

Submission 147

Question	Answer
Agreement	I have read the SIRA submission procedure *
Can we publish your submission?	Yes, but I prefer to remain anonymous
Name of organisation or individual making this submission	
Authorised delegate/contact person	[REDACTED]
Position	
Organisation	
Postal address	
Email	[REDACTED]
Phone number	
Policy number (if applicable)	
Claim number (if applicable)	
Insurer (icare, Allianz, EML, GIO)	

Question

Answer

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

Please attach any evidence to support your statements.

No file uploaded

What should the Nominal Insurer (icare) be doing more of?

Please attach any evidence to support your statements.

No file uploaded

What should the Nominal Insurer (icare) be doing less of?

Please attach any evidence to support your statements.

No file uploaded

Are there any improvements you would like to suggest regarding premiums?

Please attach any evidence to support your statements.

No file uploaded

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

Question	Answer
<p>Please rate your experience with workers compensation premiums issued by the Nominal Insurer (icare) from 5 (excellent) to 1 (poor).</p>	<p>Not applicable</p>
<p>What has been your experience with the management of claims by the Nominal Insurer (icare) and scheme agents EML, Allianz and GIO?</p>	<p>Bullying tactics usually used against injured workers in an attempt to force workers to return to work before they are medically fit to do so. IME's organised prior to the initial consult with a treating psychiatrist (for mental injury claims) leading to immense stress for the injured person. Blatant disregard of requests to follow instructions as per the medical certificate, and clear transfer of the injured person's private medical documents to the employer.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>From your perspective, what impact has icare's new claims management processes had on return to work outcomes and the customer experience?</p>	<p>It is clear that icare's new claims management processes favours harassment tactics to ensure a speedy return to work. If that fails, generally a referral to an insurer biased IME provides the perfect excuse to decline claims. Most return to work outcomes are poor, and/or not sustainable and generally, the injured workers are forced to rely on income protection just in order to prove the validity of their claim. Customer experience is extremely poor with very little empathy or claims management skills demonstrated by the case managers. Furthermore, often a decision is not made within the appropriate timeframes as per the guidelines.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>

Question	Answer
<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?</p>	<p>Employ more skilled staff and/or provide better training so as to support injured workers and achieve positive, sustainable return to work outcomes.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing less of?</p>	<p>Stop making profiteering, and a reduction in claims costs the primary factor when addressing an injured worker's return to work.</p>
<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 regarding claims management?</p>	<p>1) Training should be provided to claims management staff with a view to engage in "supporting" injured parties rather than "bullying" them to return to work.</p> <p>2) Ensuring that staff have an understanding of the decision making timeframes and if there are delays, these need to be communicated to all relevant stakeholders.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<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>

Question	Answer
<p>Are there other matters or areas you would like to comment on?</p>	<p>Treatment services such as physio, psychology, and rehab services often come to a halt mid claim due to the insurer not having paid invoices. This can be extremely detrimental to the injured party, and can lead to further deterioration in their health.</p>
<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>Invoices being managed properly and treating practitioners being paid on time. Liability decisions being made in line with the expected timeframes as per the Act.</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>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>