

FIRST REVIEW OF THE WORKERS COMPENSATION SCHEME

Name: Name suppressed
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Partially
Confidential

On May 5 2009 I had gotten boxed in by my students who had tried to help set up the desks as they hadn't been by the college before the class. I went to step over a keyboard cord and the edge of my shoe caught the cord and I fell forward with my arms stretched out reaching for a chair and with my knee bent forward. I turned my knee slightly as not to land on the kneecap. I hit the ground hard and was winded. I think I lost consciousness for a second as the next thing I knew I was trying to work out where I was and what happened.

The fall snapped a tendon in my right shoulder, stretched the ligaments in both shoulders, injured both knees, my arms and I jarred my body(as I did not write specifically my back/neck/thoracic this was rejected). I do not remember how I landed on my left side and have had problems with my hips especially the left which people put down to not using the muscles properly. When this year I was unable to walk they found I had a labral tear that had been there since I fell.

I had had surgery on both shoulders, both knees, my left hip(this was not under compensation) and I continue to have problems with all the injured areas. The insurance company GIO fought me on all injuries and tried to get out of paying. They made it as hard and as traumatic as possible.

The government made retrospective changes which caused monumental delays and problems and delays and showed an absolute disregard for the injured party. The system is designed to "catch the cheats," of which there is a small percentage of people, and totally re-injure the honest people like myself.

My case took 6 years (which damaged my claim and my future ability to claim). My first response from GIO when the claim went in was if you don't contact us by this date we will cut off all compensation. No one had contacted me and they had rung the wrong number.

They fought paying for operations by trying to make everything a pre-existing condition, They showed no duty of care, they bullied, lied and played games to get out of paying. They pushed me to the brink of breaking and their behaviour and my injuries saw me become homeless.

The whole situation was so stressful and then cutting lawyers fees meant the job was not done as attentively and things were missed and legitimate claims refused. Doctors and health professionals missed things or didn't want to note them for fear that the insurance company would make my life even worse. What I saw was all the power being given to the insurance companies whose job was to get out of paying for nearly everything, this showed me how the government operates and what and who they value.

I have been sent to more specialists than was allowed, even though I had highly respected specialists who would never damage their own reputations for me, and my claims have been legitimate, they have not paid and I have had to fight to get any payments. They still never paid me for a term I couldn't work at the college. They have been investigated at least twice if not three times (on numerous issues) and found to be negligent and they still continued. Each time they act like that I am supposed to ring and report each incident, even though they have a pattern of behaviour (the same process that protects abusers). They work on wearing down the injured party and have been brutal in their approach.

I have been going in for surgery and GIO will be still refusing to pay for an obvious legitimate claim because they are trying to make it pre existing so they don't have to pay, or drag it out so I give up.

I am supposed to be having my medical bills still paid, they kept changing the case workers and then there was the total denial of receiving the receipts (which they had already said they had received) and then they're behaviour of sending me to more independent medical assessments to "prove" I still required the treatment and still have the injuries that are deemed permanent on numerous occasions by numerous specialists, I decided enough bullying. I wanted my life back so I closed the case, I left an abusive relationship not be put back into it because the government and GIO refused to act on a duty of care.

Although I tried to keep working between operations I have not been able to go back into employment, partly because of my injuries which continue to worsen over time and partly because of the delays and tactics that meant I didn't always get the proper treatment I needed and now the problems are compounded. There is a refusal on the Government and Insurance companies part to admit that one injury creates/compounds and can make worse other areas and if it hasn't been reported in a ridiculous time frame can't get covered.

I could only deal with the worst of my pain at a time, it was too overwhelming dealing with high levels of pain going in and out of surgery being bullied and denied by GIO and managing homelessness. I needed to be able to deal with each area as I had the energy and focus to do so.

They also denied obvious legitimate aids because a OT and doctor didn't specify them (aids which didn't cost much either) and Home care/assistance and help which was specified by doctors and OT.

The other problem is that the health professionals do not know the exact legal wording that is required to ensure that these injuries are not able to be disputed because they are not lawyers and no rationality and logic comes into the injuries just precise wording! When you are badly injured you don't have the brain power

to keep everything perfectly in order or say everything as lawyers require, I was just trying to survive. So absurd was it that the rational with my injuries was that somehow even though I fell forward placing both arms out to stop my fall onto concrete I somehow must have taken one arm off and that shoulder not injured although the other one was very badly injured snapping a tendon!

What I saw was a system with no integrity, that treated injured people like they were in a domestic violence situation, there were mind games, gaslighting techniques, denial, bullying, lies, harassment and power games. I was told they could take away my cover whenever they chose if I “didn’t comply” with absurd requests. But they even asked for things outside of the required information. I was upfront honest at all times and acted with total integrity the same cannot be said for the insurance company or the government. Meanwhile being in insurmountable amounts of pain and trying to manage everything including homelessness I was let down by a system that was supposed to help.

Why are lives worth less than money!

Ironically if the government set up a system that actually worked fairly and honestly it would save the government so much in the long term on medicare payments etc. It is ridiculous that they protect a system that costs them money cost cutting is all we hear about.