



CAMPBELL RESEARCH & CONSULTING

**2001/02**  
**Victorian Self-insurers**  
**Return to Work Monitor**  
**Comparison with Other**  
**Large Employers**

A report prepared for

**Victorian WorkCover Authority**  
Level 25, 222 Exhibition Street  
Melbourne VIC 3001

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## **Executive Summary**

The Return to Work (RTW) Monitor is used as a Key Performance Indicator for Australia and New Zealand WorkCover systems. The Victorian Self-Insurer (VSI) RTW Monitor has provided a comparison between injured workers employed by self-insurers, and all injured workers from premium paying employers in both Victoria and nationally.

The RTW Monitor has consistently reported differences in outcomes by employer size. Injured workers in larger employers have higher RTW rates and durable RTW rates than those from smaller employers. An analysis of self-insurers compared with larger employers conducted in 2002 found that the VSI RTW and durable RTW rates were higher than those for injured workers from larger (remuneration of over \$2 million) premium paying employers in Victoria and nationally.

Employers licensed to operate as self-insurers in Victoria are very large (with a total remuneration of over \$20 million).

In order to inform a review of self-insurers, Campbell Research & Consulting (CR&C) has been commissioned by the Victorian WorkCover Authority (VWA) to prepare a report comparing outcome and process measures of VSI with those of injured workers from the larger premium paying employers in both Victoria and nationally.

Comparison has been undertaken with premium paying employers with a total remuneration of more than \$20 million. In addition the larger Victorian employers were categorised as either public or private sector, with comparisons made between larger private sector employers. Comparison with premium paying employers with remuneration of more than \$5 million has also been made because the sample size in some instances is too small to detect meaningful differences.

### **Summary of findings**

In 2001/02, the RTW rate for Victorian injured workers from self-insured employers was higher than the rate for injured workers from *all* premium paying employers in Victoria. When compared with injured workers from very large (remuneration of more than \$20 million) premium paying employers, the return to work rate was found to be no different.

The VSI *durable* RTW rate was also similar to very large premium paying employers in both Victoria and nationally.

In Victoria, a high return to work rate is not associated with self insurance.

Over one in ten injured workers from self-insured employers in Victoria reported that the reason they returned to work was pressure from their employer or insurer. The proportion was found to be higher than injured workers from all premium paying employers in Victoria and nationally, as well as injured workers from very large employers in Victoria and nationally. A lower proportion of injured workers from self-insured employers in Victoria felt ready to return to work.

A higher proportion of injured workers from Victorian self-insurers reported being pressured to return to work by their employer or insurer.

A higher proportion of injured workers from Victorian self-insured employers had a return to work plan than injured workers from all premium paying employers in both Victoria and nationally, as well as for very large premium paying employers in both Victoria and nationally.

However, injured workers from self-insured employers and injured workers from very large premium paying employers both in Victoria and nationally were just as likely to:

- Be given suitable duties at the time they returned to work;
- Return to their pre-injury hours of work at the time they returned to work; and
- Find the return to work plan helpful.

A higher proportion of injured workers from Victorian self-insurers had a return to work plan.

Injured workers from self-insured employers in Victoria were more likely to report that management would do what they can to help them return to work, but less likely to report that the work they do is important to them.

The demographics for Victorian injured workers from self-insured employers was different to the demographics for injured workers from very large premium paying employers both in Victoria and nationally. Victorian injured workers from self-insured employers had a lower proportion of male injured workers and a lower average age.

The claims characteristics for Victorian injured workers from self-insured employers was also different. On average, VSI injured workers have fewer days compensation paid, a lower claim cost and a lower rehabilitation cost.

## Summary of Differences

The following table summarises the 2001/02 VSI results and identifies differences that are statistically significant between self-insured employers in Victoria, and other very large employers in Victoria and nationally.

A superscript letter in a column means that the survey estimate noted in that column is significantly greater (at the 95% confidence level for capital letters and at the 90% confidence level for lowercase letters) than comparable estimates shown in the column(s) noted. The corresponding letters for comparison may be found in the column header.

The results for VSI and the very large employers in Victoria and nationally are not weighted.

Indicator	VSI A	VIC B	\$20 m +		
			VIC C	VIC Priv D	Nat E
<b>RTW Outcomes</b>					
RTW rate (%)	92 <sup>B</sup>	83	88	90	89
Durable RTW (%)	81 <sup>B</sup>	74	80	84	82
Median length of durable RTW (days)	144	147	165	142	148
Non-durable RTW (%)	10	8	9	6	7
Median length of non-durable RTW (days)	79	53	46	80	53
Compensation payment status at time of interview (%)	25	28	21	20	21
Full RTW (employment as only source of income at time of interview) (%)	59	54	59	58	63
Partial RTW (employment plus any other source of income at time of interview) (%)	24	21	23	26	20
Non-durable RTW / no RTW (income from all sources except employment) (%)	17	25 <sup>A</sup>	17	16	17
Continuity of employer (%)	95 <sup>B</sup>	84	96	95	93
Returning to same duties (%)	66	69	72	73	76 <sup>A</sup>
Same employer/ Same duties (%)	65	63	71	71	73 <sup>A</sup>
Same employer/ Different duties (%)	30 <sup>BE</sup>	21	25	23	20
Different employer/ Same duties (%)	2	7 <sup>A</sup>	1	1	2
Different employer/ Different duties (%)	3	9 <sup>A</sup>	4	4	4

<b>Table 1: VSI comparison with other very large employers in Victoria and Nationally</b>					
<b>Indicator</b>	<b>VSI A</b>	<b>VIC B</b>	<b>\$20 m +</b>		
			<b>VIC C</b>	<b>VIC Priv D</b>	<b>Nat E</b>
<b>RTW Process Measures</b>					
<b>Workplace Culture</b>					
Work importance (mean rating)	4.2	4.4 <sup>A</sup>	4.5 <sup>A</sup>	4.4 <sup>a</sup>	4.4 <sup>A</sup>
Work satisfaction (mean rating)	4.1	4.1	4.0	4.0	4.2 <sup>c</sup>
Valued at work (mean rating)	3.8	3.7	3.6	3.5	3.8 <sup>D</sup>
Management help RTW (mean rating)	3.8 <sup>BcD</sup>	3.4	3.5	3.4	3.7
OH&S spending (mean rating)	3.5 <sup>b</sup>	3.3	3.4	3.4	3.4
<b>Making a claim</b>					
Ease of getting information to put a claim (%)	80 <sup>B</sup>	71	80	79	82
Ease of putting a claim (%)	70 <sup>B</sup>	63	66	65	71
Most help given when putting a claim: Employer (%)	20	19	14	16	16
Most help given when putting a claim: No one (%)	16	23 <sup>A</sup>	25 <sup>A</sup>	22	18
Most help given when putting a claim: Doctor (%)	11	10	9	7	10
Most help given when putting a claim: Someone from work (%)	9	11	11	10	11
Most help given when putting a claim: OH&S Officer (%)	9 <sup>B</sup>	5	15 <sup>a</sup>	17 <sup>A</sup>	15 <sup>A</sup>
Most help given when putting a claim: Supervisor/ Manager (%)	6 <sup>BdE</sup>	2	2	1	1
Most help given when putting a claim: RTW Coordinator at work (%)	3 <sup>BcDE</sup>	0	0	0	1
Most help given when putting a claim: Insurer (%)	1	4	2	2	1
Previous claim experience (%)	30	31	47 <sup>A</sup>	38	38
<b>Reasons for RTW &amp; not working</b>					
Total reasons for RTW: Wanted to RTW (%)	41	44	50 <sup>E</sup>	45	39
Total reasons for RTW: Recovered from injury (%)	38	40	42	40	45 <sup>a</sup>
Total reasons for RTW: Assisted by RTW process (%)	20	15	19	19	18
Total reasons for RTW: Net economic need (%)	18	25 <sup>a</sup>	25	29 <sup>a</sup>	21
Total reasons for RTW: WorkCover/employer pressure (%)	12 <sup>BCDE</sup>	7	3	3	4
Total reasons for RTW: Health provider influence (%)	10	14	11	12	11

<b>Table 1: VSI comparison with other very large employers in Victoria and Nationally</b>					
Indicator	VSI A	VIC B	\$20 m +		
			VIC C	VIC Priv D	Nat E
Total reasons for not working: Injury related (%)	60	74 <sup>a</sup>	54	46	67
Total reasons for not working: Left employment (%)	28	24	12	15	20
Total reasons for not working: Retrenched/dismissed (%)	2	10	0	0	5
<b>RTW plan</b>					
Development of RTW plan (%)	69 <sup>BCDE</sup>	44	55	53	55
Involvement in development of RTW plan (%)	76	80	83	74	80
Helpfulness of RTW plan (%)	75	69	74	77	78
Assistance given to follow RTW plan (%)	53	55	64	65	63 <sup>a</sup>
Who helped to follow RTW plan: Main supervisor (%)	19	14	21	16	22
Who helped to follow RTW plan: Workplace rehab coordinator (%)	14 <sup>B</sup>	7	14	12	15
Who helped to follow RTW plan: Someone else (%)	11 <sup>B</sup>	5	4	7	9
Who helped to follow RTW plan: Employer (%)	7	12	10	12	13 <sup>a</sup>
Who helped to follow RTW plan: Doctor (%)	7	5	6	9	5
Who helped to follow RTW plan: Rehab provider (%)	5	17 <sup>A</sup>	16 <sup>A</sup>	14 <sup>A</sup>	14 <sup>A</sup>
Who helped to follow RTW plan: Insurer (%)	2	4	1	2	2
<b>RTW – timing and duties</b>					
Readiness to RTW (%)	69	72	81 <sup>A</sup>	81 <sup>a</sup>	75
Suitable duties at RTW (%)	80	76	80	81	80
Change in duties at RTW (%)	76	70	77	77	74
Changes in duties at RTW: Lighter duties (%)	69	63	65	66	65
Changes in duties at RTW: Reduced hours (%)	25	23	27	26	27
Changes in duties at RTW: No heavy lifting (%)	21	25	30 <sup>a</sup>	32 <sup>a</sup>	23
Changes in duties at RTW: No change (%)	17	26 <sup>A</sup>	17	18	20
Return to previous hours (%)	42	49	38	42	48 <sup>c</sup>
Partial RTW at RTW (%)	40 <sup>Be</sup>	25	34	32	33
<b>Rating of help to RTW</b>					
Most assistance given: Doctor (%)	24	26	34 <sup>AE</sup>	40 <sup>AE</sup>	25
Most assistance given: Physiotherapist (%)	20 <sup>BCDE</sup>	13	9	7	14

<b>Table 1: VSI comparison with other very large employers in Victoria and Nationally</b>					
Indicator	VSI A	VIC B	\$20 m +		
			VIC C	VIC Priv D	Nat E
Most assistance given: Someone from work (%)	18	14	16	14	17
Most assistance given: Myself (%)	11	20 <sup>A</sup>	13	12	15
Most assistance given: Rehab provider (%)	9	6	10	10	11
Most assistance given: No one (%)	4	5	2	2	3
Most assistance given: Insurer (%)	1	3	1	0	3 <sup>a</sup>
<b>Rating of insurer's customer service</b>					
Contact with insurer in the last three months (%)	26	39 <sup>A</sup>	37 <sup>A</sup>	37 <sup>a</sup>	39 <sup>A</sup>
Attitude to claim (mean rating)	3.2	3.2	3.2	3.0	3.6 <sup>ACD</sup>
Accuracy of information (mean rating)	3.1	3.0	3.2	3.0	3.5 <sup>ACD</sup>
Response to enquiries (mean rating)	3.3 <sup>BD</sup>	3.0	3.1	2.9	3.5 <sup>CD</sup>
Helpfulness (mean rating)	3.3 <sup>BCD</sup>	2.9	2.9	2.7	3.4 <sup>CD</sup>
Understanding of worker's situation (mean rating)	3.1	2.9	3.0	2.8	3.3 <sup>aCD</sup>
Communicating with worker (mean rating)	3.2 <sup>BCD</sup>	2.7	2.8	2.5	3.2 <sup>CD</sup>
Giving advice about claim (mean rating)	2.9 <sup>b</sup>	2.7	2.8	2.6	3.2 <sup>ACD</sup>
Giving advice about rights (mean rating)	2.8	2.8	2.8	2.7	3.1 <sup>AD</sup>
<b>Demographics</b>					
Gender: proportion of males (%)	44	66 <sup>A</sup>	53 <sup>a</sup>	60 <sup>A</sup>	58 <sup>A</sup>
Average age (years)	37	42	42 <sup>A</sup>	42 <sup>A</sup>	42 <sup>A</sup>
Language other than English spoken at home (%)	11 <sup>e</sup>	12	10	14 <sup>E</sup>	7
Average number of days compensation paid (days)	50	64	59 <sup>a</sup>	55	53
Average claim cost (\$)	4305	8225	7379 <sup>A</sup>	6689 <sup>A</sup>	8657 <sup>Ad</sup>
Participation in rehabilitation (%)	21	38	27	33 <sup>A</sup>	28 <sup>a</sup>
Average cost of rehabilitation (\$)	777	1130	1076 <sup>A</sup>	1136	1179 <sup>A</sup>

## Reading this Report

### Reading the graphs

- The relevant survey questions are identified in the graph header.
- Each column is a percentage of the base.
- The base for the graphs refers to the total number of responses upon which the percentages have been calculated. This is identified under the left-hand corner of the graph.

### Reading the tables

- The relevant survey questions are identified in the table header.
- The base for each table is identified under the left-hand corner of the table.
- The base for each column is given in parentheses under the column header.
- A superscript *capital* letter in a column means that the survey estimate noted in that column is significantly greater *at the 95% confidence level* than comparable estimates shown in the column(s) noted. The corresponding capital letters for comparison may be found in the column header.
- A superscript *lowercase* letter in a column means that the survey estimate noted in that column is significantly greater *at the 90% confidence level*.
- “n/a” means that the particular cell is not applicable and no result can be reported.
- “-” means that there were no responses for the cell or the responses were too low to provide a percentage.
- Subtotals are in bold and right justified.
- Proportions are rounded to the nearest whole percent.

### Statistical significance

Differences at a 90% as well as 95% confidence interval are reported, due to the small sample sizes. A difference in proportions that *is* significant at the 90% confidence interval, but *not* at the 95% confidence interval is denoted by a superscript 90% (“90”).

The report is primarily on differences between VSI and employers with more than \$20 million in remuneration. Where no differences are detected between VSI and employers with more than \$20 million in remuneration, then differences are reported at \$5 million.

### Weighting

The results for this report are not weighted because the total population of injured workers by employer size is not available. Without the weighting, the results are not adjusted to account for different time periods and the difference in population sizes across jurisdictions.

### Employer size

Comparisons between businesses of different sizes are made throughout the report. A “very large employer” is defined as a business whose remuneration exceeds \$20 million. A “large employer” is defined as a business whose remuneration exceeds \$5 million.

## **Disclaimer**

Please note that, in accordance with our Company's policy, we are obliged to advise that neither the Company nor any member nor employee undertakes responsibility in any way whatsoever to any person or organisation (other than **Victorian WorkCover Authority**) in respect of information set out in this report, including any errors or omissions therein, arising through negligence or otherwise however caused.

# 1. Return to Work Outcome Measures

The RTW Monitor provides outcome measures for the early part (the first seven to nine months) of a claim. Interviews are conducted with injured workers who have had at least ten days compensation paid within a fixed time (just over six months) after workers' compensation claims had been made.

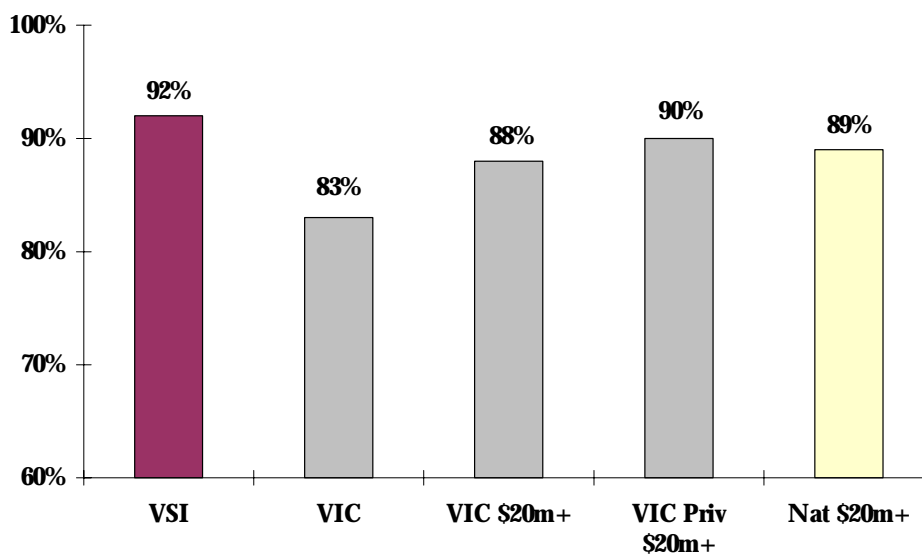
## 1.1 Return to work

Return to work refers to an injured worker returning to *any* paid employment, with their pre-injury employer or with another employer.

- In 2001/02 nine in ten (92%) Victorian injured workers from self-insured employers had returned to work (Figure 1) by the time they were interviewed, just over six months after submitting a claim.
- The RTW rate has been stable over the four years of the VSI RTW Monitor except for an abnormal peak in 1999/00 (96%).
- The VSI RTW rate (92%) was substantially higher than the rate for injured workers from all premium paying employers in Victoria (83%) and injured workers nationally (83%).
- \* However there was no difference in the RTW rate observed when compared against very large premium paying employers both at the Victorian (88%) and Australian national level (89%).
- \* The VSI RTW rate was higher than the large premium paying employers in Victoria (86%) and nationally (87%)<sup>90%</sup>.

Figure 1: RTW rate

Q3. Would you please tell me whether you have returned to work at all since you put in your WorkCover claim?



Base: All respondents  
VSI = 212    VIC = 600    VIC \$20m+ = 128    VIC Priv \$20m+ = 81    Nat \$20m+ = 436



## 1.2 Durability of RTW

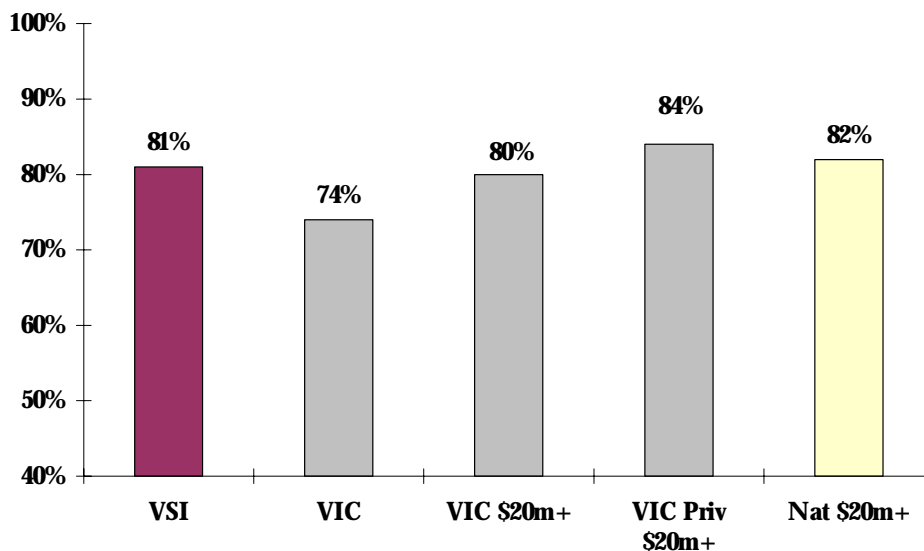
Durable RTW refers to an injured worker who has returned to work and is still working at the time of interview, just over six months after making their claim. The RTW Monitor measures durability of RTW for the early part (the first seven to nine months) of workers' compensation claims.

### **Durable RTW**

- In 2001/02 the *durable* RTW rate (Figure 2) for Victorian injured workers from self-insured employers was 81%, higher than injured workers from all Victorian premium paying employers (74%) and injured workers nationally (73%).
- \* There was no difference in the *durable* RTW rates between VSI and injured workers from very large premium paying employers in both Victoria (80%) and nationally (82%).

**Figure 2: Durable RTW rate**

Q8. *Are you currently working in a paid job?*



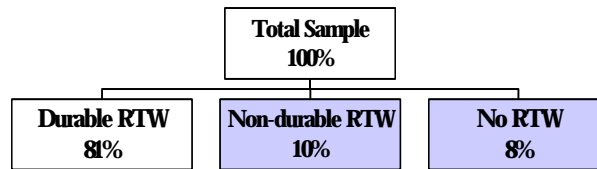
Base: All respondents  
VSI = 212    VIC = 600    VIC \$20m+ = 128    VIC Priv \$20m+ = 81    Nat \$20m+ = 436

### **Length of durable RTW**

- The median number of days back at work for Victorian injured workers from self-insured employers who were working at the time they were interviewed (144 days) was similar to both injured workers from all premium paying employers (147 days) and injured workers nationally (150 days).
- There has been a decline in the durability of successful RTW attempts from a peak of 170 days in 1999/00 to 146 days in 2001/02 for injured workers from Victorian self-insured employers.
- \* Injured workers from very large premium paying employers in Victoria returned to work earlier (165 days) than injured workers from Victorian self-insured employers (144 days).
- \* The median length of durable RTW for injured workers from Victorian self-insurers was similar to injured workers from very large Victorian private employers (142 days) and nationally (148 days).

### **Non-durable RTW**

- Two in ten injured workers from self-insured employers in Victoria were not working at the time of interview:
  - One in ten (8%) injured workers had not returned to work; and
  - One in ten (10%), had a non-durable RTW.



- A far *lower* proportion of Victorian injured workers from self-insured employers did not return to work (8%) compared with injured workers from all premium paying employers (17%).
- \* The proportion of Victorian injured workers from self-insurers (8%) who did not return to work is lower than injured workers from large premium paying employers both in Victoria (14%) and nationally (13%)<sup>90%</sup>.
- The proportion of Victorian injured workers from self-insured employers with a *non-durable* RTW (10%) was similar to that of injured workers for all Victorian premium paying employers (8%).
- \* The VSI *non-durable* RTW rate (10%) was similar to injured workers from very large premium paying employers both in Victoria (9%) and nationally (7%).

### **Length of non-durable RTW**

- In 2001/02 the median time back at work was 79 calendar days for those injured workers from self-insured employers who had returned to work *and were no longer working* at the time of interview, a dramatic increase from 37 days in 1999/00.
- The length of non-durable RTW for Victorian injured workers from self-insured employers (79 days) was longer than injured workers from all premium paying employers in Victoria (53 days) and nationally (58 days).
- \* The duration of RTW for Victorian injured workers from self-insured employers (79 days) was longer compared with injured workers from very large premium paying employers both in Victoria (46 days) and nationally (53 days), but similar to injured workers from very large private sector employers in Victoria (80 days).

## **1.3 Income at time of interview**

Durability of RTW is derived from several related outcome measures – working in paid employment at the time of interview, receiving compensation payments at the time of interview and other income sources at the time of interview.

- One in four (25%) Victorian injured workers from self-insured employers reported they were still receiving weekly payments at the time of the interview, similar to injured workers from all premium paying employers (28%), and injured workers nationally (25%).
- \* The proportion of injured workers from Victorian self-insured employers who reported they were still receiving weekly payments is similar to injured workers from very large premium paying employers in Victoria (21%) and nationally (21%).
- The proportion of Victorian injured workers from self-insured employers receiving compensation payments increased between 1998/99 to 2000/01, but has levelled off in the current year.

- A higher proportion of Victorian injured workers from self-insured employers received their main income from wages or a salary (76%) compared with injured workers from all premium paying employers in Victoria (70%) and nationally (70%).
- \* However, the proportion of Victorian injured workers from self-insured employers who received their main income from wages or a salary (76%) was no different to injured workers from very large premium paying employers in Victoria (78%) and nationally (78%).
- Accordingly, a lower proportion of Victorian injured workers from self-insured employers (9%) reported compensation payments, compared with injured workers from all premium paying employers (17%) and nationally (16%).
- \* However, it was no different to injured workers from very large premium paying employers in Victoria (13%) and nationally (12%).
- \* Injured workers from large premium paying employers nationally (14%) were more likely to report compensation payments as their *main* source of income than injured workers from Victorian self-insured employers (9%)<sup>90%</sup>.
- \* A higher proportion of injured workers from Victorian self-insured employers (8%) reported their *main* source of income was their partner's salary than injured workers from very large premium paying employers nationally (3%).
- The reported income sources of injured workers from self-insured employers have not changed substantially over the four waves of the RTW Monitor.

When *all* income sources at the time of interview were considered:

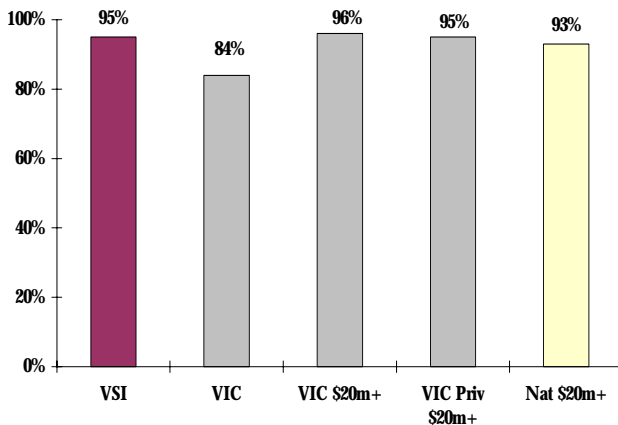
- Six in ten Victorian injured workers from self-insured employers (59%) had a full RTW, reporting that their only source of income was from employment.
- Two in ten Victorian injured workers from self-insured employers (24%) had a partial RTW, reporting employment plus any other source of income.
- A further two in ten (17%) Victorian injured workers from self-insured employers had a non-durable RTW, or had not returned to work – reporting that they did not receive any income from employment.
- \* A lower proportion of injured workers from self-insured employers in Victoria (5%) reported that they receive *workers' compensation only* than injured workers from large premium paying employers in Victoria (10%), Victorian private employers (10%) and nationally (9%)<sup>90%</sup>.
- \* A higher proportion of injured workers from self-insured employers in Victoria (5%) reported they receive *income from employment and social security* than injured workers from very large premium paying employers in Victoria (2%)<sup>90%</sup>, and nationally (1%).
- After a steady decline between 1998/99 and 2000/01, VSI's full RTW rate has bottomed out at 59%.
- There has been a steady increase in VSI's partial RTW rate to a level that is substantially higher than and national rate, but is comparable to the Victorian premium payer rate.
- There has been only slight fluctuation in the non-durable/ no RTW rate.

## 1.4 Employment and duties

- Almost all (95%) Victorian injured workers from self-insured employers returned to the *same employer* (Figure 3) when they returned to work.
- This proportion is higher than the injured workers from all premium paying employers in both Victoria (84%) and nationally (85%).
- \* The proportion of injured workers from VSI who returned to the *same employer* is no different to very large premium paying employers in Victoria (96%) and nationally (93%).
- \* A higher proportion of injured workers from VSI returned to the *same employer* (95%) than injured workers from large premium paying employers in Victoria (91%)<sup>90%</sup>, Victorian private employers (89%)<sup>90%</sup> and nationally (91%)<sup>90%</sup>.
- Self-insured employers have had a consistently high rate of returning injured workers to the *same employer* over the last four years.
- Two thirds (66%) of Victorian injured workers from self-insured employers returned to the *same duties* (Figure 4) when they returned to work.
- This proportion is comparable to injured workers from all premium paying employers in Victoria (69%), but is lower than injured workers nationally (74%).
- \* The proportion of Victorian injured workers from self-insured employers who returned to the *same duties* (66%) is similar to injured workers from very large employers in Victoria (72%), but lower than injured workers nationally (76%).

**Figure 3: Continuity of employer**

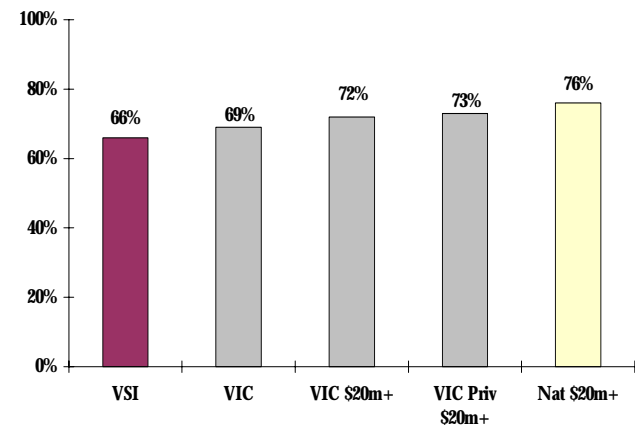
Q11. [Are/Were] you working with the same employer you were working for when you incurred your original injury?



Base: Have returned to work  
 VSI = 194    VIC \$20m+ = 113    Nat \$20m+ = 387  
 VIC = 495    VIC Priv \$20m+ = 73

**Figure 4: Return to same duties**

Q12. [Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?



Base: Have returned to work  
 VSI = 194    VIC \$20m+ = 113    Nat \$20m+ = 387  
 VIC = 495    VIC Priv \$20m+ = 73

- Victorian injured workers from self-insured employers were more likely to return to *different duties at the same employer* (30%) compared with injured workers from all premium paying employers in Victoria (21%), injured workers nationally (17%).
- \* A higher proportion of injured workers from Victorian self-insured employers (30%) returned to *different duties at the same employer* than injured workers from very large premium paying employers nationally (20%).

## 2. Return to Work Process Measures

The RTW Monitor provides a unique source of information about the experience of injured workers in a range of processes and programs that have been developed to assist their return to work. These processes are influenced by the attitudes of their employer, perceptions of their workplace and identify the awareness of formal programs such as RTW plans.

### 2.1 Workplace culture

A series of statements were introduced to the RTW Monitor to measure injured workers' perspective of workplace culture. Injured workers were asked how much they agreed or disagreed with the statements about workplace culture, where 1 was "strongly disagree" and 5 was "strongly agree". The average score for all respondents is reported.

- Victorian injured workers from self-insured employers were most likely to agree that the work that they did was important (4.2) and they were satisfied with the work that they did (4.1).
- However, injured workers were less likely to agree that they felt valued at their workplaces (3.8), and that management maintained good OH&S practices (3.5).
- \* Compared with injured workers from very large premium paying employers in Victoria and nationally, Victorian injured workers from self-insured employers gave lower ratings for work importance, but higher ratings for management helping them RTW.

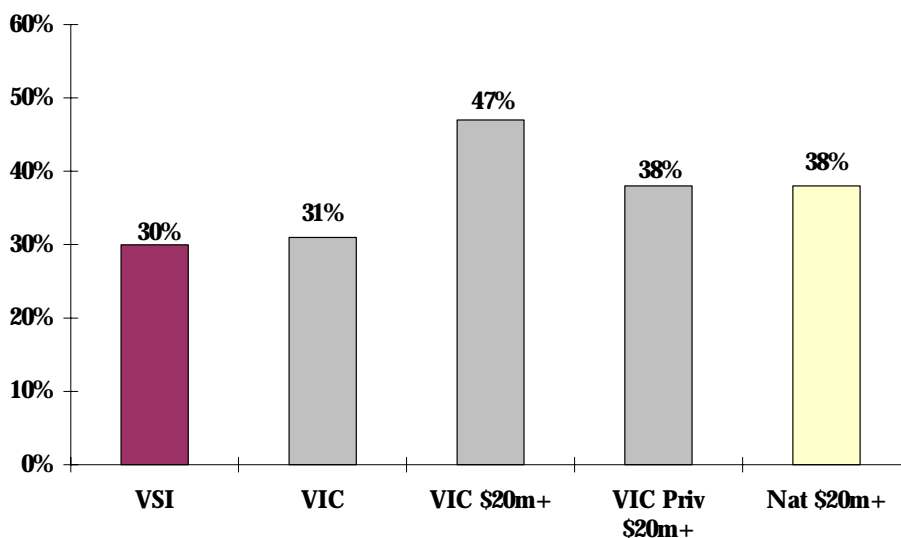
### 2.2 Previous claim experience

A question about previous claims was introduced in the May wave of the 2001/02 RTW Monitor. It was found that one in three (30%) injured workers from self-insured employers reported a previous claim (Figure 5).

The proportion of Victorian injured workers from self insured employers with more than one claim is similar to both injured workers from all premium paying employers (31%), and injured workers injured workers nationally (32%), but lower than injured workers from very large premium paying employer in Victoria (47%).

**Figure 5: Previous claim May 2002**

*Q1a. Apart from the claim for a work injury you made in September or October last year have you had any other workers' compensation claims?*



Base: All respondents  
 VSI = 112    VIC = 300    VIC \$20m+ = 62    VIC Priv \$20m+ = 37    Nat \$20m+ = 211

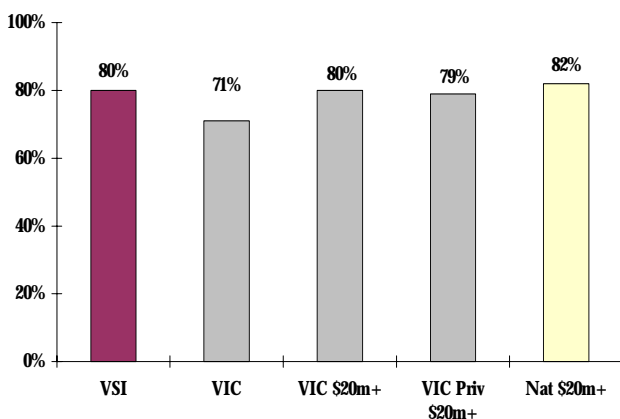
### 2.3 Claim process

RTW processes can be considered to commence at the time when the claim is lodged. Issues that occur at the time of claim may affect access to RTW services.

- Eight in ten (80%) Victorian injured workers from self-insured employers found it easy to get the information they required to make a claim (Figure 6).
- \* The proportion is higher than injured workers from all premium paying employers (71%), but similar to injured workers from very large premium paying employers in Victoria (80%) and nationally (82%).
- This proportion has been declining steadily from a peak of 88% in 1999/00.
- Seven in ten (70%) Victorian injured workers from self-insured employers reported that it was simple to put in a claim (Figure 7).
- \* This proportion is higher than injured workers from all premium paying employers (63%), but no different to injured workers from very large premium paying employers in Victoria (66%) and nationally (71%).

**Figure 6: Easy to get information for a claim**

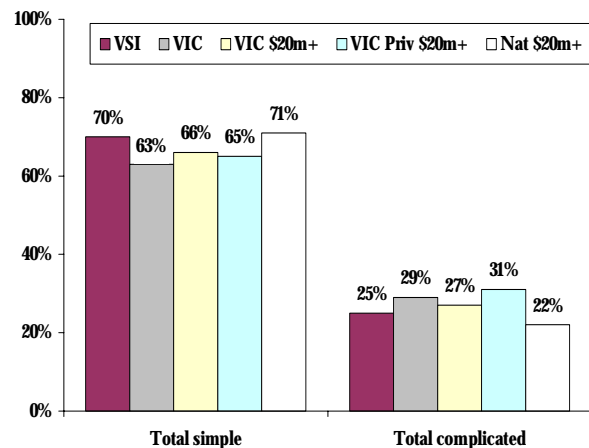
Q1. When you put in your claim under <jurisdiction>, was it easy to get the information you needed to make a claim?



Base: All respondents  
 VSI = 212    VIC \$20m+ = 128    Nat \$20m+ = 436  
 VIC = 600    VIC Priv \$20m+ = 81

**Figure 7: Ease of putting in a claim**

Q2a. Would you describe the process of putting a claim as 'simple', 'very simple', 'complicated' or 'very complicated'?



Base: All respondents  
 VSI = 212    VIC \$20m+ = 128    Nat \$20m+ = 436  
 VIC = 600    VIC Priv \$20m+ = 81

- Victorian injured workers from self-insured employers were most likely to report receiving help with their claim from their employer (20%).
- The proportion of Victorian injured workers from self-insured employers reporting that their Doctor helped them the most with their claim has halved from two in ten in 1997/98 to one in ten in the current year.
- \* Victorian injured workers from self-insured employers were less likely to report that no one helped them (16%), than those from all premium paying employers in Victoria (23%) and very large premium paying employers in Victoria (25%).
- \* Compared with injured workers from very large premium paying employers in Victoria and nationally, Victorian injured workers from self-insured employers were less likely to report that the OH&S officer helped them most with their claim, and more likely to report that their RTW coordinator at work and their supervisor helped.

## **2.4 Reasons for RTW or not returning to work**

Recovery from injury is the main reason for returning to work for Victorian injured workers from self-insured employers. A minority of injured workers returned because of economic need. Injury related reasons predominated for those with unsuccessful RTW outcomes.

- The majority of Victorian injured workers from self-insured employers returned to work because they wanted to (41%) or they had recovered from their injury (38%).
- Victorian injured workers from self-insured employers were more likely to RTW because they:
  - \* Wanted to keep their job (8%) than those from large Victorian premium paying employers (4%)<sup>90%</sup> and private employers (3%);
  - \* Wanted to return to work (41%) than those from large premium paying employers nationally (34%)<sup>90%</sup>;
  - \* Were bored at home (16%) than those from very large employers nationally (11%);
  - assistance with the RTW process (20%) than those from all premium paying employers in Victoria (15%)<sup>90%</sup> and nationally (13%); and
  - \* Experienced pressure from their insurer or employer (12%) than Victorian injured workers (7%), injured workers nationally (7%) and injured workers from very large employers in Victoria (3%) and nationally (4%).
- Victorian injured workers from self-insured employers were less likely to RTW due to:
  - \* recovery from injury (38%) than injured workers from very large employers nationally (45%)<sup>90%</sup>; and
  - financial pressure (18%) than those from premium paying employers (25%) and injured workers nationally (26%).
- There has been a substantial decline in the proportion of Victorian injured workers from self-insured employers returning to work because they recovered from their injury from six in ten (58%) in 1998/99 to four in ten (38%) in 2001/02.
- The proportion reporting changed duties has increased from one in ten (11%) in 2000/01 to two in ten (18%) in 2001/02.
- There has also been a gradual rise in the proportion reporting that they felt pressure from their employer, and that they wanted to keep their job.
- Victorian injured workers from self-insured employers who were not working at the time of interview most commonly reported that they had not returned to work because they were still injured (50%).
- Victorian injured workers from self-insured employers were more likely *not* to have returned to work because they had resigned (15%) compared with those from all premium paying employers (5%) and nationally (4%).
- There has been a substantial decrease in the proportion of Victorian injured workers from self-insured employers reporting that they had not returned to work for reasons relating to their injury from seven in ten (71%) in 2000/01 to six in ten (60%) in 2001/02.
- Conversely, there has been an increase in the proportion reporting that they had left employment from two in ten (19%) in 2000/01 to three in ten (28%) in 2001/02.

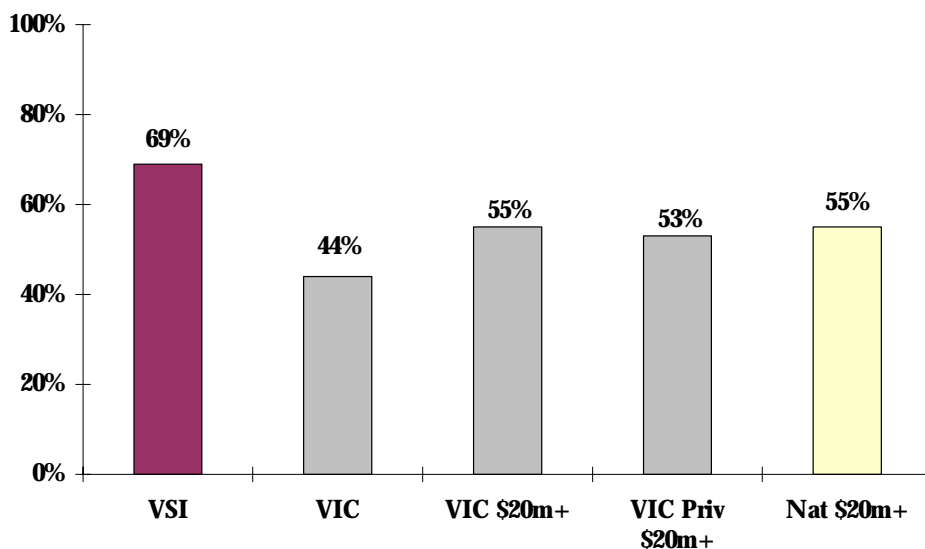
## 2.5 Return to work plans

RTW plans are a formal process aiming to identify specific strategies to assist the injured worker to RTW.

- Seven in ten (69%) Victorian injured workers from self-insured employers reported they received a RTW plan (Figure 8).
- This proportion is higher than injured workers from all premium paying employers in both Victoria (44%) and nationally (47%).
- \* This proportion is also higher than injured workers from very large premium paying employers in Victoria (55%), private employers in Victoria (53%) and nationally (55%).
- There has been a substantial increase in the use of RTW plans from five in ten (50%) in 1999/00 to seven in ten (69%) in 2001/02.

**Figure 8: Development of RTW plan**

**Q13.** *Did anyone write a plan of action with you to help you to return to work? It could have been called a return to work plan or a rehabilitation plan. Either your employer or a rehabilitation provider would have been involved.*



Base: All respondents  
 VSI = 212    VIC = 600    VIC \$20m+ = 128    VIC Priv \$20m+ = 81    Nat \$20m+ = 436

- Three quarters (76%) of Victorian injured workers from self-insured employers who received a RTW plan were involved in the development of that plan.
- \* The proportion of Victorian injured workers from self-insured employers who were involved in the development of that plan is no different to injured workers from very large premium paying employers both in Victoria (83%) and nationally (80%), but lower than injured workers from large premium paying employers in Victoria (85%)<sup>90%</sup>.
- Three in four (75%) Victorian injured workers from self-insured employers who were involved in a RTW plan in 2000/01 found the plan to be helpful.
- \* This proportion is no different to injured workers from very large employers in Victoria (74%) and nationally (78%).
- The proportion of Victorian injured workers from self-insured employers reporting their plan to be helpful has declined slightly since 1999/00.

- Over half (53%) of injured workers reported being given help to do what was recommended in the plan.
- \* This proportion is lower than injured workers from very large premium paying employer nationally (63%)<sup>90%</sup>.
- Victorian injured workers from self-insured employers were most likely to report that they received help with their RTW plans from their main supervisor at work (19%) and a rehabilitation coordinator in the workplace (14%).

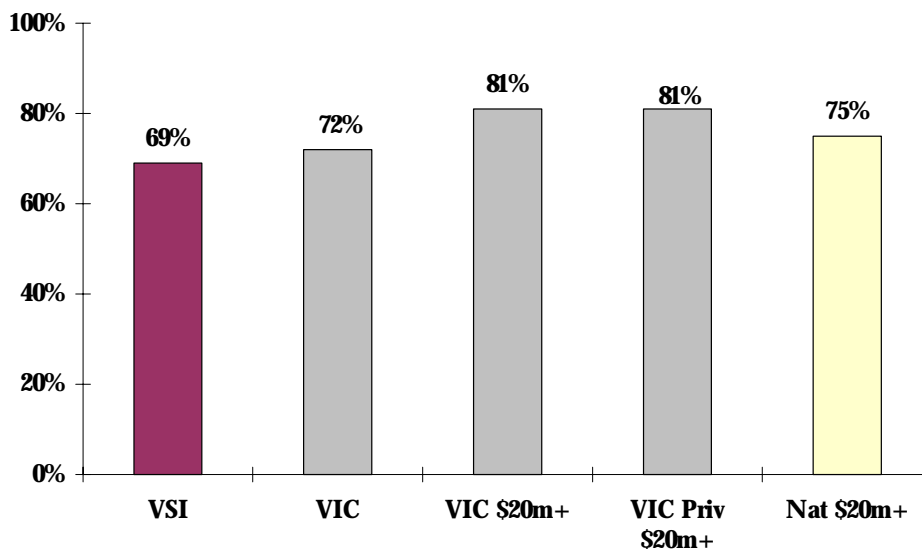
## 2.6 Timing of RTW and changes to work duties

Perception of the suitability of duties and readiness for RTW are measured together with the extent to which changes in duties or hours worked are used to achieve RTW.

- Seven in ten (69%) Victorian injured workers from self-insured employers who had returned to work felt ready to do so (Figure 9), similar to the injured workers from all premium paying employers in Victoria (72%) and nationally (73%),
- \* A lower proportion of injured workers from Victoria self-insured employers (69%) felt ready to return to work than injured workers from very large (\$20 million) Victorian premium paying employers (81%) and private employers (81%)<sup>90%</sup>.
- Since 1998/99, there has been a slight downward trend in the proportion of Victorian injured workers from self-insured employers reporting that they felt ready.

**Figure 9: Readiness to RTW**

Q7. *Did you feel ready to return to work?*



Base: Had returned to work  
 VSI = 194    VIC = 495    VIC \$20m+ = 113    VIC Priv \$20m+ = 73    Nat \$20m+ = 387

- Eight in ten (80%) Victorian injured workers from self-insured employers were given duties that they considered to be suitable when they returned to work, similar to the proportion of injured workers from all premium paying employers in Victoria (76%) and nationally (78%).
- \* The proportion of injured workers who were given suitable duties is similar to injured workers from very large premium paying employers both in Victoria (80%) and nationally (80%).
- A higher proportion of Victorian injured workers from self-insured employers (76%) reported a change in duties when they returned to work, than injured workers from premium paying employers nationally (68%).

- \* The proportion was no different to injured workers from very large premium paying employers in Victoria (77%) and nationally (74%).
- A far greater proportion of Victorian injured workers from self-insured employers (40%) had a partial RTW (were receiving weekly payments from WorkCover in addition to wages at the time of return to work) compared with injured workers from all premium paying employers in Victoria (25%) and nationally (25%).
- \* The VSI partial RTW rate at the time of RTW (40%) was no different from very large Victorian premium paying employers (34%) and private employers (32%). However, the VSI rate was higher than injured workers from very large premium paying employers nationally (33%)<sup>90%</sup>.
- Victorian injured workers from self-insured employers (42%) were less likely to return to their previous hours than injured workers nationally (53%).
- \* The proportion is no different from very large (\$20 million) employers in Victoria (38%) and nationally (48%).

## **2.7 Sources of assistance with RTW**

A range of people and organisations become involved in the RTW process. Employers, treating health professionals, rehabilitation providers and workers' compensation authorities can all play a role.

- Victorian injured workers from self-insured employers were far more likely to report that they had received the most help from a physiotherapist and less likely to report that they themselves were of most help, compared with injured workers from all premium paying employers and injured workers nationally.
- Victorian injured workers from self-insured employers perceived all people in the RTW process as being more helpful compared with injured workers nationally.
- \* Compared with injured workers from very large premium paying employers, injured workers from self-insured employers in Victoria were more likely to report that their doctor and physiotherapist gave them the most assistance to RTW.
- Where someone was mentioned as making it harder to return to work, a person from the workplace was the most commonly reported.

## **2.8 Insurer services**

Customer service is an important element in achieving positive RTW outcomes. The RTW Monitor measures the helpfulness, courtesy and understanding of the agencies managing the claims. Accuracy of information, advice about rights and communication are also measured.

- Generally, injured workers from self-insured employers rated their insurance services more highly than workers from all premium paying employers in Victoria, but lower than injured workers nationally.

### 3. Demographic and claim characteristics

Some Scheme based data is provided with the sample. This data is de-identified for analysis. It includes age, gender, employer size and cost characteristics. Language spoken is derived from the survey.

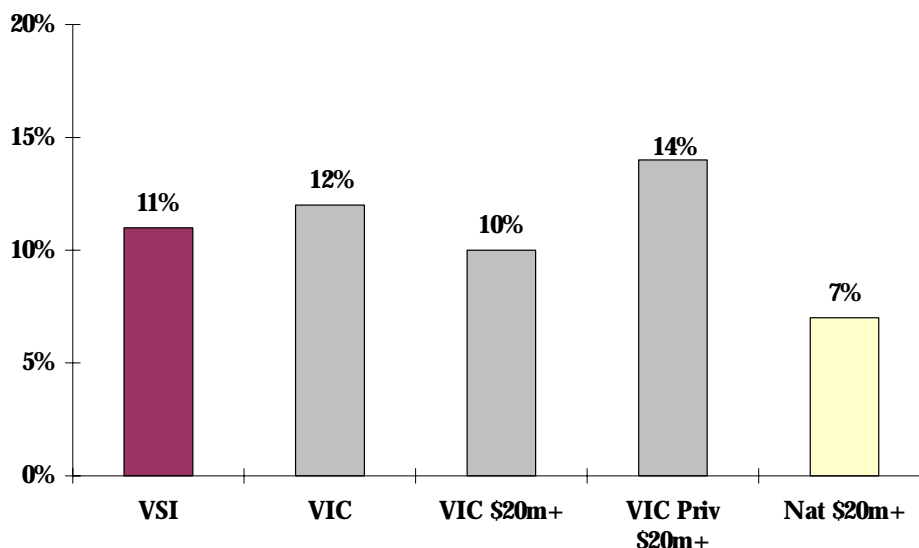
#### 3.1 Demographics

- In 2001/02, 44% of Victorian injured workers from self-insured employers were male, significantly lower than the injured workers from all premium paying employers in Victoria (66%) and nationally (64%).
- \* The proportion of male Victorian injured workers from self-insured employers is lower than injured workers from very large premium paying private employers in Victoria (60%) and nationally (58%).
- The average age of Victorian injured workers from self-insured employers was 37 years, lower than all premium paying employers in Victoria (42 years) and nationally (41 years).
- \* The average age of Victorian injured workers from self-insured employers is also lower than injured workers from very large premium paying employers in both Victoria (42) and nationally (42).
- One in ten (11%) Victorian injured workers from self-insured employers spoke a language other than English (Figure 10) similar to the injured workers from all premium paying employers in Victoria (12%) and injured workers nationally (8%).
- \* The proportion of Victorian injured workers from self-insured employers who spoke a language other than English is higher than injured workers from large premium paying employers nationally (7%)<sup>90%</sup>.

**Figure 10: Language other than English spoken at home**

Q2c.

*What is the language you usually speak at home*



Base: All respondents  
 VSI = 212    VIC = 600    VIC \$20m+ = 128    VIC Priv \$20m+ = 81    Nat \$20m+ = 436

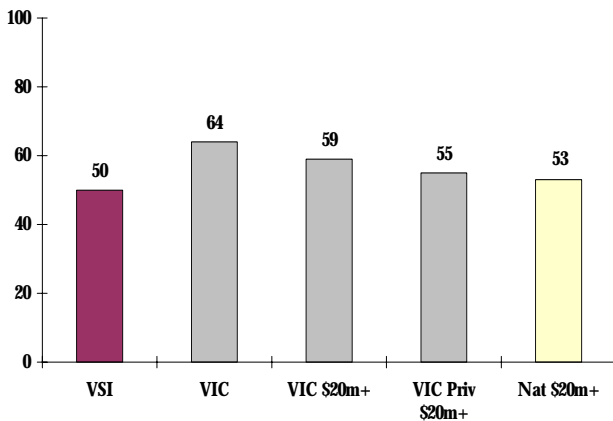
### 3.2 Days compensation paid

- The average number of days compensation paid by Victorian self-insured employers to injured workers was 50 (Figure 11).
- \* This was substantially lower than the premium paying employers in Victoria (64 days), nationally (60 days) and very large premium paying employers in Victoria (59 days)<sup>90%</sup>.
- The average number of days compensation paid has risen substantially from a low of 35 days in 1999/00 to 50 days in 2001/02.

### 3.3 Average claim cost

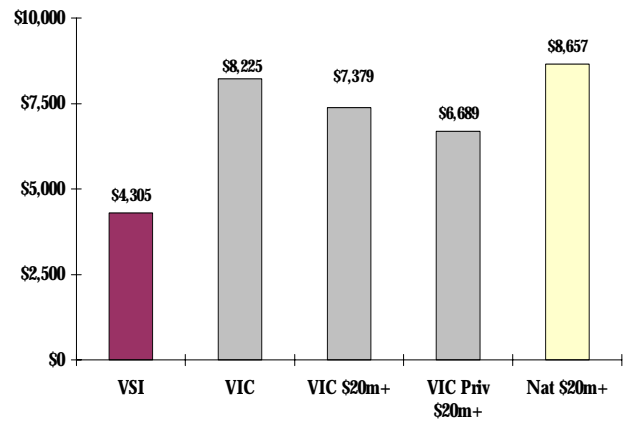
- The average claim cost paid for injured workers from self-insured employers was \$4,305 in 2001/02 (Figure 12).
- This was substantially lower than the premium paying employers in Victoria (\$8,225) and nationally (\$9,708).
- \* The average claim cost paid for injured workers from self-insured employers was substantially lower than the very large premium paying employers in Victoria (\$7,379), Victorian private employers (\$6,689) and nationally (\$8,657).
- The average claim cost has risen gradually after a decline to \$3,949 in 1999/00 to \$4,305 in 2000/01.

**Figure 11: Average number of days compensation paid**



Base: All respondents  
 VSI = 212      VIC \$20m+ = 128      Nat \$20m+ = 436  
 VIC = 600      VIC Priv \$20m+ = 81

**Figure 12: Average claim cost**



Base: All respondents  
 VSI = 212      VIC \$20m+ = 128      Nat \$20m+ = 436  
 VIC = 600      VIC Priv \$20m+ = 81

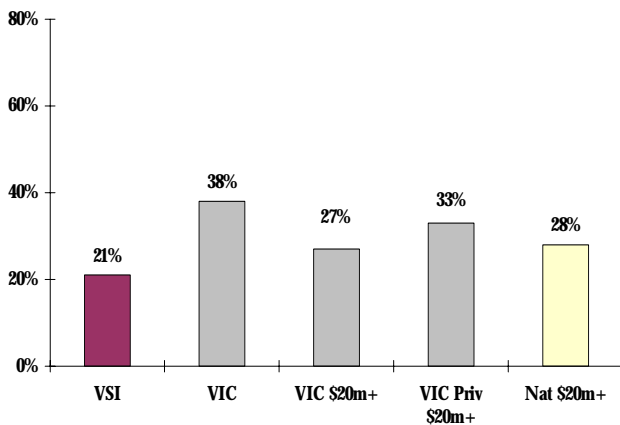
### 3.4 Rehabilitation participation

- Two in ten (21%) Victorian injured workers from self-insured employers participated in rehabilitation (Figure 13).
- This is lower compared with almost four in ten injured workers from all premium paying employers (38%) and injured workers nationally (35%).
- \* Participation in rehabilitation for injured workers from self-insured employers in Victoria is lower than injured workers from very large premium paying employers nationally (28%)<sup>90%</sup> and in the Victorian private sector (33%).
- The proportion of Victorian injured workers from self-insured employers participating in rehabilitation has risen substantially from a low of 12% in 1999/00, to 21% in 2001/02.

### 3.5 Average cost of rehabilitation

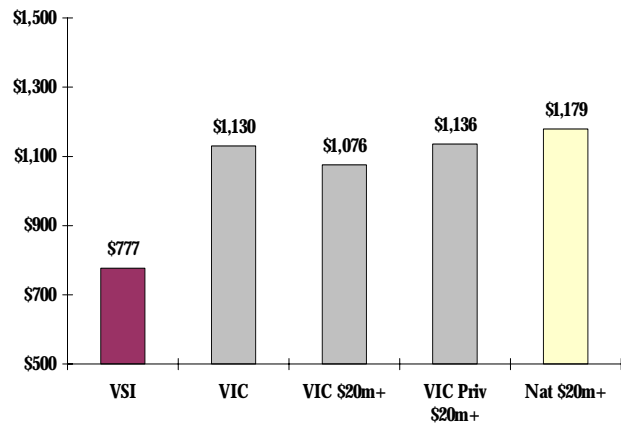
- The average cost of rehabilitation for Victorian injured workers from self-insured employers who had rehabilitation paid was \$777 (Figure 14), lower than both the premium paying employers in Victoria (\$1,130) and nationally (\$1,360).
- \* The average cost of rehabilitation for Victorian injured workers from self-insured employers who had rehabilitation paid was lower than the very large premium paying employers in Victoria (\$1,076) and nationally (\$1,179).
- The cost of rehabilitation has risen substantially from a low of \$441 in 1999/00 to \$777 in 2001/02.

**Figure 13: Participation in rehabilitation**



Base: All respondents  
 VSI = 212      VIC \$20m+ = 128      Nat \$20m+ = 436  
 VIC = 600      VIC Priv \$20m+ = 81

**Figure 14: Average cost of rehabilitation**



Base: All respondents  
 VSI = 212      VIC \$20m+ = 128      Nat \$20m+ = 436  
 VIC = 600      VIC Priv \$20m+ = 81