

Claims Experience in Injured Australian Workers: Overview and Association with Return to Work.

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- These organisations are all represented on the project advisory group, in addition to the Australian Council of Trade Unions and the AiGroup.
- The COMPARE project team, and report authors, include Professor Alex Collie, Dr Tyler Lane, Dr Shannon Gray, Ms Dianne Beck and Mr Luke Sheehan of the Insurance Work and Health Group at Monash University. Please refer to the final page for contact details.
- The views expressed in this document are those of the authors and do not necessarily represent those of the project funders, data providers or members of the project advisory group.

- Claims management is a critical component of Australia's workers' compensation systems. It is a primary mechanism for supporting RTW and recovery from injury and illness.
- Multiple recent studies have demonstrated a link between injured person claims experience and recovery from injury (see next slide for examples).
- These studies have been mainly in people with serious traumatic injury and after motor vehicle crash. Existing studies have relatively small samples and have focused on health, rather than RTW, as an outcome.
- The National RTW survey provides an opportunity to examine associations between claims experience and return to work in a large sample of Australians with a range of work-related conditions.

- **Kilgour et al (2015)** conducted a systematic review of qualitative studies on interactions between workers and insurers. Among the major findings were that stressful claims experience can contribute to poor mental health.
- **Grant et al (2014)** surveyed 332 traumatically injured compensable people 6 years after injury. This study identified associations between experiencing claims processes as stressful and poor health.
- **Elbers et al (2016)** surveyed clients of the VIC and NSW CTP schemes at 1-2 years post injury. This study demonstrated differences in health associated with injured persons perceptions of the fairness of claims processes.
- **Bartys et al (2017)** systematic review of 57 studies identified that specific compensation system processes may impede return to work in some people. These included delays in decision making, strict/rigid processes and poor communication.

This project sought to answer the following questions via analysis of the National Return to Work Survey:

1. How do injured Australian workers rate their experiences of being on workers compensation?
2. What worker, workplace, injury and claim factors are associated with claims experiences?
3. Are claims experiences a significant, independent predictor of return to work, and if so what is the magnitude of the effect?

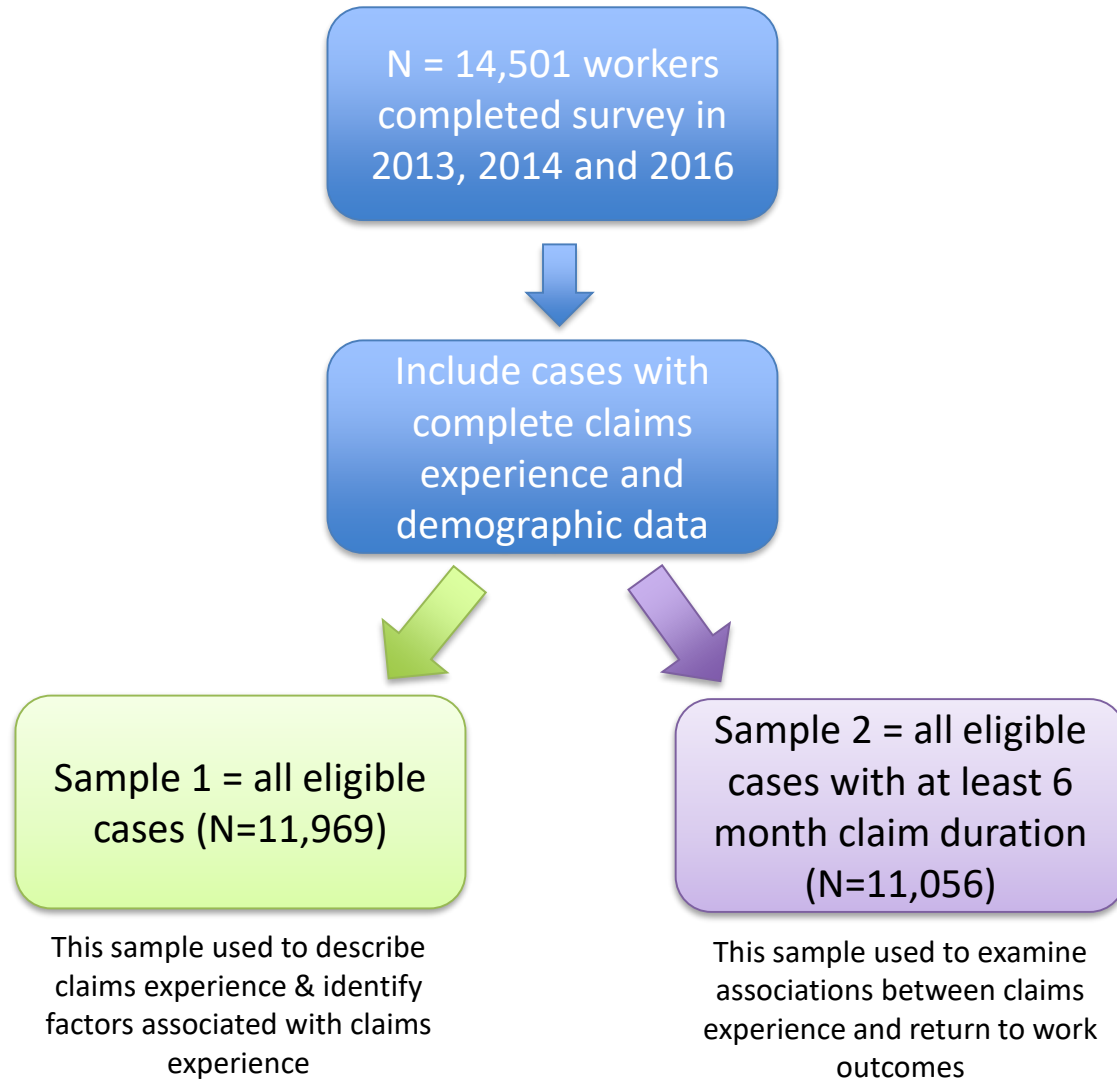
The most recent three waves of the National RTW survey included the following questions.

“Thinking about the entire experience of being on workers compensation, I’d like you to tell me whether you agree or disagree with the following statements:

- 1. The process was open and honest?*
- 2. There seemed to be good communication between the various people and organisations I dealt with?*
- 3. I felt like the system was working to protect my best interests?*
- 4. I believe the system treated me fairly?*
- 5. I feel that the system helped me with my recovery?”*

Responses were on a 1 (strongly agree) to 5 (strongly disagree) scale.

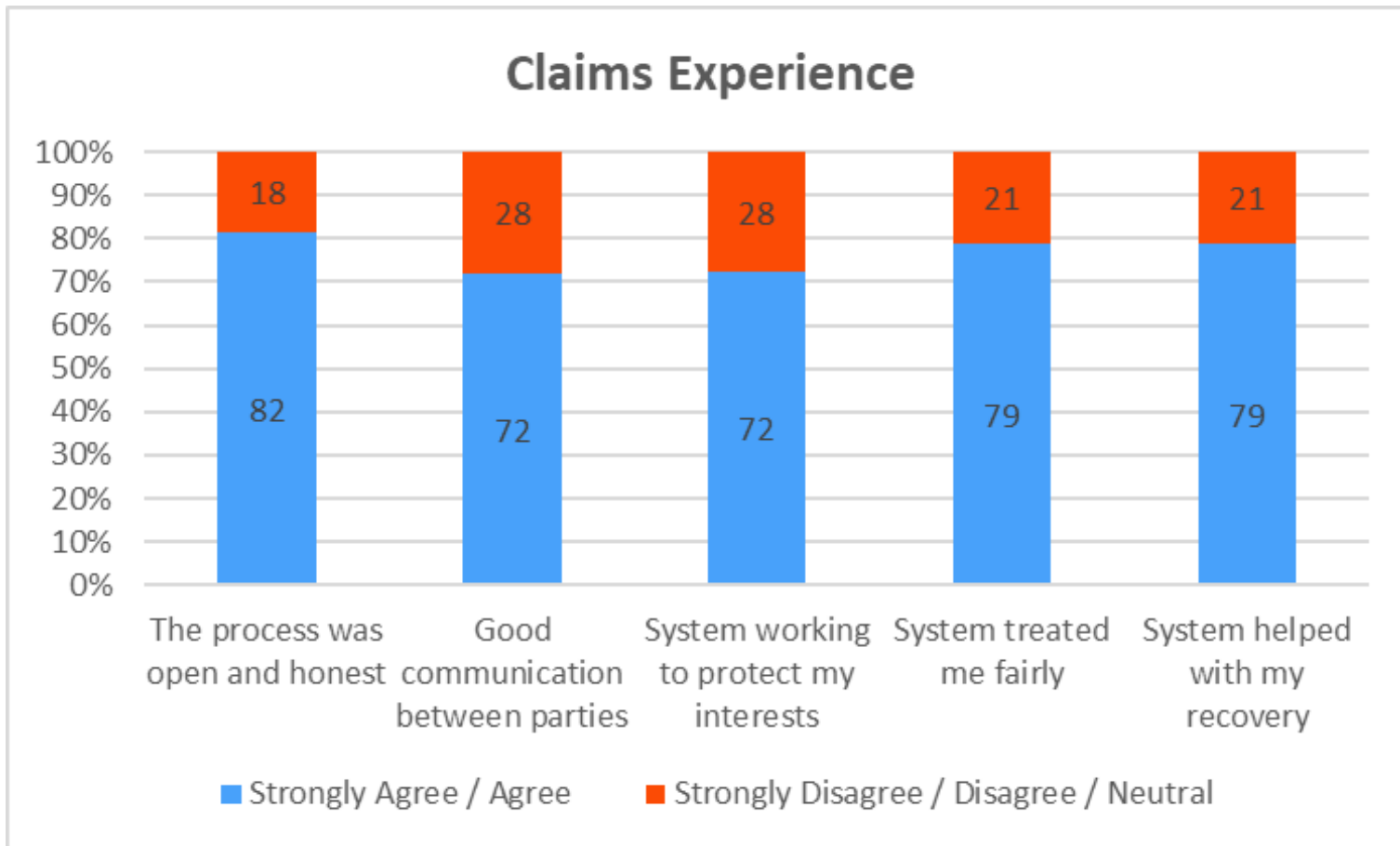
The same set of questions were asked in 2013, 2014 and 2016 surveys.



- Analysis of sample 1 focussed on:
 - Describing claims experience among respondents (study objective 1). For this analysis we calculated counts and proportions and used chi-square statistics.
 - Determining the association between worker, injury, workplace and claim factors and responses to claims experience questions (study objective 2). For this analysis we used binary logistic regression.

- Analysis of sample 2 focussed on:
 - Determining associations between claims experience and return to work outcomes (study objective 3). For this analysis we used binary logistic regression and multinomial logistic regression.

- Results of analysis have been converted to figures to demonstrate major / significant findings.

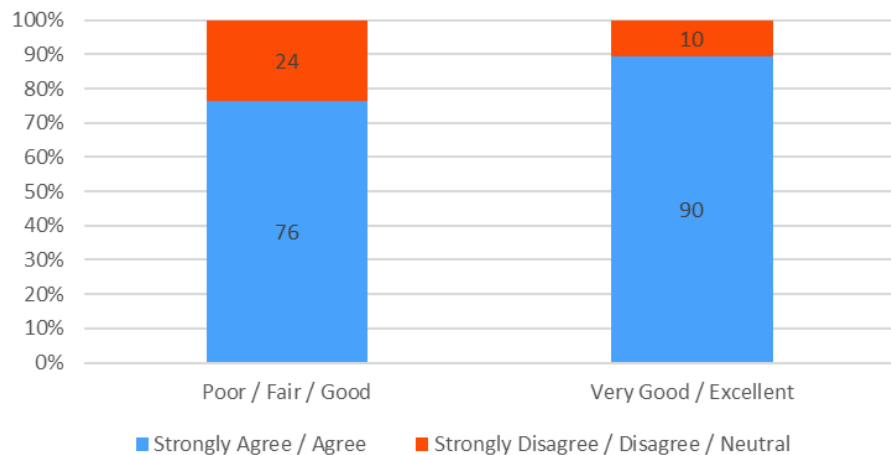


Between 72% and 82% of workers endorsed positive statements about their workers' compensation claims experience (blue sections of bar graph).

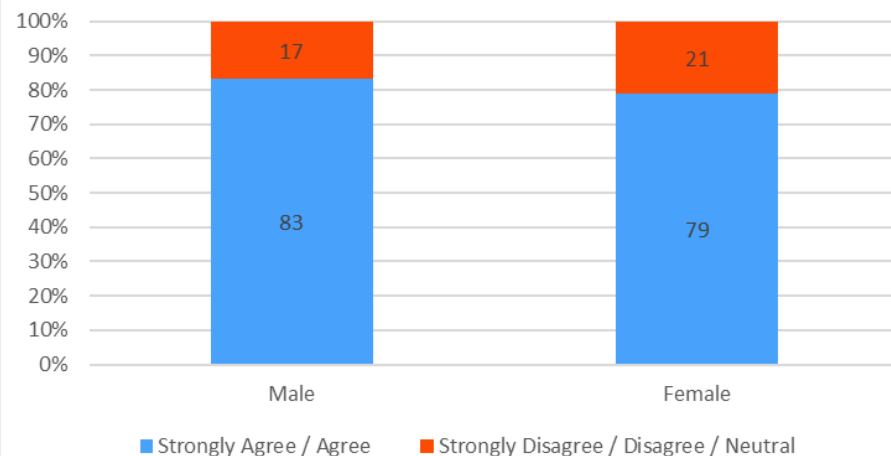
There was some variation between questions. The questions 'good communication between parties' and 'system working to protect my interests' were least likely to be endorsed.

Gender, health status and jurisdiction were significant predictors of claims experience.

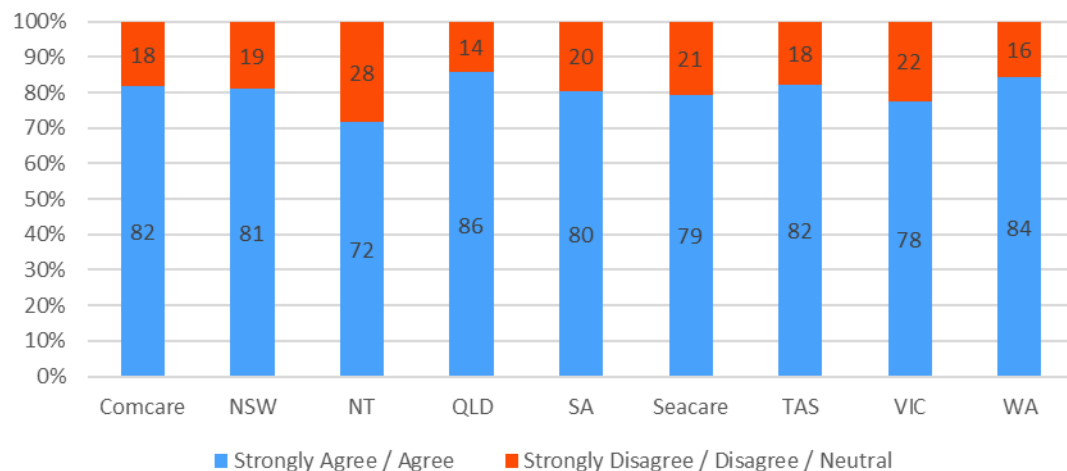
Self-Rated Health



Gender



Jurisdiction



Workers' responses to claims experience questions varied significantly by gender, self-rated health and jurisdiction.

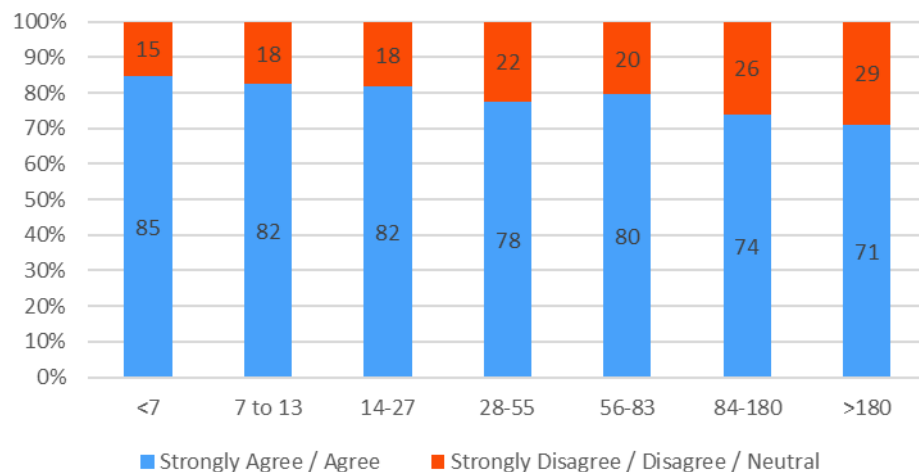
Women were less likely to endorse a statement that the 'process was open and honest', as were those with poorer health.

Workers from QLD and WA were most likely to endorse this statement.

Similar results were observed on remaining experience questions.

Injury type and claims lodgment time were significant predictors of claims experience.

Days from Injury to Claim



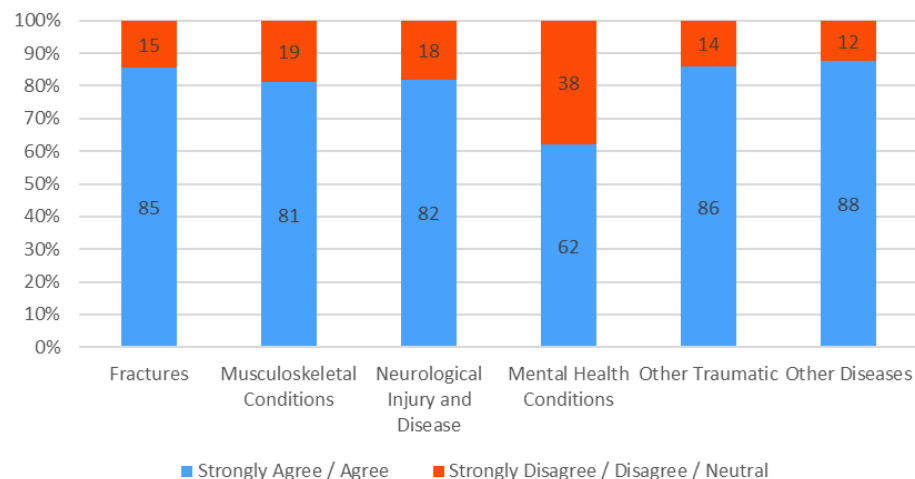
Workers' with longer time between their injury and claim lodgment were significantly less likely to report a positive claim experience.

Data shown is for the "process was open and honest" question.

Workers with mental health conditions were significantly less likely to report a positive claim experience.

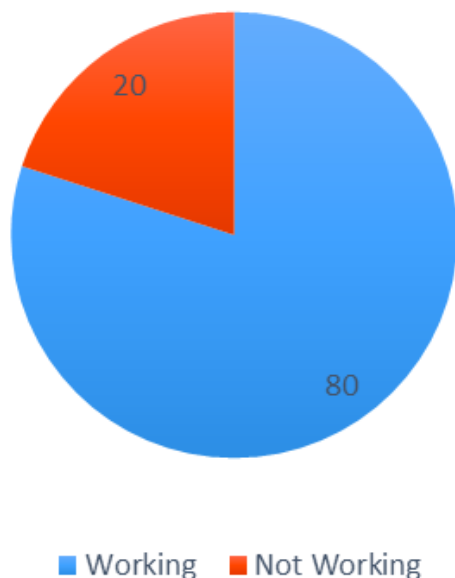
Data shown is for the 'process was open and honest' question.

Injury Type



Return to work was assessed using two outcomes

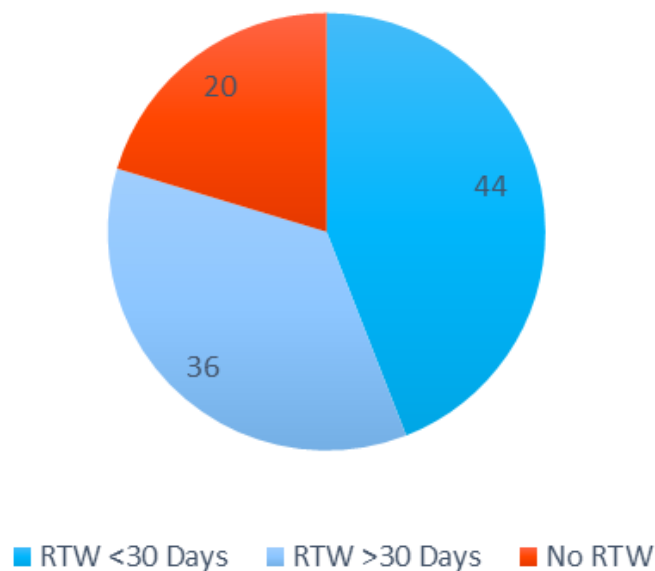
RTW Status at Interview



Four out of five workers were working at the time of interview.

Data is shown only for workers with at least 6 months claim duration.

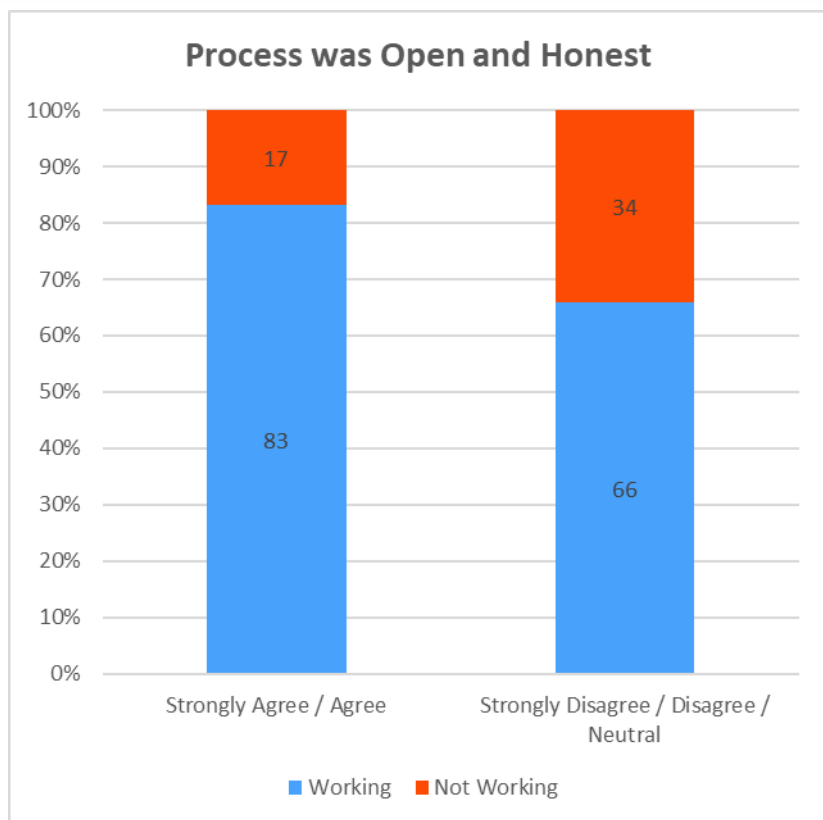
Time Taken to RTW



Nearly half of workers had returned to work within 30 days.

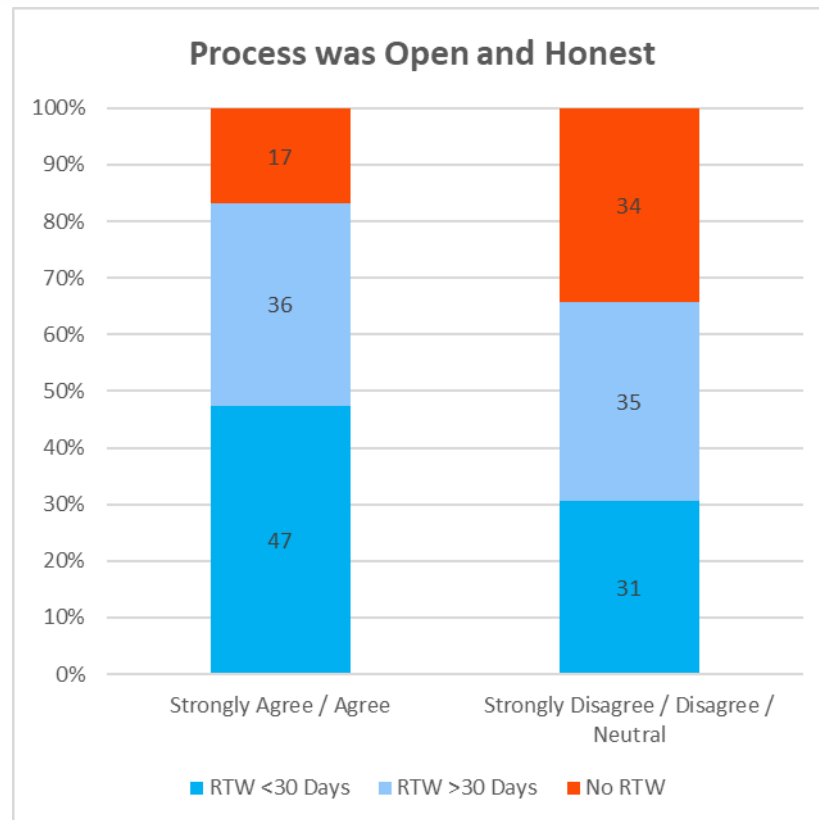
More than one-third of workers returned to work after at least 30 days absence.

Return to work outcomes varied by claims experience ratings



Workers with negative claims experience were 2 times more likely to be not working at interview than those with positive claims experience.

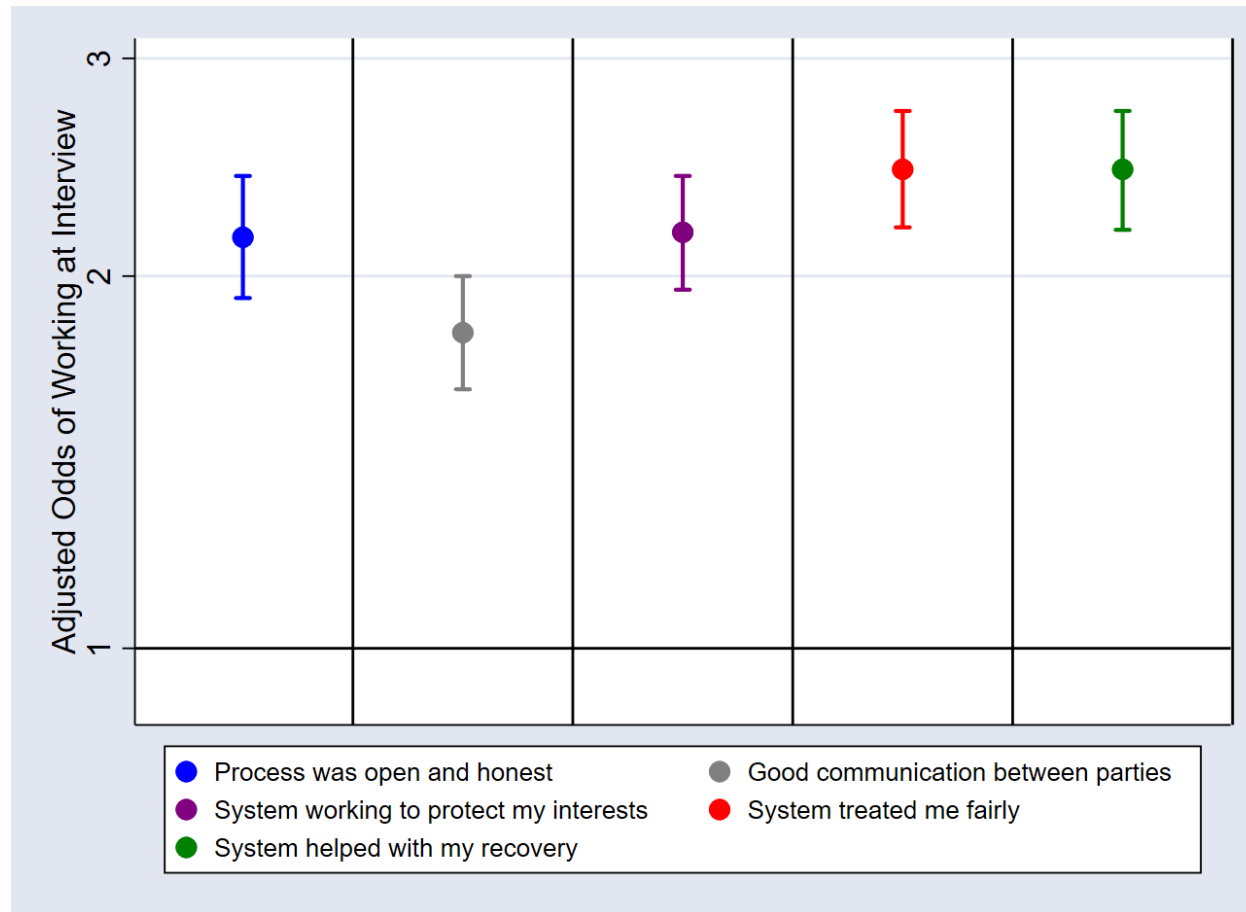
Workers endorsing positive claims experience were more likely to be working at interview.



Almost half of workers endorsing positive claims experience had RTW within 30 days compared with 31% of those with negative claims experience.

The proportion of workers RTW after more than 30 days is approximately equivalent between those with positive and negative experience.

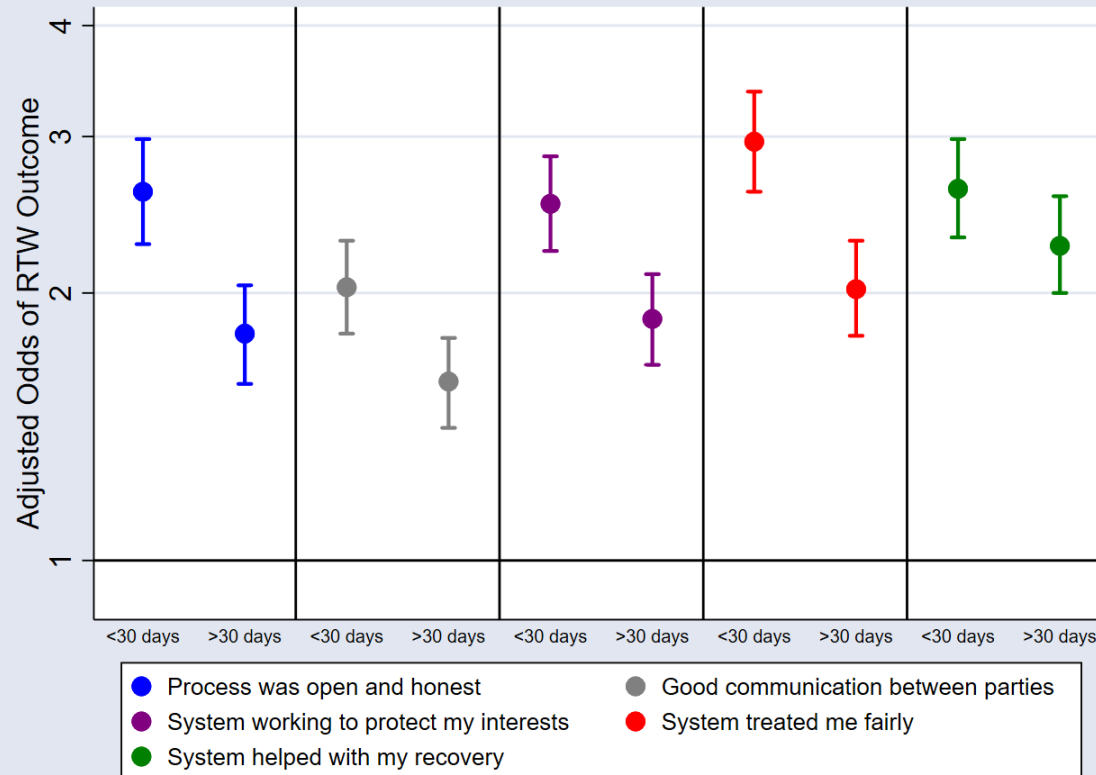
The odds of working at time of interview were higher in those with positive claims experience



The odds of working at interview are 1.8-2.5 times greater for workers reporting positive claims experience. The dots are odds ratio and the bars are the 95% confidence intervals.

Odds ratios are statistically adjusted for the influence of other factors including age, gender, injury type, jurisdiction, self-rated health, claim duration, year of interview, and time from injury to claim lodgement.

The odds of RTW were higher in those with positive claims experiences



The odds of return to work within 30 days (compared to not working) are 2 to 3 times higher in workers reporting positive claims experience.

The odds of return to work after a minimum 30 days of absence (compared to not working) are 1.6 to 2.3 times higher in workers reporting positive claims experience.

Odds ratios are statistically adjusted for the influence of other factors as per previous slide.

- Most workers report positive claims experiences. Between 18% and 28% of surveyed workers report negative or neutral claims experiences.
- Workers more likely to report negative/neutral claims experiences include women, those with mental health conditions, those in poor health, and those with more than 83 days between injury and claim lodgement. Reported claims experiences also vary significantly between jurisdictions.
- Workers reporting positive claims experiences are up to 3 times more likely to achieve positive RTW outcomes than those reporting negative/neutral claims experiences. This effect is independent of other factors affecting RTW outcome such as injury type, age and gender.

Strengths

- Large national dataset with a consistent data collection method.
- All major workers' compensation jurisdictions represented.
- Sample includes workers with a range of mild to moderate injury and illness typical in a workers' compensation environment.
- Multiple worker, injury, demographic, claim and employer factors recorded.

Limitations

- Cross sectional data means we can only investigate associations at a point in time.
- Response bias = workers who did not complete claims experience questions were more likely to be from Comcare and from the 2013 & 2016 cohorts.
- Missing data for some variables (e.g., gender, employer size) meant that some cases and some predictor variables were excluded.

- Workers' experience of workers' compensation processes are significantly associated with their return to work outcomes. These effects are large in statistical terms.
- Findings are consistent with prior research in people involved in injury compensation following serious trauma and motor vehicle crash.
- Workers' compensation processes are modifiable. Prior research has identified specific processes and practices that are perceived as stressful and associated with poor health (e.g., medical examination, delays in treatment and decision making)
- There is substantial potential to improve RTW outcomes through changing workers compensation processes and practices.

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Link - <https://www.ncbi.nlm.nih.gov/pubmed/24832892>

- More detailed data tables can be accessed through contacting the first author A Collie (alex.collie@monash.edu or 03 9903 0525).

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