

The Committee Secretary
Senate Employment, Workplace Relations and Education Committee
Parliament House
Canberra

Dear Mr Carter

Inquiry into the Safety, Rehabilitation and Compensation and Other Legislation
Amendment Bill 2006

I would like to draw the Committee's attention to my experience as a very fortunate beneficiary of the Comcare scheme. I hope my experience provides the Committee with some insight into the cold-hearted effect of cutting journey claims from the scheme.

I am a reasonably fit 53 year old who enjoys the exercise and the benefits to my health that riding to and from work brings: healthy heart, low blood pressure etc. However, a couple of years ago, just before Christmas, my concentration must have slipped and I came off my bike while riding home from work. I ended up in hospital with a punctured lung, a broken collarbone and sundry grazes.

Comcare accepted the claim - I couldn't have been riding home by a more direct route. I didn't have to worry about whether there were any hidden hospital charges or doctors' bills that my private medical insurance wouldn't cover. My pay wasn't interrupted. With my spill coming in the fortnight before Christmas, this was a huge relief. Not only did I have the usual family Christmas expenses; our car rego and insurance needed renewing as well.

Not having to worry about my pay or medical expenses meant I could concentrate on getting better. My rehab doctor told me I made a pretty quick recovery, due in no small measure to my overall fitness from riding regularly to work. When I was referred to physio I did not have to worry whether it would exceed my private medical insurance. (My wife and daughter had needed physio, so we had to monitor things.)

In the end I was back at work fairly quickly, considering the severity of my injuries. I think that if I'd had to worry about whether I should incur some of the medical expenses I might have either returned to work before I was fully fit (posing an OH&S risk to myself and others) or I'd have taken longer to recover fully.

To suggest that my accident had no connection with my employment is humbug. Had I not been working where I was, I would not have been riding the route on which I came off my bike.

Granted, my employer has little control over my mode of transport. But I share at least the same level of motivation to minimise the risks of injury. I don't want to spend time in hospital with tubes stuck into me. Nor do I want to have to pay for repairs to my bike. I'd rather be having fun riding it.

If these amendments go through and journey claims are knocked out of the Comcare scheme, people will be discouraged from riding and walking to work and the government, employees and employers will all lose. The government will foot a higher health bill and incur other costs

caused by a sedentary inactive lifestyle (costs of road congestion is but one example). Employees won't be able to buy insurance cover as comprehensive as Comcare without the 'buying power' of a workforce the size of the APS. Employers won't have a fit, productive group of workers.

I urge the Committee to recommend that journey claims be retained.

I would welcome the chance to tell the Committee of my first hand experience with a workers compensation claim and point out the problems that would affect people who suffer a similar fate to mine if these changes go through. I hope the Committee can meet in Canberra to do this and to gain a greater appreciation of the issues I have raised.

Thank you for the opportunity to relate my experience.

Yours sincerely

Jeff Ibbotson