

Work Injury Management - Case Study

Achieving 95% reduction in claims costs & 31.46% reduction in premium.

Victorian Employer

Total Claims Solutions commenced providing a Work Injury Management Service to a large Victorian employer in February 2012. The results achieved to-date have been outstanding.

PROBLEM

- High number of claims.
- Poor understanding of the WorkCover process.
- Lack of contact with injured workers.
- Duration of claims exceeding normal timeframes.
- Minimal contact, lengthy delays and high turnover of staff from Worksafe Agent.
- Insufficient record and document keeping by employer managing work injury claims.

SOLUTION

- Conducted a full review of all WorkCover claims and processes.
- Provided direction and guidance for work injury management to employer.
- Attended weekly meetings with senior management to discuss claims and create strategies.
- Provided regular contact, support and advice to injured workers.
- Monitored performance of Worksafe Agent and developed a close working relationship with case managers.
- Provided a hands-on, transparent approach to work injury management.
- Facilitated open and frequent communication between all stakeholders – employer, injured worker, WorkSafe Agent and treating providers – to assist timely decision making and ensure the most appropriate management plan was in place as quickly as possible.

RESULTS

Claims Management:

- Employer introduced an Executive Work Injury Management Team, including a Total Claims Solutions' Injury Management Coordinator. Weekly meetings held to review claims and processes.
- Fast and proactive work injury management with 24 hour contact (by Total Claims Solutions) for all injured workers regardless of whether the accident occurred at work or at home.
- Across the board work injury management on all incidents whether minor, near miss or non-work related (previously no active management on non work related claims).
- Actively promoted retraining and personal development in injured workers' return-to-work plans.
- Quarterly claims management review with the WorkCover Agent and the Executive Work Injury Management Team, ensuring the employer, agent and injury management coordinator were working together to achieve the desired results.

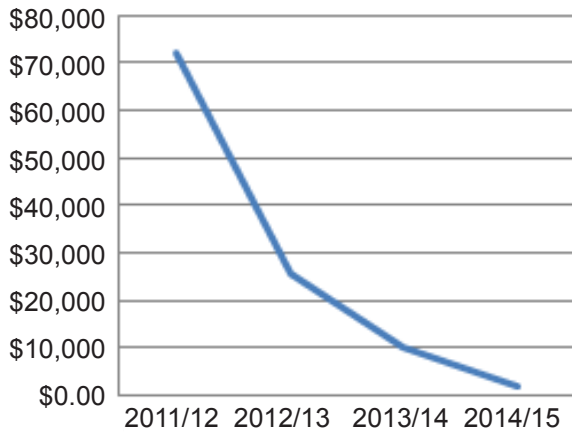
Overall, from 2012 – 2015:

- Total claims cost reduced by 95%
- Number of days paid on claim reduced by 97%
- Number of claims lodged reduced by 69%
- Average claims costs reduced by 97%
- Average days paid on claim reduced by 99%

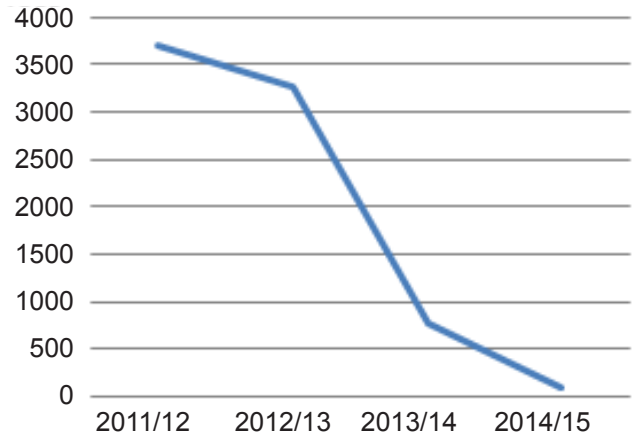
Total Claims (Feb 2012 – Jan 2016)	290	%
Total Claims Open	6	2%
Total Claims Closed	284	98%
• Return to Work	279	
• Unfit	2	
• Other*	3	

*Other: Claims initially notified but did not proceed (e.g. TAC).

Average Claims Cost



Average Days Paid



Claims Results			
Policy Year	Total Costs	Days Paid	Total Claims
2011/12	\$3,526,853	3699	49
2012/13	\$2,164,961	3261	46
2013/14	\$745,410	769	19
2014/15	\$175,527	95	15
2015/16	\$4,352*	15	4*

*July 2015 to January 2016 (year-to-date only).

Impact on premium

\$528,417 premium saving from 2014/15 to 2015/16 policy periods[^] – a 31.46% reduction.

([^]Comparison based on the same rateable remuneration).

Improved workplace culture

By providing support, along with safe and sustainable return to work options, the employer and all staff know there is a clear and consistent process in place when a workplace injury occurs. This has encouraged more effective communication across the board.

The perception of being on WorkCover or notifying an employer of an injury or incident has greatly improved. Everyone is working closely together to ensure workplace injuries are managed correctly and injured workers are made to feel comfortable and supported.

Talk to us today

Call Total Claims Solutions to discuss how we can assist you with your work injury management requirements: **Melbourne** (03) 9663 2411 **Brisbane** (07) 3230 9300

www.totalclaims.com.au

