

**Pro forma A -
79 responses**

2022 REVIEW OF THE WORKERS COMPENSATION SCHEME

Name: Pro forma contributions by injured workers

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No.1

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

i suffered a mental health break down from vielded threats of wage cuts and job loss by both the employer and insurance provider eml , my mental health is still a ongoing issues as mine is classified as reactive due to treatment recieved from the above mentioned yes i had a complete mental health episode resulting in a self harm attempt im happy to address any group on this matter and to have my name used in conjuntion with this submission

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

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Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 2

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am 47 years old, I have 5 children 15 to 6 yo.

I Have been on the workers compensation wheel of misfortunes for 5 years. Thankfully I have a strong, selfless partner otherwise I would have taken the big nap 3 years ago.

And now I have made 5years, GIO sent me for a dodgy IME, so they can kick me to the curb.

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, my income was reduced, i lost all rights as a man, persecuted and abused by GIO and their NEW case manager every other month.

On top of being a full time mum and my career, my partner had to get a full time job to cover life, I'm ment to raise the kids, clean the house and feed everyone? If i could do that I'd be at WORK!

The criminal mismanagement of the scheme has meant that 53,000 injured workers were ROBBED of \$38 million in entitlements while Icare executives are giving themselves bonuses for destroying honest peoples lives then steeling 1 billion dollars a year.....

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And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

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Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

The NSW Workers Compensation system desperately needs your attention. Only a few years ago it was revealed that iCare had underpaid some 53,000 injured workers more than \$38 million dollars, and to make matters worse, it was revealed that they had underpaid the victims of dust disease more than \$40 million in entitlements.

It seems the only people that iCare can remember to pay are themselves.

Executives' bonuses, lavish overseas trip, money wasted on contracts for their mates – the culture at iCare is beyond toxic.

Things must change.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The State Insurance and Care Legislation Amendment Bill, currently set to hit the Legislative Council next month, simply does not extend beyond increasing the oversight of SIRA. It does nothing to address the fundamental weaknesses of the system that is allowing people to fall through the cracks.

I am asking you as a representative of the people of New South Wales to advocate for the following when you undertake your review:

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2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
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Please advocate to protect injured workers – they deserve better.

Kind regards,

Contribution No. 5

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Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

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Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

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scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations. Mine was an unfair constructive dismissal .
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
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I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

I suffered a psychological injury in 1983 - Post Traumatic Stress Disorder (PTSD). I was a nurse and had a patient die in a deliberately lit fire, I was turned on by my employer, aggressively interviewed by Police - key witnesses were found to have lied but the damage had been done. I settled the matter out of court for a small sum and tried to get on with my life and tried to be a productive member of the State workforce. I received treatment at my own expense for a number of years and eventually recovered to the point I no longer needed medication or counselling.

At the Education Department I was subjected to serious bullying over a number of years while working as a _____ undertaking the _____. This resulted in a mild relapse of PTSD, rather than address the situation I was made redundant. I was briefly on medication and required a short period of counseling.

I had nursing qualifications and current practice history and so returned to nursing at a . While working there staff did not abide by standard precautions pre and post anaesthetic. I observed a patient abused by a staff member and complained. My insistence on maintaining proper anaesthetic standards and respectful treatment of the patients was met with resistance and bullying. I began to fall unwell again. I had a patients allowed to drive within 24 hours of an anaesthetic, one had a car accident - the issue was swept under the carpet by the employer. After undertaking fire safety officer training I realised I was entering a relapse of PTSD. I informed my employer of this in November 2017 - nothing happened. Stressors continued to build, I had time off work and again told my employer I was suffering a relapse of

PTSD - supports were removed from me, my workload was increased both in intensity and needing to work overtime to meet commitments to patients.

I eventually went off work about 1 year after informing my employer of my condition and tried reopening the claim I had submitted with the Education Department. Liability was declined with the insurer stating there was ample medical evidence that my current employer was responsible for the injury. I duly submitted a claim with my then current employer.

Their insurer assigned a factual investigator to investigate the case. I was interviewed when I was off work and had no access to internal documents to substantiate incidents I referred to. My employer was asked for information and was very selective in what they provided, much of the documents provided were misleading, other information was withheld. 5 managers were interviewed, their assertions in their statements were false, misleading and incomplete.

During my rehabilitation plan promises were made and not kept. I felt I was being discriminated against. I was being underpaid and had to threaten my employer with court action to be paid correctly. At one stage I was under so much stress my wife realised I was planning my suicide and got me help.

I was seen by a scheme Dr who did not take a history from me and did not explore my condition, he simply wrote my condition was not the responsibility of my current employer. My claim was denied, I was made to return to my substantive position and shortly afterward made redundant even though the work and role I undertook remained.

The insurer that managed this claim was the same insurer that had earlier made the determination that there was ample medical evidence that my current employer was responsible - how can there be such contradictory determinations made by the same insurer in the same scheme?

I appealed the decision and provided the insurer evidence that my employer and their managers had sought to mislead them. My matter was reviewed by an iCare external consultant, statements that had been made were quoted back at me and the evidence I had provided that contradicted those statements was ignored.

I tried to work at other places but was too unwell, after 12 months I could not continue and had to give up work. I have had no income for 12 months now and have had to meet my own medical and pharmacy expenses. My household is under financial stress at a time in my life where I should be securing a sound retirement in the near future.

The system is set up against an injured worker. At every juncture I am reminded that lying is perjury and I can be subject to sanctions, yet my former employer was able to lie and mislead and despite all evidence to the contrary is not subject to sanctions. I have been put through 5 years of hell while I have been unwell.

Everything an injured worker does is treated with suspicion and if it can be spun around into a negative perspective that is what happens.

I have a Personal Injury Commission hearing next week - I do not expect a positive outcome. I have a legal representative, a junior person who does not communicate well. Moving solicitor to find someone more engaging is viewed negatively by the industry. I expect I will be against the Insurer (Allianz), iCare and SIRA - the scheme is stacked against me.

Apart from my case there are other issues with the scheme.

- 53,000 injured workers were underpaid \$38 million in entitlements.
- iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.
- iCare wasted millions on consultants and contracts
- iCare paid their executives bonuses despite poor performance

- iCare are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

- SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

The McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim - that is my personal experience.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. In my case I am receiving nothing despite all my traumatic experiences being work-related and relapses after periods of wellness being caused by workplace stress.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

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Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

The Constitution of this State notes “The Legislature shall, subject to the provisions of the Commonwealth of Australia Constitution Act, have power to make laws for the peace, welfare, and good government of New South Wales in all cases whatsoever—“. What is good government if it does not ensure the citizens of the State are treated fairly, respectfully and in a dignified manner.

I expect that we will look back at this period of our State history with shame at how some of the most vulnerable members of our community have been treated.

Kind regards,

Contribution No. 8

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We all deserved better from the NSW Workers Compensation System – please fight for us.

Kind regards,

Contribution No. 10

I was a very senior manager for a large international Company for 16 years and suffered several physical injuries during my work. Sadly i also have been diagnosed with Depression and anxiety 2nd to Chronic pain which is exaserbated by the treatment rec...

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Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Sadly i suffered injuries from several accidents whilst driving my Company vehicle and 2 lifting accidents in the workplace, none of which were my fault. These were all determined in the Workers Compensation Commission in 2007 . I have been declared as...

Contribution No. 11

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 12

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

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In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

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1. Protect injured workers from unfair terminations.
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Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Review Workers Compensation 2022 Standing Committee on Law and Justice,
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I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

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In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

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1. Protect injured workers from unfair terminations.
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5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 13

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious yet this is even more difficult for women as we mostly have far less super than men and especially those of us born in the sixties.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations. I myself was unfairly dismissed in the same month of my injury and not being in a mental state to cope with knowing my rights I missed out on the fact that you only have twelve months to file a claim for unfair dismissal so thus missed out on the small compensation I was entitled to.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.

3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping. iCare call them independent medical practitioners but in fact they are mostly full time working to the benefit of the insurer only so they are not unbiased at all, a simple search of reviews on the doctors can confirm this and most are way past retirement age and only do work cover reports.

4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.

5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, the claims managers incentives and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 14

To the Steering Committee,

I apologise for resending an email but upon re reading what I thought was proofread I notice vital points such as the year date of my injury had a typo as well as several other minor details needed correcting.

I attach a new email to replace my original submission as a result.

Thank you for reading this and deleting the first one. My injury was in 2014 not 2004.

I fell off a ladder on 28th April 2014 whilst working as a . I never expected this injury and my journey through the Workers Compensation system to ruin my life, prevent my recovery and leave me unable to work again in the job I loved or any job. I was left unprovided for medically or financially in the long term because of a WPI rating under 20%. That doesn't take into account my Chronic pain, CRNS and suffering preventing me from doing basic life things like shopping to say the least, or the secondary damage from using aids wrongly long term without Physio supervision or the psychological damaged caused by the process.

I am speaking up for myself as well as the thousands of others too broken by the System to speak for themselves. I wish to illustrate to you, in my experience how the actual process caused unnecessary repeated trauma which affected me and my husband so negatively that we both considered suicide as the only solution. I still cannot hear the phone ring, without reliving the endless trauma that came from bullying from my initial caseworker, that manipulated me in a cruel and abusive way in an unrelenting effort to get me to give up.

I will outline the variety of strategies which are used to prevent an injured worker receiving help, which I experienced firsthand.

1. I was never given an explanation of how the Workers Compensation System worked so by omission was denied help. My rehab Company was allocated to me with no explanation that I could choose my own. They chose a company from Sydney when I lived in . I was denied effective help, and they wasted money on travel for a rehab worker who was under their direct guidance to add pressure to me and my medical team.

2. I was never listened to or believed. Can you imagine how this destroys you inside and really speaks of your value, when you are desperate for help. It is as if you are no longer a person but a number, prejudged as fraudulent irrespective of the circumstances. Some examples from countless ones over years. After 5 weeks in hospital I was sent home without home or personal care. Before my accident, I cared for my husband (who was permanently damaged by chemo after his second bout of cancer, so he was unable to be my carer). I had barely slept for 5 weeks because my pain was uncontrolled. It was still uncontrolled on my release. I was physically unable to get to our bathroom and shower by myself. In this condition I was bullied to attend a workplace meeting. My voice was completely unheard, it was too much! Instead, I was reminded of being compliant or else my payments would be stopped. I was terrified of losing my job and unable to protect myself. This was cruel, unfeeling, and abusive. Could you imagine what it could be like if even your employer didn't see or care about this cruelty? The second example is refusing me surgical help when my pain was still uncontrolled 17 months later by sending me to an IME appointment in Sydney when I lived in . My ability to achieve that sort of mobility on crutches was ignored completely. Again, the threats and refusal to listen to my pleas that it was impossible. I was not informed of any help I could access to help achieve this, so effectively shut out from help. I ended up hiring my own wheelchair in an effort to prevent myself collapsing on a street or in the airport itself. When I arrived, there was no disabled access to the building, and I had to use crutches to get up two flights of stairs in the pouring rain. There were no disabled toilets they were up another 2 flights of stairs. We were there over four hours so needed multiple visits to the toilet and had to go out to find food as appointment was mid-afternoon. My husband carried my chair up and down the stairs. How would you feel when even complaints to Alliance, my MP who passed it onto Dominic Perrottet who deferred to Matt Kean found nothing wrong. Even SIRA saw only minor problems, so this added to how alone, defeated and traumatised I felt.

3. I believe that the public believes the story told by the NSW Government about how the Workers Compensation System is "there to look after injured workers." It is completely inconceivable to them that right under their nose that vulnerable people would be so systematically abused. Consider then how any employer with this world view would then judge the refusal of treatments, the cutting of payments, the long waits for approval for anything regarding your case. I can categorically state that because this happens, then some employers judge that what you say is garbage. It is easy for them to believe you must be to blame or deserving of the treatment you are receiving. You are probably out to rot the system for monetary gain. Being judged thus is added injustice and adds to trauma, low self-worth depression and anxiety and further abuse.

4. Consider being held accountable for things outside your control. I had my payments cut without notice when my Specialist failed to lodge his report in 21 days. This was because I had an appointment just before Easter. He went away with his family for holidays that were extended due to school holidays. He closed his office while away and completed it on his return. Injured Workers still have monetary responsibilities to maintain. They are struggling on a percentage of their pre-injury wages. Abusing them by added further stress on financial stability provides an environment of fear and anxiety, especially if such unjust cuts are repeated and if you can't meet your financial commitments. You are held to ransom to the whims of a manipulative Case Manager. There is no excuse for you when punitive actions are instituted against you but on the other hand strict time periods are not held by the insurance company if you are waiting for notification of their ruling on anything. This reinforces feelings of insecurity, helplessness, worthlessness and adds further trauma to an already traumatised individual in pain and desperate for help. In my case we had no food and no one cared even when they knew.

5. Injured workers become the one vented on when bills remain unpaid by the insurance company. More undeserved persecution. My chemist remained unpaid many times over the 5

years of my case, over 6 months after it had ended. This was the same for the gym where I did hydrotherapy.

6. My medical professional team were bullied to comply to the insurance company agenda. This included my GP with repeated demands to sign off on their demands. I didn't know why at the time but found out much later that my Physio had endeavoured twice to extend permission for hydrotherapy, a treatment that was helping. He had spent hours again arguing on the phone with my case manager who refused it. She finally threatened him with reporting his business for investigation, a move that would effectively put him out of business just because of the ruin of his reputation. Faced with this he simply dumped me as a patient and ghosted all my attempts as well as my GP to contact him. As a result, I lost all access to Physio and felt betrayed by those I trusted. I needed urgent Physio, but went without, to a huge deterioration in my condition for over 5 months. Coming back from being totally chair ridden and 55kg was neglect of the highest degree. Medical professionals are frustrated and powerless against the bullying and manipulation of the insurance companies, and they can take this frustration out on vulnerable Injured Workers adding to their feelings of abandonment and trauma.

7. There are no consequences for any employers who do not offer Suitable duties for Injured Worker to rehabilitate. If you receive a serious injury there is no way you can return to full duties and succeed. You need time to build up and recover. Unrealistic expectations of some employers set the worker up to fail to return to work. This is compounded when you are bullied and threatened and manipulated by your Case Manager to return to work before you are recovered. Achieving a one-off Physio milestone does not automatically equate to being able to endlessly repeat the said milestone on all surfaces and in all circumstances. These milestones are used as ammunition to bully workers to return before they are ready. Pain and suffering are ignored. There are very different levels of recovery needed to achieve the same milestone on sloped and uneven ground let alone repeat it on any given day. The pressure to return to work was relentless in my case and I was scared of losing my job. Being pressured from many directions with no consideration or voice makes injured workers further isolated, stressed, and traumatised. To illustrate a point my workplace had uneven, high gradient surfaces I needed to negotiate to work. My one-off Physio milestone was inside a hospital corridor with rails at the sides and chairs to use when needed at the side. I had a Physio next to me to help and encourage and I pushed myself through pain that took weeks to settle afterward. I could not repeat it for weeks after.

8. Changes to your circumstances were never explained or given warning of. To give an example I was given no warning or explanation of the massive cut to 80% of preinjury wages that happened after 13 weeks. I understand now it was devised to encourage supposed workers having a holiday on Workers Comp to go back to work. For genuinely suffering and vulnerable workers though it erodes further their ability to financially cope, creates a persecution and punishment for still being alive and on the system, when they in fact have no choice in the matter. I would like to testify that you would not put up with this ongoing abuse unless you had no choice, and you were desperate for help! You end up getting to the point where you can't fight back you are so broken by unrelenting re-traumatisation or as I have observed in others, some lash out at even those trying to help them or self-harm as the way out if the pain. Just being Injured at Work is a huge thing, but the actual process of the system adds further injury, in that treatment is denied and delayed making injuries worse. If you add onto that repeated abuse, bullying, re-traumatisation, unfair decisions, lack of a voice and total fear associated with financial worries, and desperation for medical help the results should be no surprise. It is little wonder that the return-to-work levels are at a full time low and that 73% of workers as surveyed in the recent McKell report either thought seriously about ending their life because there was no hope, no help and largely no work. There are no statistics of those who acted on these thoughts, except the 6 deaths after Section 39 backdating. It could be as high as 83% because 10% declined to answer. No one has bothered to follow up what happen to injured Workers after they leave the system or what they did to themselves within it. My Case Manager on a phone-call

heard my cries that I might as well give up and die. I meant it at the time seeing no hope in my suffering. Extreme physical pain is hard enough to bear without all the mental anguish supplied in bucket loads by the system. Her response was to ignore my comment, but she deactivated my Rehab Provider. She was obviously disinterested in my cries for help and was ready to receive her bonus for getting me off the system.

Before my injury I believed in the integrity of those in Government of NSW and Justice. I believed that an Independent Medical Opinion was just and Independent, not a paid for comment manipulation to prevent you from getting help because you genuinely needed it. My recovery and rehabilitation was stolen from me by dehumanising my actual need in order to save money. I will bear the scars of that abuse forever. I didn't receive help to recover, I received further physical and psychological injuries all because I was guilty of being seriously injured while doing a job I loved. I will never recover any thing that I have lost. If I was an animal, I would have had the RSPCA to protect me!

My case has finished I have gained nothing but another sleepless night reliving my horror after writing this. Don't let it happen to anyone else!

I want to see the following as you undertake the review:

1. Injured workers protected from unfair terminations.
2. Ongoing medical and financial support secured for workers unable to return to work through the removal of sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocacy for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. The reintroduction of the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Kind regards,

Contribution No. 15

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 16

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am writing to you about the Review you are doing examining the poor state of the NSW Workers Compensation system.

This system is meant to support injured workers. However, instead they have been subjected to underpayments, exploitation, and abuse when they are already going through the worst period of their lives.

The State Insurance and Care Legislation Amendment Bill, currently sitting stagnant in the Upper House, simply does not go far enough in addressing the deep cultural issues of iCare, and does nothing to reintroduce the protections and benefits of the system as they were before the ghastly reforms of 2012.

The bill does nothing to fix up a system that sees the insurance companies, private investigators and iCare's executives benefit while injured workers are repeatedly underpaid and left vulnerable.

The McKell Report, which provided an assessment of the workers compensation system over the past decade, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The Report also found that 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those living under this cruel system.

I am asking you as representatives of the people of NSW to consider the following as you undertake your review:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
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5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better from this system – please do not let iCare off the hook for what they have done to injured workers and help fix this abysmal system.

Kind regards,

Contribution No. 17

Review Workers Compensation 2022 Standing Committee on Law and Justice,
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Review Workers Compensation 2022 Standing Committee on Law and Justice,
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I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements. Thousands of injured worker kicked of the system and left with nothing after the 2012 changes I know as I am one that can not get back to work and now have nothing living on a part pension way under the poverty please we need help and to be reinstated

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

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In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to

work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 19

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, just like many other injured workers in the system I have been regularly underpaid, persecuted, abused, and neglected by a system that was supposedly designed to assist me through my recovery and return to normal activities.

It has been well documented that the shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It seems millions has been wasted on consultants, contracts and executives bonuses. In private sector bonuses generally get awarded after high performance, however in this sector it appears poor performance is rewarded at the expense of injured workers. They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015. How has this occurred?

In the past year, SIRA has removed the emergency counselling service, why has this service been removed, could it be so they no longer have a way of measuring and reporting of the number of distress and suicidal ideation of injured workers in the scheme. The removal of this service is at the detriment to injured workers, just another blow to us when we are trying to recover and or get emergency access to a service that will assist recovery and potentially reduce the risk of increased suicides.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress to injured workers trying to live on workers compensation. In fact injured workers under the current system are financially disadvantaged from the outset of their claim, only receiving 95% of PIAWE, how is this far?

It is not surprising that the report revealed that 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. We are financially disadvantaged from the outset.

The fact of the matter is – injured workers have been subjected to this level of cruelty for 10 years now, with no improved performance of the scheme.

The McKell Report found that the return to work rate is lower today than at any time since 2008, why is this occurring?, could it be because as an injured worker we do not receive reasonable and necessary services within a reasonable and necessary timeframe.

We continue to experience delays in approval for reasonable and necessary medical treatments and interventions, we are not advised from the outset that we have the right to choose a workplace rehabilitation provider, on and on it goes, yet despite this the administrative costs of the system has increased steadily since 2015 and icare executives continue to receive bonuses.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Reintroduce the emergency counselling service.
2. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.
3. Advocate for doctor - driven care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping to counter own treating doctor's opinions/management.
4. Protect injured workers from unfair terminations.
5. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 20

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 21

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Stop robbing workers injured before 2012 by getting rid of the "transition rate" and back-paying them to 80% of pre-injury indexed weekly income for the years this discriminatory system has been in practice.
2. Protect injured workers from unfair terminations.
3. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
4. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
5. Reintroduce the emergency counselling service.
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Kind regards,

Contribution No. 22

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

I had my " COURT ORDERED WORKER'S COMP WAGE UNTIL RETIREMENT " taken and forced onto centrelink payments and Still very much injured too. Since then my life is now a miserable one and Depression added because of this stressful system. My original court papers say I'd never return to work force and I'd be a liability if employed. Insurance Dr only looked at X-rays from courts day's (2001 - 2004) and I had a updated MRI done a month before seeing him. When I handed this MRI to him ha ABUSED ME and was told I had NO RIGHT getting this MRI and he tossed it aside, hence losing my Court Ordered Worker's Comp Wage Until Retirement....NOTE that I have no SUPER contributions since stopping work in late 2000 and even tried drawing on this about 4 times in last 20 years and been knocked back every time..ps only have 40 k, should have been near 300k but now...no Retirement for me..

After losing my Court Ordered Worker's Comp Wage Until Retirement on the 25th December 2017 the following year in August 2018 insurance company added another 20% to back injury and 20 one leg and 18 the other and all this was done without my input or knowledge as I found this out by accident in December 2018..

I've never been so belittled in my life as I am now, I have absolutely NO life or social life and have not left my small country town home since 25th December 2017...

Dominic Perrottet says his a family man, grrrr, HE HAS RUINED MY LIFE AND THOUSANDS OF OTHER'S LIVES AS WELL and he gets a promotion...grrrr.

I'm being honest here because yes I still think about ENDING MY MISERABLE LIFE several times .forcing me onto a pitifully centrelink payment has also added another 15 years to my mortgage , that by rights should have been paid out by this year and now I will be well into my 70ies before I own my home. With the cost continue to go up I doubt I will ever own as centrelink payments NEVER COVERS THE COST OF LIVING.. 1 fortnight a month I buy food (\$40) to last a month (I've also lost 24kg in weight because of this too.

What is the point of going through a court system for 4.5 years and winning my claim only for corrupt government to take it from me ..STILL VERY MUCH INJURED TOO. And still spend a week here and there in bed with my injury and absolutely NO HELP FROM ANYONE..

I do have plenty more to say but maybe another day .

From a very angry injured worker that the system has abused.

instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

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The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

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Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 23

Review Workers Compensation 2022 Standing Committee on Law and Justice,

I have severe psychological damage due to how I've been treated and dealt with in the NSW WORKERS COMPENSATION SYSTEM.

I'm aware like every other organisation you will not listen to individual stories of injured workers. Which is ridiculous, how can you understand how detrimental this system is without hearing from the people who have been abused, discriminated against and thrown to the scrap heap because workplaces cannot guarantee safety and people end up injured, those that are permanently injured are treated the worst.

The neglect of their injury, distrust of their character and cruel legislation like s39 and 59a, is a breeding ground for psychological harm.

I have been unable to get a fair go in the system due to guidelines discriminating against my condition ensuring only half of the injured workers with my condition get rated. Disability discrimination is extremely cruel and psychologically damaging. I have submitted my individual story about the disability discrimination I have been subjected to, to the disability royal commission as NO ONE in the state of NSW will listen to the individual stories of injured workers. This system is Broken.

There's something very wrong with a system that's designed to protect you, but legislates itself so much that the injured workers have no rights and no Avenue to fight the injustice and disprove the not so independent doctor shops that are a cancer throughout the system and personal injury commission.

It's unbelievable my work injury that has left me housebound and permanently impaired qualifies for the disability pension but not for the NSW workers compensation system that is actually ment to be taking care of my impairment and medical needs.

I do not want a payout, I do not want a handout all I want is my wage and medical needs paid for from the workplace injury eight doctors agree I suffer and have stated I have no functional of physical capacity. However the corruption and legislation in this system have made this almost impossible to achieve.

I am very close to being suicidal. I am severely anxious and depressed. I am too scared to engage with society. This system has left me angry, and broken. It has caused me to suffer PTSD. I have agoraphobia, social anxiety and paranoia.

A SYSTEM that was MEANT to help my workplace injury has instead caused aggressive and permanent physiological conditions when I was meant to be focusing on my physical injury.

The system is so broken, it is destroying the injured workers psychological health. It leaves you damaged and broken and then pushes you to the disability pension where you cannot afford treatment for your physical workplace injury, or treatment for the psychological damage the system has left you with.

The policy everyone has is we won't discuss individual stories means YOU WILL NEVER UNDERSTAND WHAT THIS SYSTEM IS DOING TO INJURED WORKERS.

If you really want to understand why psychological claims have increased you need to listen to the abuse, discrimination and dehumanising treatment that injured workers suffer.

I give permission for this submission to be published with my name with held. Due to my paranoia I wish for my name to be with held.

If you ever actually wanted to here about the discrimination and abuse this system inflicts on injured workers I'd be happy to share an evidenced based individual story. For now I'll pursue other avenues to fight for justice for those suffering my condition in the NSW WORKERS COMPENSATION SYSTEM, so one day they'll be protected from the psychological harm I've been forced to endure due to the discrimination of the condition I suffer.

Please ensure doctor shopped doctors are stopped.

Please ensure injured workers with no capacity continue to receive the financial and medical support they need after 5 years whatever their percent is, as your guidelines that have been amended to discriminate create unfairness and a cruel outcome stripping injured workers entitlements and leaving them with no way to support them selves or afford the medical treatment they need and will continue to need.

I am so disappointed my workplace injury happened in NSW, what an atrociously cruel system that put profit over injured workers health. Well done, hope you're proud of the lives this system has destroyed and continues to destroy.

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
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Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 24

The Insidious , Iniquitous , Unconscionable Experiences of My Life as And Injured and Impaired Workers on the Supposed NSW Compulsory Safety Net -Injured workers deserve better – it is imperative that we be considered in this Review

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

Been Bullied , Ridiculed and made worthless

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

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Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Please see the below just a little snapshot of what it is like when you actually live it .

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

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Kind regards,

Contribution No. 25

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We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

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I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

As an employer of a company you pay to have insurance for your employees should one of them unfortunately become injured. This insurance is there to provide workers compensation (financial, legal, and/or medical) for the period that the employee is injured.

As an employer would you be concerned that despite premiums going up employees are being cut off any form of workers compensation since the liberal party introduced retrospective laws in 2012.

This new system ICare NSW which was created by the one and only Dominic Perrottet to get injured workers back to work at any cost has failed, and taken the lives of once hard working Australians which Many saw no way out of the blackness the rest have been thrown on the scrap heap with no where or no one to turn to.

Dominic Perrottet at the time called ICare NSW his baby (and we know he likes popping them out). The system was and is a complete shambles with mismanagement executives using Tax payers money to fund their overseas holidays, granting contracts to family members and spending money on whatever they pleased, all but the injured workers that were left with nothing, but pain misery and no hope.

Dominic Perrottet has tried to cover up the 4 billion dollars he spent of tax payers money trying to bail it out. Premiums for employers went up and up, yet the only people to benefit were the corrupt greedy executives.

The whole idea that it would get more injured workers back into the workforce has actually had the opposite effect and less are able to return due to not having the right treatment and support in place.

Please look into this utter disgrace of a system it's, leaving the hard working Aussies who find themselves injured due to no fault of their own with no hope and it's unethical and UN Australian.

Thank You

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

19th June 2012

I had been working with the same company for 16 years always being flexible with my shifts, working overtime when they wanted, weekend work, going inter-state for long or short periods and doing anything they wanted of me even at the shortest of notice.

In May 2007 I was sent inter-state to work night shift in the company vehicle. When I arrived at the job site I stepped out of the company van and realised that I had pins and needles in my legs and feet I was also sore in the lower back.

I assumed this was from the drive down and proceeded to check into the job when I was informed there was no work for me at that time. I sat in the electrician's room still having pins and needles trying to shake them off for a few hours and then filled out an injury report and faxed it off to my company.

I went back to the hotel and was hoping to sleep off the pain. The next morning I did try to go to a medical centre to see a doctor but due to the amount of people waiting I was told to go somewhere else. The overwhelming pain and my body adjusting to shift work and sleep patterns also not knowing the area well therefore being in pain looking for another doctor was not an option, so I decided to go back to the hotel to rest. That afternoon I received a call from my boss whom is also a safety officer, asking what was wrong. I explained that my back was still sore and the pins and needles were still in my feet, and that I wanted to go to the hospital to get checked out and I felt I was unable to work that night, his reply was No! That I had to work that night or we would lose the contract. After this comment I was speechless and fearing that I would lose my job and didn't want to be responsible for the lost contract I went to work that night. The work

involved lifting heavy ladders, climbing up and down from the ladders, bending and a heavy work load for one person; this is when I believe that I did more damage to my back by tearing my disc, I know this because I felt the disc pop I fell/tilted backwards a bit as I was coming down from a ladder also there was a slight relief in pain after this happened. During the first night I contacted my boss and requested another person be sent to help out with the work load this request was denied and once again. I continued to go to work for 2 more nights taking pain relief to get through the shift which was between 8-12 hours each night.

When I returned to Sydney I went to my own doctor where he gave me a cortisone injection and referred me to physiotherapy which I did. I was then on annual leave to be married at a later date in May. In the week leading up to my wedding I was attending physio and was in pain. On the morning of my wedding I had a physio appointment, and during the ceremony and reception I was in pain. We considered not going on our honeymoon due to the pain I was in; as we had already paid 90% of the money we went. During this time I spent most of the time on the couch in pain or in the spa trying anything to relieve the pain. I also had to find a physiotherapist in the local area to try and help relieve some of the pain.

After returning home I spent another 3 weeks off on workers compensation resting hoping that I would get better. I then returned to work on modified duties when the pain intensified. I then began the workers compensation cycle attending endless specialists, rehabilitation workshops, physio appointments and anything else asked of me all in the hope of returning to my pre-injury condition.

When I was working to get through the day I would have to take pain relief to dim the pain, then at night due to the intense pain and being unable to sleep I would have to take sleeping tablets, I was a walking zombie. My day consisted of walking around, sitting or laying down when I needed easy jobs. My bosses would either ignore me or abuse me, pretending that they knew nothing about what my injury was telling me they never received reports, before contradicting themselves by quoting aspects of the reports. At other times I was being harassed or even bullied and made fun of in front of others. This continued for 18 months getting worse at the end before being made redundant due to "lack of work", but I believe to this day if I had not been injured I would have still been employed.

Before my injury I was looking into starting my own business, reregistering for my company name and an ABN, to set my family up for the future, but that dream has been crushed due to my injury.

All the specialists I have been to have now said that I need an operation, to have any hope in getting better, but the operation has no guarantee of working. I have been told that I may end up worse, or in a wheel chair if I go through with it, all need update operations every couple of years. Also just talking to people whom have said there's been no change since their operation and being less flexible and still need to do stretching exercises therefore I am reluctant to go through with it and in the past specialists have advised me that the operation would be a risk, or that my pain levels did not warrant the operation due to the amount of mixed advice I have received this adds to my reluctance in undertaking the operation.

After all I had been through all I got awarded was less than \$9,700 compensation and medical bills and travel expense paid for a lifelong injury. I receive a small weekly wage (\$397.50 net) and due to been classified as 7% whole body injury I can't sue for negligence as I believe that you need a minimum of 15%. I even can't get compensation for pain and suffering which is 10% or more however the maximum payment anyone can receive is \$50,000 which is an insignificant amount considering the amount of pain and suffering I have been through since the injury. Pre injury I was making \$70,000+ a year all I am entitled to is less than \$21,000 a year a loss of more than \$49,000 a year.

I recently went for a TPD claim from my superannuation fund and although they acknowledge my injury however since I didn't finalise within 6 months of termination date due to me still trying to get back to my pre-injury condition my claim has been denied at this point.

At this point I have lost hundreds of thousands of dollars due to my injury by being unable to work not only full time, but part time as the more I do the more pain I am in. A simple thing as visiting my family or friends for celebrations leaves me in pain for the next few days. My injury makes it impossible to lead a normal life, simple things like the dishes, or vacuuming can leave me in pain. Shopping bags cannot be too heavy, some days even walking around the shop leaves me in pain and I have to leave my wife to finish it as I have to sit down. At night I cannot sleep sometimes due to the pain levels. Everyday tasks are now a battle and can leave me in pain for days afterwards as this puts pressure on the damage disc which then pinch's the nerve's leading to an increase in pain down my hips legs and soles of feet due to my sciatic nerves which my damaged disc is pressing on.

In conclusion I feel that these laws are unjust and if they are passed it would leave people like me in more financial trouble. I have always been hard working in what I do; now I feel that I am being punished for this. If I was able to I would go back to work, I have done everything in my power to recover and get back to the workforce, but my injury prevents me from this. I feel that these laws enforced now are unfair, I have already lost money due to my injury and the little I get now, I can't see why anyone would be in the work cover system who had a well paying job like I did unless they had to, it is financially not worth it.

If these laws are passed and medical expenses were stopped my quality of life would dramatically decrease as I rely on attending Chiro, pain relief, aquatic exercises and more, to relieve some of the pain I am in and due to the financial state I am now and due to the small weekly payments I could not afford to keep these things that I need up without them being paid for.

These laws cannot be passed as I am unable to work and I need the little compensation that I get to be able to live if there was another choice I would take it, but for me and many others the compensation is our livelihood, we have been through enough in our lives already we don't need this stress added to us, so this needs to stop now. With the aid of medical advancements and knowledge there needs to be a better fair system in place that does not involve cutting the little compensation we receive.

Kind regards,

Contribution No. 26

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 27

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Please take this seriously a 17 year old young man recently took his life because of a workplace injury, he was scared, ashamed and did not want to face the mouse wheel of being an injured worker.

Kind regards,

Contribution No. 28

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the Vic Workers Compensation System. Please don't let this happen in NSW !

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers are being exposed to extreme financial distress while trying to recover from their injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

Injured workers deserve better from the NSW Workers Compensation system. Please stop the rationing of care and the obscene payment of bonuses to insurance executives !

Kind regards,

Contribution No. 29

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 30

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life. I have been in the system for 5 years and my claim ends in two days. I had to bring in the ombudsman recently to assist with an issue regarding travel expenses. The ombudsman didn't even think that the insurer should help me and I had to wait a couple of days for his response. I finally got the help I needed after months of requesting it directly from the insurer. This resulted in me receiving a payment of just over \$2000 for my travel expenses that the insurer had hoped to not make by not giving me information about my appointments with each provider and also requiring me to have each visit signed off by the provider even though they have the proof of the visit in their files as the reimbursed the provider.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system. In my own experience after I had surgery for a shoulder injury I was 2 weeks post op and saw my specialist, he advised me I had six weeks of zero capacity to perform any duties. My rehab provider and the insurer decided that this was not acceptable to them and approached my specialist without consulting me and had the zero capacity removed. I was forced to work from home, reading through the companies OHS procedures and commenting on them for 16 hours a

week. I couldn't even hold a pen at the time. This caused me great distress and anger. It was then that I realised that no one was on my side or there to actually help me, they just wanted me back at work so they didn't have to pay me any more.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements. I have asked for my claim to be reviewed to ensure I was paid correctly, it has been over 1 year and the claim is still under review, my claim will be closed in 2 days but I am assured that they will still review the claim in regards to payments and I will be paid any underpayments. I feel no confidence in their assurances and fully expect to never hear from them again.

It is clear where the money has ended up going. I am really not sure why they need such huge bonuses on top of the disgusting amount of money they earn at the expense of injured people.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim. After 5 years in the system it has taken a huge toll on my mental health. I am permanently injured and will be in constant pain for the rest of my life. I have had many days, like today, where I feel that life is not worth living and all I have to look forward to is pain which will not improve but slowly get worse. It affects every aspect of my life. I am in my late 50's and wonder how I am going to look after myself further down the track, I already struggle with certain aspects of self care. I have always been a strong independent person and the thought of having to rely on someone to do the most intimate things for me makes me want to cry right now. I honestly would rather be dead.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. I was only working part time when I was injured, my base hours were 9 per week but I was working about 20 - 30 a week depending on what the store needed. I was a valued staff member who could be relied on to show up, do my job, show initiative and help others. My claim was denied initially and due to having taken all my own sick leave and holiday leave in an effort to hopefully give my injury time to heal instead of average hours of around 20-25 hrs per week I was assessed with an average of only 16 hrs per week. So I lost all of my entitlements and was not reimbursed for that. I have had to receive Centrelink benefits during the entire period of my time in the system. In return for those benefits, while injured, I have also had to look for other employment, including immediately after my operation when my zero capacity was removed without consultation with me or my GP.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015. I did return to my previous position at a greatly reduced capacity. I could no longer do what I had in the past. As such I actively looked for work that would not require the same level of activity. I did find a position through an employment agency. It was perfect for me. Sadly the agency didn't tell the new employer my status and after working for 1 week I was dismissed from the position when the employer was made aware of my status.

This is a very brief outline of only some of what I have suffered at the hands of the system. I want my old life back, I know that isn't going to happen and I am still in the grieving process in regards to that. I hope that others who come after me will get better treatment in a fairer system.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

I would be happy to add further to this if anyone is interested in knowing the full extent of what I have said above and more of what happened to me in the system.

Kind regards,

Contribution No. 31

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am writing to you about the Review you are doing examining the poor state of the NSW Workers Compensation system.

This system is meant to support injured workers. However, instead they have been subjected to underpayments, exploitation, and abuse when they are already going through the worst period of their lives.

I had 2 operation on my right shoulder and didn't want the 3 but was given hell off Eml case manager. Had the 3rd op then had a heart attack after brought on by my 3rd operation. Yeah good on Eml

The State Insurance and Care Legislation Amendment Bill, currently sitting stagnant in the Upper House, simply does not go far enough in addressing the deep cultural issues of iCare, and does nothing to reintroduce the protections and benefits of the system as they were before the ghastly reforms of 2012.

The bill does nothing to fix up a system that sees the insurance companies, private investigators and iCare's executives benefit while injured workers are repeatedly underpaid and left vulnerable.

The McKell Report, which provided an assessment of the workers compensation system over the past decade, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The Report also found that 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those living under this cruel system.

I am asking you as representatives of the people of NSW to consider the following as you undertake your review:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better from this system – please do not let iCare off the hook for what they have done to injured workers and help fix this abysmal system.

Kind regards,

Contribution No. 32

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

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4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 33

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

Correction to previous letter- “government slave”

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

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In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

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5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 34

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I don't know where to start. I need to write a novel, not a letter. Witnessing a doctor say she's just gotten off the phone from someone from the insurance company and my wife has to go back to work 8 hours a day, 5 days a week and that (the doctor) doesn't care what the specialist orthopaedic doctor has to say, shocked me. I watched my wife ice her leg on the couch all day for months. She went from a vibrant woman, going on long walks, doing jobs around the house, roller skating with her kids to a housebound person who barely moved. I cannot begin to tell you the toll her mental health has taken as a result of her treatment from her supervisor and boss. Her maltreatment resulted in an acute episode- my wife is not the same person she was before the injuries.

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System (spouse).

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

An overworked husband on behalf of an injured worker.

Please do not publish my name.

Contribution No. 35

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 36

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

The NSW Workers Compensation system desperately needs your attention. Only a few years ago it was revealed that iCare had underpaid some 53,000 injured workers more than \$38 million dollars, and to make matters worse, it was revealed that they had underpaid the victims of dust disease more than \$40 million in entitlements.

It seems the only people that iCare can remember to pay are themselves.

Executives' bonuses, lavish overseas trip, money wasted on contracts for their mates – the culture at iCare is beyond toxic.

Things must change.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The State Insurance and Care Legislation Amendment Bill, currently set to hit the Legislative Council next month, simply does not extend beyond increasing the oversight of SIRA. It does nothing to address the fundamental weaknesses of the system that is allowing people to fall through the cracks.

I am asking you as a representative of the people of New South Wales to advocate for the following when you undertake your review:

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Please advocate to protect injured workers – they deserve better.

Kind regards,

Contribution No. 37

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

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Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 38

Review Workers Compensation 2022 Standing Committee on Law and Justice,

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I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

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Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me. I wish to remain anonymous and thank you for respecting my stated preference for privacy

Kind regards,

Contribution No. 39

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

I am currently on Newstart allowance even though I've been assessed at can't work, Centerlink still has me applying for jobs. I WILL NOT LIE AND SAY I AM UNIJURED. This is what EML want you to say.

caused my mental health to decline to such a state I was hospitalised twice with referrals for a 3rd which h was never accepted. These people who are emoyed to interact with us are nothing but INSURANCE CLERKS WITH NO MEDICAL KNOWLEDGE. ITS ALL ABOUT THE \$\$\$\$\$

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

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Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Injured 2006 and still fighting g for surgery

Contribution No. 40

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System. With great harm to my physical, emotional, financial and mental health.

Needlessly so.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living. That was not amended during Covid so many of us were living without the consideration that Centrelink recipients were given.

We don't receive superannuation – making the prospect of retirement not only anxious, but the devastation to myself as a younger injured worker perilous. Workcover shouldn't mean ending up homeless. Why is it we ask injured workers to suffer and rationalise that so the board of iCare can reward their executives with bonuses – where is the ethical or logical reasoning for that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that doesn't near go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses, or of proper oversight of rehab operators or insurers in this system.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

I am one of them. So please. Don't misunderstand me. This system has been incredibly and unnecessarily difficult to navigate and has made my life a misery in ways that never should be the case.

My quality of life has been so damaged by not only the injuries themselves, but also the failure of the government to ensure workplace safety is properly implemented. The biggest problem being that the system has become so dysfunctional that it is traumatising injured workers unnecessarily. So not only does this jeopardises recovery, it creates barriers to retraining or returning to work and keeps claimants in a state of unnecessary stress.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping and ours already suffering people through damage and trauma. It also calls into question the supposed neutrality of these doctors. It also puts vulnerable people through trauma unnecessarily which is counterproductive to their recovery.

Why is PRO-insurer a normal phrase used by those who work within the worker's compensation system. There are too many people and businesses willing to personally benefit from the suffering of others.

4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.

Not only is this an essential service that protects vulnerable people in distress, this is a way for the state government to monitor the distress this system is causing people already subject to injury and disruption to their life and career.

This government refuses to release data surrounding suicides relating to workcover claimants. Why?

5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

If you really want to influence outcomes for injured workers in a positive way that reduces harm, helps people return to work, promotes faster recovery and improves outcomes, then those most familiar with the problems injured workers face are people like me.

People who have been subjected to the failures of this system and have an innate knowledge of what would have aided recovery, reduced stress and provided better outcomes sooner.

Not allowing injured workers to provide a consulting role on how to improve the system isn't about maintaining objectivity, it seems it's more about prioritising business profits and executive bonuses over a genuine interest in helping workers.

Claims continue to drag out unnecessarily through a system hostile to recovery, driving up costs and failing to achieve the goals of the system.

6. IRO needs more power to oversee insurers and ensure they are following the guidelines, and guidelines to be made non-negotiable. There need to be ramifications for insurers who repeatedly ignore their obligations.

7. Claimants should be allowed full access to their private information held by insurers under this system. Privacy and freedom of information exists within other systems, why is this system exempt. If there is nothing to hide then access should be commonplace and shouldn't be an exception to normal laws regarding FOI.

It should be law that insurers be liable for any serious harm done to claimants if found to have behaved egregiously or negligently. Why aren't they?

SIRA and the NSW Government has recently changed guidelines for exercise physiology, reducing sessions from an hour to half an hour and they can no longer travel to the client. Meaning the most vulnerable people won't get the treatment or access they need to recover. These decisions are harmful and counterintuitive to the supposed aims of the system.

8. Reinstate previous access and provision of exercise physiology and similar rehab programs.

This country prides itself on being fair to workers and people doing it tough. This has allowed this nation to become great, let's not allow ourselves to fail workers and change the landscape of our nation to one of glaring inequity and insecurity.

Every worker has value and deserves to leave work the way they were when they arrived.

I deserved better from the NSW Workers Compensation System.

I have lost too much to this system, and I have had to fight to still be here, when I should have been given the opportunity to focus solely on recovery and return to work without unnecessary additional barriers and stressors – please fight for me. Please fight for all workers.

More importantly please acknowledge the obvious and glaring failures of this system and where things have obviously not improved the system, but impaired it and increased its costs to the taxpayer.

Please do not use failures to justify gutting this system. Please do the job you were hired to do by NSW citizens and workers.

All workers deserve to know the government cares about the safety and rights of workers, not just the profits of businesses or the bonuses of executives.

The injuries I sustained were traumatic, losing my career to injury has been traumatic, but there's no reason that being on worker's compensation should be traumatic to the point that 3 out of 4 are contemplating suicide.

Please do not misunderstand the gravity of your role in the futures of NSW workers and their families.

Kind regards,

Contribution No. 41

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

The NSW Workers Compensation system desperately needs your attention. Only a few years ago it was revealed that iCare had underpaid some 53,000 injured workers more than \$38 million dollars, and to make matters worse, it was revealed that they had underpaid the victims of dust disease more than \$40 million in entitlements.

It seems the only people that iCare can remember to pay are themselves.

Executives' bonuses, lavish overseas trip, money wasted on contracts for their mates – the culture at iCare is beyond toxic.

Things must change.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The State Insurance and Care Legislation Amendment Bill, currently set to hit the Legislative Council next month, simply does not extend beyond increasing the oversight of SIRA. It does nothing to address the fundamental weaknesses of the system that is allowing people to fall through the cracks.

I am asking you as a representative of the people of New South Wales to advocate for the following when you undertake your review:

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Please advocate to protect injured workers – they deserve better.

Kind regards,

Contributor No. 42

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

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The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

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Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 43

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, I felt persecuted, abused, and neglected by this system.

After experiencing bullying in my workplace with fabricated stories told about myself and a situation which caused psychological injury so that I was so unwell I could not work, I was then subjected to the Workers Compensation system. Over two years, I felt the system worsened my mental health to the point of suicidal ideation. I had lost my loved career and the system meant to help me, seemed to be more interested in discarding me.

Consultants were paid to help me 'return to work'. The return to work effort ended up being a re-hash of my own resume and a suggestion that I job-search on their computer for almost any job vaguely related to my lost career (for which I had excellent qualifications). They ignored the medical advice that I was not well enough to be in any workplace yet. I thought possibly we would be talking about how to update skills or gain confidence back. I walked away from that experience feeling like a piece of rubbish.

I learnt that IME's by doctors who did not know me (apart from notes they'd been given and 1 interview with myself) took precedence over the knowledge of my regular doctors. I do not understand how my psychological assessment can be narrowed down to a subjective number, which varies depending in who assesses you. What I do know is that each IME would set back my mental health for weeks. An IME always required explaining the situation which caused the injury. It required discussion of every aspect of my life, my whole life history and relationships. I felt like I was being interrogated and did not trust this process. I felt like the aim was to prove there was something wrong with me and that the injury was my own fault. Whenever I felt I was moving forward with the help of my GP and psychologist, I would then feel re-injured by the Workers Compensation system.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

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I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

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Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 45

Review Workers Compensation 2022 Standing Committee on Law and Justice,

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It seems the only people that iCare can remember to pay are themselves.

Executives' bonuses, lavish overseas trip, money wasted on contracts for their mates – the culture at iCare is beyond toxic.

Things must change.

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Please advocate to protect injured workers – they deserve better

Kind regards,

Contribution No. 46

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

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Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling because it has ruined me in every way, especially financially and emotionally.

Kind regards and with some hope you'll follow this up,

Contribution No. 47

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

For the first 5 months of my claim, I received nothing from my insurer, because non-medical case manager thought to place it in "reasonable excuse" without my attending an IME, it was other after I engaged a lawyer, that the case manager made an appointment for me to see an EMI, two weeks later I was back-paid. How is anybody supposed to live on no income. I couldn't imagine the Icare executives liking this type of treatment. Why is it that they receive bonuses, for what increasing the costs to the Government and the employers and making the injured worker's life, not worth living? I hope someone reading this cares! Icare doesn't!

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

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1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 48

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 49

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you about the Review you are doing examining the poor state of the NSW Workers Compensation system.

This system is meant to support injured workers. However, instead they have been subjected to underpayments, exploitation, and abuse when they are already going through the worst period of their lives.

The State Insurance and Care Legislation Amendment Bill, currently sitting stagnant in the Upper House, simply does not go far enough in addressing the deep cultural issues of iCare, and does nothing to reintroduce the protections and benefits of the system as they were before the ghastly reforms of 2012.

The bill does nothing to fix up a system that sees the insurance companies, private investigators and iCare's executives benefit while injured workers are repeatedly underpaid and left vulnerable.

The McKell Report, which provided an assessment of the workers compensation system over the past decade, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The Report also found that 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those living under this cruel system.

I am asking you as representatives of the people of NSW to consider the following as you undertake your review:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better from this system – please do not let iCare off the hook for what they have done to injured workers and help fix this abysmal system.

I am particularly anxious, appalled, frustrated and angry the way our injured workers are treated!

They have no one to turn to and are left to the mercy of uncaring, discriminative insurance companies who only consider profit above welfare!

This practice needs to cease so that injured workers are treated with the dignity and respect they deserve.

Kind regards,

Contribution No. 50

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Also i do not get workers compensation payments only the job search allowance that i am meant to find jobs that i cant do still have my injuries that where assessed by shocking IMEs then a government doctor who said all my specialist where wrong in there assessments of me. Thanks

Kind regards,

Contribution No. 51

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

ICARE and the Workers Compensation Commission deliberately send injured workers to sham Orthopaedic Surgeons who write false reports to deliberately defraud injured workers of their claims.

I was sent to [redacted] through the head of the [redacted] (who I contacted via email). [redacted] submitted a completely fraudulent report with false reporting of my physical abilities and defamatory personal observations.

I supplied medical evidence which proved conclusively that [redacted] report was fraudulent by having Ultrasounds and Scans of several body parts as soon as possible after examination which confirmed that I couldn't possibly have the range of movement which [redacted] claimed.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 52

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

The NSW Workers Compensation system desperately needs your attention. Only a few years ago it was revealed that iCare had underpaid some 53,000 injured workers more than \$38 million dollars, and to make matters worse, it was revealed that they had underpaid the victims of dust disease more than \$40 million in entitlements.

It seems the only people that iCare can remember to pay are themselves.

Executives' bonuses, lavish overseas trip, money wasted on contracts for their mates – the culture at iCare is beyond toxic.

Things must change.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The State Insurance and Care Legislation Amendment Bill, currently set to hit the Legislative Council next month, simply does not extend beyond increasing the oversight of SIRA. It does nothing to address the fundamental weaknesses of the system that is allowing people to fall through the cracks.

I am asking you as a representative of the people of New South Wales to advocate for the following when you undertake your review:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.

3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Please advocate to protect injured workers – they deserve better.

Kind regards,

Contribution No. 53

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending

legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 54

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
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5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 55

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.

5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 56

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.

4. Reintroduce the emergency counselling service.

5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 57

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am one of the tens of thousands of injured workers in Victoria who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system. As noted here <https://www.youtube.com/watch?v=fxlvKogrE2Q>

This itself is secondary victimization. If your injured and someone at work writes a bullshit work report that's fraudulent and that is what happened with me.

I'm disgusted by it all.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

You can note this within ABC 4 Corners <https://www.abc.net.au/4corners/the-financial-scandal-and-human-cost-of/12496682>

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme. Again shown on 4 Corners <https://www.abc.net.au/4corners/insult-to-injury-promo/7670118> not once but twice in different industries <https://www.youtube.com/watch?v=fxlvKogrE2Q>

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 percent of injured workers experienced suicidal ideation because of their workers' compensation claim. I'm not suicidal but I'm damaged.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on worker's compensation. 87 percent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to

work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review of the worker's compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourage insurer doctor-shopping.
4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill by introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 58

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

My name is

I was injured at work at _____ in November 2019.

I was working as a High Voltage Electrician I walked into a beam and crushed my neck.

I was misdiagnosed from a doctor after the injury.

7 days later I couldn't even stand up as I had 4 prolapsed disc's in my neck Pushing painfully on my spinal cord.

I was paid 2800 clear a week at the time.

After investigations I was paid workers compensation with first provisional liability accepted then full liability accepted with full medical paid for as well.

For this period I was receiving 1500 clear.

In July 2020 I was made aware that Icare was going to dispute my case which was devastating to me, as I was a MRI away from having my injury assessed and managed.

I am now Total Permanent Disability because of my 'work injury' receiving 800 a fortnight on "job seekers" allowance, getting an exemption every three months instead of 'disability pension' as it pays more and costs the grubberment more dollars.

I have lost my house, my marriage and I now live back with my parents since 2020.

My solicitor has said that because they disputed my case I have to know be 20% WPI to even be back paid the date they disputed my case and ongoing medicals will follow.

This situation has caused mental anguish, sleep deprivation, I have been diagnosed with depression.

I am on strong pain medication and the pain is excruciating at times.

This case even though Icare said it it closed is still in court and will drag on.

Coming upto 3 years and there's no end insight.

I am at wits end with what this insurance company is doing to me and other HUMAN BEINGS HURT AT WORK.

THINGS NEED TO CHANGE!!

Contribution No. 59

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim. I myself after being classed as unfit and sitting at home day in day out sometimes for 2 weeks without leaving the home came to a breaking point in March 2021 when I had an extreme anxiety attack. This left me unable to function sit still have bouts of crying and wanted to end my life to stop the feelings I was experiencing. My gp gave me huge doses of valium but it wouldn't work to calm me down and only due to my daughter working in mental health I was able to be admitted to for treatment where I spent the next 8 weeks under the care of a psychiatrist. I then attended a out patients day program for a further 10 weeks. I will never be the same I tremble throughout my body on most days and on a good day just my hands shake.

I injured my back at work 10 years ago. Y specialist requested surgery to EML on 3 occasions and all was declined. I deteriorate day by day

I haven't had payments for 4 years And my medical has now been cut off as well.

My husband works every weekend to make ends meet while I feel so hopeless and depressed. I have done the EML merry go round with IME and other failing ways to get me fit and back to work.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.

3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 60

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

10 years after being injured I am just finding out about services that would have helped me enormously. Instead this system is designed and currently mismanaged by management who purposely disregard the requirements of us injured to meet immoral KPI's for their own personal gain.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.

3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 61

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as I am one of the tens of thousands of NSW's injured workers who deserve better from a belligerent NSW Workers Compensation System that was meant to support me for a return to good health and work following unfortunate injuries in the workplace. Does iCare not consider their undesirable impact upon an injured worker's mental health?

In hindsight, I am very saddened and stressed that I had spent 33 years employed as a full-time permanent K-6 classroom teacher by the NSW Department of Education, suffered multiple injuries at school, signed several RTW plans and have been involved with the flawed and cruel NSW Workers Compensation System with their callous approach towards injured workers. The continual mental anguish of an injured worker's state of health is not even considered.

Working as an extremely dedicated classroom teacher I was always doing the best for all of the students under my care, each and every year.

I suffered Herpes Zoster following exposure to the chickenpox virus from a child in my classroom. My body suffered significant injuries whilst working at school in the workplace, had inflammation whilst trying to heal and the continual stress of the Workers Compensation System was harrowing. It's unfathomable for iCare to comprehend the impact upon my mental health.

In May, 2012, I slipped and collapsed on the highly polished linoleum floor, in my classroom, causing high grade injuries to both my knees. In July, 2012, I was exceptionally unwell with exacerbations of back spasms so I contacted the National Health Direct Hotline for advice. I was ringing to go to hospital but instead was advised to have Physiotherapy treatment under Workers Compensation as I was suffering referred pain from my recent injury. I have been so let down and the impact on my mental health has been just so devastating along the way.

I was working under duress whilst being involved with the continual harassment from the Rehabilitation and Workers Compensation System. Principals continually pressured teaching staff and mentioned that as teachers we were pillars of society and to always be accountable. I was always doing my very best but now I realise how stupid I was to be so committed to my workplace. Who cares? Nobody cares! Don't try your best because you're just a number and nobody cares! Not being properly advised I left teaching with the hope of regaining health to do approved casual teaching with the NSW Department of Education.

Unfairly in December, 2017, my minimal iCare financial Support ceased. I was an extremely dedicated and caring human being to all of my students however I am so very hurt inside and I now know and feel that the impact of the whole Workers Compensation is completely crushing. I am so torn with devastating mental anguish. I feel as if I have been squashed by an uncaring Workers Compensation system. I believe I have PTSD and nobody cares.

Sadly, my better health never returned to my pre-injury status and I was unfit to return to any casual teaching as I was continually declared to be unfit for work. My Workers Compensation issues were always pushed under the carpet for me to bear alone and I am truly devastated.

In 2018, I was then diagnosed with Multiple Sclerosis at the age of sixty. MS is not a genetic disease that runs in our family. I am the only one from my large immediate family of ten that has MS and I do not know of any other relative in my very large extended family that has ever been diagnosed with MS. I have been totally destroyed by the impact of the Workers Compensation System.

In 2020 and 2021, iCare finally agreed to pay for my Total Knee Replacements to both knees which had both suffered high grade injuries with trabecular fractures, bone contusions and osteochondral impaction injuries in 2012 when I accidentally did the splits on highly polished linoleum, in the classroom and collapsing onto the floor.

I have been battling work injuries to both ankles, both knees, both shoulders, hips and back since 2012 and have been unable to return to work. However, I feel so very hurt and lost in the uncaring dismissive NSW Workers Compensation System.

In December, 2022 my ongoing iCare medical support will cease and even though I shall require ongoing medical support I am at a loss as to how this will be addressed. I feel so very hurt, lost and alone in the NSW Workers Compensation that is uncaring, dismissive and simply aim to dispense of injured workers.

My injuries sustained in my workplace at school have resulted in a loss of wages for ten years. I would have much preferred a more fulfilling and happy life working as a supportive teacher to young students as I had previously achieved all of my dedicated working life with the NSW Department of Education rather than being involved with a heartless Workers Compensation System and the negative impact upon my mental health.

I am extremely disappointed and distraught that I went into teaching as a very healthy young adult and came out to the detriment of my health, with one foot in the grave and iCare support are doing their best to quickly put my other foot in, sooner rather than later.

Every day I am riddled with pain, living with musculoskeletal injuries and Multiple Sclerosis. I am suffering alone and my physical injuries and psychological stress is really just too much to endure. I especially do not sleep during the day, nevertheless my sleepless nights are never ending.

It burns me up inside that I was a frontline worker, teaching students all of my working life and now I hear that iCare executives are being paid bonuses and I am left on the scrap heap. Physical injuries are further compounded by tormented mental health pain. These thoughts and scars never leave me.

The NSW Workers Compensation System has caused me immense stress and turmoil in my life with overload of paperwork, medical appointments and doctor shopping to guarantee low WPI scores along with inflicting anguish on my mental health, therefore it is imperative that WC must change for the better.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Contribution No. 62

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

I suffered a psychological injury while working for a plaintiff workers compensation law firm, I was a paralegal and was highly regarded by my peers in the legal industry, while working for a small

firm I was subjected to bullying, harassment and discrimination so bad that at the age of 34 lost the ability to ever work again.

Instead of receiving support to return to work I have suffered the same abuse from the system that should be helping me recover. Every week I have to beg for a payment that I am entitled to, just so I can have a small amount of money so I can eat. I'm so traumatised by not only the abuse I suffered for simply doing my job but also by this broken system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 63

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

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In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

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3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling. If my insurance company refuse my double hip replacements, I'm totally grounded not allowed to walk which I love or do any form of exercise that's how bad my pain & hips are. If it's refused I will take my own life because I can't stand the pain & not allowed to exercise will drive me completely mad! I live alone & I think the friends I have left don't believe me at all!

Kind regards,

Contribution No. 64

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim. In my particular case I have been hospitalised 6 times, the concept of being admitted to a psychiatric hospital, prior to my original injury,, would have been beyond belief. The thought that my injury and the manner of how my claim was handled resulted in me seriously contemplating ending my life.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I note that hearings start in September 2022. I have applied to the NSW Civil and Administrative Tribunal NCAT for records relating to Psychiatric/Psychological claims within the Workers

Compensation system. In the event of my request being upheld, I believe the Committee must review these findings.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 65

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

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3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.

5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 66

Review Workers Compensation 2022 Standing Committee on Law and Justice,

I was injured on 2nd December 2020 on a building site injuring my elbow and knee as a result I needed elbow reconstruction and treatment to my knee.

I was not operated on until three months after my injury the insurer would not approve the operation the insurer even ignored the requests from the treating doctor on one occasion it took 16 weeks just to approve a simple consultation with the intervention of IRO it's a number of times I've had to contact the IRO.

Weekly payments have been stopped for no reason I was left to languish in pain for over a year just to get treatment for my knee I was sent to an IME the IME found in my favour and treatment was still not approved I had to return to IRO and then 1.5 years later I started treatment on my knee I have turned up for physio only to be turned away still to this date physio is still not approved.

I was also given a rehab provider who instructed the GP that if he did not issue a certificate with work I would not get the treatment for my knee or any benefit from the vocational assessment it was blackmail and my GP would not sign off me returning to work.

As a result of this treatment I have self medicated and become guarded by my GP now get treated as a alcohol dependant person by my GP under medicare because it will take months or years if the insurer is engaged.

This injury was not my fault yet I get treated like a criminal the simple fact is I had personal health insurance i could of been dealt with more dignity than this workers insurance scheme.

I feel sick to my stomach if the insurer rings or sends letters as most of it is unwarranted bad treatment.

There is thousands of people like me they all experience similar treatment people who don't speak English I can only imagine they are cut off and have no voice at all.

When I tell people never get injured in work because your problems only start once contact is made with the insurer you will be mentally disfigured by the end.

Kind regards,

Contribution No. 67

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you about the Review you are doing examining the poor state of the NSW Workers Compensation system. The injured worker needs to be put first and fore-front.

This system is meant to support injured workers. However, instead they have been subjected to underpayments, exploitation, and abuse when they are already going through the worst period of their lives. How can insurance companies suddenly cut payments when an injured worker is injured through no fault of their own and they are too injured to return to pre-injury duties?

The State Insurance and Care Legislation Amendment Bill, currently sitting stagnant in the Upper House, simply does not go far enough in addressing the deep cultural issues of iCare, and does nothing to reintroduce the protections and benefits of the system as they were before the ghastly reforms of 2012.

The bill does nothing to fix up a system that sees the insurance companies, private investigators and iCare's executives benefit while injured workers are repeatedly underpaid and left vulnerable. It's cruelty and greed that iCare's executives had received bonuses at the expense of the injured workers.

The McKell Report, which provided an assessment of the workers compensation system over the past decade, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim. It's extremely devastating that no efforts are being made to improve the NSW Workers Compensation System.

The Report also found that 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those living under this cruel system.

I am asking you as representatives of the people of NSW to consider the following as you undertake your review:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping and who are dismissive of actual medical reports.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year. Every injured worker should have access to this counselling service.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses. Executives' bonuses are unnecessary and are simply greed.

Injured workers deserve better from this system – please do not let iCare off the hook for what they have done to injured workers and help fix this abysmal system.

Kind regards,

Contribution No. 68

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you about the Review you are doing examining the poor state of the NSW Workers Compensation system.

This system is meant to support injured workers. However, instead they have been subjected to underpayments, exploitation, and abuse when they are already going through the worst period of their lives.

The State Insurance and Care Legislation Amendment Bill, currently sitting stagnant in the Upper House, simply does not go far enough in addressing the deep cultural issues of iCare, and does nothing to reintroduce the protections and benefits of the system as they were before the ghastly reforms of 2012.

The bill does nothing to fix up a system that sees the insurance companies, private investigators and iCare's executives benefit while injured workers are repeatedly underpaid and left vulnerable.

The McKell Report, which provided an assessment of the workers compensation system over the past decade, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The Report also found that 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those living under this cruel system.

I am asking you as representatives of the people of NSW to consider the following as you undertake your review:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
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4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better from this system – please do not let iCare off the hook for what they have done to injured workers and help fix this abysmal system.

Kind regards,

Contribution No. 69

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales being systematically exploited, neglected and abused by a workers compensation system that threw me overboard upon being injured.

My injury is psychological in nature and is the result of corporate bullying, harassment and intimidation. I have spent the entire duration of my injury fighting with Employers Mutual Limited and iCare for treatment. The vast majority of these treatments, recommended and supported by my treating doctors, have been declined by unqualified case managers with the ability to overrule the professional advice of qualified professionals.

Early during my injury my nominated treating doctor requested that EML approve massage therapy to help with persistent muscular pain, tension headaches and migraines, in order to reduce my dependence on painkillers. This request was declined on the basis that the treatment was not reasonably necessary. I continue to rely on painkillers in order to cope with physical pain.

I requested approval for an inexpensive Mindfulness Based Stress Reduction course to complement Cognitive Behavioural Therapy, a course which was supported by my treating medical team. After countless follow ups this course was eventually approved, six months after it had been requested.

In May of 2021 my treating psychiatrist provided a referral to a specialist in order to be prescribed CBD oil to help with severe anxiety, panic attacks and sleep deprivation. My case manager advised that I would need to be assessed by EML's Independent Medical Examiner for this request to be considered, to which I agreed. EML did not arrange the assessment with the IME, then completely ignored my multiple follow ups (emails, phone calls and messages) for three months, despite the fact that insurers are required to respond to requests for treatment within 21 days. The referral was only approved after I lodged a complaint with the Independent Review Office (IRO), though there are zero repercussions for EML's violation of the Act.

Upon being prescribed and commencing CBD and THC medications, I was required to have a follow up appointment with the specialist one month later, in order to assess my response to the treatment and make any necessary changes to the treatment protocol. Still, the IME assessment was not arranged. The follow up appointment was not approved and never took place. Left without the supervision of a treating specialist, I was not aware that I needed to taper off the medication, and upon ceasing the treatment abruptly after running out of medicine I experienced severe withdrawals which lasted three weeks.

The IME appointment to assess the request for treatment was finally arranged, five months after I had originally agreed to the assessment. I was then notified that the treatment had been declined as the assessor determined that it was not reasonably necessary. Upon realising that the IME report provided was titled 'Supplementary Report', I realised that there must be an initial report, which had not been provided to me. After requesting a copy of the initial report, which I am entitled by law to receive, EML ignored multiple requests to provide this document. Six weeks later I had still not received the report, and it was only provided after lodging another complaint with the IRO. Upon receiving the initial report, it turns out that the assessor had actually originally provided the professional opinion that, "Although not a regular mainstream clinical practice, I believe, the current scientific evidence indicates some beneficial effects of cannabinoid for the treatment of mood, anxiety and trauma symptoms and sleep difficulties... I will leave the decision to use or not use CBD/THC oil for mood and anxiety and sleep difficulties in the hands of his treating psychiatrist." EML had requested the supplementary report and seemingly pressured the IME to change his professional opinion in order to avoid funding the treatment.

In 2021 I was assessed at 26% permanent impairment and filed for lump sum compensation in an attempt to get me out of this Godforsaken hellhole of a workers compensation system where treatment after treatment is declined on the basis of not being reasonably necessary. Rather than progressing my claim, EML used its rent-a-doctor to deny my claim, arguing that I have not reached Maximum Medical Improvement purely due to the fact that I have declined the use of antidepressants. This is despite the fact that I had previously had four appointments with two

different psychiatrists and made an informed decision not to use such drugs. Following the assessment, I received a report from the IME stating that I need to have yet another appointment with my treating psychiatrist to explore my reluctance to engage in pharmacotherapy. As I have engaged in psychotherapy (Cognitive Behavioural Therapy) extensively, clause 1.34 of the SIRA Permanent Impairment Guidelines affords me the right to decline additional or alternative therapy (such as the use of psychotropic drugs), and the assessor then should have completed a PIRS assessment in order to progress my claim to the Personal Injury Commission for hearing (as such, EML's Permanent impairment assessor has failed to follow the Permanent impairment guidelines). Instead, EML has attempted to coerce and intimidate me into taking antidepressants, mood stabilisers and antipsychotics under duress, or subject myself to electroconvulsive therapy (ECT) against my will, in order for my claim to be progressed. I assure you that after suffering a psychiatric injury due to coercion and intimidation, it is in no way conducive for my recovery or health to be coerced and intimidated into submitting myself to potentially harmful treatments, against my will and under duress.

In the report provided, the SIRA accredited permanent impairment assessor has given false and misleading information, claiming that I have not engaged in evidence-based treatment, despite the fact that I have engaged extensively in psychotherapy, which in his earlier report he had acknowledged is an evidence-based treatment (this fact also being acknowledged by the Royal Australian and New Zealand College of Psychiatrists). SIRA Standard S.20 states that upon being made aware of any errors in a Permanent impairment report or the Permanent impairment guidelines not being followed the insurer is required to request an amendment and correction from the assessor. After failing to respond to my request for an amendment to correct the false and misleading (fraudulent) information, yet another complaint was lodged with the IRO. The SIRA Standards (S.20) state that requests for an amendment must be actioned within 10 working days. After multiple follow ups, a response was finally provided by EML 20 working days later. EML refused to request the amendment, in violation of the Standards, stating that if I was unhappy with the response I should speak to their lawyers.

The IRO advised that it has no authority to force an insurer to adhere to the standards. The State Insurance Regulatory Authority does not enforce its own regulations and standards, and simply refers injured workers to the IRO, which itself has no authority to enforce these standards and regulations. I ask you, what good are standards, Acts and Guidelines that aren't enforceable, and for which there is no regulation? The Department of Health considers providing misleading and false information in a medico-legal to be fraudulent activity, yet this system tolerates fraud being committed against injured workers, with absolutely no repercussions for offending insurers.

The NSW workers compensation system has not only failed to support me in my recovery, but has in numerous ways exacerbated my existing psychological injury, and undoubtedly caused a secondary iatrogenic injury. For this, iCare executives receive in excess of \$900,000 per annum, plus bonuses and incentives. For what, might I ask? Squandering away billions of dollars and leaving injured workers out to dry?

This is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service.

5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

This system is no workers compensation scheme; it is a racket.

Sincerely,

Contribution No. 70

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

The McKell Report, providing much-needed analysis into workers compensation in NSW, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 71

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

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Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 72

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living.

We don't receive superannuation – making the wait until retirement all the more anxious.

And yet the board of iCare can reward their executives with bonuses – where is the justice in that?

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment – that does not go far enough. It does nothing to place us at the centre of the legislation, or place a ban on iCare executives receiving lavish bonuses.

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That is why I am asking you to consider advocating for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.

In my case, my ex-employer, _____ took advantage of my ignorance as a new starter owing to the fact that my case against them commenced very early on into my employment. I refer below to a brief analysis at that time on 16 June 2017 which was provided by a specialist consultant in the insurance field (having worked for the insurance industry in workers compensation claims management prior) who agreed to agitate for me within what was then a very unknown distressing system to me:

"Good afternoon XXXX

I have gone through the information that you have provided and am of the below opinion.

Most of the information obviously relates to the specific incident on 22 November 2016 and the lack of action from your employer. Whilst this is more of an Industrial Relations issue, there are some correlations into the Workers Compensation claim. You notified your employer of a work-related incident that resulted in you having to leave the workplace due to stress and anxiety. Under the Workers Compensation Act, your employer has 48 hours to notify their insurer of the incident and this would need to be followed up. This is definitely a work-related incident and was confirmed by the witness on the statement that you provided to your employer.

You should have been advised to see a medical practitioner at the time of the incident however they have failed in their duty of care and that is when the run-around game begins with meetings and emails going back and forth. They have also failed to inform you of your rights under the Workers Compensation Act and your ability to lodge a Workers Compensation claim on your own behalf.

With respect to the suspension without pay, they have no rights to complete this action and it is against the Industrial Relations Act and also Fairwork practices however as I have said before, this is not my area of expertise and I would not be able to provide any advice on this.

In specific relation to your Workers Compensation claim and the dispute that Employers Mutual have issued, I do not believe that this is a valid declinature and especially the IME report that they have received is completely one-sided and in my opinion should not have been able to be used in the process of the Workers Compensation claim. The IME from Dr XXXX confirms that you are suffering from a diagnosable condition, this is confirmed by your GP noting Adjustment disorder with depression and anxiety. It is also worth noting that on this medical certificate, she has ticked that your employment was a substantial contributing factor to the condition. (This is just under the diagnosis heading.)

Further to this, the declinature states that you have not suffered an injury under Section 4 of the Workers Compensation Act due to it being related to you previous conditions and that you are susceptible to exacerbations due a potential underlying condition.

The below is the wording of Section 4 of the Act and it clearly states that an aggravation, exacerbation or acceleration of a pre-existing condition is a compensable injury. Therefore, on the basis of this wording and the diagnosis provided, I firmly believe that this constitutes an injury arising out of your employment.

Section 4:

(a) means personal injury arising out of or in the course of employment,

(b) includes a

"disease injury" , which means:

(i) a disease that is contracted by a worker in the course of employment but only if the employment was the main contributing factor to contracting the disease, and

(ii) the aggravation, acceleration, exacerbation or deterioration in the course of employment of any disease, but only if the employment was the main contributing factor to the aggravation, acceleration, exacerbation or deterioration of the disease, and

In relation to the other aspects of the dispute, they have stated that under Section 9A of the Workers Compensation Act, employment must be a substantial contributing factor to the injury or illness arising. This is confirmed by the fact that the GP has ticked that box and also that you were able to complete your required duties for a period of time prior to this specific incident and following this altercation you were not able to continue at the workplace. It is also of relevance that you had not consulted your GP in relation to any mental illness condition from 24 June 2016 16 December 2016 and therefore it would be deemed that the previous symptoms had resolved and confirms that this is a new exacerbation or aggravation of the condition.

The continuation of your condition is as a result of the ongoing mistreatment of you by your employer and therefore this is a continuation of the condition and maintains that the illness was ongoing as a result of the initial incident.

I note that you were provided with a fit for pre-injury duties certificate on 10 February 2017 however this was to continue in employment at the _____ and therefore these are not

your pre-injury duties and therefore this is deemed as suitable duties and not pre-injury duties. Further ongoing mismanagement of your claim and also your employment has continued to exacerbate the condition and therefore the illness is ongoing as well.

The IME, as I said, should never have been used as it shows a personal opinion of the IME and not based on actual medical information. The IME even contradicts himself by confirming that you had no issues with the workplace or your mental health prior to the incident in question however then stating that following this you did and therefore it cannot be established that you suffered a work-related condition. This makes no sense by way of you were able to complete your duties prior to the incident however were unable to following the incident therefore it "must" be established as a work-related illness and is compensable under the Act.

In summary, irrespective of the previous conditions, an employer has to take an employee as they are and if they suffer an exacerbation or aggravation of a pre-existing condition as a result of their employment then the employer is liable for that exacerbation or aggravation.

My advice to you would be to present this information to Employers Mutual in a response to the Section 74 they have provided and request a review of the decision. Should they not overturn the decision, I would contact a solicitor and request that they make an application of legal costs to iCare and fight the matter that way. Also given the ongoing treatment of you and your condition, the condition and symptoms that you continue to suffer would be easily relatable to the initial incident."

Despite this, EML were able to maintain declinature and I was offered a paltry \$5000 at the NSW Workers Compensation Commission at the Conciliation and Mediation stage (now the Personal Injury Commission). And to add insult to injury, my employment was terminated under the following circumstances:

I'd been moved to an alternative location within _____ in accordance with my employer "observing the requirements of my Workers Compensation Certificate of Capacity" (despite them refusing to adhere to all other aspects of the WIMWCA in relation to Injury Management under Chapter 3 for a worker with a claim currently in dispute affording that worker the same rights as if their claim had been accepted) and they used my placement to what was unbeknownst to me at the time a "supernumerary" location (not substantive meaning it opened up the opportunity to be laid off as an excess worker which was entirely deliberate). Safe Work NSW advised me that I could "get it resolved via the Fair Work Commission" (I recall being alarmed at this owing to being a state government employee) and during a supposed "non-binding conciliation and mediation hearing" before the _____ FWC it was conveyed to me via _____ FWC that my employer could terminate me immediately if I didn't accept an offer of a Deed of Release. Owing to not being represented and being mentally unwell; I accepted the Deed and signed it. I was on my own, up against the _____

_____ and two of their legal counsel. Four high powered people on one vulnerable worker. They were meant to provide "redeployment assistance over another five weeks but of course all they did was stymie each and every job application I made and are arguably non-compliant with their own Deed on that score. So I lost my career, over a protracted period of well over a year, simply for complaining about being abused at work. _____ carried out an investigation into my allegations of being abused and experiencing occupational staff-on-staff aggression but found them "unable to be substantiated" despite my signed witness statement being presented by myself to _____ by hand with that statement also being co-signed by another witness.

They always have everything so well stitched up. And I had to go through this awful process, and now I look back on it, they were taking the mickey out of me every step of the way. I can't complain because of the Deed of Release being a gag order so all this has to be redacted.

2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

I deserved better from the NSW Workers Compensation System – please fight for me.

Kind regards,

Contribution No. 73

Review Workers Compensation 2022 Standing Committee on Law and Justice,
Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

My body and mind have been in shock since I was sacked unfairly from my permanent teaching position due to standing up to a principal who bullied and harassed me relentlessly during my tenure. I am almost 3 years post sacking with insurer admitting liability nearly 9 months ago however, no payments have been passed onto me. It has had a huge affect on my health, body, family, social life, spiritual life and severely damaged my quality of life in many ways including mental health. It is disgusting that we workers are treated this way.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

It is clear where the money has ended up going.

They wasted millions on consultants and contracts and then paid their executives bonuses. Don't bonuses generally get awarded after high performance? They are currently experiencing a shortfall of \$1.2 billion, after having inherited a \$4.1 billion surplus in 2015.

In the past year, SIRA has removed the emergency counselling service, so they no longer have a way of measuring distress and suicidal ideation amongst the injured workers on the scheme.

In a concerning examination of the NSW Workers Compensation system, the McKell Report found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those of us trying to live on workers compensation. 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments.

The fact of the matter is – injured workers have been subjected to this level of cruelty, and it hasn't even improved the performance of the scheme. The McKell Report found that the return to work rate is lower today than at any time since 2008, and the administrative costs of the system has increased steadily since 2015.

That is why I am asking you to advocate for the following when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
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Injured workers deserve better – when you examine the submissions from iCare, do not forget what they have done to this system, and who have suffered as a result of their mishandling.

Kind regards,

Contribution No. 74

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you about the Review you are doing examining the poor state of the NSW Workers Compensation system.

This system is meant to support injured workers. However, instead they have been subjected to underpayments, exploitation, and abuse when they are already going through the worst period of their lives.

The State Insurance and Care Legislation Amendment Bill, currently sitting stagnant in the Upper House, simply does not go far enough in addressing the deep cultural issues of iCare, and does nothing to reintroduce the protections and benefits of the system as they were before the ghastly reforms of 2012.

The bill does nothing to fix up a system that sees the insurance companies, private investigators and iCare's executives benefit while injured workers are repeatedly underpaid and left vulnerable.

The McKell Report, which provided an assessment of the workers compensation system over the past decade, found that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim.

The Report also found that 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of the scheme, and of iCare in their management, have led to extreme financial distress of those living under this cruel system.

I am asking you as representatives of the people of NSW to consider the following as you undertake your review:

1. Protect injured workers from unfair terminations.
2. Secure ongoing medical and financial support for workers unable to return to work by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping.
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5. Strengthen the State Insurance and Care Legislation Bill through introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Injured workers deserve better from this system – please do not let iCare off the hook for what they have done to injured workers and help fix this abysmal system.

Kind regards,

Contribution No. 75

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am one of the tens of thousands of injured workers in New South Wales who deserve better from a system that should have protected me through the most vulnerable period of my life.

Instead, injured workers are regularly underpaid, persecuted, abused, and neglected by this system.

The shambolic mismanagement of the scheme has meant that 53,000 injured workers were underpaid \$38 million in entitlements. iCare has also admitted to underpaying dust disease victims \$40 million in entitlements.

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Kind regards,

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Kind regards,

Contribution No. 77

Review Workers Compensation 2022 Standing Committee on Law and Justice,

Members of the Standing Committee,

I am writing to you as one of the tens of thousands of injured workers who have been let down by the NSW Workers Compensation System.

We are living on a percentage of our previous incomes – struggling to make ends meet with the rising cost of living. I'm now on just 70% of my wage, and yet I am over 15% impaired for a psych burnout injury i received from - where for the majority of my work period from mid 2015 I did 2 staff members jobs which has caused burnout and severe anxiety and depression and PTSD.

I now also don't receive superannuation YET YOU ALL DO – making the wait until retirement all the more anxious.

And yet the board of iCare CHOOSES TO USE MY TAXPAYER DOLLARS TO reward their executives with bonuses – where is the justice in that? when not only am i denied my full wage but I don't even get superannuation.

The NSW Government has proposed a bill – the State Insurance and Care Legislation Amendment. THIS BILL DOES NOT GO FAR ENOUGH. It does nothing to place Injured Workers like me, at the centre of the legislation, OR EVEN place a ban on iCare executives receiving lavish bonuses I'LL NEVER GET AS I REMAIN LONG TERM OFF WORK.

The McKell Report, providing much-needed analysis into workers compensation in NSW. Staggeringly, it found, that 73 per cent of injured workers experienced suicidal ideation because of their workers' compensation claim. I know I did think that my life was not worth living because I'm

In more disturbing figures, 87 per cent of workers find it difficult to meet the cost of living while receiving workers' compensation payments. The failures of iCare in their management of the scheme have meant that workers like myself are being exposed to extreme financial distress while trying to recover from our injuries.

That is why I am pleading with you to advocating for the below, when you undertake your review into the workers compensation system:

1. Protect injured workers from unfair terminations - we are already suffering humiliation at being unable to get the treatment our GPs want, why cant we be protected from our employers who injured us then want to discard what they broke.
2. Secure ongoing medical and financial support for workers unable to return to work - by removing sections 39 & 59A of the Workers Compensation Act 1987.
3. Advocate for doctor-led care, and dissolve the requirements for IMEs which encourages insurer doctor-shopping and doctors writing reports that ensure they get repeat business from insurers to boost their wages.
4. Reintroduce the emergency counselling service, which was removed by SIRA earlier this year.
5. Strengthen the State Insurance and Care Legislation Bill BY introducing injured worker representation on the board of iCare, placing injured workers in the objectives of any amending legislation, and stopping iCare from writing their own procurement practices and giving their executives bonuses.

Only by stopping the bonuses, the waste, and giving injured workers a voice – can we change the culture of iCare and make a system that works for all.

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