

Employer Support for Making a Workers' Compensation Claim: Overview and Association with Return to Work.

Sheehan LR, Lane TJ, Gray SE, Beck D, Collie A.

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- The above 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.

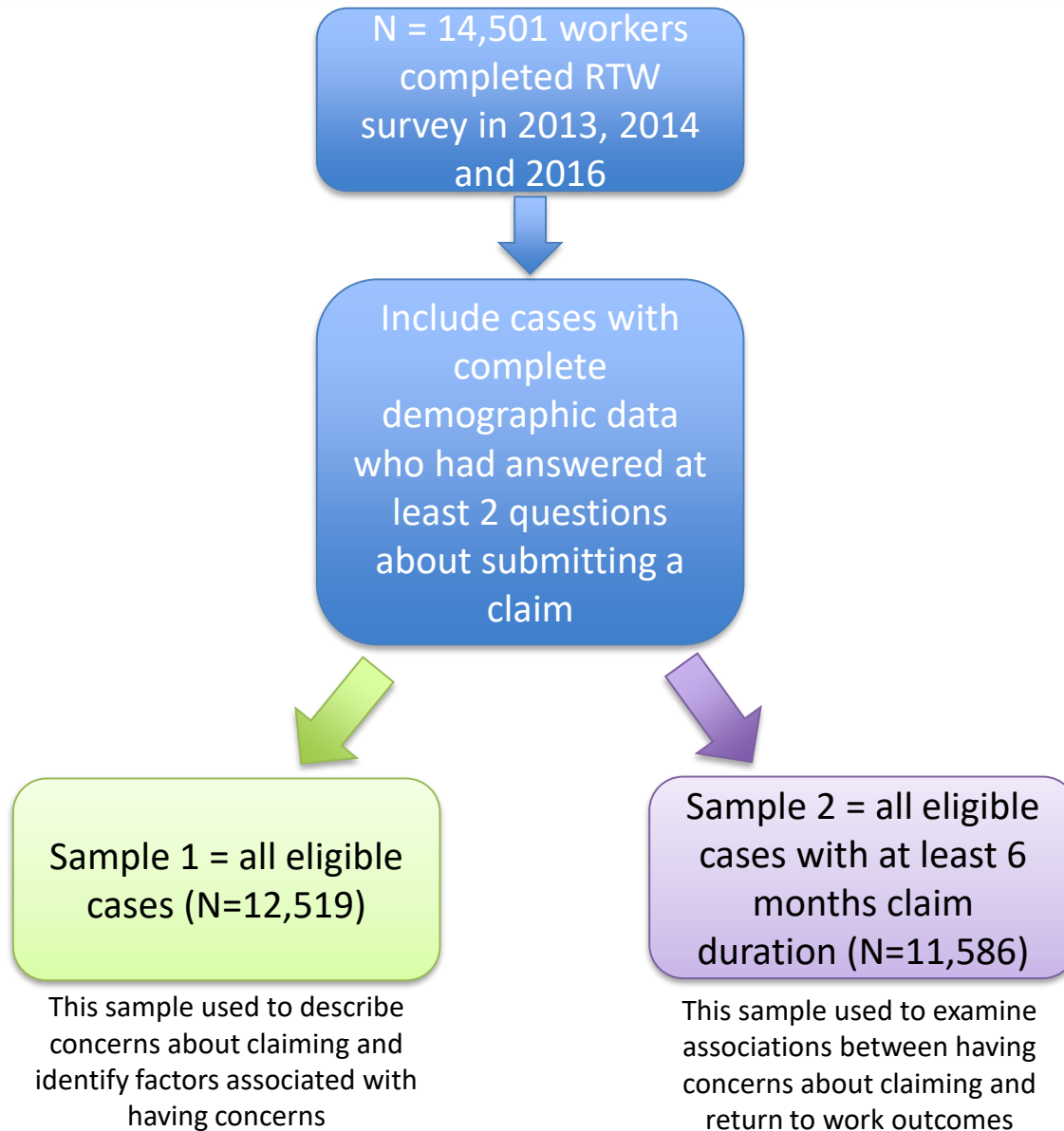
- Previous research has indicated that many workers do not file a workers' compensation (WC) claim after a workplace injury.
 - **Safe Work Australia (2009)** found that 62% of work-related injuries in Australia did not result in an application for a workers' compensation claim.
 - **Quinlan and Mayhew (1999)** identified that those who were precariously employed, such as small business owners, contractors, the self-employed, temporary and casual workers were less likely to apply for workers' compensation.

- One possible reason for this is that injured workers are concerned about their employer's response to making a claim and/or that they perceive their employer to be unsupportive.
 - **Safe Work Australia (2009)** reported that 11% of workers with time lost did not submit a workers' compensation claim because they were concerned that submitting a claim would have an impact on their current or future employment.

- Lack of workplace support and involvement in rehabilitation after injury has been associated with slower return to work (RTW).
- However, there has been very little published research into workers perceptions of employer support for making a claim.
- The National Return to Work survey provides an opportunity to explore perceptions of workplace support and to determine associations with return to work (RTW).

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

1. Do injured Australian workers have concerns about making a workers' compensation claim?
2. What worker, workplace, injury and claim factors are associated with having these pre-claim concerns?
3. Is having pre-claim concerns a significant, independent predictor of return to work, and if so, what is the magnitude of the effect?



- Analysis of sample 1 focussed on:
 - Describing the levels of pre-claim concern 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 questions regarding pre-claim concerns (study objective 2). For this analysis we used binary logistic regression and ordinal logistic regression.

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

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

RTW Survey – Questions Assessing Concerns about Submitting a Claim

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

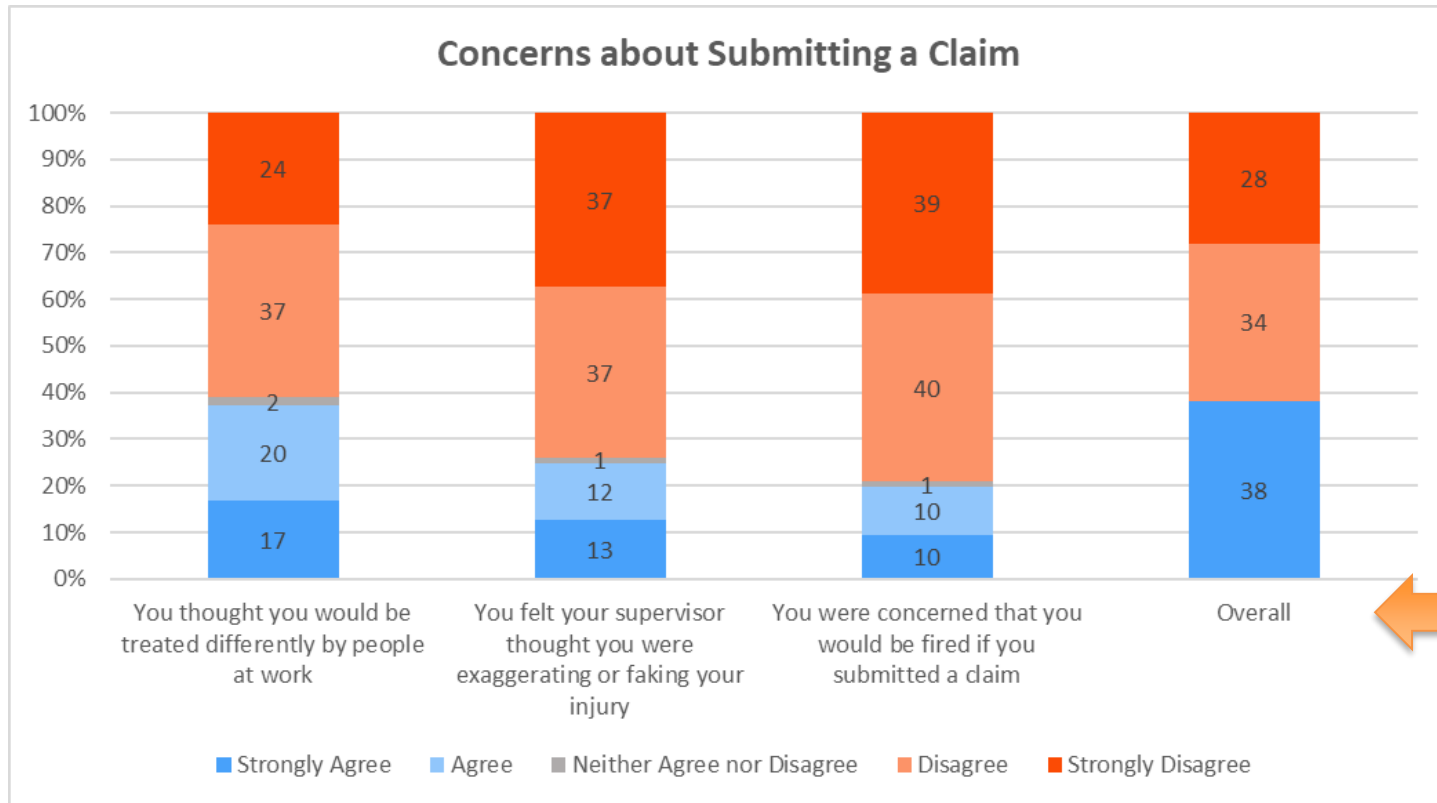
“Thinking back to when you were considering putting in a workers’ compensation claim, would you agree or disagree that:

- 1. You thought you would be treated differently by people at work*
- 2. You felt your supervisor thought you were exaggerating or faking your injury*
- 3. You were concerned that you would be fired if you submitted a claim”*

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

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

Workers' Concerns about Submitting a Claim



The overall response from each worker to the three questions was summarised and used to create three groups: strongly agree/agree/neutral, disagree, and strongly disagree. These groups were used for subsequent analysis.

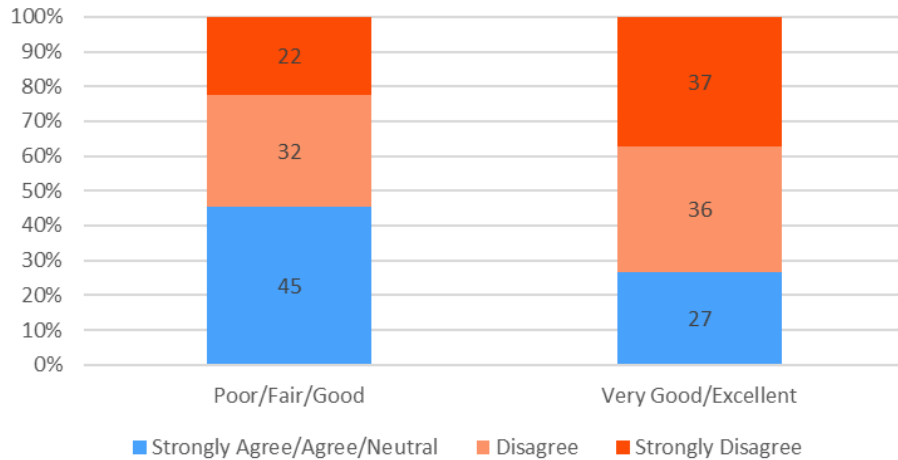
The majority of workers did not agree with the concerns raised in the questions (red sections of bar graph).

The greatest area of concern was the perception that workers would be treated differently by people at work. Two in five workers agreed with this statement.

Although most workers disagreed with the statements, at least a fifth of workers did have concerns that they would be fired and that their supervisor thought they were exaggerating their injury.

Self-rated Health and Gender and were Significantly Associated with having Concerns about Submitting a Claim

Self-Rated Health

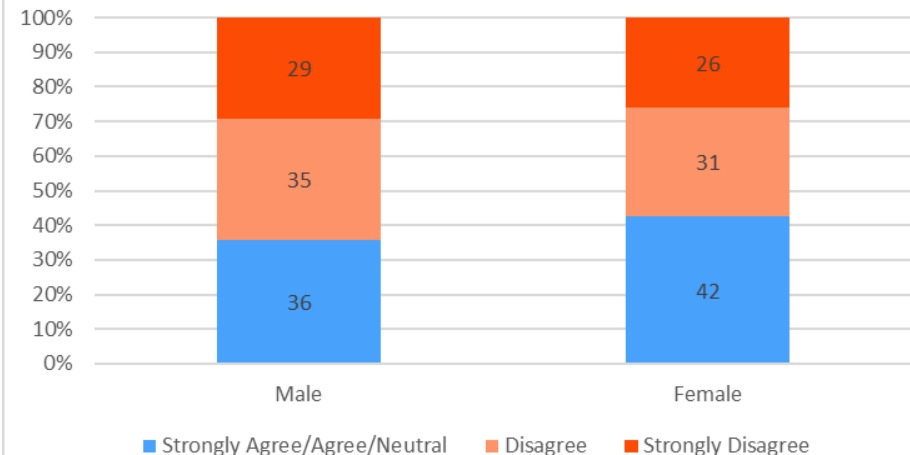


Those with lower self-rated health were almost twice as likely to agree with the statements.

Women were more likely than men to have concerns about making a claim.

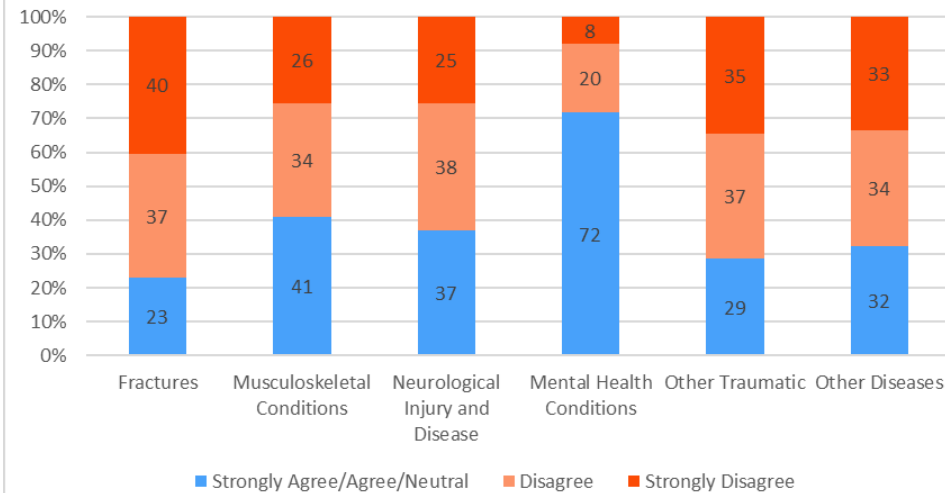


Gender



Injury Type and Time from Injury to Claim were Significantly Associated with Workers' Concerns about Making a Claim

Injury Type

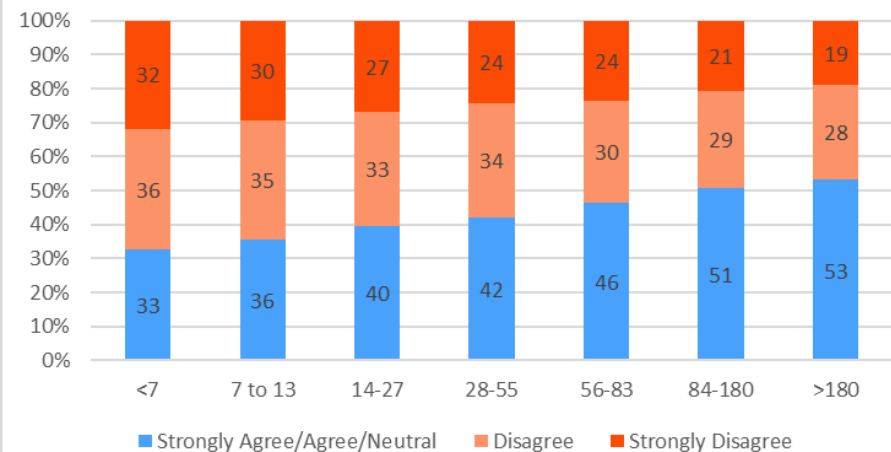


Longer periods between injury and claim lodgement were associated with a greater likelihood of having concerns about making the claim.

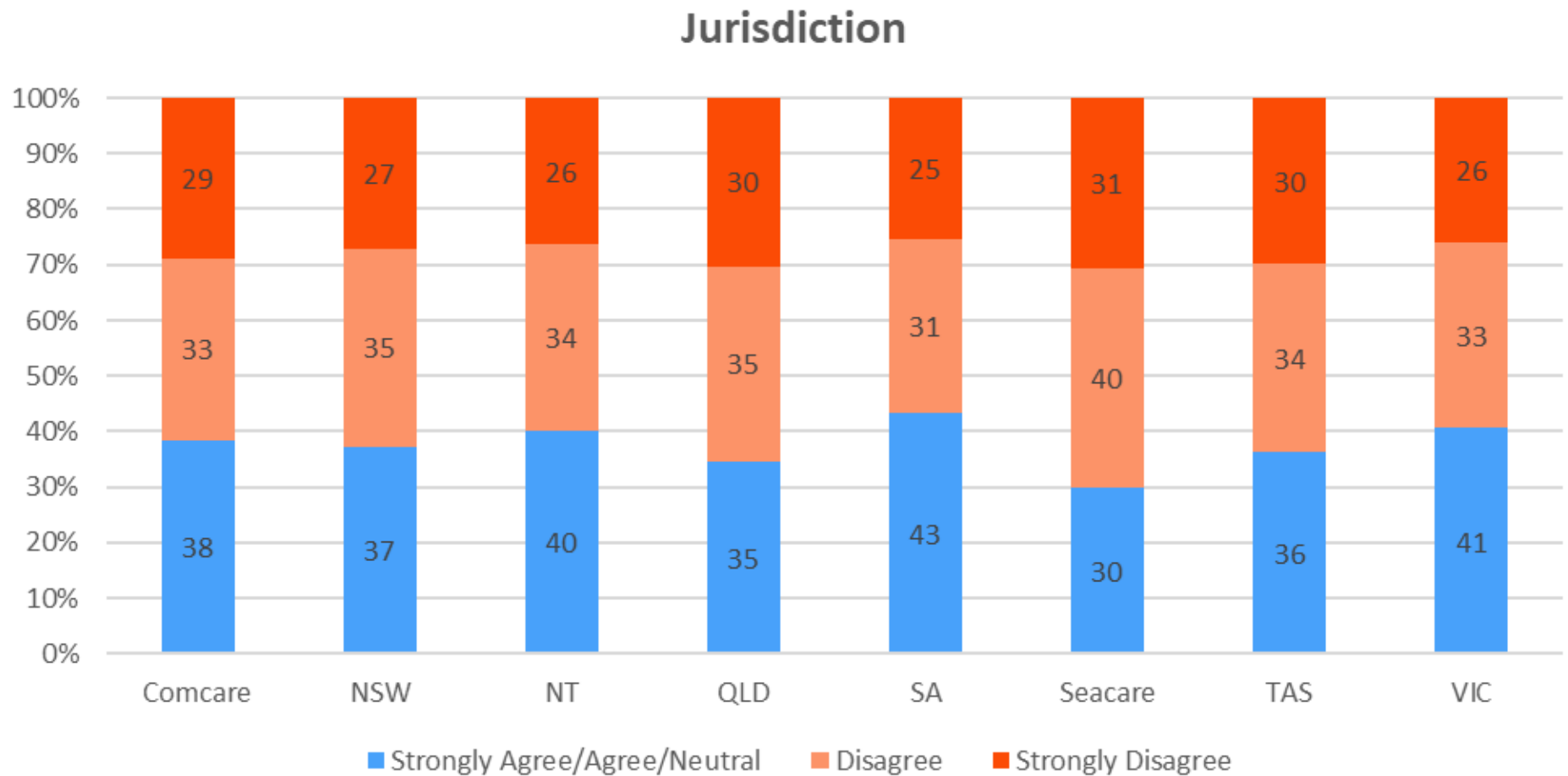
The response to the statements varied significantly by the type of injury experienced.

Although most workers disagreed with the statements, almost three quarters of those with mental health conditions agreed and just eight percent strongly disagreed.

Days from Injury to Claim

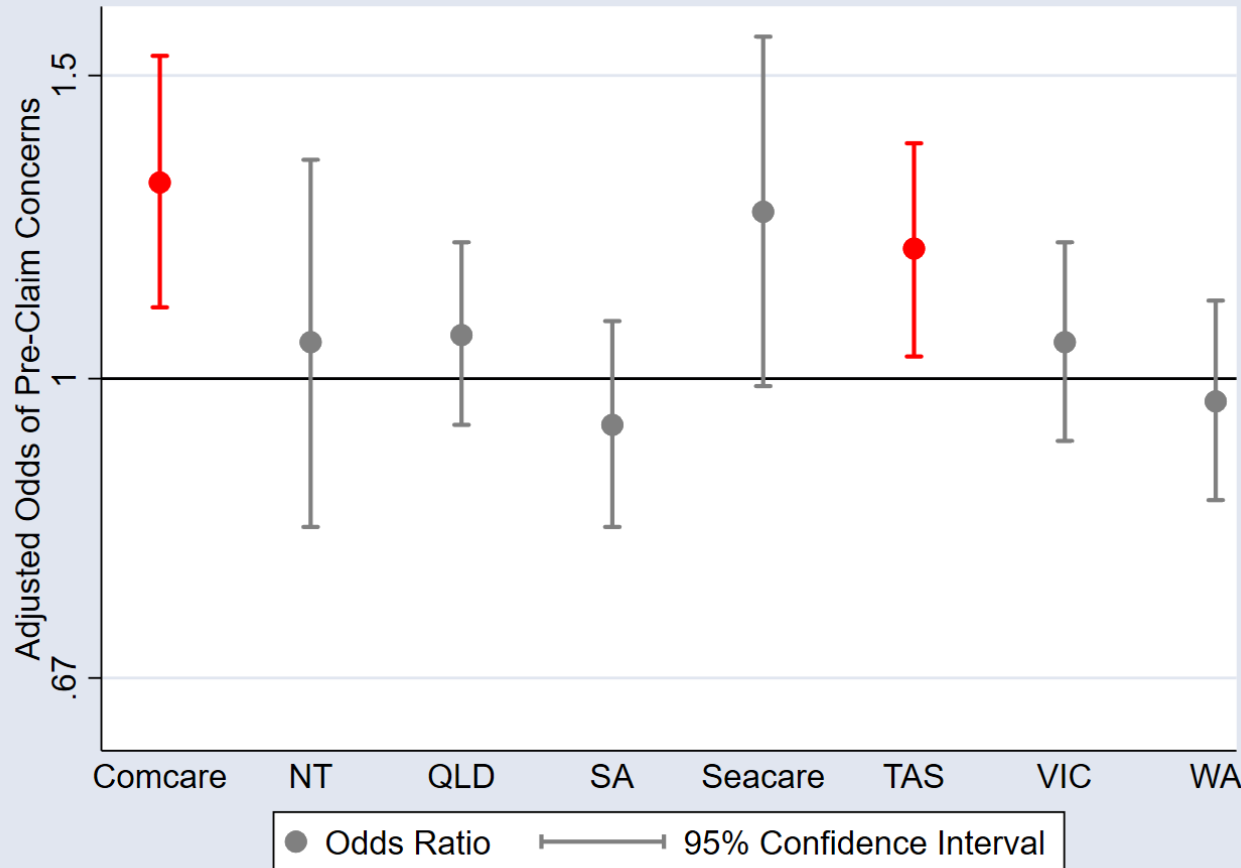


The Level of Concern About Submitting a Claim Varied Between Jurisdictions



Seacare workers were the least likely to agree with the statements while South Australians were the most likely to agree.

The Odds of having Pre-Claim Concerns varied by Jurisdiction



Using an ordinal logistic regression model the odds of disagreeing with the statements was calculated by jurisdiction.

NSW was the reference jurisdiction that all other jurisdictions were compared to.

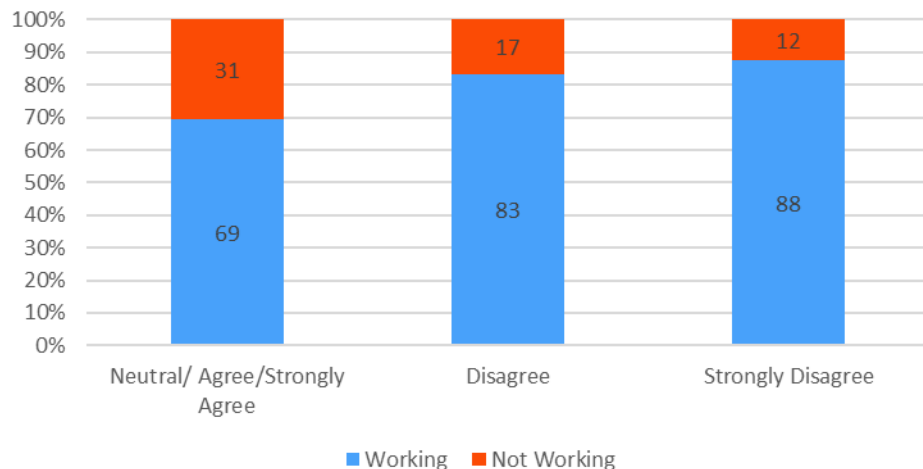
In comparison to NSW, workers from Comcare and Tasmania had significantly higher odds of not having concerns about making a claim.

The odds ratio compares the likelihood of a worker in a particular jurisdiction disagreeing with the statements to the likelihood of a worker from NSW disagreeing. An odds ratio larger than one means a worker in that jurisdiction was more likely than a worker from NSW to disagree with the statements.

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

Return to Work Outcomes are Associated with Concerns about Making a Claim

RTW Status



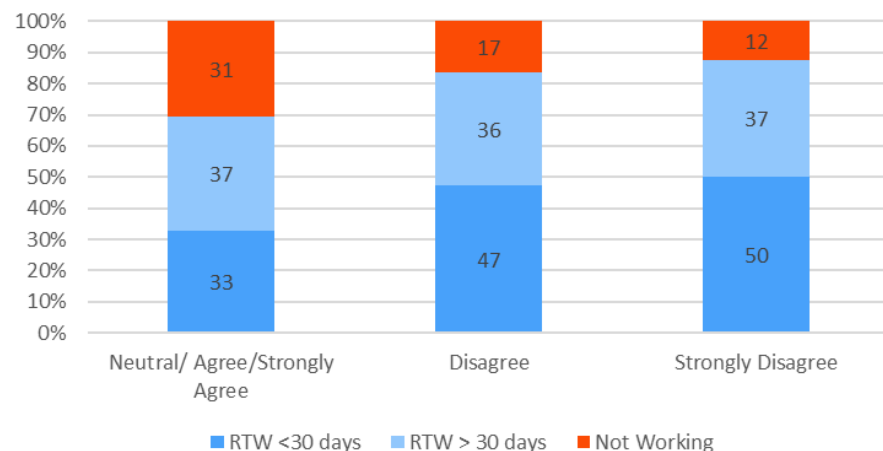
Workers who agreed with the statements were twice as likely to not be working at the time of the interview compared to those who disagreed.

Half of the workers who disagreed with the statements had a RTW within 30 days compared to a third of those who agreed.

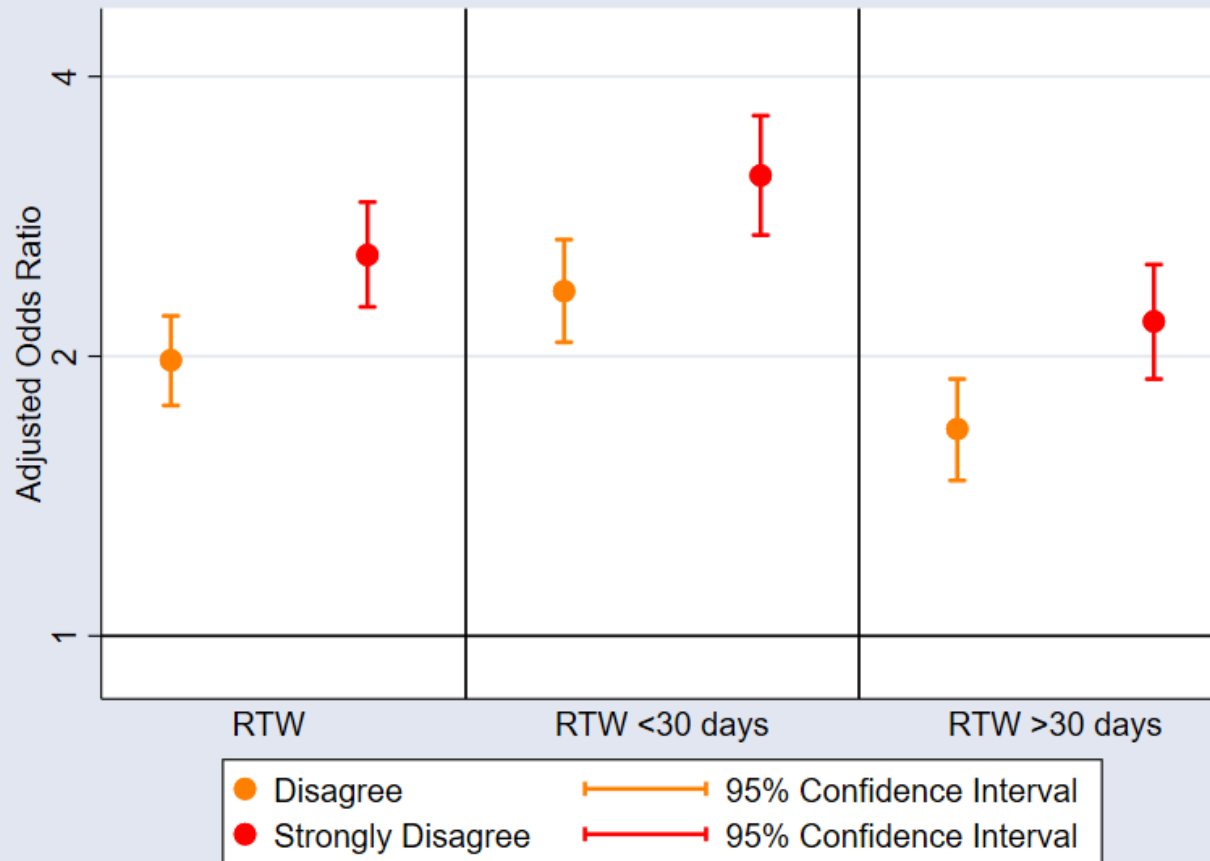
The proportion of workers with RTW after more than 30 days is the same between those with positive and negative experience.



Time taken to RTW



The Odds of RTW were Larger in those who were Less Concerned about Making a Claim



Workers who were less concerned about making a claim had better odds of RTW.

Those who strongly disagreed improved their odds of RTW by 2.2-3.1 times.

Those who disagreed improved their odds of RTW 1.7-2.3 times.

The greatest impact was seen in RTW before 30 days.

The odds ratio compares the likelihood of RTW among workers who strongly disagreed or disagreed with the statements to the likelihood of RTW among those who agreed with the statements. An odds ratio larger than one means a worker is more likely to RTW than a worker who agreed with the statements.

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, employer type and time from injury to claim lodgement.

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.
- Missing data for some variables (e.g., gender, employer size) meant that some cases and some predictor variables were excluded.
- Many workers with concerns about making a claim would not have submitted a claim and so would not be eligible for inclusion in the survey
 - underestimation of the level of concern about making a claim

- This is a novel Australia-wide study analysing specific worker concerns about submitting a workers' compensation claim and investigating associations with RTW.
- Most workers did not agree with the statements regarding concerns about making a claim (62%).
- A new finding in this report is that not having concerns about making a claim is associated with up to a 3.1 times improvement in the odds of RTW.
- Workers with mental health conditions stood out as having concerns about making a claim (72%).
- Further research into pre-claim concerns is required to better understand how and why it is associated with RTW.

Quinlan, M., & Mayhew, C. (1999). Precarious Employment and Workers' Compensation. *International Journal of Law and Psychiatry*, 22(5), 491-520. doi: [https://doi.org/10.1016/S0160-2527\(99\)00023-0](https://doi.org/10.1016/S0160-2527(99)00023-0)

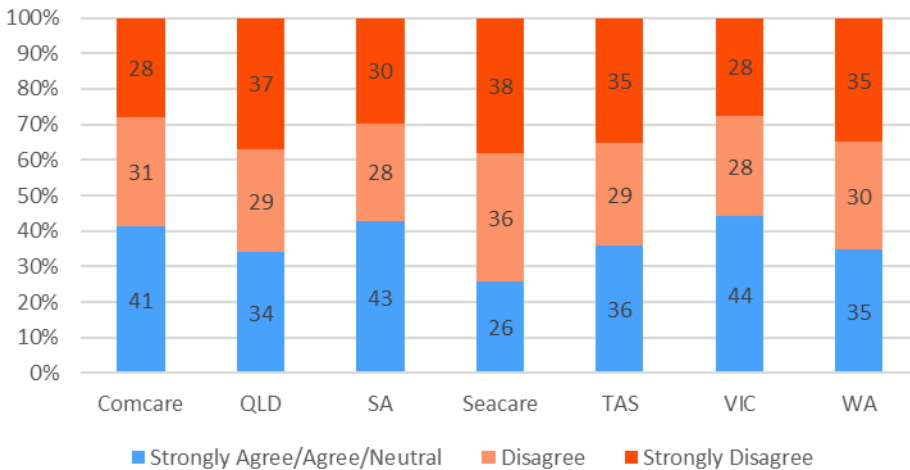
Link - <http://www.sciencedirect.com/science/article/pii/S0160252799000230?via%3Dihub>

Safe Work Australia, Work-Related Injuries in Australia, 2005-06: Factors Affecting Applications for Workers' Compensation (2009).

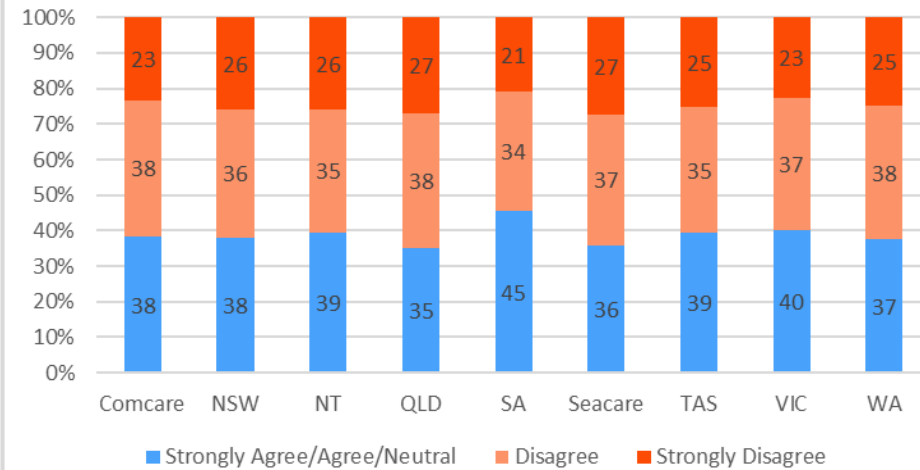
Link - <https://www.safeworkaustralia.gov.au/doc/work-related-injuries-australia-2005-06-factors-affecting-applications-workers-compensation>

Supplementary Figures

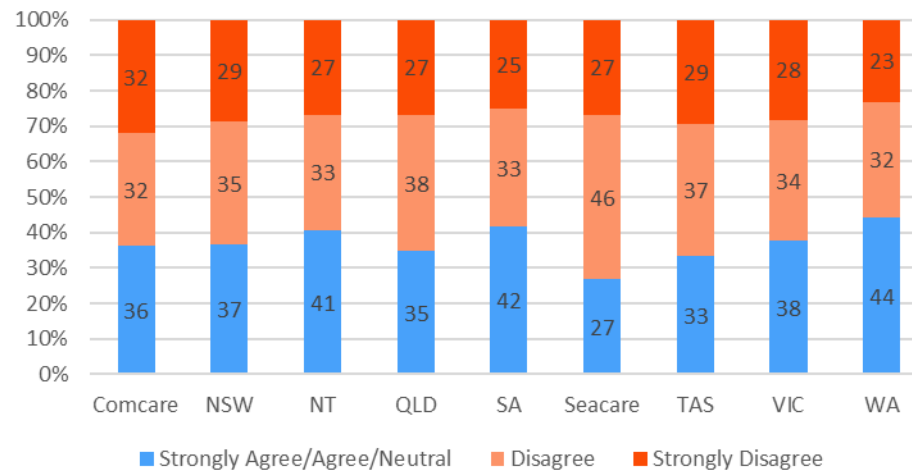
Overall Response in 2013



Overall Response in 2014

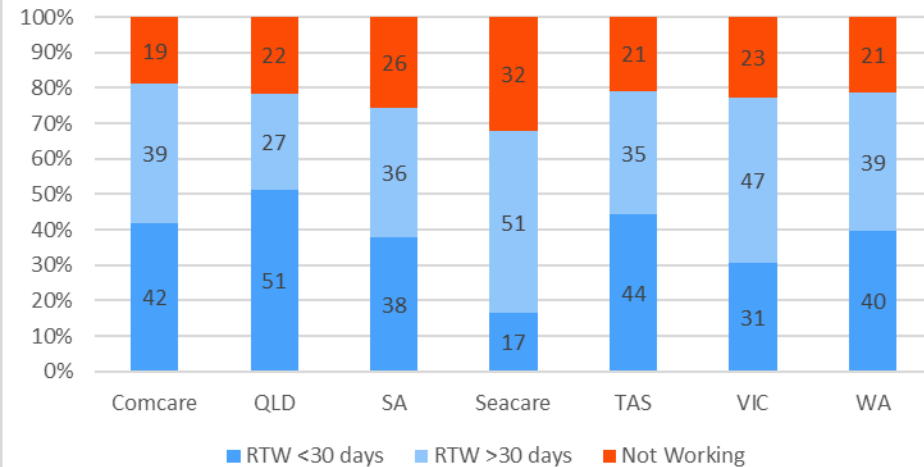


Overall Response in 2016

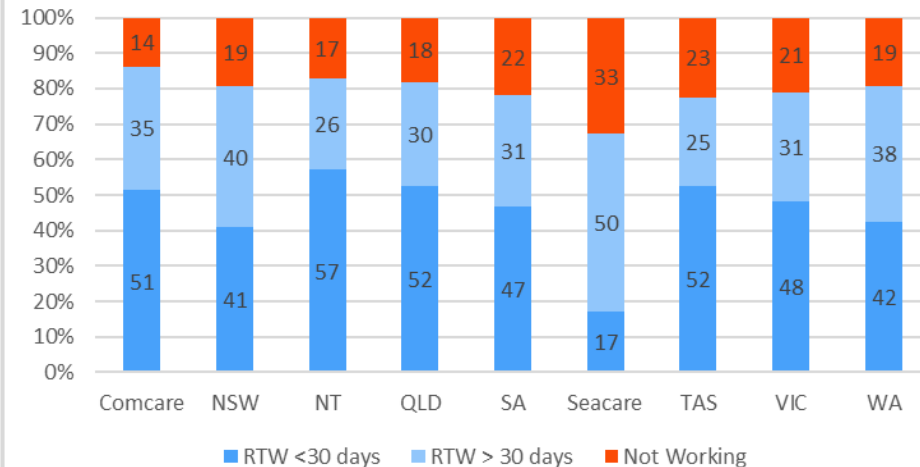


Supplementary Figures

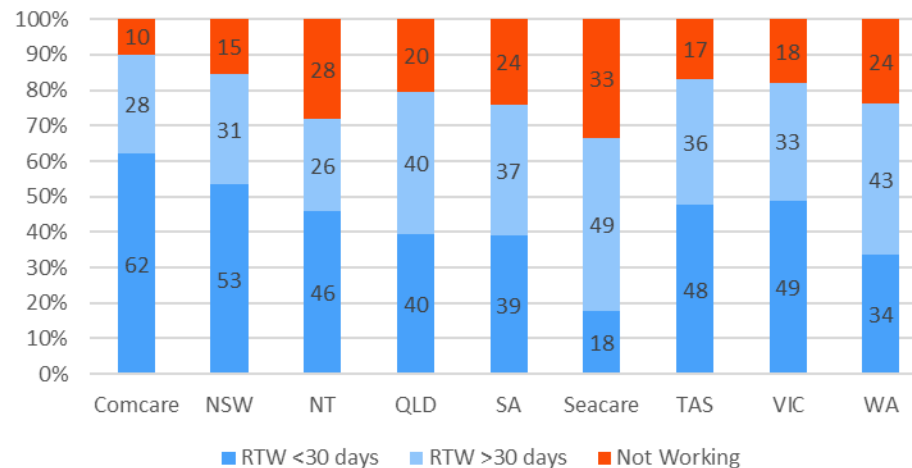
Time Taken to RTW in 2013



Time Taken to RTW in 2014



Time Taken to RTW in 2016



- More detailed data tables can be accessed through contacting the first author Luke Sheehan (luke.sheehan@monash.edu or 03 9903 0794).

For more information please contact:

Professor Alex Collie

Director, Insurance Work and Health Group

Faculty of Medicine, Nursing & Health Sciences

Email: alex.collie@monash.edu

Tel: 0408 194 261 or 03 9903 0525