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

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

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| **Personal risk factors – discussion with injured person** |
|  | Factors influencing recovery and RTW | Notes  | Indicative risk rating | Planned action  |
| 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.Injured 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. |  | High ModerateLow |   |
| 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. |  | High ModerateLow |  |
| 3 | Recovery expectations Higher perceived work ability and stronger expectations of recovery are associated with better RTW outcomes. |  | High ModerateLow |  |
| 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. |  | High ModerateLow |  |
| 5 | Social supportLow perceived support at home, at work or in the community is associated with poorer RTW outcomes |  | High ModerateLow |  |
| 6 | General healthCo-morbidities can increase recovery time. People with good self-reported health have better RTW outcomes. |  | High ModerateLow |  |

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| **Workplace factors – discussion with employer** |
| Factors influencing recovery and RTW | Notes  | Indicative risk rating | Planned action |
| 1 | RTW capability An experienced RTW coordinator and/or previous claims experience can improve RTW outcomes.  |  | High ModerateLow |  |
| 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. |  | High ModerateLow |  |
| 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. |  | High ModerateLow |  |
| 4 | RTW planningRTW planning and a written RTW plan are associated with better RTW outcomes. |  | High ModerateLow |  |

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| **Health care risk factors – discussion with doctor and/or treatment provider/s** |
|  | Factors influencing recovery and RTW | Notes  | Indicative risk rating | Planned action |
| 1 | Injured person equipped to take an active role in their recovery (pain education, health benefits of good work, 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  |  | High ModerateLow |  |
| 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) |  | High ModerateLow |  |
| 3 | Work focused intervention Work focused intervention such as work-focused cognitive behavioural therapy, or graded exercise therapy, better supports RTW. |  | High ModerateLow |   |
| **Insurance/system risk factors – case manager to consider** |
| Factors influencing recovery and RTW | Notes  | Indicative risk rating | Planned action |
| 1 | Early, supportive contactBetter perceived experience with an insurer is associated with better RTW outcomes. |  | High ModerateLow |  |
| 2 | Timely decisionsDelays in decision making or access to treatment can delay RTW, increase emotional distress, and negatively influence recovery outcomes.  |  | High ModerateLow |  |
| 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.  |  | High ModerateLow |  |
| 4 | Support employers in RTWInsurers contribute to better outcomes by acting as an ‘expert intermediary’ to assist employers prepare for, respond to, and manage injury. |  | High ModerateLow |  |
| 5 | Coordinated, multi-domain approachRTW outcomes improve when RTW is planned, and goals and actions are coordinated across the support team.  |  | High ModerateLow |  |
| 6 | Person-centred planningEvidence of effective planning that identifies and addresses risks to recovery is associated with better RTW outcomes. |  | High ModerateLow |  |

A more comprehensive version of the SIRA checklist that includes indicators of potential risks, prompting questions to guide conversations with injured people, employers and providers, and potential matched actions is also available [checklist for insurers - Risk factors for delalyed recovery and RTW full version](https://www.sira.nsw.gov.au/__data/assets/word_doc/0007/1063654/Checklist-for-Insurers-Risk-factors-for-delayed-recovery-and-RTW-full-version.docx).