

Submission 88

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	Workers Compensation Consultant
Organisation	[REDACTED]
Postal address	
Email	[REDACTED]
Phone number	[REDACTED]
Policy number (if applicable)	
Claim number (if applicable)	

Question	Answer
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Insurer (icare, Allianz, EML, GIO)	
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<p>What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?</p>	<p>The premiums for our clients a quite volatile. A simple claim can result in a premium doubling, which for any employer, particular medium sized clients it can be crippling for the organisation. To further compound the problem, premium calculations are often completed many months after renewal date</p>
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<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
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<p>What should the Nominal Insurer (icare) be doing more of?</p>	<p>Due to icare taking all premium functions in house, employers do not have the benefit of account managers assisting them for things such as premium projections, or advice regarding upcoming premium spikes etc. Employers therefore rely on experts such as [REDACTED] to undertake this function for them</p>
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<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
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<p>What should the Nominal Insurer (icare) be doing less of?</p>	<p>icare seem to get bogged down in their processes rather than being proactive.</p>
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<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
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<p>Are there any improvements you would like to suggest regarding premiums?</p>	<p>A much greater focus needs to be put on customer service particularly with such a volatile premium method. An employer without a dedicated workers compensation resource would find it impossible to navigate the workers compensation scheme. This</p>
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Question

Answer

makes it impossible for employers to budget and they feel as if they are helpless.

Please attach any evidence to support your statements.

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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?

The new claims management model does not work. There are significant inconsistencies between case managers, lack of communication, poor decision making and lack of timeliness. The segmentation model is impossible to navigate, employers are stuck with numerous contacts who do not understand their business and are not equipped to make decisions on claims. Decisions are made with no communication or consultation with employers which leads to increasing frustration.

Again employers have no option but to rely on experts such as us to help them navigate the scheme that is in place. [REDACTED] is lucky to have an Account Manager to escalate matters to, and very large employers have at least 1 dedicated Case Manager (however this is applicable for only 1 segment of the model).

Claims also do not seem to be appropriately triaged and do not move through the model effectively as

Question

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numerous claims are trapped in the support centre and do not get transferred to a Case Manager in a timely manner.

Please attach any evidence to support your statements.

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

There has been quite a negative impact. The customer experience from an Employers perspective has disappeared altogether. The scheme now appears to simply process and pay everything, the skills of case management and addressing barriers is non-existent. Case managers cant even made a decision on their own claim without consulting a technical specialist or Injury Management specialist. This leads to distrust in the appointed case manager. As far as he return to work outcomes, our experience is that these have also deteriorated. As mentioned, addressing barriers and case management have disappoeared from the scheme, so simple tasks such as appointing a Rehab Provider is delayed by several weeks whilst a workers stays off work. As also noted above, claims stuck in the support centre which require action are also not appropriately managed or allocated to a case manager. The bottom line is that all of these factors contribute to a poorer outcome for the scheme, and also the employer who suffers through significant premium increases. Injured workers also have poorer outcomes through delayed return to work.

The overall feeling is that all EML does within this model is process, they do not case manage at all. Unfortunately claims management is not black and white, which is what this model caters for.

Please attach any evidence to support your statements.

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Question	Answer
<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?</p>	<p>As the employer pays the premium, there needs to be a far greater focus on customer service. Simple improvement in communication would assist here. Proactive account managers would alleviate a lot of the stress placed on employers in dealing with an ineffective claims management model and a volatile premium calculation method.</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>Again the focus is simply on processing and ticking the right boxes. There is no longer any proactive case management and this model has made all case management skills redundant.</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>We feel the claims management model should be withdrawn. Employers should be able to have consistency in being allocated to the same team/case manager for all of their claims. Segmentation can still exist based on the type of claim but it should all exist within the same team under the same manager so that both EML and the employer have consistency, understanding and this would bring a sense of calm and control. Furthermore, employers want to have a choice in who manages their claims. The 1 agent model has been poorly implemented, and should also be scaled back to allow competition within the scheme. Employers would then have a sense of ownership of their policy, when they are the policy holders.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>

Question	Answer
<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>
<p>Are there other matters or areas you would like to comment on?</p>	<p>The implementation of reporting and standardised systems within the scheme has been extremely poor.</p> <p>icare have only in June 2019 advised that reports are now able to be developed. Brokers are required to contact icare to implement these for their clients which is also proving difficult and extremely time consuming.</p> <p>EML are also now working from 2 separate claims management systems. Therefore obtaining a simple open claims report from EML is extremely difficult.</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>The current model was implemented by icare without standard systems and reporting available.</p> <p>Significant work needs to be put in to make basic reports readily available to not only Brokers, but every employer. These are things that the other jurisdictions (e.g WorkCover QLD) have by way of a user friendly online portal where these can be accessed at any time.</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</p>	

Question

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Nominal Insurer (icare) that you want to share?

Please attach any evidence to support your statements.

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