

Submission 92

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	Injury Management Advisor
Organisation	[REDACTED]
Postal address	[REDACTED]
Email	[REDACTED]
Phone number	[REDACTED]
Policy number (if applicable)	
Claim number (if applicable)	

Question	Answer
Insurer (icare, Allianz, EML, GIO)	
What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?	Overall, it has been a standard experience. Being on a LPR policy, our premium costs and forecasts are highly influenced by the incorrect estimations made on simple claims i.e. notification only claims. The recent increase in LPR premium adjustment factors also does not assist the experience.
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?	The Nominal Insurer should be more transparent with potential upcoming changes to premium calculations, particularly with LPR policies.

Question	Answer
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?</p>	
<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>This area can definitely be improved. Quarterly claims reviews can be helpful however if not tracked carefully, alot of action points can be left outstanding. The employer is left then to assume that our case management specialist is not provided enough support to succeed in their role. The lack of movement on claims causes frustration for injured workers requiring support and also the employer for insufficient strategising or delayed implementation on agreed actions. The issues creates barriers for progress, impacts return to work and ultimately affects premium costs.</p> <p>The support centre model within Empower and Guide can be improved also. There are ongoing frustrations with claims that are considered low risk however develop significant risk factors due to insufficient follow ups by an assigned case manager.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>

Question

Answer

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

The support centre model within Empower and Guide makes it difficult for claims to be managed with quality early intervention strategies. Claims management becomes difficult when there is no designated case management specialist that can assist with both simple and more complex queries regarding a claim. For this reason, a basic injury claim can be prolonged simply because there is no assigned case manager to complete the necessary tasks for the claim to be swiftly processed and closed in a timely manner. For policy owners within the LPR system, this makes a significant impact on our annual premiums as numerous claims (including notification only incidents) are left with unusually high estimations - which apparently needs to be adjusted manually. This causes a range of issues including poor claims management experiences by the injured worker and employer and slower return to work outcomes. These leads to increased claims costs and hence higher premium prices as well as ongoing frustrations with the system.

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 more of?

Provide sufficient training and education to claims advisors and case management specialists about the financial impact lack of activity on a claim can have on an Employer with a Loss Prevention and Recovery policy.

Perhaps also provide more support for case management specialists to succeed in completing required (and urgent) tasks. e.g. limit caseloads to specific policy holders or create support roles.

Please attach any evidence to support your statements.

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Question

Answer

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

Less 'palming off' of enquiries. EML should be able to have access to both the new and old claims system. I've had numerous experiences when I contact the generic EML line and a claims advisor is unable to assist me because they do not have access to the guidewire system. Apart from the inconvenience, this creates a lack of trust for the scheme agent to be able to deliver on the minimum standard for case management.

Please attach any evidence to support your statements.

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

Employers should have assigned case management specialists for all claims. This makes the claims process easier to track from the early onset of the incident to closure. There will be more accountability for tasks to be completed and atleast a known contact person for injured workers (and employers) to contact rather than a whole team who does not necessarily know the background information of the claim.

Should this not be possible, there should be clear timeframes for when a claim can and should be escalated to a case management specialist. I've had a claims sitting in the Empower and Guide team for up to 10 months before it was escalated to a case management specialist. Within weeks, it was discovered that this claimant required surgical intervention and required more attention than initially thought - something that should have been addressed in the first 3 months.

Please attach any evidence to support your statements.

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Please rate your experience with the

Not applicable

Question	Answer
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management of claims by the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO from 5 (excellent) to 1 (poor).

Are there other matters or areas you would like to comment on?	-
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Please attach any evidence to support your statements.

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Are there any improvements you would like to suggest in these areas?	Would be great to have more timely and more consistent reporting timeframes for monthly cost of claims reports.
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Please attach any evidence to support your statements.

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Do you have any other issues or ideas about the Nominal Insurer (icare) that you want to share?	-
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Please attach any evidence to support your statements.

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