**Checklist for Insurers: Risk factors for delayed recovery and return to work – full version**

This checklist can be used by insurer case managers to screen for risk factors for delayed recovery across four domains - personal, workplace/community, insurance/system and health care, and consider potential actions to address identified risks.

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| **Personal risk factors** |
|  | Factors influencing recovery and RTW | Indicators | Prompting questions when speaking with **injured person** | Indicative risk rating | Examples of potential matched actions  |
| 1 | Injury and functionSome injuries (e.g. psychosocial injury, intense and/or radiating pain or involving multiple body areas) are associated with a longer time to RTW.People who describe high levels of pain, feel unable to manage their pain, and/or avoid activities that may cause pain typically have poorer RTW outcomes. | Severe or multiple injuries Hospital admission/ surgeryInjury significantly impacts function e.g. require self-care or domestic assistanceSignificant functional impairment/ disabilityFear of re-injury, self-limiting behaviour/s | How is your injury affecting your ability to perform your usual activities?How would you rate your symptoms over the past week? (0=none, 10 = as bad as could be)What can you do to manage or reduce your symptoms? Can you think of anything else (treatment or supports) that might help you manage or reduce your symptoms? | High ModerateLow | * Discuss administering injury and function standardised questionnaires
* Organise case conference with nominated treating doctor
* Refer to an approved workplace rehabilitation provider (WRP)
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| 2 | Coping and self-efficacyHigher levels of emotional distress (including distress due to pain) are associated with poorer RTW outcomes. Greater belief in ability to manage recovery and achieve goals is associated with better RTW outcomes. | Emotional distressPsychological injuryStates ‘not coping’ or ‘overwhelmed’ Difficulty understanding or managing claims process Difficulty with caring responsibilities  | How are you coping with your injury? What is causing you to be upset/ worried/frustrated? What would assist? What do you understand about the claims process and what you and others need to do?Is there any additional information or support to help you with the claims and RTW process?  | High ModerateLow | * Discuss additional support with injured person, doctor and/or treatment provider, ensuring privacy obligations.
* Encourage injured person to consider peer-support line Hear2talk, or talk with doctor about additional support
* Organise a case conference with nominated treating doctor
* Contact employer to facilitate additional support in workplace
* Refer to a WRP (coaching to equip to take an active role in recovery including problem solving, decision making, goal setting, self-regulation, self-advocacy skills)
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|  | Factors influencing recovery and RTW | Indicators | Prompting questions when speaking with **injured person** | Indicative risk rating | Examples of potential matched actions |
| 3 | Recovery expectations Higher perceived work ability and stronger expectations of recovery are associated with better RTW outcomes. | Expresses concern, uncertainty about returning to workInjured person’s expectations of timeframe to recover and/or RTW is longer than expected   | How long do you think it will take you to return to your usual work? Are there things that might delay or make it difficult to RTW? Are there parts of your usual work (or other work) you could do now? What has your supervisor/ employer told you about how they could support you to recover at work?  | High ModerateLow | * Contact employer to discuss support/ suitable work in the workplace
* Organise a case conference with support team to establish shared recovery expectations and identify barriers
* Refer to a WRP to address barriers (modify work environment or systems, ensure safety, identify suitable work, address relational issues).
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| 4 | Perceptions and expectations of others Dissatisfaction or frustration with the claims process, over-dependence on treatment, or concern about ineffective treatment can delay recovery. A perception of being treated unfairly (perceived injustice) if not addressed early can delay RTW. .  | Expresses belief that they have been treated unfairlyLegal representation or reluctance to engage with employer Expresses frustration with the claims processWanting treatment to continue despite lack of improvement in capacity States treatment is not assisting with recovery | How is your relationship with your supervisor/employer?Do you have any concerns or issues about how claim is being managed?Would you say treatment is helping you to get better? Why/why not?Has your treatment provider spoken to you about self-management strategies such as how to manage your symptoms, or exercises?  | High ModerateLow | * Organise case conference with support team to establish shared recovery expectations and identify barriers
* Discuss with provider how they could equip injured person to manage their injury
* Refer to a WRP
* Talk further with injured person to understand concerns and identify solutions
* Provide information and education to equip the injured person to drive their own recovery
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| 5 | Social supportLow perceived support at home, at work or in the community is associated with poorer RTW outcomes | Expresses they have ‘no support’  | How would you describe your support at home (family and friends)? What support do you get from your work colleagues?How do you expect your supervisor will support your recovery at work? | High ModerateLow | * Contact employer to discuss additional support in RTW process and/or increased workplace support
* Encourage injured person to consider local community supports (if appropriate)
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| 6 | General healthCo-morbidities can increase recovery time. People with good self- reported health have better RTW outcomes. | Reports other conditions, injuries or illnesses that may impact recovery  | Do you have any medical issues or concerns that might affect your recovery? Have you had previous workers compensation claims that involved time off work?  | High ModerateLow | * Suggest extended consultation or case conference with nominated treating doctor/ treatment providers
* Talk with employer about additional workplace support
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| **Workplace risk factors** |
| Factors influencing recovery and RTW | Indicators | Prompting questions when speaking with **employer** | Indicative risk rating | Examples of potential matched actions |
| 1 | RTW capability An experienced RTW coordinator and/or previous claims experience can improve RTW outcomes.  | Micro or small employerNo previous claims experienceNot confident about role  | Do you have a RTW Coordinator or a designated person to coordinate RTW? What is your previous experience in workers compensation claims and supporting RTW following injury? How confident are you that you know what is expected of you, and how to support your injured person to recover at work?  | High ModerateLow | * Educate and support the employer on their role e.g. early, supportive contact
* Provide link to SIRA resources eg SIRA RTW coordination [eLearning](https://www.sira.nsw.gov.au/theres-been-an-injury/im-an-employer-helping-my-worker-recover/return-to-work-coordinators/return-to-work-coordination-training) or [Small Business Assist tool](https://www.sira.nsw.gov.au/smallbusinessassist/start)
* Discuss role of a WRP consider with employer if referral would be helpful
* Provide information about [mentally healthy workplaces for small business](https://www.nsw.gov.au/mental-health-at-work/mental-health-at-work-resources/resource-kits/small-business-resource-kit)
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| 2 | Employer response to injury Better RTW outcomes are achieved when workplaces engage with an injured person early and provide support to facilitate timely and safe RTW | No, or limited contact with injured person Employer or workplace perceived as unsupportiveExisting relational or HR issues | Do you have any concerns about the circumstances relating to the person’s injury or claim? How do you believe the management of the claim is going e.g. treatment, insurer management?What contact have you had with the injured person since their injury? Are there relational issues or other concerns that might influence RTW? | High ModerateLow | * Discuss RTW roles and obligations e.g. importance of maintaining supportive contact with the injured person
* Refer to a WRP for workplace facilitated discussion to address workplace issues
* If relevant, explain employer RTW obligations continue when claim is in dispute
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| 3 | Availability of work Recovery at work and early return to good work can assist recovery and prevent secondary complications associated with time away from work. The longer an injured person is away from work the less likely they are to return. | Injured person unable to perform usual work and/or high pre-injury job demands No suitable work available Perception that injured person cannot RTW until fully recovered  | What suitable work are you able to offer to support recovery at work? When will the person RTW? Have any WHS concerns relevant to the injury been addressed to ensure a safe environment when the person returns?Do you think the injured person can perform their usual work, or parts of their work? Have you identified any barriers that might prevent the injured person returning to their usual work?  | High ModerateLow | * Refer to a WRP for workplace assessment to identify suitable work
* Consider use of the SIRA funded programs e.g. [Equipment](https://www.sira.nsw.gov.au/resources-library/workers-compensation-resources/publications/help-with-getting-people-back-to-work/sira-equipment-and-workplace-modifications-program-guidance-material) or [Recover at Work Assist for Small Business](https://www.sira.nsw.gov.au/resources-library/workers-compensation-resources/publications/help-with-getting-people-back-to-work/recover-at-work-assist-for-small-business-guidance-material)
* Refer to a WRP for workplace facilitated discussion to address relevant workplace issues
* Provide [SIRA Recover at Work planning tool](https://www.sira.nsw.gov.au/resources-library/workers-compensation-resources/publications/help-with-getting-people-back-to-work/SIRA08698_Recover-at-work-planning-tool.pdf)
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| 4 | RTW planningRTW planning and a written RTW plan are associated with better RTW outcomes. | No Recover at work plan, or plan does not clearly outline actions and timeframes | Have you developed a written recover at work plan with the injured person? Do you need assistance to develop a recover at work plan | High ModerateLow | * Explain obligations and best practice
* Provide [SIRA Recover at Work planning tool](https://www.sira.nsw.gov.au/resources-library/workers-compensation-resources/publications/help-with-getting-people-back-to-work/SIRA08698_Recover-at-work-planning-tool.pdf)
* Refer to a WRP for workplace assessment.to identify suitable work
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| **Health care risk factors** |
| Factors influencing recovery and RTW | Indictors | Questions when speaking with **medical and treatment providers** | Indicative risk rating | Examples of potential matched actions |
| 1 | Injured person equipped to take an active role in their recovery (pain education, health benefits of good work, and self-management)Equipping and supporting an injured person to take an active role in their recovery – including ownership of goals and outcomes - can positively influence response to injury  | Injured person does not understand their injury, recovery timeframes, treatment plan, or self- management strategies  | How have you explained to the injured person their injury, symptoms and expected recovery timeframes?Have you spoken to the injured person about the benefits of recovering at work (or using work to recover) and their recovery goals?Have you explained the factors influencing recovery and RTW and what the injured person can do to facilitate their recovery?  | High ModerateLow | * Share information about the injured person’s RTW and/or injury management goals and discuss how treatment could assist
* Clarify expectations in line with principles in the [Clinical Framework for the Delivery of Health Services](https://www.comcare.gov.au/about/forms-publications/documents/publications/claims/clinical-framework-for-the-delivery-of-health-services.pdf)
* Ask provider to discuss or explain key aspects to the injured person (e.g. recovery expectations, goals, timeframes, biopsychosocial approach to pain, self-management strategies)
* Offer extended consultation session/s to facilitate discussion if necessary.
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| 2 | Effective evidence based treatmentPractitioners who apply an evidence based approach can facilitate timely and safe RTW (biopsychosocial approach, goals related to function, participation and RTW, empower injured person/ self-management) | Limited information on Allied Health Recovery Request (AHRR)Continuing treatment without increase in capacityTreatment continuing for longer than expected for similar injury | Based on your assessment, how is the treatment helping the injured person to recover? (e.g. improvement in symptoms, impairment, function, capacity for work)?How long are you expecting the injured person will require treatment? What discussions have you had with the injured person about the need to progress to a more active treatment approach including self-management strategies? | High ModerateLow | * Explain the need for evidence-based treatment in line with the [Clinical Framework for the Delivery of Health Services](https://www.comcare.gov.au/about/forms-publications/documents/publications/claims/clinical-framework-for-the-delivery-of-health-services.pdf)
* Organise case conference with treatment provider/s to discuss treatment goals and recovery expectations
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| 3 | Work focused intervention Work focused intervention such as work-focused cognitive behavioural therapy, or graded exercise therapy, better supports RTW. | No reference to capacity or work on the AHRRTreatment continuing with no increase in capacity | What discussions have you had with the injured person and/or employer about their usual job and what they need to be able to do? What barriers or risk factors have you identified that may influence the injured person’s recovery and/or RTW? What have you told the injured person about when you think they might be able to RTW? | High ModerateLow | * Organise case conference
* Consider Injury Management Consultant, or Independent Consultant
* Provide information about pre-injury duties so treatment can be tailored to increase capacity for work.
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| **Insurer and system risk factors** |
| Factors influencing recovery and RTW | Questions to ask **myself**  | Indicative risk rating | Examples of potential matched actions |
| 1 | Early, supportive contactBetter perceived experience with an insurer is associated with better RTW outcomes. | Have I contacted the injured person, employer, nominated treating doctor and treatment providers involved in the claim?Has contact been made in line with [SIRA’s Customer Service Conduct principles](https://www.sira.nsw.gov.au/resources-library/law-and-policy-or-corporate/publications/customer-service-conduct-principles)? Based on the needs and complexity of this claim, is this case best suited to be managed by my team/area? What are the barriers/ issues identified and how are they being addressed?Have I coordinated all necessary actions to address identified risks?  | High ModerateLow | * Contact people in the support team that have not been contacted
* Complete any outstanding actions resulting from the conversations with all stakeholders
* Seek assistance from Team Leader or Injury Management Advisor with any identified barriers for solutions and management
* Discuss with Team Leader / Injury Management Advisor / if reallocation of the claim should be considered
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| 2 | Timely decisionsDelays in decision making and access to treatment can delay RTW, increase emotional distress, and negatively influence recovery outcomes.  | Have decisions been made within the required timeframes and have the injured person and employer been informed?Does the injured person understand and accept the reasons for the decisions? | High ModerateLow | * Review requests to ensure provide a timely response
* Talk with the injured person to ensure they understand reasons for decisions about their claim
* Explain dispute pathways if there has been an adverse decision on the claim
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| 3 | Equip injured person to take an active role in recoveryEquipping and supporting an injured person to take an active role in their recovery – including ownership of goals and outcomes – improves outcomes.  | Have I provided the necessary information and resources to ensure the person has understands the RTW and claim process?Have I actively engaged the person in planning and decision making? | High ModerateLow | * Educate about the role of the insurer and support team in the RTW and claim process
* Provide the injured person with SIRA brochures, fact sheets and/or resources that explain the process (e.g. SIRA website, injured worker brochure, A recovery at work guide for workers, etc)
* Arrange an interpreter if necessary
* Support the injured person to understand their injury, recovery and RTW obligations
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| 4 | Support employers in RTWInsurers can contribute to better outcomes by acting as an ‘expert intermediary’ to assist employers prepare for, respond to, and manage injury. | Am I confident the employer understands their role in RTW and is able to implement necessary action?Has the employer’s business grown? i.e. have they recently changed from a small (Category 2) employer to a Category 1 employer and may be unaware of their increased RTW obligations? | High ModerateLow | * Provide the employer with information, education and support on their role in the RTW process
* Provide information about impact on premium where applicable
* Refer to a WRP for workplace assessment to identify suitable work
* Provide information about requirements of Category 1 employers - [Guidelines for workplace RTW programs](https://www.sira.nsw.gov.au/theres-been-an-injury/im-an-employer-helping-my-worker-recover/return-to-work-programs)
* Refer to SIRA for regulatory intervention.
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| 5 | Coordinated, multi-domain approachRTW outcomes improve when RTW is planned, and actions are coordinated across the support team.  | Have I included all stakeholders in assessing risk of delayed recovery and identifying matched actions?Have I facilitated identification of shared goals, and processes that meet the needs of injured person and employer?  | High ModerateLow | * Consider case conference as required
* Develop a tailored, relevant injury management plan (IMP) including strategies for all stakeholders
* Maintain regular contact with everyone in the support team to ascertain injured person’s progress and mitigate risks.
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| 6 | Person-centred planningEvidence of effective planning that identifies and addresses risks to recovery is associated with better RTW outcomes. | Have I tailored the injury management approach and plan to the needs of the injured person and employer?Have I involved the injured person and employer to the maximum extent possible? | High ModerateLow | * Discuss strategies for RTW and develop tailored IMP in consultation with injured person and support team
* Regularly review follow up action/check progress against IMP
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