



Recover at Work Assist for Small Business

Information for insurers

The program

Recover at Work Assist for Small Business aims to help small businesses overcome financial difficulty when providing suitable work to a worker recovering from a work-related injury or illness. It provides assistance payments up to \$400 per week for six weeks to help offset the costs of covering a worker's usual duties.

How does it help?

WORKERS

- ✓ stay active and maintain a routine
- ✓ remain connected to the workplace
- ✓ use work to recover
- ✓ increase tasks and capacity as their injury improves.

EMPLOYERS

- ✓ reduce impact of lost productivity
- ✓ relieve some of the financial stress
- ✓ maintain daily business operations
- ✓ provide suitable work for the worker
- ✓ retain worker's skills and knowledge.



Eligibility criteria

WORKERS

- ✓ have current work capacity
- ✓ receiving weekly payments under the *Workers Compensation Act 1987*
- ✓ claim was entered into insurer's system less than 26 weeks ago.

EMPLOYERS

- ✓ employ up to 19 full-time (or equivalent) workers
- ✓ have a basic premium tariff of \$30,000 or less
- ✓ hold a current workers compensation policy with an insurer in NSW
- ✓ can demonstrate that alternative arrangements have been made to carry out the worker's pre-injury duties and this will cause financial hardship
- ✓ can prove it is not reasonably practicable to offer suitable employment under section 49 of the *Workplace Injury Management and Workers Compensation Act 1998*.

Implementing the program

Step 1

Insurer considers if the program may be an appropriate recover at work strategy and engages a Workplace Rehabilitation Provider (WRP).

Step 2

WRP conducts workplace assessment, develops Recover at Work plan, completes *Vocational Program: Details form* and submits documentation to insurer.

Step 3

Insurer determines whether the worker and employer meet eligibility criteria, accepts the worker and employer for the program, signs *Vocational program: Details form* and sends copy to relevant parties, and administers the assistance payments.

Step 4

WRP facilitates commencement of Recover at Work Assist for the small employer and monitors recover at work progress.

Step 5

Insurer and WRP liaise with employer and worker to facilitate smooth transition from the program to any other recover at or return to work assistance.

Step 6

Insurer sends closure report to SIRA (this will enable SIRA to evaluate and track the success of the program) and insurer continues with ongoing claims and recover at or return to work management.



More information

Contact State Insurance Regulatory Authority
visit www.sira.nsw.gov.au
call 13 10 50 or
email contact@sira.nsw.gov.au

Note: Recover at Work Assist for Small Business is being trialled for 12 months from 1 June 2019.

Disclaimer

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