

Submission 56

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	Return to work co-ordinator
Organisation	
Postal address	[REDACTED]
Email	[REDACTED]
Phone number	[REDACTED]
Policy number (if applicable)	
Claim number (if applicable)	

Question	Answer
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Insurer (icare, Allianz, EML, GIO)

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

Since the 1st Jan 2018 a claim that was declined under the old system accepted under the new model. We have had claims that would have been Reasonably excused are now provisionally accepted with the investigation taking months to make a decision with a large amount accepted that wouldn't in the past

Please attach any evidence to support your statements.

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

The insurer should be reasonably excusing and investigating on claims that have no incidents or the injured worker has not notified within a few days of the incident. But this can only be done if the legislation allowed the provider to be able to do so & investigate.

Please attach any evidence to support your statements.

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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?

Question	Answer
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)?	
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 are great to deal with as EML became very secretive the months before they became the main provider for Icare. It is frustrating as the current system is a no fault system. GIO now has more processes to follow (hands are tied) when determining a decision on a claim.
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?	The impact has extended claims because of more processes. More approvals of no incident claims. Longer time frames when determining a decision on disputed liability.
Please attach any evidence to support your statements.	No file uploaded

Question	Answer
<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?</p>	<p>Doing what there supposed to be doing instead of wandering if Icare will kick them out of the system because they challange claims.</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>Being concerned if they thrown out of the workers comp system or questioned to much for declining or reasonably excusing claims that are questionable.</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>More investigations other than just screen investigation when a claim is suspected to be faudgulant. Claims management should be able to reasonably excuse pending investigation specially on no incident claims where a person says it's happened over time.</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>Physic claims are rising and we are finding that people are having issues in there personal life but are claiming a Physic claim at work. These are being excepted because of a no fault system along with the lengthy time fram it takes to investagate which adds to the issues.</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>Providers to understand the workers comp model and for providers to understand their responsablilty and roll in the system. Providers being responsible for retuning reports in a resonable time frame as this hinders the worker getting back to work or moving to the next step because this has cause some workers to NOT return to work for weeks and or months. I would like NTD to encourage the workers back to work in a timely time frame. instead of asking what do you think after being informed all the reports from specialist and providers stating they should be able to do some work capacity.</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>Im concerned that our current proider are now to concerned about not meeting your targets and you scrutiniising them rather than challenging the scheme and working towards getting the injured person back to work in a resonable time. I believe the current is to one sided and the scheme expects the Business to foot the bill for any claim made by a worker. Just because a person feels a pain at work dosen't mean it's a work issue same as a person having issues in there life but work is the final straw for a stress related claim. people need to take responsibility for their own helth and physical wellbeing but under this current no fault workers comp scheme the business is left paying.</p>

Question

Answer

Please attach any evidence to support your statements.

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