Submission No 13

FIRST REVIEW OF THE WORKERS COMPENSATION SCHEME

Name: Name suppressed

29 August 2016

Date received:



I was a Retained On Call Firefighter with Fire & Rescue NSW for over 20 years, I attended numerous serious and fatal incidents during my career.

My fire brigade career was my secondary employment and I had primary employment being my own Business during this period.

I was diagnosed with PTSD Post Traumatic Stress Disorder in 2009 and remained in the job till 2013 when I was medically retired with an On-Duty Injury PTSD in 2014.

The biggest battle I have ever fought outside my career has been Workers Compensation and the system that's in place.

I have been subjected to "Professionals" supposedly there to help me in my recovery treating me with disrespect and ZERO compassion for a Stress Related Injury.

I have attended in excess of 14 different Medical Evaluations all who diagnose me with the same injury PTSD, but I am continually expected to relive my past and continue why I am injured.

Despite my efforts to improve my mental health, I am then challenged by the very system that encourages me to seek the right help and I'm accused of feigning my symptoms and my credibility is challenged by Workers Compensation and the Insurer.

Here is a list of the terrible treatment I have endured over the past 2 years.

1. Repeatedly asked to relive my past traumatic experiences despite compiling a legally binding "Factual Report" which is NEVER shared with the medical professionals.

2. Appointments made without any consultation with me and threatened to have my payments cut off if I don't attend. (Don't forget I'm suffering from a stress related injury and I battle at times to even get out of bed)

3. Sent to Sydney CBD in peak hour traffic to attend a high rise building, and complete a "Battery of Tests" for psychometric testing done over 4 ½ hours.

This was despite me objecting as I don't like high rise buildings, crowds or peak hour traffic.

4. Been accused of not having PTSD but Borderline Personality Disorder by an inexperienced Insurer appointed Psychologist.

5. Been told to work at Bunnings by a Workers Compensation representative as the work is similar to my previous work "Helping People"

6. Subjected to Desktop Surveillance in an attempt to discredit me and find evidence against me.I was accused of doing more than I perceive to others, simply because I use the internet to communicate with the outside world.

7. Covert Surveillance to also attempt to expose me for doing things that could be perceived as me being ok and not unwell.

I suffer from a mental health condition and YOU DON'T KNOW WHAT IM THINKING by looking at a video or a photo.

8. Having one Accredited Workcover Psychiatrist diagnose me with PTSD and rating me as 19% Whole Person Impaired. Then having an Insurer Workcover Accredited Psychiatrist conduct the exact some test and giving me 6% Whole Person Impairment.

9. Being requested my Workers Comp Insurer to provide ALL my tax records, business statements and bank statements to ensure I'm not deriving ANY income other than my pittance of Workers Compensation.

10. I am only being compensated for the loss of my Secondary Income which was calculated and a depreciated rate way below what my actual secondary employment income was.

I have never been compensated for my loss of primary income or the loss of my business due to my injury.

I now only receive \$373 dollars a week (A QUARTER OF WHAT I USED TO EARN) and expected to live on this and purchase the medication I need to manage my illness.

11. I've supplied my tax records, group certificates to show my true earnings but have never had a positive reply to this request to adjust my compensation payments.

I've been told "They will look into it"......I have since given up trying to get resolution to this request.

12. My Case manager doesn't disclose to me any of the entitlements I'm allowed when attending any appointments NOR is my support person who has to attend my appointments is EVER compensated for taking the day off work to be by my side.

13. I have to disclose EVERYTHING I DO 24 hours a day, despite me only being compensated for the loss of a secondary job which they have calculated as 10 hours per week.

There is no effort by Workers Compensation to get me FULL TIME employment. All they want to do is get me off their books and stop paying me.

In summary:

Workers Compensation and the Insurers are killing people by their lack of compassion and zero duty of care.

They subject us to shocking treatment despite our injuries and don't care when we explain things can upset us and are stressful.

We are treated like we are all a burden and expect us to jump through all their hoops simply so they can tick the box.

I'm NOT A TICK IN THE BOX, I'm a person with feelings AND an Injury.