

Submission 27

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	Dani Bevan
Authorised delegate/contact person	Danielle Bevan
Position	
Organisation	1968
Postal address	[REDACTED]
Email	[REDACTED]
Phone number	[REDACTED]
Policy number (if applicable)	
Claim number (if applicable)	
Insurer (icare, Allianz, EML, GIO)	

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

I am an injured worker.

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
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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?

GIO could improve their administration systems for payment of workers' entitlements. I have had many experiences where I have been paid incorrectly or been paid for items that was due to another supplier. If I notice that a payment has been made and it was not meant to be, it has taken me many hours to resolve the issue usually between 2 different departments not taking responsibility. This has happened on at least 3 occasions.

PAIWE review on 1 April and October of each year. The review done in a more timely manner. I have been consistently chasing my reviews since since GIO took over the matter

Denial of liability even though reasonable medical grounds have been given. I have had a denial where GIO have stated that they 'rely on the surgeon's costs and codes' for denial of liability and delaying the necessary surgery. The initial injury involved the area that surgery is required for and all costs up to date have been paid by GIO for the region.

Chasing GIO regarding timeframes as outlined by legislation. I am constantly reminding GIO or chasing them as they are in default of the legislated timeframes for response.

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

I'm not sure this is icare as such but one item in particular is the need for a workers to have 15% or more WPI to receive more than 12 weeks domestic, gardening, laundry and such assistance. Workers

Question	Answer
work outcomes and the customer experience?	are not entitled to further assistance unless they can prove they are more than 15% WPI but this can only be done when they have reached Maximum Medical Improvement (MMI). Many workers are not getting necessary home and personal assistance as they are not entitled to it under the current legislation. This does seem to be at cross purposes for the safe and timely return to work for the worker.
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?	Not in all cases but many, the administration and knowledge of legislation for workers compensation should be improved for insurer case managers and managers. It is difficult for some injured workers to gain help due to being intimidated by or have limited use of computers, language is an issue or they feel they are not entitled to help. I have suggested to WIRO that if a worker calls seeking help that they outline that the worker can gain a grant for legal support from lawyer if they have a dispute.
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing less of?	N/A
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest	The most critical is adhering to legislation and increased knowledge of their

Question

Answer

regarding claims management?

obligations/responsibilities under the legislation. Delays can have a major impact on an injured worker. An example is one of mine, I had a fall at work and sustained many injuries but the most pressing was I could hardly walk due to impinged nerve in the spine. If the insurance company had had complied with the timeframe for approval, I would not now have spinal scarring requiring a spinal cord stimulator. The neurosurgeon stated at the time, we do not want to delay the surgery due to this being more than possible. At the time, this was relayed to the insurer but the insurer stated it was an expensive surgery and they had to do more research but did not comply within the timeframes of the legislation.

Please attach any evidence to support your statements.

No file uploaded

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).

Not applicable

Are there other matters or areas you would like to comment on?

I speak to many injured workers who are frustrated, distressed and very unhappy about their circumstances. I have referred them to SIRA but now WIRO and at times it is difficult to get help. It would be beneficial to make it much clearer to workers who may have english as a second language, are a bit older or not as computer aware as others to have access to this service. It would be beneficial if icare/other insurers stated that WIRO can provide grants for legal assistance by a lawyer to make it easier for them to access this service.

Review of domestic assistance without having to have over 15% WPI which can be difficult to obtain

Question	Answer
	<p>without Maximum Medical Improvement or a system where it can be roughly assessed to make the necessary services available for these injured workers that really need it. I know 4 injured workers that have had to help out with domestic duties and this disadvantageous to them recovering to enable them to 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 in these areas?</p>	<p>As 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>As stated, improve knowledge and adherence to the legislation.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>