

**Submission  
No 5**

**INQUIRY INTO 2018 REVIEW OF THE COMPULSORY  
THIRD PARTY INSURANCE SCHEME**

**Organisation:** Australian Physiotherapy Association NSW

**Date Received:** 15 June 2018

---

**APA Submission on  
2018 review of the Compulsory Third Party  
insurance scheme**

**June 2018**

**Authorised by:**

Thy Cao  
NSW Branch President  
Australian Physiotherapy Association  
Suite 204/32 Delhi Road North Ryde 2113

[www.physiotherapy.asn.au](http://www.physiotherapy.asn.au)

## Introduction

The Australian Physiotherapy Association (APA) is pleased to provide this submission to the Standing Committee on Law and Justice for its 2018 review of the Compulsory Third Party insurance scheme in New South Wales (NSW).

## Terms of reference

The APA notes that on 1 May 2018, the Standing Committee on Law and Justice (the Committee) resolved that the 2018 review of the Compulsory Third Party (CTP) insurance scheme focus on the following aspects of the new scheme:

- whether it is achieving the NSW Government's stated objectives of:
  - increasing the proportion of benefits provided to the most seriously injured road users
  - reducing the time it takes to resolve a claim
  - reducing opportunities for claims fraud and exaggeration
  - reducing the cost of green slip premiums
- whether there has been a reduction in claims frequency since 1 December 2017 and if so, the projected impact on premiums
- the impact of the new profit normalisation and risk equalisation mechanisms in controlling insurer profits
- the effectiveness of the new CTP Assist and Dispute Resolution Services for statutory benefits claims
- the impact of the new minor injury definition, including on reducing fraudulent and exaggerated claims
- the impact of the changes on minor physical and psychological injuries
- the return to work and recovery outcomes of the new statutory benefits scheme
- the impact of the new reporting obligations on insurers which require them to report all new claims in real time to SIRA.

## Recommendation for the return to work and recovery outcomes of the new statutory benefits scheme

APA recognises that sensible reform is required to deliver favourable return to work and recovery outcomes.

Physiotherapy has further potential, as yet unused within the NSW CTP insurance scheme, to achieve this. Physiotherapists are key personnel in managing the physical needs of compensable clients and are well positioned to certify and facilitate return to work<sup>1</sup>.

Research shows that physiotherapists:

- Are well placed to facilitate return to work because we
  - have a good understanding of worker's functional status and requirements of work roles
  - set goals to increase functional capabilities
- Influence recovery and self-management strategies
- Have a high level of evidence-based medicine
- Have an improved ability to implement a biopsychosocial approach.

Recently, we hosted a national workshop involving physiotherapists who work in the return to work area – both those who advise compensation schemes and those who work directly with affected workers. This workshop concluded that there was a sound case – in terms of health outcomes for workers and in terms of the business case for compensation schemes, to stratify the population of injured workers and introduce certification by physiotherapists of some claims by workers.

In parallel, the APA has been undertaking a self-funded digital discovery project. This project included a purposive review of research on the benefits and costs of digitally-supported modes of physiotherapy, including so-called ‘telehealth’ and video-consultations.

### Physiotherapists Issuing Certificate of Fitness

Physiotherapists in Victoria and Queensland have been able to write certificates of capacity for injured workers since 2014. Victorian data shows that the percentage of subsequent certificates written by physiotherapists has nearly doubled, increasing from 4.7% in April 2014 to 7.5% in August 2016 and this has continued to trend upwards. 55% of all certificates issued by a physiotherapist<sup>2</sup> recommended a return to alternate or modified duties compared with just 23% of general practitioners<sup>3</sup>. The APA and its members have a strong commitment to promoting the health benefits of work and facilitating safe and durable return to work (RTW) plans for injured workers.

Australian physiotherapists are recognised diagnosticians with ‘first contact’ rights (i.e. patients do not require a doctor’s referral to see a physiotherapist). The current arrangement has the injured person going back to see their doctor for certification, even if the injury is purely a musculoskeletal with no further complication (minor injury) and the only treatment they were receiving was physiotherapy. This would then facilitate the doctor to contact the physiotherapist for an update on the injured person’s capacity to then accurately fill out a certificate of capacity. This results in delays in returning to work/usual activities and unnecessary costs to the scheme. Allowing NSW physiotherapists to issue a certificate of fitness will overcome this hurdle. The APA believe this will result in improved return to work outcomes and efficiencies for the healthcare and compensation systems.<sup>4</sup>

### Recommendation 1

We recommend that the Committee support the introduction of physiotherapists issuing certificate of capacity within the NSW CTP scheme for low risk, high volume claims, as this will:

- improve return to work and recovery outcomes
- improve patient experience and consumer value by not having to attend unnecessary appointments to duplicate administrative information for minor injuries
- improve the administrative efficiency within the CTP Scheme

### Development of telehealth as an alternative mode of patient management.

Developing telehealth as an alternative mode of patient management to reduce the burden on acute services and to improve the patient experience for those who are unable to attend physiotherapy because of location.

NSW covers a large land mass and as such physiotherapy services needs to be able to reach all parts of the state to service rural and remote patients. The efficacy of health delivery via telehealth has been demonstrated in osteoarthritis management.<sup>5</sup>

A systematic review by Australian researchers that assessed the economic value synchronous or real-time video communication (video consultations) found that:

- 61% of the studies found telehealth to be less costly than the non-telehealth alternative
- 9% gave the same or mixed results.<sup>6</sup>

In terms of health outcomes, this review reported that:

- 33% of studies found improved health outcomes
- 58% of studies found outcomes were not significantly different
- 6% found that telehealth was less effective
- 3% found outcomes differed according to patient group.

A recent systematic review reported that telerehabilitation in addition to usual care is more favourable than usual care alone, whilst treatment delivered solely via telerehabilitation is equivalent to face-to-face intervention for the improvement of physical function and pain.<sup>7</sup>

Telehealth has the opportunity to reduce the burden on patients and transport facilities by offering alternative options for health delivery as well as delivering a potential saving to the CTP scheme.

### Recommendation 2

We recommend that the Committee consider in the next tranche of reform exploring the opportunities for physiotherapy led telehealth initiatives (particularly the use of video-consultation) to alleviate the burden for patients where by travelling to healthcare facilities is an unnecessary burden.

### Conclusion

The APA is committed to improving the value of the health system. Physiotherapists constitute a valuable resource which is being utilised in many countries to streamline services and make them more efficient and cost-effective.

We would welcome the opportunity to provide evidence to the Committee and to work with the Committee and other stakeholders on the reforms that emerge.

## About the APA

The APA vision is that all Australians will have access to quality physiotherapy, when and where required, to optimise health and wellbeing.

The APA is the peak body representing the interests of Australian physiotherapists and their patients. It is a national organisation with state and territory branches and specialty subgroups. The APA represents more than 23,000 members who conduct more than 23 million consultations each year.

The APA corporate structure is one of a company limited by guarantee. The APA is governed by a Board of Directors elected by representatives of all stakeholder groups within the Association.

## References

- <sup>1</sup> Tania Pizzari, The effects of a health provider network on costs and return to work in the compensable setting, La Trobe University November 2014. [http://www.iscrr.com.au/\\_data/assets/pdf\\_file/0019/342640/The-effects-of-a-health-provider-network-on-costs-and-return-to-work-in-the-compensable-setting-Tania-Pizzari-ACHRF-2014.pdf](http://www.iscrr.com.au/_data/assets/pdf_file/0019/342640/The-effects-of-a-health-provider-network-on-costs-and-return-to-work-in-the-compensable-setting-Tania-Pizzari-ACHRF-2014.pdf)
- <sup>2</sup> Gosling C, Keating J, Iles R, Morgan P, Hopmans R. Strategies to enable physiotherapists to promote timely return to work following injury. Melbourne: ISCRR and Monash University; 2015. p.1-170.
- <sup>3</sup> Collie A, Ruseckaite R, Brijnath B, Kosny AA, Mazza D. Sickness certification of workers compensation claimants by general practitioners in Victoria, 2003-2010. *Med J Aust* 2013; 199:480-3.
- <sup>4</sup> Papagoras et al (2017). Supporting return to work through appropriate certification: a systematic approach for Australian primary care. *Australian Health Review*. 2017 Mar 7. doi: 10.1071/AH16247. [Epub ahead of print]
- <sup>5</sup> Bennell KL, Nelligan R, Dobson F et al. Effectiveness of an internet-delivered exercise and pain-coping skills training intervention for persons with chronic knee pain – a randomized trial. *Annals of Internal Medicine*. Apr 4 2017;166(7):453-62.
- <sup>6</sup> Wade VA, Karnon J, Elshaug AG et al. A systematic review of economic analyses of telehealth services using real time video communication. *BMC Health Services Research* 2010;10:233.
- <sup>7</sup> Cottrell MA, Galea OA, O'Leary SP et al. Real-time telerehabilitation for the treatment of musculoskeletal conditions is effective and comparable to standard practice: a systematic review and meta-analysis. *Clinical Rehabilitation*. May 2017;31(5):625-38.