

Our Ref: 01796/16
Your Ref: D16/28613

27 October 2016

Kate Mihaljek
A/Principal Council Officer, Upper House Committees
Legislative Council
Parliament of New South Wales
lawandjustice@parliament.nsw.gov.au

Dear Kate,

Re: Pre-Hearing Questions on Notice

Thank you for affording icare the opportunity to provide information to the Legislative Council Standing Committee on Law and Justice in relation to the *First review of the workers compensation scheme* prior to the upcoming hearings.

Enclosed are icare's responses to the pre-hearing questions on notice and the accompanying tabs.

Yours sincerely ✓

Vivek Bhatia
Chief Executive Officer
Enc.

**STANDING COMMITTEE ON LAW AND JUSTICE
REVIEW OF THE WORKERS COMPENSATION SCHEME
PRE-HEARING QUESTIONS ON NOTICE - icare**

Update on the implementation of recommendations from the 2014 Review of the exercise of the functions of the WorkCover Authority

1. *Please provide an update on the government response to the recommendations relevant to icare's functions from the Standing Committee on Law and Justice's report on the 2014 Review of the exercise of the functions of the WorkCover Authority.*

Answer:

The specific recommendations in relation to workers compensation are a matter for the State Insurance Regulatory Authority (SIRA).

2015 reforms

2. *Please provide a brief update of icare's key actions in relation to the workers compensation scheme since the establishment of the organisation.*

Answer:

icare's Workers Insurance protects 3.1 million workers in more than 284,000 NSW businesses and has the strength of being one of the world's largest workers compensation schemes ('Nominal Insurer'). Workers Insurance cared for over 60,000 injured workers last year alone and paid \$1.7 billion in claims. In addition, icare's Self Insurance insurers over 300,000 workers in the public sector through the Treasury Managed Fund (TMF)

Since its inception on 1 September 2015, icare's focus has been on delivering a world-class experience by better understanding the needs and goals of injured workers and employers, and delivering our services seamlessly through integrated channels. To do this, icare is focused on three key priorities:

- placing injured workers at the centre of everything we do by being passionate about using a human-centred approach that create experiences that are both empowering and empathetic;
- using insights to tailor our propositions to meet the needs and preferences of specific segments; and
- developing open communication channels across icare and our partners to enable injured workers and employers to interact with us easily, conveniently and transparently.

Over the past 12 months, icare has:

- developed a new co-design engagement approach with 50 participants (over 40 large employers, brokers and industry representatives) to remake the former Retro Paid Loss Scheme. The new Loss Prevention and Recovery product was tested with participants and 100 per cent of them preferred it over the old scheme. The new product gives employers more payment choices;
- designed a new training model in collaboration with the Scheme agents and delivered this training to more than 1,400 case managers, and reviewed approximately 42,000 claims affected by the legislative changes;

- delivered a \$188 million reduction in premiums for safe employers;
- developed a Net Promoter Score (NPS) program to understand and measure satisfaction, dispatching 81,872 surveys to injured workers, employers and service providers. Feedback from NPS surveys is received directly by Scheme agents who are managed by icare with the expectation that they will respond to negative feedback within 48 hours of receipt;
- further refined targeted audits on claims management;
- initiated centralised training for 1,300 case managers on identified 'pain points' including pre-injury average weekly earnings (PIAWE), return to work (RTW) and Code of Conduct Privacy Breaches;
- developed fairer processes for workers required to attend medical examinations with a requirement for agents to provide workers with a choice of three Independent Medical Examiners situated locally to where they reside;
- piloted simpler process options for medical only claims giving workers control of medical support to aid their recovery;
- initiated a health and community structure to enable us to reconnect with providers and community groups;
- commenced human-centred design process to redesign the journey from the workers and employers' perspectives. This is now weaved into icare's transformation program;
- developed icare Workers Care in conjunction with Lifetime Care which utilises the leading Lifetime Care treatment planning and care model to assist severely injured workers; and
- trialled the use of a new screening tool, the Work Injury Screening and Intervention protocol (the WISE Protocol), to identify injured workers who may be at risk of secondary psychological injury or delayed return to work. Once identified, injured workers are provided with specialised support to ensure risks and barriers are addressed to prevent secondary psychological injuries from developing.
- released two multi-language online service tools for employers and workers that have together received 14,692 visits.

Premiums

3. *The WorkCover Authority Annual Report 2014/15 stated that:*

In March 2015, the government committed to an immediate review of the financial position of the workers compensation scheme and promised that two thirds of every dollar above the minimum surplus to keep the scheme sustainable will be invested in supporting injured workers and getting them back to work. The balance will be returned to business as lower premiums.

Please advise on the progress of this commitment.

Answer:

In accordance with the Government's one-off election commitment and as reiterated in the *WorkCover Authority Annual Report 2014/15*, a reform package was introduced that saw \$1 billion of the available funds above the minimum surplus returned to workers in benefit support and in assisting them to return to work, while the remaining balance was returned to business as lower premiums.

In terms of returning these funds to business as lower premiums, a new premium model has been introduced that provides a more direct link between the claims experience of the employer and the premium that they pay.

This ensures greater predictability for employers and helps them to realise savings through reduced injury rates and successful return to work programs. It also removed any disincentive for employers to support early medical intervention.

The new premium performance discount model is about recognising individual safety efforts and incentivising improvements. Around 70 per cent of employers perform better than the Scheme average and are being rewarded with premium discounts. Under the new model, approximately \$188 million is being returned to high performing employers for the 2015/16 financial year.

4. Please explain how insurance premiums have been linked to good claims performance.

Answer:

A new premium model has been implemented to encourage and support businesses to reduce injury rates and improve workers compensation outcomes. The system has moved away from the previous less transparent model to a new risk rating premium model that incentivises injury prevention, good risk management, and early and sustainable return to work.

Premium discounts are available to good performing employers, including:

- an employer safety incentive, which is a 10 per cent discount at the beginning of each policy period to help employers invest in making their workplace safe. This discount can be retained if all injured workers are returned to employment within four weeks of their injury;
- an employer safety reward, which is a five per cent discount offered to experience rated employers at the end of each policy period if they have not incurred any premium-impacting claims during the previous four periods; and
- a return to work incentive, which gives small employers a 10 per cent discount in place of the employer safety incentive if all injured workers are returned to employment between four and 13 weeks after their injury. Experience rated employers can receive a discount of five, 10 or 15 per cent on the cost of each claim with a sustainable return to work outcome within the first 52 weeks post injury.

Effectively, employers with low or no claims and those who provide suitable return to work opportunities will pay lower premiums than comparable employers with poor claims performance records.

To ensure poor performing employers are given the opportunity to improve their work health and safety and return to work performance, transitional measures (including a 30 per cent cap on premium increases and special circumstances reviews) will be available up to and including the 2016/17 policy period. In addition, icare's Loss Prevention Program is focused on working directly with the worst performing employers in the Scheme to help them identify areas for improvement and implement change, which will in turn lessen their injury rates and premium costs.

It is important to note that, as an insurer with a clear social mandate, icare is committed to improved outcomes regardless of the reductions this may lead to in terms of premium revenue.

Working with business

5. *Please advise how your organisation is working with businesses to promote best-practice injury management systems, workplace safety programs and injury prevention strategies.*

Answer:

Prevention

- icare has created a new Prevention and Intervention Team to work with high-risk employers to improve their safety records and reduce injuries.
- icare has detected the highest risk employers and created the icare 'About Prevention' program.
- The icare 'About Prevention' program directly engages high-risk employers and raises their awareness of the injury records against all other like employers, and the associated costs of further inaction to address these. An example of the support icare is providing to these employers is provided at **Tab A**.

Recognition

- icare has introduced the 'icare aware' awards program where icare recognises employers who are investing in injury prevention.
- We have also introduced the icare Treasury Managed Funds Awards for Excellence, which recognise industry leadership in workplace risk management within the NSW public sector.
- icare has invested with employers in injury prevention.
- The icare aware awards program also recognises employers who have improved their safety records.

Best Practice

- icare has begun to promote best practise in both prevention and improvement through sharing experiences.
- icare will use storytelling which will continue as the Prevention and Intervention Team scale up and build momentum with the high risk employers.

Video stories depicting icare's progress in relation to working with business are available at: <https://www.dropbox.com/sh/09oizer86zyvgs/AAAe5zFLH7TyClaizPPG-E-ha?dl=0>

6. *The Australian Workers' Union – NSW Branch was concerned that some injured workers are being threatened, directed or encouraged away from the workers compensation scheme towards accessing their accrued leave such as personal leave or annual leave. What action are you taking to ensure this does not occur?*

Answer:

All employers in NSW have a responsibility to report incidents and injuries quickly when they become aware of them. A new and simplified Workers Insurance website has gone live to provide injured workers, employers and other stakeholders with access to plain language information, as well as contact details for when people would like to talk about their questions/concerns. This clearly outlines an employer's responsibility to report incidents and injuries. There are also links to the SIRA, WIRO and Workers Compensation Commission websites for more information.

We also work with our Scheme agents to ensure communication with employers regarding their obligations is clear. Injured workers are also able to report injuries directly to the Scheme agent. If an injured worker does not know who to contact, icare is able to assist in locating the appropriate Scheme agent.

icare has commenced a human-centred design process to redesign the journey from the workers and employers' perspectives. A major finding from this process was that there is huge stigma around workers compensation claims, indicating a broader cultural challenge. Although this is difficult to address, icare is examining its processes and engaging with employers to drive education for workers and employers regarding their rights, and empower both workers and employers to feel comfortable in initiating and journeying through the process.

Early return to work is encouraged following injury whenever possible. icare Scheme agents collaborate with injured workers and employers following an injury to ensure support is provided to allow an injured worker return to work. When time off is needed, icare supports the payment of weekly benefits to injured workers while they recover.

Behaviour which is threatening or inappropriately directs workers away from Workers Insurance is not acceptable.

Complexity

7. *Workers compensation legislation has been described as 'absurdly complex.' What actions are you taking to ensure that stakeholders understand their rights and responsibilities under this legislation?*

Answer:

The new and simplified icare Workers Insurance website is providing injured workers, employers and other stakeholders with access to plain language information, as well as contact details for when people would like to talk to icare directly about their questions/concerns. This is being refined further over the next six months.

icare is working in collaboration with Service NSW, to establish a new Customer Support Centre that is available between 7am and 7pm, Monday to Friday.

Online tools for workers and employers are also available 24 hours a day, seven days a week, to offer information about what to do and expect following a work injury, assistance understanding how workers compensation insurance works and estimates for simple premiums.

icare has been working with/providing training to Scheme agents to enable the delivery of more empathetic and consistent services and has increased the reporting requirements where it is identified that an injured worker may be at risk of self-harm. To support this change, a new Advisory Assistance Service staffed by specialist clinical practitioners has been launched and is adding value to the services available, especially in situations where the relationship between an injured worker and a Scheme agent has been compromised. A copy of the Advisory Assistance Service Fact Sheet is provided at **Tab B**.

All of these initiatives are targeted at improving the experience for injured workers and employers and enabling the delivery of clear and simplified information, as icare recognises that workers compensation legislation is complex and many people need help understanding their rights and responsibilities.

8. *What action is icare taking as an 'agent of change' to simplify the workers compensation system?*

Answer:

One of the key actions icare is taking to simplify engagement for injured workers, employers and other stakeholders is offering an improved experience. icare has embarked on a journey to use NPS to obtain feedback from stakeholders that is used to enhance all aspects of service delivery. Through key improvement analysis, injured workers and employers are asked to advise on the areas they would like improved, allowing an understanding of the priority areas to respond to their needs, drive positive outcomes and inform future planning.

To simplify and improve claim management for severely injured workers, icare Workers Care (a joint initiative between Workers Insurance and Lifetime Care) is rolling out a strategy to centralise claim management and support consistent treatment, rehabilitation and care planning. Severely injured workers are currently transferring to the program in a staged approach from now until June 2017. This is to ensure the transition is a seamless and positive experience. It is expected there will be 150 severely injured workers in the program by the end of 2016 and a further 150 workers by June 2017. It is also expected that up to 700 additional workers with higher level care needs who do not meet specific severe injury criteria may transfer into the program over time.

To help empower injured workers who are feeling socially excluded, icare is in the process of developing a pilot program to assist with building social capital and self-agency in order to support a return to employment. The program aims to develop and implement social enterprises for injured workers such as cafés, community gardens and/or op shops.

The benefits include:

- providing a safe, comfortable and accepting place for injured workers to improve their physical capacity and psychological wellbeing;
- instilling a sense of purpose where long term return to work is not feasible; and
- facilitating reconnection into the community.

To simplify the administration of workers compensation insurance policies and make it easier and quicker for employers to pay their premiums, icare will centrally manage policies and billing from early 2017. Employers, or their brokers, will be able to purchase and renew insurance policies via icare's new Customer Support Centre or interactive online self-service portal. Supported by Service NSW, the Customer Support Centre will cater for employers who would prefer to speak with someone in person or over the phone, while the online portal will offer the choice of accessing a simple interface with consolidated policy information 24 hours a day, seven days a week. The portal will provide accurate, up to date policy information and allow employers to make premium payments at a time convenient to them.

Moving forward, icare will implement a unified technology platform. Better data will result in more transparent and streamlined processes for identifying needs and areas for improvement.

9. *What action is icare taking to reduce the red tape associated with making a workers compensation claim?*

Answer:

icare is actively working to reduce red tape associated with all aspects of workers compensation claims wherever possible. An example of this is icare's decision to challenge the red-tape associated with medical only claims.

Moving forward, icare's unified technology platform will automate and streamline the process for making a claim with a strong focus on improving the experience within our service delivery model.

We are working with our Scheme agents to identify opportunities to make things simpler whenever possible. Currently an initial liability decision is made within seven days of an injury notification. Our focus is on continually improving the speed and ease of making a claim for compensation and accessing appropriate support. We are working with our Scheme agents to pilot ways of reducing red tape, such as pre-approving up to \$2,000 of medical expenses up front following acceptance of provisional liability. This initiative reduces the need for injured workers and their health professionals to seek approval for treatment, allowing people to access the medical treatment they need to recover with no delay.

Concurrently, icare is exploring a number of solutions to improve the claims process and deliver aspirational experiences, and is using human-centred design to reimagine the way services are delivered. Some solutions that have provisionally emerged from this work and are being explored include:

- a prototype app to streamline straight-through processing of claims, enabling and empowering injured workers and employers to submit claims electronically, view information securely and manage the claim process;
- potentially putting in place virtual and real life networks to connect with. This will enable carers and support people to take part in the process and help injured workers through their journey; and
- reconsidering the role of case managers with a view to focussing less on low-touch claims that can be automated and more on complex claims that need more support and check points.

10. Please provide an update on the roll out of online and other tools, including mobile apps, to assist injured workers.

Answer:

In addition to the improved claims and experience solutions that are detailed in the answer above, icare has launched user friendly information/assistance tools for workers and employers.

Worker Assist is a multi-language online tool designed to help injured workers easily find answers to their specific questions. The tool navigates users through various questions to lead them to relevant information and advice.

Employer Assist is a similar online tool that provides an overview of workers compensation insurance for NSW employers. It is specifically designed to help people understand how insurance works and directs them to relevant policy and premium information.

With specific regard to assisting injured workers, icare has established a specialised Advisory Assistance Service (staffed by psych nurses and trained psychologists) for injured workers who need additional help and those who could benefit from speaking with someone separate from their case manager.

A new Community Transition Service is also being developed to provide pathways for injured workers who need additional assistance, including those whose benefits are due to cease, to transition to independent living. The Service will help people access the other services and options available to them considering their unique circumstances and goals.

An online premium estimator has also been launched that can give businesses an idea of the insurance premiums expected, based on their total wages, business activity and claims costs. Also in the premium space, the new centralised policy and billing approach commencing in 2017 will include an interactive online self-service portal. This portal provides employers with policy information and allows them to make premium payments online.

Tailored case management

11. What action are you taking to tailor case management processes?

Answer:

icare has been working closely with Scheme agents to improve the interactions between case managers and injured workers and ensure an individualised service is provided. A new training model was developed and delivered to more than 1,400 case managers with a view to transforming the services available. Some of the other changes implemented include:

- providing injured workers who are required to undergo an independent medical examination with the choice of three doctors, as opposed to telling them the one that they must see;
- establishing a specialised Advisory Assistance Service (staffed by psych nurses and trained psychologists) for injured workers who need additional help and those who could benefit from speaking with someone separate from their case manager; and
- shifting the focus for fatality claims away from a process emphasising liability determination and toward one of empathy and support.

In addition, tailored support services will be available via a new Community Transition Service that is being developed to provide pathways for injured workers who need additional assistance, including those whose benefits are due to cease, to transition to independent living. The Service will help people access the other services and options available to them considering their unique circumstances and goals.

icare's move to transition the treatment, rehabilitation and care planning for severely injured workers to Workers Care, which is modelled on the Lifetime Care design, will ensure that an appropriate level of assistance is provided to the most vulnerable injured workers. This will enable personalised and compassionate case management and support.

icare is developing a human-centred service model that provides a tailored level of support for injured workers when they need it, based on triaging and leveraging technology. An improved experience can be delivered by focusing on individual needs and diversifying the contact channels available.

Service delivery

12. How are your customers involved in the co-design of service delivery?

Answer:

In addition to using the NPS research and feedback that icare is seeking from injured workers, employers and other stakeholders to improve service delivery, Ufirst (an icare initiative) is under development. Ufirst brings together participants from the healthcare system and community to co-design better solutions to improve injury prevention and recovery.

For example, GP social prescribing, which enables doctors to 'prescribe' activities like walking 10,000 steps a day. These types of activities can improve wellbeing and support better health and social outcomes for injured workers disconnected from employment. The Community Transition Service will be able to help them link in with these types of free activities.

icare has also commenced a human-centred design process to redesign the journey from the workers and employers' perspectives. We have been working to reimagine what aspirational experiences we can deliver.

Based on in depth interviews with our injured workers and employers these include:

- purposefully avoiding placing barriers such as legislation, regulation, financials etc.; and
- avoiding a singular focus on cost savings or claim outcomes, and instead realising win-win opportunities.

Some solutions have provisionally emerged from this work, which are being integrated into icare's broader transformation agenda.

For large employers, icare undertook a co-design process with 50 participants (over 40 large employers, brokers and industry representatives) to remake the former Retro Paid Loss Scheme. The new Loss Prevention and Recovery product was tested with participants and 100 per cent of them preferred it over the old scheme. The new product gives employers more payment choices.

We also designed a new training model in collaboration with the Scheme agents and delivered this training to more than 1,400 case managers, and reviewed approximately 42,000 claims affected by the legislative changes.

icare will continue on the path of implementing improvements for injured workers, employers, other stakeholders and the Scheme as a whole by collaborating for better outcomes and acknowledging that the experience does not end within icare.

13. How are you achieving more consistent service delivery?

Answer:

icare's work with Scheme agents and the training it has provided is about ensuring consistent service delivery and decision making practices. The number one priority is to support injured workers and deliver a care model based on the philosophy 'commercial mind social heart'. Our principles are focused on demonstrating **empathy**, making things **transparent**, **collaborating** for better outcomes, making it **simple** and setting the **bar** by exploring smarter and more human-centred ways of operating.

icare's Workers Care model, which will see all highest needs worker claims managed centrally, will support consistent treatment, rehabilitation and care planning for participants. By centralising this claims management, severely injured workers will receive targeted and specialist case management services to support the best possible medical outcomes and return to independence.

icare's initiative to centrally manage employer insurance policies and premiums will enable a more consistent application of industry classification codes, a singular focused pathway through which a policy can be taken out and a consistent support service for employers.

Helping workers find alternative lighter work

14. Concerns have been raised about injured workers access to suitable duties at their current employer, and alternative lighter work at different organisations.

- a. What steps do you take to ensure injured workers are provided with suitable duties?*

Answer:

Ensuring injured workers have access to suitable work with their pre-injury employer is a core focus at icare. We work with our Scheme agents to monitor and improve injured worker access to suitable duties, as there is clear evidence that recovery at work leads to better outcomes for the injured worker in terms of long term employment and recovery from injury. Scheme agents are able to provide additional support to employers who need assistance in identifying suitable duties.

In exceptional circumstances, it may not be possible or appropriate for an injured worker to access suitable duties at their pre-injury workplace. In these instances, injured workers are provided with support to access alternative employment or retraining where required.

This includes the return to work assistance package, which includes funding of up to \$5,000 for: new employment placements, where there are cost barriers such as childcare, clothing or travel; equipment funding, such as tools for maintenance workers, knives for commercial cooks or a security belt for a guard; work trials, where a host employer provides work experience to increase a person's transferable skills and employability; retraining sponsorships, under which course fees and other associated expenses like textbooks and stationery are covered; and a JobCover Placement Program, which offers a wage subsidy of up to \$27,400 for employers who hire injured workers.

- b. It has been proposed that employers who do not provide suitable duties to an injured worker should have their premiums increased. What is your response to this suggestion?*

Answer:

icare works with employers to assist them to provide suitable duties and believes that employers who support recovery at work should be recognised and rewarded. Our new premium model, introduced in stages over the past two years, financially incentivises employers who actively support early return to work through the provision of suitable duties, and conversely imposes additional premium based on the weekly wages reimbursement.

- c. It has been suggested that employers should undergo a work capacity test to ensure they can provide suitable duties to injured workers. What is your response to this suggestion?*

Answer:

icare is open to any suggestion which would encourage employers to support recovery at work and early return to work following injury. We welcome further collaboration on this topic, however advise caution that any change does not unnecessarily increase red tape for little improvement.

- d. *How much success have you had with the incentives to encourage organisations to employ workers who have previously lodged a workers compensation claim?*

Answer:

Vocational Assistance programs, including the Work Trial and Job Cover Placement Program are an important part of our overall approach to assisting injured workers to return to work. While return to the pre-injury employer is the preferred option, sometimes this is not possible or appropriate. In these instances, injured workers are provided with support to identify alternative employment.

The WorkTrial program allows injured workers to trial a period of work with a new employer while continuing to receive weekly benefits. This allows an employer and worker to establish whether the new role is the 'right fit' and provides on the job training for the injured worker.

The JobCover Placement Program provides a financial incentive for an employer to hire an injured worker with a Workers Compensation claim. This program is effective in reducing the risk an employer may perceive in employing a person with a prior injury.

Either program may be combined with other types of vocational assistance, such as retraining, to provide injured workers with the best possible chance of successfully transitioning into a new job.

These programs can be used in conjunction with the supports listed below to help injured workers recover at work and/or find suitable work. These include:

- SIRA's training program - funding is available to help injured workers develop new skills and/or obtain qualifications, so they can remain at work with their pre-injury employer or commence work with a new employer;
- equipment and workplace modification - the cost of workplace equipment or modifications can be covered if it will help an injured worker remain at work with their pre-injury employer or commence work with a new employer;
- the transition to work program - funding can be provided to remove immediate or short-term barriers that are preventing an injured worker from starting work with a new employer; and
- workplace rehabilitation providers - providers offer specialised services to help workers recover at or return to work following a work-related injury.

15. *The NSW Nurses and Midwives Association expressed concern that it is not unusual for an injured worker to sustain a secondary psychological injury as a result of the mismanagement of their rehabilitation process by either the employer or the insurer, or both. What actions are you taking to ensure this does not occur?*

Answer:

icare acknowledges that secondary psychological injuries sometimes develop following an injury, particularly if recovery from injury is prolonged or the relationship with the employer, insurer or other stakeholders breaks down. The impact of secondary psychological injury can be far reaching for the injured worker, impacting on their recovery from injury, return to work and life outside of work.

icare is continually looking for ways to prevent and actively manage secondary psychological injuries and recognises that this is a very complex issue. icare, has trialled the use of a new screening tool, the Work Injury Screening and Intervention protocol (the WISE Protocol), to identify injured workers who may be at risk of secondary psychological injury or delayed return to work.

The trial involved 580 NSW Health workers from 17 hospitals with a focus on the early identification of soft tissue injury claims that had the potential to escalate to a secondary psychological injury if not managed appropriately. Once identified, injured workers were provided with specialised support to ensure risks and barriers were being addressed to prevent secondary psychological injuries from developing.

The preliminary results of the trial indicated significantly improved and sustained return to work rates, with claimants averaging 29 days off work versus the usual average of 53 days. In addition, the trial produced much better outcomes for injured workers with positive feedback from participants. The trial proved that early and holistic intervention encourages early return to work and long-term retention in the workforce. icare is currently considering ways of rolling out the program to other Government agencies.

The WISE study helps stakeholders rethink their working practices. icare is also considering ways to restructure the way claims are managed to incorporate bio-psycho-social thinking to prevent injuries as well as treat them.

Stakeholder communication

16. The NSW Business Chamber encouraged your organisation to communicate more effectively with stakeholders, particularly in relation to the development of the icare online self-service portal. What actions are you taking to communicate with stakeholders?

Answer:

icare is meeting regularly with the NSW Business Chamber to keep it informed of different initiatives within the business that impact its members. The online self-service portal will be a significant shift in icare's relationship with employers and, as one of the leading employer industry associations, icare engaged with the Chamber and other employer groups about the initiative. This includes face-to-face meetings and providing key talking points about the initiative that could be provided to its members. icare also signalled with the Chamber, upcoming information and co-design days that would be available to it and its members across the State.

Since the lodgement of its submission to the Committee, icare has been in contact with the NSW Business Chamber about providing it and other employer groups with a regular formal e-newsletter update on icare that can be issued to its membership. This will also be made available to any other interested party through icare's website.

Key initiative: icare about prevention

We are using our data to focus on providing value add to our customers through information and advice. Our first phase is to engage directly with employers to offer insight into their business costs.

icare
workers
insurance

icare
about
prevention

SAMPLE TARGET CUSTOMER

Dear Sir/Madam,

At icare we believe in delivering our services with a social heart and commercial mind. Living these values means preventing injuries whenever possible and delivering low cost insurance that meets our customers' needs.

Based on your claims history your business has been assessed as being a high risk employer and this means your injury rate is above the NSW workers compensation scheme average. It also means you are paying more for your workers compensation insurance than you would if you were performing well.

The **icare about prevention** program is designed to assist employers in preventing injuries and reduce the substantial costs of having higher workers compensation rates. We aim to improve productivity by ensuring you are having fewer injuries, recovery at work is improved and productivity is increased.

icare has been supporting and working directly with employers who have successfully reduced their prevention initiatives. Successful prevention programs will 50% prevent your workers compensation costs. We encourage you to take control of your business and you with a commitment to your business to show you the cost of not taking the opportunity for premium savings that can be achieved with a focused focus on preventing injuries.

We encourage you to take the opportunity to take a fresh look at your workplace safety and identify any improvements, large or small, that will prevent injuries and reduce your premiums.

We are taking this opportunity to raise your performance as a shared concern and encourage you to consider contacting us to explore how you can take control of your premiums by improving your safety performance.

Please take the time to review your performance record and take control of the opportunities that lowering injuries presents.

For further information please contact Vanessa Wiggins, Loss Prevention and Intervention Manager on 02 9397 7562, vanessa.wiggins@icare.nsw.gov.au

Yours sincerely

Jason McLaughlin
General Manager
Loss Prevention and Pricing
Workers Insurance

02 9397 7562
Jason.McLaughlin@icare.nsw.gov.au
www.icare.nsw.gov.au

©2015 NSW ICARE. SPINNS NOW logo is a trademark of NSW ICARE. NSW ICARE is a not-for-profit organisation. All rights reserved. This document is for the Workers Compensation National Employer.



To find out more about how you could embark on a similar journey, please contact Vanessa Wiggins P: 02 9397 7562 E: vanessa.wiggins@icare.nsw.gov.au

icare advisory and assistance service

You may have been recently contacted by your case manager to explain some important changes to your workers compensation benefits. Change can affect people in different ways, and icare is here to help you understand these changes.

what is the advisory and assistance service?

The Advisory and Assistance Service has been established by icare as a specialist telephone service to help you understand important changes which may impact on your entitlement to workers compensation benefits.

The Advisory and Assistance Service is here to answer questions you may have about these changes, and will take the necessary time to speak with you one-on-one about what these changes mean to you.

how can the service help me?

The service provides you with access to a dedicated icare representative who can:

- Explain these changes to you over the phone
- Clarify communications received by your case manager
- Take the necessary time to explain the relevant legislation
- Ascertain that you have a better understanding of how these changes may affect you

what else can the service help me with?

This service has been especially developed by icare to ensure you have a clear understanding of these significant changes to workers compensation benefits.

Please ask the Advisory and Assistance Service what support they can provide you. The Advisory and Assistance Service will speak with your case manager regarding any additional assistance that you may require.

The Advisory and Assistance Service is not a crisis or complaints service. If you have any other questions relating to your claim, you should contact your doctor or your case manager.

do i need a referral to the service?

No, you can refer yourself by calling 13 90 53.

However, your case manager can also refer you. Your case manager will discuss this with you first.

**how do i
access the
service?**

**you can find out if this service is for you
by calling the icare advisory and assistance
service on 13 90 53**

