

Submission 33

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	Metcash
Authorised delegate/contact person	[REDACTED]
Position	National Manager - Workers Compensation and Injury Management
Organisation	
Postal address	71 Huntingwood Drive Eastern Creek NSW 2766
Email	[REDACTED]
Phone number	[REDACTED]
Policy number (if applicable)	
Claim number (if applicable)	
Insurer (icare, Allianz, EML, GIO)	

Question	Answer
<p>What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?</p>	<p>Premium rates are a relatively fair process. Further reassurances around premium capping and improving better communication to employers is appreciated. Consider rewards/discounts provided to Employers who demonstrate decreased injury rates, implementation of injury prevention and decrease costs</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>What should the Nominal Insurer (icare) be doing more of?</p>	<ol style="list-style-type: none"> 1. Accurate reporting and live feedback of claims (dashboard) 2. Communication with employers about continuous improvement
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>What should the Nominal Insurer (icare) be doing less of?</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 premiums?</p>	<p>As per comments above</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>

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?

1. There is difficulty with communication and consistency with claims managers - the segmentation approach has also limited RTW outcomes
2. There is an overall depletion in the technical ability of claims managers compared to the level prior to the changes with icare
3. There is often an autocratic approach to claims management
4. There is a depletion of empathy and people focus in the approach - it feels linear and scripted

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?

1. RTW Outcomes are primarily driven by the employer, there is limited support from EML
2. Workers do not feel as supported as there is lack in communication or communication is not timely/appropriate
3. Delays in treatment from EML unless the employer or rehab provider continuously follows up

Question	Answer
----------	--------

Please attach any evidence to support your statements.	No file uploaded
--	------------------

<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?</p>	<ol style="list-style-type: none"> 1. More consultation and communication with employers 2. Utilising the legislation to its full capacity to drive proper RTW outcomes and compliance from workers 3. Notifying the designated employer contact of the policy when a claim is notified via the portal within 24 hours 4. Avoid interim PIAWE calculations until all documents are received or contact the employer if the time frame to make an decision is exceeded PRIOR to a calculation being made 5.Regular communication with employers for continuous improvement methodologies 6. Regular contact with workers from the beginning to the end of the claim, especially those that have no capacity 7. Get to know the employers and creating better synergy between the teams to get better holistic outcomes
--	--

Please attach any evidence to support your statements.	No file uploaded
--	------------------

<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing less of?</p>	<ol style="list-style-type: none"> 1.Sending out standard template letters and not tailoring them to the target audience and directly relate to the circumstance - see attachment - claim was closed due no further ongoing liability as the worker was diagnosed with [REDACTED] not relating to the injury and ceasing employment, not due to achieving the returning to work goal
--	---

Question

Answer

2. Undertaking a linear non robust claims and injury management process
3. Sending unnecessary documentation - pick one medium - mail or email not both for the same thing
4. Leaving claims with no capacity to continue without any contact to the worker

Please attach any evidence to support your statements.

No file uploaded

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

As above

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?

1. Building technical capability of claims managers should be an area of focus and providing them the soft skills to have a holistic view on claims/injury management and the ability to understand the impact of their actions on all stakeholders
2. Further work with doctors and providers in understanding the process to drive a more proactive holistic approach to injury management and best practice medical interventions

Question	Answer
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest in these areas?	Improve data and reporting systems and ability to integrate seamlessly with employer systems such as Solv Injury Create a format that is easily transferable for internal employer reporting
Please attach any evidence to support your statements.	No file uploaded
Do you have any other issues or ideas about the Nominal Insurer (icare) that you want to share?	N/A
Please attach any evidence to support your statements.	No file uploaded