

**Submission
No 332**

INQUIRY INTO NSW WORKERS COMPENSATION SCHEME

Name: Ms Katrina Marshall

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workerscompinquiry - to the committee- inquiry into workers comp

Subject: to the committee- inquiry into workers comp

Dear Committee members,

I am Katrina Marshall, I have 2 children, One is three the other is two months old. My Husband Micheal has been on Work Cover for the past nearly three years with an acute back injury which has resulted him in having a two level lumbar fusion, decompression and laminectomy, it was not an easy process it took us 18 months to find a doctor who was willing to have a further look instead of relying on MRI's. Due to the pain he was in 24 hours a day 7 days a week, he was on 20mg of oxy coton, he was virtually a mummie with a heart beat, he was on those for nearly a year. Not only did he have to deal with pain, he had creditors harassing him over bills being over due that was nearly everyday, how may i ask do you explain to a company that you get \$520 a week and that's got to buy food, pay what was our mortgage until we lost our house, electricity, rates, water, phone and internet, fuel ect. then have them try and send me to work, when micheal couldn't dress himself with out help, and on really bad days needed help getting out of bed. I could have gone to work, but his health would have suffered more.

To have an insurance company tell you what you have to do to see what your doctor has asked is "reasonable" treatment, is ridiculous. If we had private health insurance, would our insurer want 2 or more doctors opinions before they would pay for the treatment i needed? I do not believe they would, they would just pay. But Work Cover insurers have that luxury? Why?

But the best part of our story, Micheal's fusion has not set, he has a lot of fluid built up around the site, that's not going to go away, so he needs to have another fusion done. which means for us is that he is going to be on work cover for at least another 18 months, if not longer. we get to go through them telling him that he needs to go back to work when his doctor has stated that its going to be a very long shot if he ever does, not pay him for weeks on end, be incredibly slow on approving specialist appointments and organising flights down and back.

As someone looking in on how an insurance company has all the power when it comes to someone having an injury that was caused by his previous employers negligence in 2004, it has nearly broke our relationship, its lost our house, he's suffered depression, had to resign from is job after 12 years on the back of doctors recommendations.

When the Government wants to spend more money on buildings that get used a handful of times a year, Worker Compensation get used twice as much, but legitimate claimants the government want to make it harder for them to live? I cant understand it. Please let the Injury Support Network help those who need help. they need your help to help not only my family in tough situations but others in the same boat.

Kind regards Katrina Marshall.