

# Submission 146

Question	Answer
Agreement	I have read the SIRA submission procedure *
Can we publish your submission?	Yes, with these details:
Name of organisation or individual making this submission	Macquarie Health Corporation Ltd
Authorised delegate/contact person	[REDACTED]
Position	[REDACTED]
Organisation	Macquarie Health Corporation
Postal address	301 Catherine St. Leichhardt NSW 2040
Email	[REDACTED]
Phone number	[REDACTED]
Policy number (if applicable)	
Claim number (if applicable)	

Question	Answer
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Insurer (icare, Allianz, EML, GIO)	
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<p>What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?</p>	<p>Premiums are punitive to businesses relative to the quality of services provided to the employer.</p>
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<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
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<p>What should the Nominal Insurer (icare) be doing more of?</p>	<p>There should be more focus on minimising the cost of claims and reducing the incentive that medical practitioners have to "milk" medical claims on a fee for service basis. This results in excessive costs for employers and delays employees returning to work.</p>
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<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
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<p>What should the Nominal Insurer (icare) be doing less of?</p>	
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<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
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<p>Are there any improvements you would like to suggest regarding premiums?</p>	
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<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
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## Question

## Answer

What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?

Please rate your experience with workers compensation premiums issued by the Nominal Insurer (icare) from 5 (excellent) to 1 (poor).

Not applicable

What has been your experience with the management of claims by the Nominal Insurer (icare) and scheme agents EML, Allianz and GIO?

We have been quite frustrated with the management of claims by EML. They are slow to respond to matters where there are concerns raised by employers as to the legitimacy of a workers comp claim. In one instance, we had an [REDACTED] who was [REDACTED] lodge a claim for [REDACTED]. After [REDACTED], the [REDACTED] ultimately [REDACTED] from her employment [REDACTED]  
[REDACTED]  
[REDACTED]

Please attach any evidence to support your statements.

No file uploaded

From your perspective, what impact has icare's new claims management processes had on return to work outcomes and the customer experience?

None

Please attach any evidence to support your statements.

No file uploaded

## Question

## Answer

What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?

There needs to be more active management of workers compensation claims where there is an active performance management or disciplinary process underway with an employee. Too often we have observed that employees who are being performance managed are abusing the workers comp system by making claims for chronic injuries that are difficult to disprove. The nature of these false claims results in substantial medical costs (GPs and specialistis), imaging costs and expert opinions, etc. Once the process starts, there is nothing an employer can do except let the process run its course where every provider has an incentive to provide services and incur fees at the employer's expense.

Please attach any evidence to support your statements.

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What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing less of?

Please attach any evidence to support your statements.

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Are there any improvements you would like to suggest regarding claims management?

There needs to be a more proactive, low-cost method to actively vet claims in an impartial manner to stop rampant abuse. The employer should be able to submit an application to either support or reject the validity of a claim. At the moment, no such avenue of input exists and the employer is left to hope that they will be able to have a constructive dialogue with the GP or insurer, which often does not happen.

Please attach any evidence to support your statements.

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Question	Answer
<p>Please rate your experience with the management of claims by the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO from 5 (excellent) to 1 (poor).</p>	<p>Not applicable</p>
<p>Are there other matters or areas you would like to comment on?</p>	<p>In summary, the following initiatives would benefit the system:</p> <ol style="list-style-type: none"> <li>1. There needs to be a more proactive manner to identify claims that are contentious to protect the employer</li> <li>2. There needs to be a disincentive for practitioners who provide workers comp services. eg A step down in fee after a certain number of visits would create an incentive for practitioners to stop employees dragging out their care</li> <li>3. The communication process between employer, EML and the practitioner needs to be streamlined</li> </ol>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>Are there any improvements you would like to suggest in these areas?</p>	<p>See above</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>Do you have any other issues or ideas about the Nominal Insurer (icare) that you want to share?</p>	<p>See above</p>

Question

Answer

Please attach any evidence to support your statements.

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