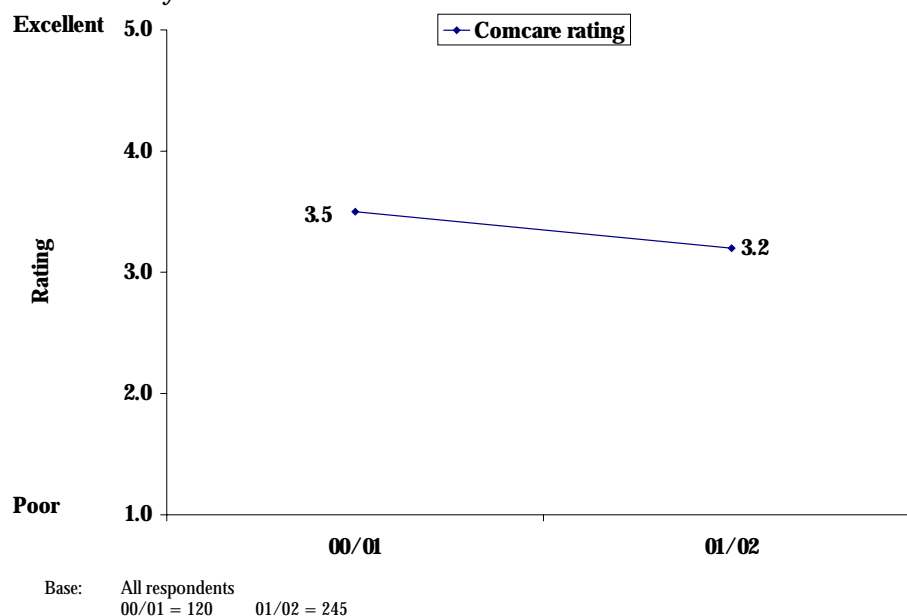
- To rate Comcare's level of service overall;
- Whether this level of service met their expectations; and
- Whether Comcare's was better or worse than they expected.

Comcare's overall service rating has declined since 2000/01. In 2001/02, injured workers covered by Comcare gave Comcare's customer service an overall rating of 3.2 (Figure 51).

Over half (53%) of injured workers covered by Comcare gave Comcare's overall service a rating of average, or below average.

**Figure 51: Comcare service delivery (Trend)**

Q27b. *Thinking of the overall level of service that you received from Comcare, how would you rate Comcare for its service delivery?*



Injured workers covered by Comcare are moderately satisfied with Comcare's customer service.

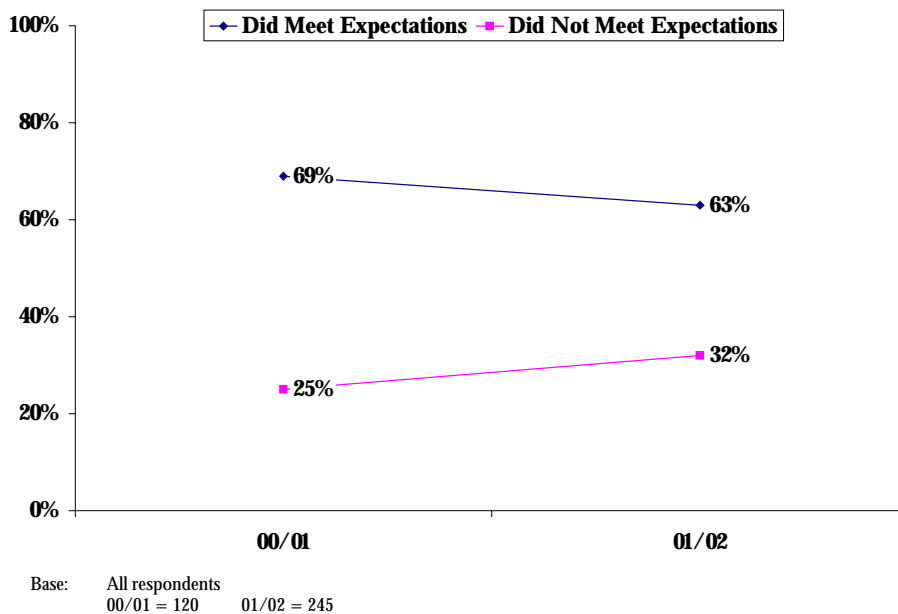
### 2.8.3 Comcare service delivery expectations

Six in ten (63%) injured workers covered by Comcare indicated that the service that they had received from Comcare met their expectations (Figure 52).

The proportion of Comcare injured workers who indicated that Comcare had met their expectations has fallen slightly from seven in ten (69%) in 2000/01 to six in ten (63%) in 2001/02.

**Figure 52: Comcare service delivery expectations (Trend)**

27c *Would you say that the level of service that you received from Comcare met your expectations?*



Six in ten injured workers covered by Comcare reported that Comcare’s customer service had met their expectations.



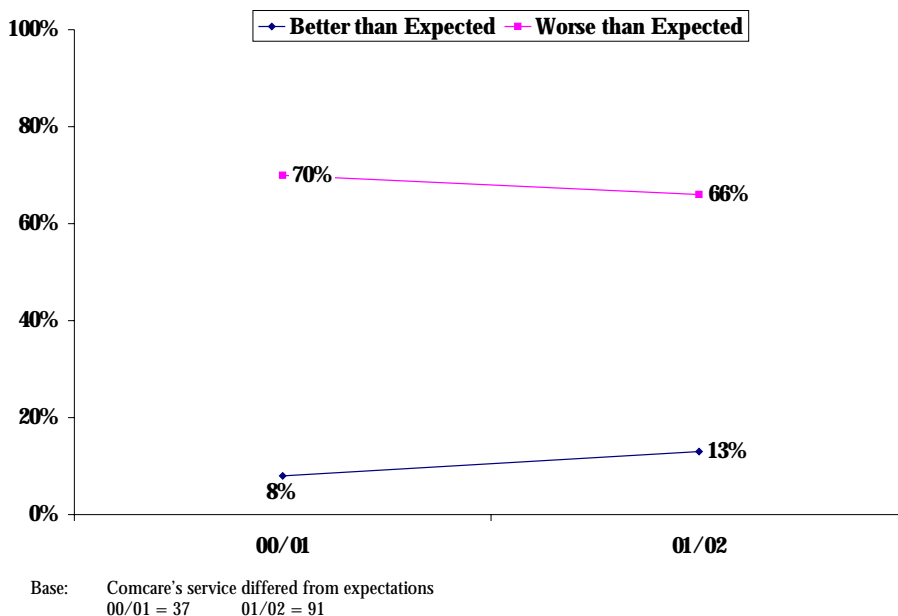
Of the injured workers covered by Comcare who indicated that Comcare's service did not meet their expectations.

- Seven in ten (66%) indicated that Comcare's service was worse than they had expected; and
- One in ten (13%) indicated that Comcare's service was better than they had expected (Figure 53).

This equates to one quarter (25%) of all injured workers covered by Comcare reporting that Comcare's customer service was worse than they had expected.

**Figure 53: Expectations of injured workers (Trend)**

Q27d. Was Comcare's service delivery better or worse than you expected?



The proportion of injured workers covered by Comcare who indicated that Comcare's level of service was better than they had expected has risen slightly since 2000/01.

One quarter of all injured workers covered by Comcare indicated that Comcare's customer service was worse than they had expected.

**2.8.4 Satisfaction with Comcare customer service**

Injured workers were asked to rate the performance of their insurer on aspects of the way in which they handled the worker’s claim (on a five-point scale). Insurer services were rated on:

- Giving advice about the claim;
- Way in which they responded to enquiries;
- Helpfulness;
- Communications with worker;
- Attitude to worker’s claim;
- Advice about rights;
- Providing the worker with accurate information; and
- Understanding the worker’s situation.

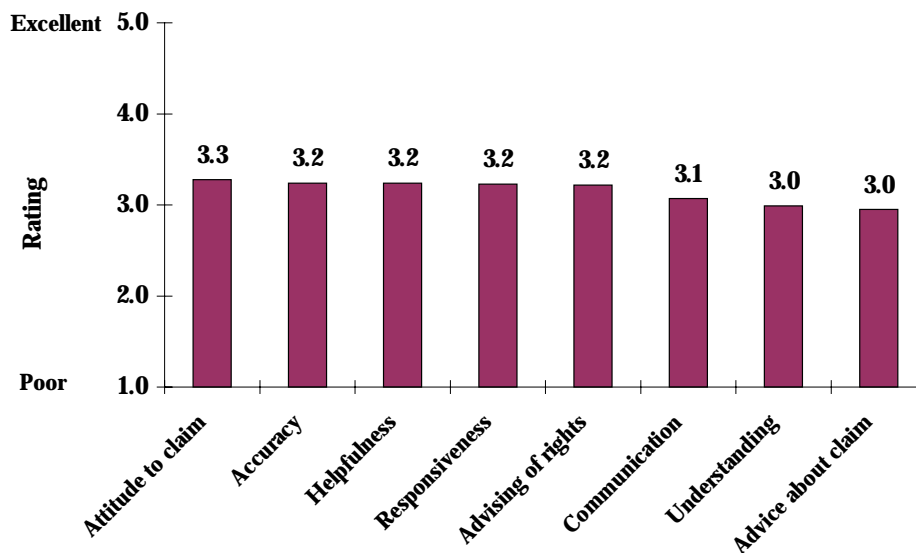
The average ratings that injured gave to different aspects of Comcare’s service delivery were fairly homogenous (Figure 54). Injured workers covered by Comcare rated all aspects of Comcare’s service delivery between 3 (neutral), and 3.3, (slightly above neutral).

The average customer service ratings given by injured workers covered by Comcare are comparable to customer service ratings nationally.

There have been only minor fluctuations in injured worker’s rating of Comcare’s service delivery over the four years of the monitor.

**Figure 54: Rating of Insurer**

*Q27. Now I am going to read out a list of different statements about the insurer handling your claim. For each statement how would you rate the insurer on a scale of 1 to 5 where 1 is poor and 5 is excellent.*



Base: All respondents  
 COM = 245 National = 3,142



Some aspects of Comcare's service delivery were given a *poor* rating by a notably higher proportion of injured workers (a rating of 1 or 2). The following aspects of service delivery showed room for improvement:

- Giving you advice about your claim (36% rated as poor);
- Communicating with you (34% rated as poor); and
- Advising you of your rights (30% rated as poor).

Injured workers are moderately satisfied with Comcare's service.

Injured workers covered by Comcare who reported being given suitable duties at RTW gave higher ratings for all aspects of Comcare service delivery.

In particular, injured workers given suitable duties gave higher ratings for Comcare's:

- *Accuracy* (3.4), compared with 2.8 for injured workers not given suitable duties; and
- *Advice about the rights of injured workers* (3.5), compared with 2.6 for injured workers not given suitable duties.

Provision of suitable duties at RTW has a positive impact on injured workers' ratings of Comcare's service delivery.

There has been a slight decline in all of Comcare's service delivery ratings since the last year of the monitor (Table 11).

The greatest decline in ratings were for:

- *providing accurate information* which also fell from 3.5 in 2000/01 to 3.2 in 2001/02; and
- *Giving advice about your claim* which fell from 3.2 in 2000/01 to 3.0 in 2001/02.

These declines follow a number of notable improvements in service delivery ratings between 1999/01 and 2000/01.

| <b>Table 11: Comcare Rating of insurer (Trend)</b> |                                       |                                       |                                       |                                       |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| <i>Q27. Rating of insurer</i>                      |                                       |                                       |                                       |                                       |
|  | <b>98/99<br/>(243)<br/>Mean<br/>A</b> | <b>99/00<br/>(236)<br/>Mean<br/>B</b> | <b>00/01<br/>(240)<br/>Mean<br/>C</b> | <b>01/02<br/>(245)<br/>Mean<br/>D</b> |
| Their attitude to your claim                       | 3.4                                   | 3.2                                   | 3.5                                   | 3.3                                   |
| Responding to your enquires                        | 3.2                                   | 3.2                                   | 3.5 <sup>AB</sup>                     | 3.2                                   |
| Providing accurate information                     | 3.5                                   | 3.4                                   | 3.5 <sup>D</sup>                      | 3.2                                   |
| Their helpfulness                                  | 3.2                                   | 3.2                                   | 3.4                                   | 3.2                                   |
| Understanding your situation                       | 3.1                                   | 3.1                                   | 3.2                                   | 3.0                                   |
| Communicating with you                             | 3.0                                   | 3.0                                   | 3.2                                   | 3.1                                   |
| Giving advice about your claim                     | 3.1                                   | 3.0                                   | 3.2 <sup>D</sup>                      | 3.0                                   |
| Advising you of your rights                        | 3.3                                   | 3.4                                   | 3.4                                   | 3.2                                   |
| <b>Average customer service rating</b>             | <b>3.2</b>                            | <b>3.2</b>                            | <b>3.4</b>                            | <b>3.2</b>                            |

Base: All respondents

Injured workers satisfaction with Comcare’s service delivery has declined slightly since last year.



## 2.9 Information provided by Comcare

Injured workers covered by Comcare were asked whether they had received specific types of information from Comcare. If the injured worker indicated that they had received, information they were asked if the information was clear and easy to understand. If the injured workers had not received information, they were asked if they *would have liked* to have received that information. The types of information were:

- *The employer's obligation to assist the injured worker to return to work;*
- *That the injured worker is expected to do everything they can to return to work;*
- *The length of time for which benefits would be paid;*
- *What to do to get payment for medical and other expenses;*
- *The amount paid for medical and other services; and*
- *What to do if the injured worker thought a decision was unfair or wrong*

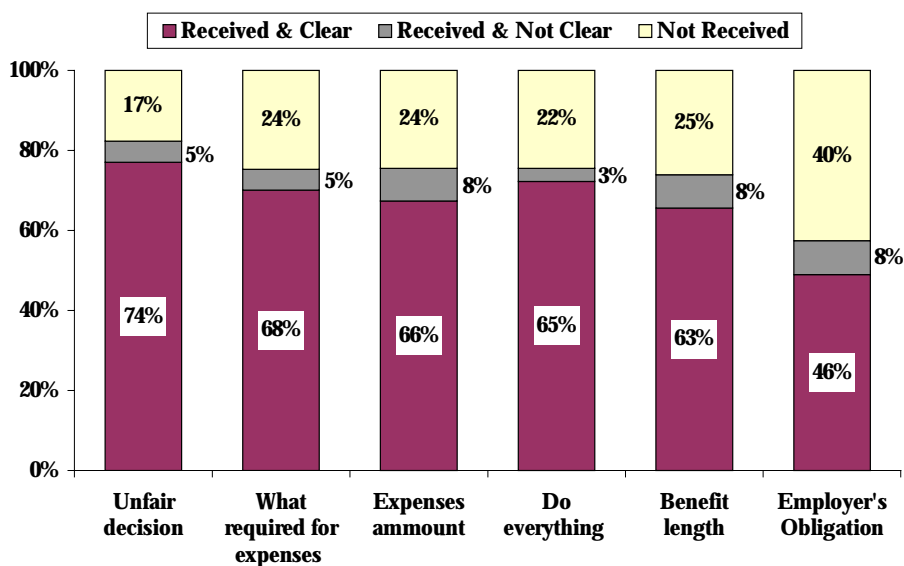
### 2.9.1 Information received by injured workers

The information that was most commonly received by injured workers covered by Comcare was:

- *What to do if the injured worker thought a decision was unfair or wrong* Eight in ten (79%) indicated that they received the information, seven in ten (74%) indicated that the information was clear.
- *What to do to get payment for medical and other expenses* seven in ten (73%) indicated that they received the information, seven in ten (68%) indicated that the information was clear.

### Figure 55: Information received by injured workers

Q27e *I would like to ask you about specific information that you have received from Comcare. During the course of your claim, were you provided with clear and easy to understand information about...*



Base: All respondents  
01/02 = 245

Injured workers covered by Comcare reported that the provision of information about *the employer's obligation to assist them to return to work* showed room for improvement:

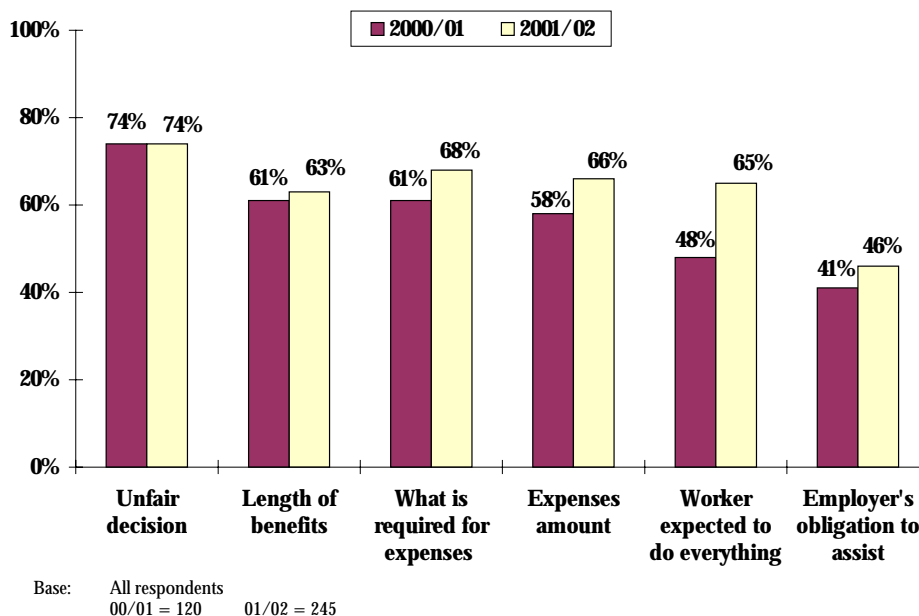
- Four in ten (40%) indicated that they had not received the information at all; and
- One in ten (8%) indicated that they had received the information, but that the information was neither clear, nor easy to understand.

The proportion of injured workers who reported the information “you are expected to do everything you can to return to work” was received and clear increased from 48% in 2000/01 to 65% in 2001/02 (Figure 56).

There has been little change in the proportion of injured workers covered by Comcare reporting that the information that they receive from Comcare is clear and easy to understand since 2000/01

**Figure 56: Received clear information (Trend)**

*Q27e I would like to ask you about specific information that you have received from Comcare. During the course of your claim, were you provided with clear and easy to understand information about...*

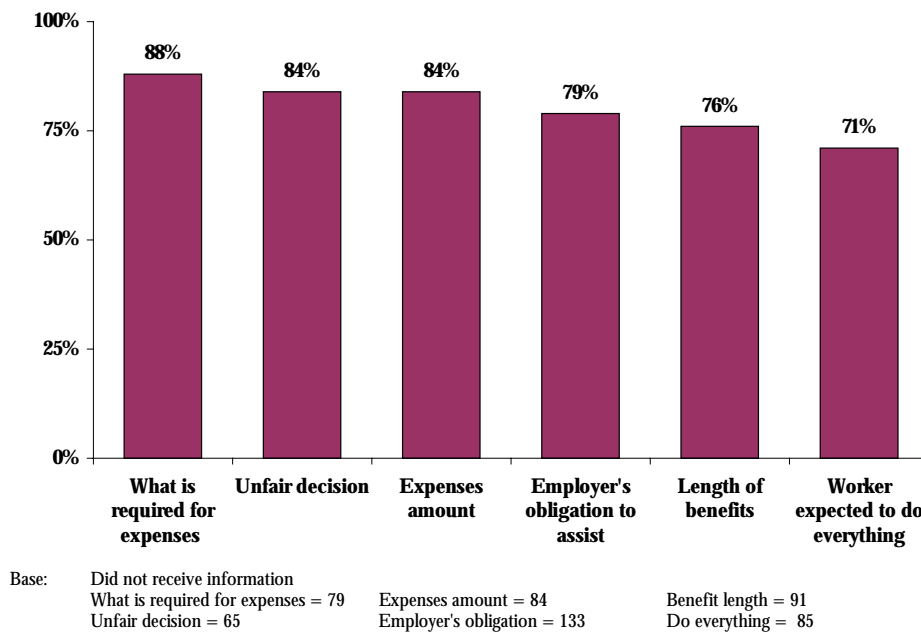


2.9.2 *Would have liked information*

Comcare injured workers who did not receive information would have most liked information about *what to do to get payment for medical and other expenses*.

**Figure 57: Would have liked information**

Q27f. *Would you have liked a clear and easy explanation about...*



Injured workers who did not receive information from Comcare would have most liked information about the following (Figure 57):

- *What to do to get payment for medical and other expenses (88%);*
- *What to do if the injured worker thought a decision was unfair or wrong (84%); and*
- *The amount paid for medical and other services (84%).*

### 3. Demographic and Claim Based Characteristics

Additional information on injured workers was collected through an analysis of the data sample provided by Comcare. Only those injured workers who consented to be interviewed were included in this analysis. No personally identifying information is used in this summary.

#### 3.1 Demographics

In the current year, three in ten (33%) injured workers covered by Comcare were male, a substantially lower proportion than the national average (64%).

The proportion of male injured workers covered by Comcare has been substantially lower compared than Australian national rate for every year of the RTW Monitor.

Further, the proportion of male injured workers covered by Comcare has dropped substantially since the 2000/01.

In 2001/02 the mean age of Workers covered by Comcare was 43 years of age - slightly older than the national figure (41). The mean age of injured workers participating in the RTW Monitor has fluctuated slightly over the four waves.

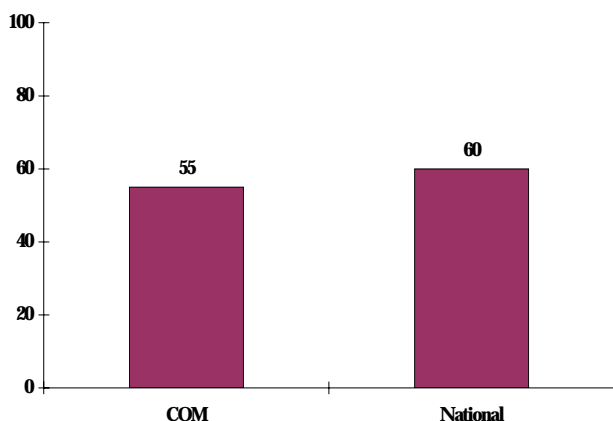
##### 3.1.1 Language spoken at home

Nearly all (96%) injured workers covered by Comcare spoke English as a main language at home. This proportion is notably higher than the national average (91%). The proportion of injured workers covered by Comcare who spoke English as their main language at home has fluctuated slightly over the waves of the RTW Monitor.

#### 3.2 Days compensation paid and claim cost

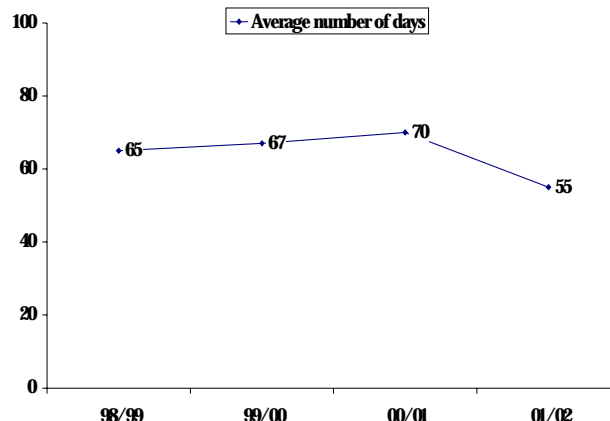
The mean number of days compensation paid was 55 for injured workers covered by Comcare. This mean is comparable to the national mean of 60. Comcare's mean days compensation paid is substantially lower than the mean recorded in 2000/01 (70).

Figure 58: Mean days compensation paid (Comparative)



Base: All respondents  
COM = 245 National = 3,142

Figure 59: Mean days compensation paid (Trend)

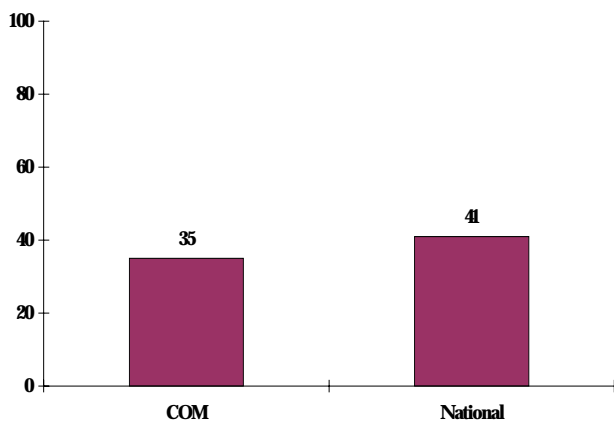


Base: All respondents  
98/99 = 243 99/00 = 236 00/01 = 240 01/02 = 245

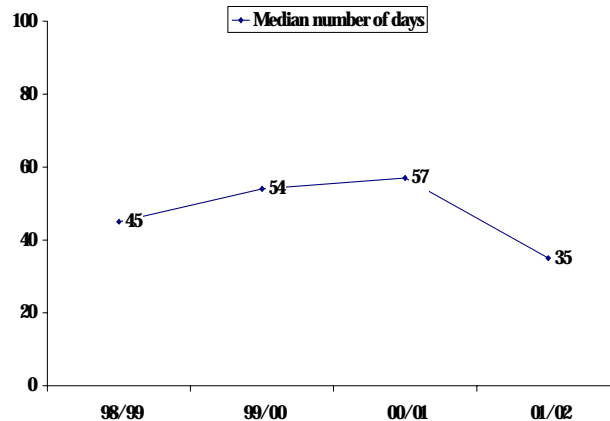


The median number of days compensation paid for Comcare was 35, lower than the Australian national median (Figure 60).

**Figure 60: Median days compensation paid (Comparative)**     **Figure 61: Median days compensation paid (Trend)**



Base: All respondents  
COM = 245     National = 3,142



Base: All respondents  
98/99 = 243     99/00 = 236     00/01 = 240     01/02 = 245

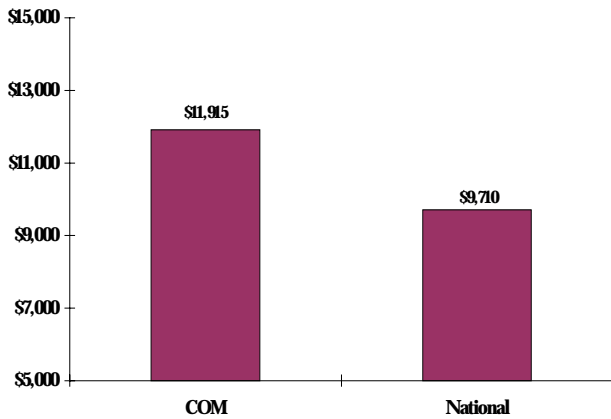
The median number of days has dropped dramatically from 57 working days in 2000/01 to 35 days in 2001/02 (Figure 61). The drop can be attributed to a higher proportion of short claims (10-15 days) and a lower proportion of longer claims (71-90 days and 91-120 days) in 2001/02 compared to the previous year (Table 12).

|                  | <b>98/99<br/>(243)<br/>%<br/>A</b> | <b>99/00<br/>(236)<br/>%<br/>B</b> | <b>00/01<br/>(240)<br/>%<br/>C</b> | <b>01/02<br/>(245)<br/>%<br/>D</b> |
|------------------|------------------------------------|------------------------------------|------------------------------------|------------------------------------|
| 10-15 days       | 2                                  | 4                                  | 4                                  | 16 <sup>ABC</sup>                  |
| 16-20 days       | 15 <sup>C</sup>                    | 11                                 | 7                                  | 12                                 |
| 21-30 days       | 16 <sup>B</sup>                    | 10                                 | 18 <sup>B</sup>                    | 14                                 |
| 31-40 days       | 11                                 | 13                                 | 9                                  | 11                                 |
| 41-50 days       | 11 <sup>D</sup>                    | 9                                  | 9                                  | 6                                  |
| 51-70 days       | 9                                  | 12                                 | 14                                 | 18 <sup>A</sup>                    |
| 71-90 days       | 8                                  | 14 <sup>AD</sup>                   | 10 <sup>D</sup>                    | 5                                  |
| 91-120 days      | 13                                 | 14                                 | 15 <sup>D</sup>                    | 8                                  |
| 121 days or more | 14                                 | 14                                 | 15                                 | 11                                 |

Base: All respondents

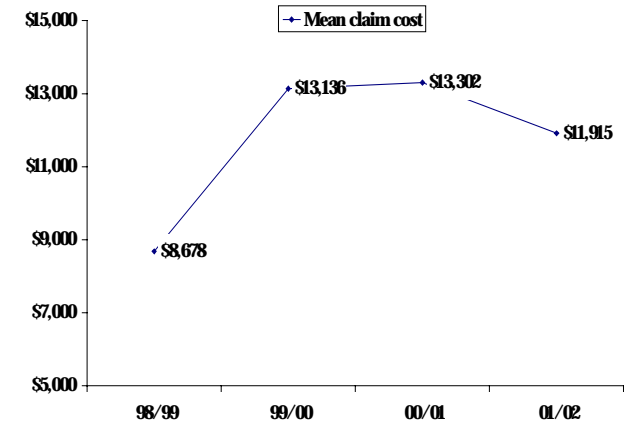
In 2001/02, Comcare's mean claim cost was \$11,915. This cost is substantially higher compared with the national mean of \$9,708, despite the comparable mean number of days compensation paid. Comcare's mean claim cost has fallen slightly from 2000/01 (Figure 63).

**Figure 62: Mean claim cost (Comparative)**



Base: All respondents  
COM = 245    National = 3,142

**Figure 63: Mean claim cost (Trend)**



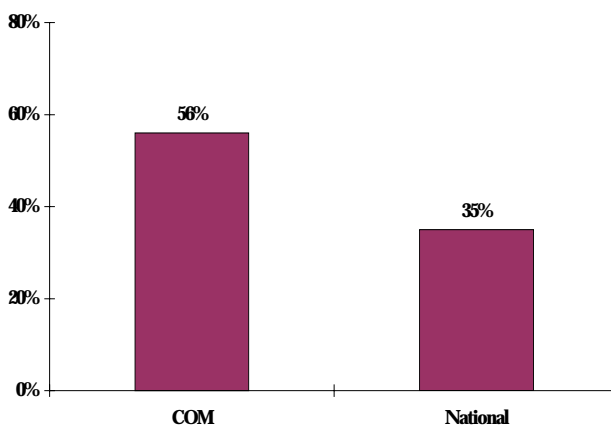
Base: All respondents  
98/99 = 243    99/00 = 236    00/01 = 240    01/02 = 245

### 3.3 Rehabilitation participation and cost

Over half (56%) of injured workers covered by Comcare incurred rehabilitation costs (Figure 64). The proportion of injured workers covered by Comcare who incurred rehabilitation costs is substantially higher than the Australian national rate (35%).

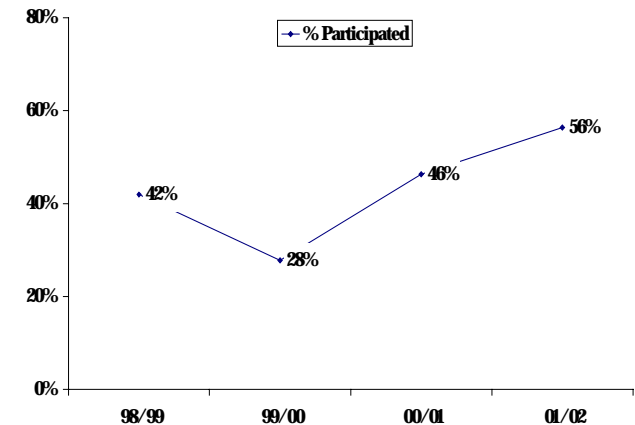
Comcare's rehabilitation participation rate has climbed steadily since a significant decline in 1999/00 (Figure 64).

**Figure 64: Participation in rehabilitation (Comparative)**



Base: All respondents  
COM = 245    National = 3,142

**Figure 65: Participation in rehabilitation (Trend)**

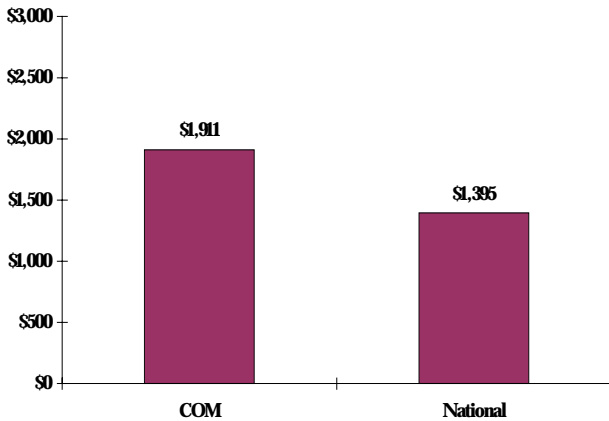


Base: All respondents  
98/99 = 243    99/00 = 236    00/01 = 240    01/02 = 245

The mean cost of rehabilitation for Comcare injured workers in rehabilitation was \$1,911, notably higher than the national mean of \$1,395.

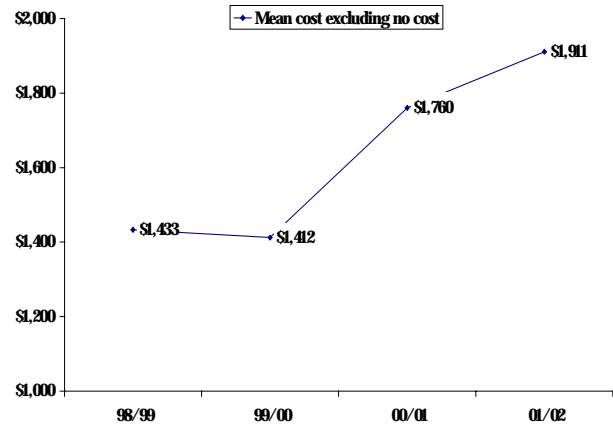
The mean cost of rehabilitation has increased dramatically over the last two years of the RTW Monitor (Figure 67). Comcare's mean rehabilitation cost has also been substantially higher compared with the national mean for the last two years.

**Figure 66: Mean cost excluding no cost of rehabilitation (Comparative)**



Base: Participated in rehabilitation  
 COM = 139      National = 1,375

**Figure 67: Mean cost excluding no cost of rehabilitation (Trend)**



Base: Participated in rehabilitation  
 98/99 = 101      99/00 = 67      00/01 = 112      01/02 = 139

### 3.4 Comparison of sample statistics with population statistics

Selected characteristics of the sample used in the 2001/02 Monitor are comparable to the population of injured workers covered by Comcare (Table 14).

| <b>Table 13: Selected characteristics of sample for November 2001</b> |                             |                                 |
|---|-----------------------------|---------------------------------|
|   | <b>COM Sample<br/>(120)</b> | <b>COM Population<br/>(307)</b> |
| Mean age  | 44                          | 44                              |
| Mean days compensation paid   | 61                          | 56                              |
| Mean total claim cost   | \$13,192                    | \$12,462                        |
| Mean total rehabilitation payments<br>(excluding no cost)             | \$1,932                     | \$1,872                         |

| <b>Table 14: Selected characteristics of sample for May 2002</b> |                             |                                 |
|--|-----------------------------|---------------------------------|
|  | <b>COM Sample<br/>(125)</b> | <b>COM Population<br/>(389)</b> |
| Mean age   | 43                          | 43                              |
| Mean days compensation paid                                      | 50                          | 48                              |
| Mean total claim cost  | \$10,919                    | \$10,898                        |
| Mean total rehabilitation payments<br>(excluding no cost)        | \$1,892                     | \$1,899                         |

## **Appendix A: Methodology**

Two waves of telephone interviews were conducted each year. The interviews were carried out using a Computer Assisted Telephone Interviewing (CATI) facility. The same interviewers conducted the interviews across all jurisdictions. Differences cannot be attributed to different interviewing procedures. Results were analysed using the Quantum data analysis package.

### **Sample**

The sample base of prospective injured workers for the aggregate survey was drawn by each jurisdiction from their claim database. The original criteria for inclusion were:

- Had submitted a claim between February and April 2001 for the November 2001 Monitor wave;
- Had submitted a claim between September and November 2001 for the May 2002 Monitor wave;
- The injured worker's name had not been used for another workers' compensation survey in the previous 12 months; and
- The injured worker had more than 10 days compensation (including any excess) paid.

### **Consent and privacy**

A passive consent process is used for all jurisdictions except Comcare. The passive consent entails:

- A letter being sent to injured workers before contact is made for the interview advising them about the nature of the interview, the voluntary nature of participation, the anonymity and confidentiality of responses and providing a contact within the workers' compensation jurisdiction to allow the injured worker to withdraw from the interview or update their contact details.
- Interviewers are trained under Interview Quality Control Australia (IQCA) Standards ensuring they are familiar with privacy and confidentiality procedures.
- A special briefing is given to interviewers for each wave of the survey stressing that injured workers should not be coerced into taking part and emphasising that injured workers can cease to give their consent at any point during the interview and their interview results will be expunged.

Interview responses are kept in a separate file to contact details. On completion of each annual report, contact details for the injured worker are destroyed, except where explicit permission have been given otherwise.

Campbell Research & Consulting do not provide any information that will identify individual injured workers to any third party.

**Sampling error**

In any sample survey a degree of sampling error will occur. The sampling error is the extent to which the survey responses can be generalised to the population from which the sample was drawn. As sample size increases, sampling error decreases. The technical term for sampling error is standard error.

In this Monitor differences between the groups are reported if there was a statistically significant difference in proportions or means at the 95% confidence level. That is, it can be assumed that there was a 95% likelihood that the difference was due to survey responses and not the sampling variance.

Table 15 provides survey estimates of 50% and 80% at the 95% confidence interval for the sample sizes in the RTW Monitor. For example, if 50% of the 2001/02 sample of 3,130 gave a particular response, we would be 95% certain that between 48.2% and 51.8% of the entire population would give this response.

| <b>Table 15: Survey estimates of 50% &amp; 80% at 95% confidence interval (CI)</b> |                               |                   |                   |                               |                   |                   |
|--|-------------------------------|-------------------|-------------------|-------------------------------|-------------------|-------------------|
|  | <b>Survey estimate of 50%</b> |                   |                   | <b>Survey estimate of 80%</b> |                   |                   |
| <b>Sample size</b>   | <b>Confidence Interval</b>    | <b>Lower band</b> | <b>Upper band</b> | <b>Confidence Interval</b>    | <b>Lower band</b> | <b>Upper band</b> |
| 3,130  | ± 1.8%                        | 48.2%             | 51.8%             | ± 1.4%                        | 78.6%             | 81.4%             |
| 240  | ± 6.3%                        | 43.7%             | 56.3%             | ± 5.1%                        | 74.9%             | 85.1%             |
| 120  | ± 9.0%                        | 41.0%             | 59.0%             | ± 7.2%                        | 72.8%             | 87.2%             |



## **Appendix B: Field Report**

Comcare followed a different protocol to the other jurisdictions for contacting injured workers prior to the survey. This was due to increased privacy concerns in the Comcare jurisdiction. The difference in the protocol was that Comcare telephoned the injured workers to ask their permission to be interviewed, before the interviewers made contact. In the other jurisdictions the interviewers made the first telephone contact.

Personalised letters were sent to all prospective respondents before any attempt was made to contact them by telephone. The letter explained:

- The broad purpose of the RTW Monitor;
- That they might be contacted for an interview;
- That Comcare would contact them to ask their permission to be interviewed (only in the Comcare jurisdiction);
- The independent role of Campbell Research & Consulting;
- That responses to the RTW Monitor would not affect their claim in any way; and
- That the survey was confidential and their responses would be anonymous.

Injured workers were offered the opportunity to withdraw if they did not want to participate in the survey or to update their contact details by telephoning Comcare.

Comcare then telephoned the remaining injured workers to ask their permission to be interviewed.

The sample frame (with the injured workers who could not be contacted or who refused to participate removed) was then forwarded to the IQCA accredited fieldwork company. That is, only the injured workers who *actively* consented to be interviewed were included in the sample frame. Therefore, the sample frame differs from the sample frame used in the other jurisdictions (where a *passive* consent process was used). This may have impacted on response rates and survey responses. This is a caveat, which should be noted when comparing Comcare results to the national results.

Interviews were conducted outside business hours from the Melbourne office of the Wallis Group. Of the aggregate sample (Table 16):

- 56% were interviewed;
- 1% refused;
- 33% were still classified as “active” (engaged, no answer, answering machine, interviewer asked to call back at another time);
- 6% were unused; and
- The remaining 4% were classified as “inactive” (person not on number, invalid number such as fax, modem, etc), disconnected/Telstra message, language barrier<sup>9</sup>).

---

<sup>9</sup> Language barrier indicates that the interviewer could not establish a language other than English for the interview to be conducted in.

The field report by survey wave is in Table 16.

| <b>Table 16: Field Report by wave</b> |                                     |                                     |                                     |                                     |                                     |                                     |                                     |                                     |
|---------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
|                                       | <b>Nov<br/>1998<br/>(137)<br/>%</b> | <b>May<br/>1999<br/>(153)<br/>%</b> | <b>Nov<br/>1999<br/>(149)<br/>%</b> | <b>May<br/>2000<br/>(142)<br/>%</b> | <b>Nov<br/>2000<br/>(142)<br/>%</b> | <b>May<br/>2001<br/>(147)<br/>%</b> | <b>Nov<br/>2001<br/>(169)<br/>%</b> | <b>May<br/>2002<br/>(224)<br/>%</b> |
| Interviews                            | 90                                  | 78                                  | 81                                  | 82                                  | 85                                  | 82                                  | 72                                  | 56                                  |
| Refusals                              | 7                                   | 1                                   | 1                                   | 4                                   | 1                                   | 0                                   | 2                                   | 1                                   |
| <b>Total contacts made</b>            | <b>(96)</b>                         | <b>(80)</b>                         | <b>(81)</b>                         | <b>(85)</b>                         | <b>(86)</b>                         | <b>(82)</b>                         | <b>(73)</b>                         | <b>(57)</b>                         |
| Remaining “active” numbers            | 0                                   | 17                                  | 18                                  | 6                                   | 8                                   | 15                                  | 20                                  | 33                                  |
| Unused numbers                        | 0                                   | 0                                   | 0                                   | 0                                   | 0                                   | 0                                   | 0                                   | 6                                   |
| “Inactive” numbers                    | 4                                   | 3                                   | 1                                   | 9                                   | 2                                   | 3                                   | 7                                   | 4                                   |

Base: Total sample provided

All<sup>10</sup> of Comcare’s injured workers contacted by the telephone interviewers completed the interview – a 98% response rate.

<sup>10</sup> The response rate is calculated based on the number of interviews (125) conducted out of the number of contacts made (127).





## Appendix C: Terms and Definitions

| <b>Table 17: Terms used in this report</b> |  |
|--|--|
| <b>Injured worker</b>                      | A worker who made a workers' compensation claim and had more than ten days compensation paid (including any excess).   |
| <b>LOTE</b>                                | A Language other than English is spoken at the home of the injured worker.   |
| <b>Return to work (RTW)</b>                | An injured worker who reported returning to work between the time of the claim and the time of the interview.  |
| <b>Durable RTW</b>                         | An injured worker who returned to work and was still working at the time of the survey. Durable RTW is measured by the injured worker reporting their work status, sources of income and compensation status.  |
| <b>Full RTW</b>                            | An injured worker who returns to work to their former level of paid employment and is not receiving workers' compensation payments.  |
| <b>Partial RTW</b>                         | An injured worker who returns to work, or is working at the time of interview, while still receiving workers' compensation payments for lost income.   |
| <b>No/Non-Durable RTW</b>                  | An injured worker not working and not deriving income from employment. Non-durable RTW refers to workers who returned to work for a period of time but were not deriving income from employment at time of interview.  |
| <b>RTW plan</b>                            | Return to work plan, or in some jurisdictions this is called a rehabilitation plan. This is a formal structured plan designed to enhance the achievement of a durable RTW within the limitation of the injured workers' functional capacity.   |
| <b>Enterprise size</b>                     | Small enterprise: an employer where the remuneration was up to \$350,000.<br>Medium enterprise: an employer where the remuneration was between \$350,000 to \$2,000,000.<br>Large enterprise: an employer where the remuneration was over \$2,000,000.   |
| <b>National Australian rate</b>            | The combined results for the financial year for all participating jurisdictions. In 2001/02 this included New South Wales, Victoria, Queensland, South Australia, Tasmania, the Australian Capital Territory, Comcare and Seacare.<br>Western Australia has not participated in the RTW Monitor.<br>Northern Territory did not participate in 2001/02 but has participated in 1997/98 and 1999/00. |
| <b>Financial year</b>                      | The Australian financial year is from 1 July to 30 June the following year.  |

|                              |  |
|------------------------------|--|
| <b>Jurisdiction</b>          | Refers to the compensation authority that has legal jurisdiction. It generally refers to individual states and territories.<br><br>In Australia, workers' compensation is the responsibility of individual states and territories. Two entities, Comcare and Seacare have responsibility for Commonwealth agencies and seafarers respectively. |
| <b>Significant result</b>    | All results discussed in the text of this report are statistically significant at the 95% confidence level.  |
| <b>Compensation Provider</b> | Is used to refer to the provider of workers' compensation payment and insurer type services. In most jurisdictions this is the insurer or claims agent. In Queensland it is Q Comp and in New Zealand it is the Accident Compensation Corporation. For self-insurers it is the employer.   |
| <b>Comcare</b>               | Comcare is the body responsible for managing workers' compensation for all Commonwealth government agencies. Comcare is also responsible for managing workers' compensation for the Australian Capital Territory.  |

### ***Jurisdictions***

This report summarises the findings of the aggregate of the November 2001 and May 2002 waves of the national Return to Work Monitor. The sample consists of 245 injured workers who had made a workers' compensation claim with Comcare. The Australian national total includes injured workers in one of the following jurisdictions:

| <b>Abbreviation</b> | <b>Jurisdiction<sup>11</sup></b> | <b>Sample size</b> |
|---------------------|----------------------------------|--------------------|
| NSW                 | New South Wales                  | 599                |
| VIC                 | Victoria                         | 600                |
| QLD                 | Queensland                       | 609                |
| SA                  | South Australia                  | 600                |
| TAS                 | Tasmania                         | 337                |
| ACT                 | the Australian Capital Territory | 97                 |
| COM                 | Comcare                          | 245                |
| SEA                 | Seacare                          | 55                 |
| <b>NAT</b>          | <b>Total Australian national</b> | <b>3,142</b>       |
| <b>NZ</b>           | <b>New Zealand</b>               | <b>581</b>         |

<sup>11</sup> Please note that the structure of insurers and processes for claims, RTW plans and rehabilitation varies between some jurisdictions. A separate document is being published to outline where these differences occur and how they may influence RTW comparisons.

### ***Durability of RTW***

There are three principal ways to measure durability of return to work. These are:

#### **1. Durable RTW (returned to work and still employed)**

The durable RTW rate is the proportion of injured workers who have returned to work and were still working at the time of interview. The question that obtains this measure is:

*“Are you still working in a paid job?”* (Question 8, Section 1.2).

This measure is supplemented by questions identifying the reasons why injured workers are not working (Section 2.3.1) to identify the extent of non-injury related factors such as retrenchment, enterprises closing down or workers reaching retirement age. By asking injured workers their current work status, a measure of durability that is independent of claim status or the relationship with the original, or any other, employer is obtained.

#### **2. Compensation status**

Compensation status is the proportion of injured workers still receiving weekly workers' compensation payments for income lost as a result of a work related injury. Injured workers were asked:

*“Are you still receiving weekly payments from <workers' compensation jurisdiction>?”* (Question 19, Section 1.5.1).

It is a cruder measure of RTW, or RTW not fully achieved or a non-durable RTW.

This measure reflects the limits of workers compensation data as a measure of durability of RTW.

#### **3. Source of income**

Detailed information about income sources at the time of interview provides a further measure of durability. The survey identifies the injured workers' *main* source of income in Question 20a:

*“Would you please tell me what is your main source of income?”* (Section 1.5.2)

as well as *all other* sources of income in Question 20b:

*“What other sources of income do you have?”*.

Combining main and other sources gives *total sources of income* (Section 1.5.3).

Analysis of total sources of income provides a measure of:

- Full RTW (income from employment only);
- Partial RTW (income from employment plus any other income source); and
- Non-durable or no RTW (income from all sources except employment).

The national RTW Monitor measures durability of RTW independently of claim or employment status.

### **Changes in duties “at RTW” and “at interview”**

There are five questions that identify “changes in duties” or “suitability of duties” for injured workers who have returned to work. Because of the different terminology used in different jurisdictions the term used in this report is “changed duties”<sup>12</sup>.

Four questions refer to the duties undertaken at time of RTW and one question identifies workers’ duties at the time of interview.

- As part of **reasons for returning to work**, injured workers were asked: “*What is the main reason you returned to work?*” (Question 4a) and “*Were there any other reasons you returned to work?*” (Questions Q4b, Section 2.2.4).
  - This question is unprompted, meaning no fixed choice responses were offered to the respondent. The workers’ initial response was coded into general categories as their “main reason for RTW”. Interviewers probed to identify if there were any other reasons for returning to work (Question 4b). These were also coded into broad categories and combined with the main reason for RTW to become “total reasons for RTW”.
  - For example, a worker may report that their main reason for RTW was that the employer changed their duties so that they could manage the job until fully recovered from their injury. These responses were coded into a category labelled “offered changed duties”.
  - If they also mentioned “economic need” when prompted for “other reasons” their total reason would include **both** “offered changed duties” **and** “economic need”.
- Injured worker’s **perception of suitability of duties at time of RTW** was identified in Question 5: “*When you first returned to work after your injury, were you given suitable duties at work?*” (Section 2.5.2).
  - Responses to this question were a simple “yes” or “no”.
- Injured workers were also asked whether there were any **changes in duties when they returned to work**. Question 5a asked: “*What was different about your duties when you returned to work? (compared to what you were doing when you were injured?)*” (Section 2.5.3).
  - Responses to this question were coded into three broad categories including “lighter duties”, “no heavy lifting” or “reduced hours”.
  - “Nothing – did the same type of duties” identifies workers who returned to their original duties.
- Change in the **number of hours worked** at the time a worker first returned to work was further explored in Question 6a: “*Still thinking about when you first returned to work, did you return to your previous hours?*” (Section 2.6.1).
  - Responses to this question were a simple “yes” or “no”.
- “**Same or different” duties at the time of the interview** compared with the time of injury is explored in Question 12 (Section 1.6.2). This section identifies whether employees were undertaking the same duties or different duties and how the continuity of duties influenced levels of RTW. Question 12 is asked differently depending on whether the respondent was working at the time of interview or not. For example:
  - Those who were working at the time of interview (durable RTW) were asked “*Are you doing the same sort of work or duties that you were doing when you incurred your original injury?*”
  - Those who were not working at the time of interview (non-durable RTW) were asked “*Were you doing the same sort of work or duties that you were doing when you incurred your original injury?*”

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<sup>12</sup> In previous reports the wording “*alternative duties*” has been used.

- **“Same or different” employer at the time of the interview** compared with the time of injury was also explored in Question 11 (Section 1.6). The relevant wording and analysis of that question was similar to that as discussed in Question 12 immediately above.

***Interpretation of results for the Seacare Authority***

Seacare Authority injured workers are unique in the problems faced when attempting to return to work. Results in this report must be interpreted in light of the differences as summarised here.

- The majority of Seacare Authority injured workers are stationed on ships at sea and are away at sea for 4-6 weeks at a time.
- An injured seafarer ready to return to work must have access to a supernumerary position on a ship for a graduated return to seafarer duties or must be passed medically fit by an Australian Maritime Safety Authority approved medical practitioner in accordance with fitness for duty regulations if able to return to full pre-injury seafarer duties. There are few supernumerary positions on ships. As ships are often away from port for 4-6 weeks, the option for graduated return to work under such conditions is limited.
- Additionally, many seafarers live in different locations to the employer’s offices, making access to shore based duties as part of a graduated return to work program difficult to arrange.