



CAMPBELL RESEARCH & CONSULTING

**2001/02**  
**Australia & New Zealand**

**Return To Work**  
**Monitor**

A report of a survey of 3,723 injured workers  
in  
Australian and New Zealand  
workers' compensation jurisdictions

prepared for

**The Heads of Workplace Safety & Compensation Authorities**

**August 2002**

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## **Executive Summary**

### **The Return To Work Monitor**

This report is the fifth annual report of the Return to Work (RTW) Monitor conducted across Australian and New Zealand workers' compensation jurisdictions. It is prepared for the Heads of Workplace Safety and Compensation Authorities. The population surveyed is injured workers who have had more than ten days compensation paid. The survey is conducted in November and May each year<sup>1</sup>.

The interviews are conducted just over six months (seven to nine months) after a claim has been lodged. The survey provides information about three key stages in the injured workers' claim experience:

- the time when the claim was lodged;
- the time of RTW (if RTW occurs); and
- the time of interview.

The survey instrument and sampling procedures have been designed to provide a rigorous measure of RTW outcomes and processes that are independent of claim status. That is, although workers' compensation jurisdictions are able to measure payments to, and RTW status of, injured workers with active claims, measurement of outcomes for inactive or closed claims is seldom achieved.

The RTW Monitor uses consistent sampling, consent, interview, coding and analysis procedures across each participating jurisdiction. Minor adjustments are made to account for the different structures of compensation or terminology used. The consistency of procedures from wave to wave provides a robust measure, which is sensitive to change over time. Trends over time are analysed for the national Australian sample in this report. Separate reports are prepared for individual jurisdictions.

This report analyses the results of the surveys conducted in November 2001 and May 2002. Results are reported as the RTW Monitor 2001/02. Comparisons are made between individual Australian and New Zealand jurisdictions and, for the Australian national results, with previous years of the RTW Monitor.

A number of new features appear in this report for the first time:

- Trends are reported on a financial year to bring the reporting into line with the Comparative Performance Monitoring (CPM) project (previous reports reported on two waves for each financial year);
- New Zealand is included in the comparative reporting;
- The summary table (Table 1) has been enhanced and expanded;
- Workplace culture is reported; and
- Previous claim experience from both survey questions and Scheme data are reported.

The report identifies substantial differences between jurisdictions and trends over time.

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<sup>1</sup> The Australian financial year (July to June) is the basis for reporting in line with other Comparative Performance Measures used by the Heads of Workplace Safety and Compensation Authorities.

## Key findings

### Outcome measures

The RTW Monitor provides outcome measures for the early part of a claim. Interviews are conducted with injured workers within a fixed time (just over six months) after workers' compensation claims had been made.

#### *Return to work*

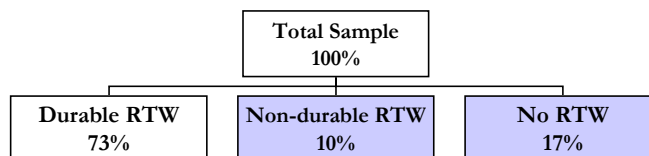
Return to work refers to an injured worker returning to any paid employment, with their pre-injury employer or with another employer.

- In 2001/02, just over eight in ten (83%) injured workers in Australia had returned to work for some period, just over six months after submitting a claim.
- New Zealand (91%), Tasmania (90%) and Comcare (89%) had the highest RTW rates while the ACT had the lowest (76%).
- Over the last three years of the Monitor the national Australian RTW rate has fallen.

#### *Durability of RTW*

The RTW Monitor measures durability of RTW for the early part (the first seven to nine months) of workers' compensation claims. It 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.

- Three in four (73%) injured workers had returned to work and were in a paid job by the time they were interviewed. The durable RTW rate for the Monitor has declined since 1999/00.



- There was a higher durable RTW rate in New Zealand where over eight in ten (84%) injured workers were working in a paid job at the time of interview. The lowest durable RTW rate was in the ACT (68%).
- One in four (27%) injured workers were not working at the time of interview. For the total population of injured workers:
  - 17% did not RTW at all; and
  - 10% had a non-durable RTW.

One in ten workers had a non-durable RTW.

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

- One in four (25%) injured workers reported they were still receiving some form of weekly compensation payments at the time of the interview.
- New Zealand injured workers (10%) were least likely to be receiving weekly payments and South Australian injured workers were most likely (39%).
- Seven in ten injured workers (70%) reported that their *main* source of income at the time of interview was employment, while 16% reported workers' compensation payments as their *main* source of income.
- Injured workers from South Australia (23%) most often reported workers' compensation payments as their *main* source of income at the time of the interview.

When *all* income sources were considered:

- Fewer than six in ten (56%) injured workers reported that, at the time of interview, they only obtained income from employment;
- Just over one in ten workers (12%) reported workers' compensation payments as their *only* income source;
- A further two in ten (17%) were working on a partial basis, that is, where their income was derived from both employment and some other source.

In New Zealand there were higher rates of full RTW and lower rates of non-durable/no RTW and workers' compensation payments only, as measured by reported income sources.

### **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 attitudes of the employer, perceptions of the workplace and identify the awareness of formal programs such as RTW plans.

#### ***Workplace culture***

Injured workers generally felt valued at work and satisfied with their pre-injury work. They were less likely to agree that the employer would help them RTW or spend money on safety.

- On a scale of 1 (strongly disagree) to 5 (strongly agree), the importance of work (4.4), work satisfaction (4.2) and being valued at their workplace (3.9) had the highest levels of agreement.
- Fewer injured workers agreed that management will help injured workers return to work (3.6) or that management was prepared to spend time and money to make the workplace safe (3.4).

#### ***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 (32%) injured workers reported a previous claim.

Considered in conjunction with the finding that one in ten injured workers have an unsuccessful attempt at returning to work, mostly because of their injury, the high proportion of previous claims reinforces the importance of focusing on the injured worker, and not the claim, as the primary unit of analysis for evaluating RTW outcomes.

### **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.

- The vast majority of injured workers reported that it was easy to get the information they required to make a claim. Injured workers from Seacare, Tasmania and New Zealand were more likely to report it being easy to get information and those from Victoria the least likely.
- Over half the proportion of injured workers reported that it was *simple* to put in a claim. However, one in five thought that the process was *complicated* and another 6% thought it was *very complicated*.
- Comcare injured workers were more likely to report the claim process was complicated.

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

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

- Four in ten injured workers stated (without prompting), that their *main* reason for returning to work was that they "*recovered from injury*", one in six mentioned "*economic need*" and a similar proportion mentioned that they returned because they *wanted* to RTW.
- Two in three of those not working mentioned an injury - "*still injured*" by over five in ten, "*aggravated injury*" by two in ten, while "*new injury*" accounted for well under one in ten.

### **Return to work plans**

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

- Less than half the injured workers reported they had a RTW plan developed for them. The proportion of injured workers reporting RTW plans has been steadily increasing over the last five years.
- RTW plans were more frequently reported among Tasmanian, South Australian and Comcare injured workers. Seacare injured workers least often reported a RTW plan.
- Three quarters of injured workers with a RTW plan considered the plan to be helpful. The proportion of injured workers with RTW plans who received help to follow the plan has been decreasing over the last five years.
- Eight in ten injured workers with a plan have been involved in development of that plan.

### **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 all play a role.

- Doctors and physiotherapists were most frequently mentioned as being *most* helpful in the RTW process.
- While one in four mentioned the doctor as being the person who was the most help to return to work fewer identified a doctor as assisting them follow a RTW plan.
- While someone from work was identified by over one in ten as the person who helped the most they were more likely to be mentioned as the person who helped the least.
- Injured workers who reported someone from work as helping them the most were more likely to return and still be working at the time of interview.
- The insurer or WorkCover was identified by one in ten as helping the *least*.

### ***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.

- Just over seven in ten (73%) injured workers felt ready to RTW.
- Eight in ten (78%) reported suitable duties at RTW.
- Seven in ten (68%) reported some change in their duties when they returned to work. Fewer (53%) injured workers in New Zealand reported a change in duties at RTW.
- In Australia, six in ten reported they were given lighter duties at RTW, two in ten reported being given duties that did not require heavy lifting. “*Reduced hours*” was mentioned by two in ten.
- Tasmanian (73%) and South Australian (75%) injured workers were more likely to report a change in their duties.
- One quarter (25%) of injured workers returned to work on a partial basis in 2001/02.
- Highest partial RTW rates were reported in South Australia (35%), Comcare (35%) and Tasmania (29%).

### ***Insurer services***

Customer service is an important element in achieving 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.

- Four in ten injured workers (42%) had contact with their insurer in the previous three months to the survey.
- A higher proportion of injured workers from Seacare (56%), South Australia (48%) and Queensland (47%) had contact with the insurer than injured workers from all other jurisdictions.
- Injured workers rated insurers just above average (3 on a scale of 1 to 5) on most dimensions of service measured.
- Overall, insurer’s “*attitude to claim*” ranked highest (3.5), and “*advising about claimant’s rights*” ranked lowest (3.0).

## **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.

### ***Demographics***

- Just over six in ten injured workers were male in 2001/02. Nearly all injured workers covered by Seacare were male while Comcare had a higher proportion of females.
- The average age of injured workers was 41 years.
- Fewer than one in ten (8%) Australian injured workers spoke a Language other than English (LOTE) at home. Fewer injured workers in New Zealand (4%) spoke a LOTE at home. Most commonly this was Maori or a Pacific Island language.
- Victoria (12%) and NSW (9%) had the highest proportion of injured workers who spoke a Language other than English.

### ***Days compensation paid***

- The average number of days compensation paid to injured workers was 60 in 2001/02.
- South Australia (65 days), Victoria (64 days), and the ACT (62 days), had higher average days compensation paid, while Tasmania (42 days) had lower average days compensation.
- The national average number of days compensation paid has increased since 1999/00.

### ***Average claim cost***

- The national average claim cost has increased since 1998/99.
- The average claim cost paid in 2001/02 was \$9,708 compared with \$9,312 in the last financial year, \$8,518 in the 1999/00 financial year, \$7,532 in the 1998/99 financial year and \$7,939 in the 1997/98 financial year.
- In the 2001/02, the jurisdiction with the highest average claim cost was the ACT (\$17,083). New Zealand (\$4,138) and Victoria (\$8,225) had the lowest average claim costs.

### ***Rehabilitation participation***

- One in three (35%) injured workers participated in rehabilitation during this financial year (2001/02).
- Highest rates of rehabilitation participation were in:
  - Tasmania (69%); and
  - South Australia (67%).
- The lowest rate of rehabilitation participation was in New Zealand (13%).

### ***Average cost of rehabilitation***

- The average cost of rehabilitation in 2001/02 was \$1,360. There has been a gradual increase over the last four years from \$1,096 in 1998/99.
- Across jurisdictions there is great variation in average cost of rehabilitation with the ACT highest (\$2,156) and New Zealand lowest (\$510).

### ***Enterprise size***

- A higher proportion of claims from large enterprises were in Tasmania, Queensland and Victoria. New South Wales had a higher proportion of claims from small enterprises.

## **Summary**

The 2001/02 RTW Monitor identified a fall in the RTW rate at the national level from a peak of 86% in 1999/00 to 83% in the current year. There is little difference in the RTW rates for the larger Australian states. However, Tasmania, Comcare, Seacare and New Zealand have higher RTW rates. The ACT has a lower RTW rate.

The trend towards lower RTW outcomes is reflected in:

- a fall in the durable RTW rate since 1999/00;
- a fall in employment as the main source of income;
- a fall in full RTW rate since 1999/00;
- a rise in the rate of compensation payment being received at the time of interview; and
- a rise in the average number of days compensation paid per claim.

There have also been a number of trends in process measures identified by the Monitor:

- the proportion of RTW plans has risen but the proportion of injured workers with a RTW plan receiving help in following the RTW plan has fallen;
- the rate of compensation payments being received at the time of RTW (partial RTW) has risen;
- a lower proportion of injured workers are reporting “*recovery from injury*” as the reason for RTW;
- the rating of helpfulness of compensation authorities has increased; and
- the overall level of customer service delivered by insurers and compensation authorities has improved.

There are substantial differences between New Zealand and Australia. Injured workers in New Zealand, when compared with Australia:

- had higher RTW and durable RTW rates;
- were less likely to still be receiving compensation payments at the time of RTW and at the time of interview;
- were more likely to report employment as their main source of income and less likely to report worker’s compensation and social security payments;
- were less likely to state the reason for not returning to work as injury related;
- were less likely to receive a return to work plan<sup>2</sup> and be given suitable duties at RTW;
- were more likely to be working with a different employer and doing different duties; and
- were more likely to give the Accident Compensation Corporation higher ratings on all aspects of service.

Key findings and differences over time are summarised in Table 1.

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<sup>2</sup> In New Zealand RTW plans are not a requirement for claims under 13 weeks.

## Summary of Differences

The following tables summarises the national Australian results and identifies jurisdictions that have results that are statistically different to the national Australian results. Statistically significant differences with the Australian national results for 2000/01 are included.

More detailed descriptions of trends over the course of the Monitor are included in the main body of the report.

Indicator	AUS results in 2001/02	Above AUS National rate	Below AUS National rate	Comparison with 2000/01
<b>RTW Outcomes</b>				
RTW rate	83%	TAS, COM, NZ	-	-
Durable RTW	73%	TAS, COM, NZ	-	-
Length of durable RTW	150 days	N/A	N/A	N/A
Non durable RTW	10%	-	NZ	-
Length of non-durable RTW	58 days	N/A	N/A	N/A
Compensation payment status at time of interview	25%	SA	QLD, TAS, NZ	-
Full RTW (employment as only source of income at time of interview)	56%	TAS, NZ	-	Decrease
Partial RTW (employment plus any other source of income at time of interview)	17%	VIC, COM	-	-
Non-durable RTW / no RTW (income from all sources except employment)	27%	-	TAS, COM, NZ	-
Different duties at time of interview	26%	VIC, SA	SEA, NZ	-
Continuity of employer	85%	COM	NZ	-
<b>RTW Process Measures</b>				
<b>Workplace Culture</b>				
Work importance (mean rating)	4.4	SEA	SA, ACT, NZ	-
Work satisfaction (mean rating)	4.2	QLD	NZ	-
Valued at work (mean rating)	3.9	SEA	VIC	-
Management help RTW (mean rating)	3.6	TAS, SEA	VIC	-
OH&S spending (mean rating)	3.4	SEA, NZ	VIC	-
<b>Making a claim</b>				
Ease of getting information to put a claim	77%	QLD, TAS, NZ	VIC	-
Ease of putting a claim	69%	TAS, NZ	VIC, COM	-

<b>Table 1: National comparison to 2001/02</b>				
<b>Indicator</b>	<b>AUS results in 2001/02</b>	<b>Above AUS National rate</b>	<b>Below AUS National rate</b>	<b>Comparison with 2000/01</b>
Most help given when putting a claim: Employer	19%	TAS, ACT	COM, NZ	-
Most help given when putting a claim: No one	19%	VIC, SEA	QLD, NZ	-
Most help given when putting a claim: Someone from work	9%	COM	QLD, NZ	-
Most help given when putting a claim: Doctor	11%	SA, NZ	COM	-
Most help given when putting a claim: OH&S	6%	COM	SA, NZ	Above
Most help given when putting a claim: Insurer	2%	SA, TAS, ACT, NZ	QLD, COM	-
Previous claim experience	32%	SA, COM, NZ		
<b>Reasons for RTW &amp; no RTW</b>				
Total reasons for RTW: Recovered from injury	45%	QLD, NZ	VIC	-
Total reasons for RTW: Wanted to RTW	35%	VIC	ACT	Above
Total reasons for RTW: Net economic need	26%	NZ	SA, TAS, COM, SEA	-
Total reasons for RTW: Assisted by RTW process	13%	SA	NZ	-
Total reasons for RTW: Health provider influence	14%	-	NZ	-
Total reasons for RTW: WorkCover/employer pressure	7%		-	-
Total reasons for no RTW: Injury related	70%	-	NZ	-
Total reasons for no RTW: Left employment	29%	TAS	-	-
Total reasons for no RTW: Retrenched/dismissed	12%	-	COM	-
<b>RTW plan</b>				
Development of RTW plan	47%	NSW, SA, TAS, COM	QLD, SEA, NZ	Above
Involvement in development of RTW plan	81%	SA, COM	-	-
Helpfulness of RTW plan	74%	QLD, TAS	-	-
Assistance given to follow RTW plan	56%	TAS, COM	-	-
Who helped to follow RTW plan: Rehab provider	18%	TAS, COM	NZ	-
Who helped to follow RTW plan: Main supervisor	14%	COM	NZ	-
Who helped to follow RTW plan: Employer	15%	-	NZ	-
Who helped to follow RTW plan: Workplace rehab coordinator	7%	TAS, COM	NZ	-

<b>Table 1: National comparison to 2001/02</b>				
<b>Indicator</b>	<b>AUS results in 2001/02</b>	<b>Above AUS National rate</b>	<b>Below AUS National rate</b>	<b>Comparison with 2000/01</b>
Who helped to follow RTW plan: Someone else	9%	QLD	VIC	-
Who helped to follow RTW plan: Doctor	5%	SA	-	-
Who helped to follow RTW plan: Insurer	2%	NZ	-	-
<b>RTW</b>				
Timeliness of RTW	73%	-	COM	-
Suitable duties at RTW	78%	NSW	ACT, NZ	-
Change in duties at RTW	68%	SA	ACT, COM, SEA, NZ	-
Changes in duties at RTW: Lighter duties	59%	SA, TAS	QLD, ACT	Above
Changes in duties at RTW: Reduced hours	21%	SA, TAS, COM	SEA, NZ	Above
Changes in duties at RTW: No heavy lifting	20%	VIC	COM, SEA	-
Changes in duties at RTW: No change	27%	ACT, SEA, NZ	SA, TAS	-
Returning to same duties	74%	SEA, NZ	VIC, SA	-
Return to previous hours	53%	QLD, SEA, NZ	SA, COM	-
Partial RTW at RTW	25%	SA, COM	SEA, NZ	above
<b>Rating of help to RTW</b>				
Most assistance given: Rehab provider	9%	SA, TAS, ACT, COM, ,	VIC, SEA, NZ	Above
Most assistance given: Doctor	24%	-	QLD, TAS, ACT, NZ,	Above
Most assistance given: Someone from work	14%	COM,	NZ	-
Most assistance given: Myself	18%	NZ	TAS, COM,	-
Most assistance given: No one	6%	TAS	-	-
Most assistance given: Insurer	4%	QLD	NSW, NZ	-
<b>Rating of insurer's customer service</b>				
Contact with insurer in the last three months	42%	QLD, SA, SEA	TAS, NZ	-
Attitude to claim (mean rating)	3.5	QLD, NZ	NSW, VIC, ACT	-
Accuracy of information (mean rating)	3.4	QLD, NZ	VIC, ACT	-
Response to enquiries (mean rating)	3.4	QLD, SEA, NZ	VIC, ACT	-
Helpfulness (mean rating)	3.4	QLD, SEA, NZ	VIC, ACT	-
Understanding of worker's situation (mean rating)	3.3	QLD, NZ	VIC, ACT, COM	-

<b>Table 1: National comparison to 2001/02</b>				
<b>Indicator</b>	<b>AUS results in 2001/02</b>	<b>Above AUS National rate</b>	<b>Below AUS National rate</b>	<b>Comparison with 2000/01</b>
Communicating with worker (mean rating)	3.2	QLD, NZ	VIC, ACT	-
Giving advice about claim (mean rating)	3.1	QLD, SEA, NZ	NSW, VIC, ACT	-
Giving advice about rights (mean rating)	3.0	QLD, NZ	NSW, VIC, ACT	-
<b>Demographics</b>				
Gender: proportion of males	64%	TAS, SEA, NZ	COM	Decrease
Mean age	41	COM	TAS, ACT	-
Language other than English spoken at home	8%	VIC	QLD, SA, TAS, COM, NZ	-
Mean number of days compensation paid	60 days		TAS, NZ	-
Mean claim cost	\$9,708	TAS, ACT	VIC, QLD, NZ	-
Participation in rehabilitation	35%	SA, TAS, ACT, COM	QLD, NZ	-
Mean cost of rehabilitation (excluding no cost)	\$1,360	NSW, TAS, ACT, COM	VIC, QLD, SA, NZ	-

## How to Read the Report

The report identifies outcome measures (Section 1):

- return to work (RTW) rates;
- durability of RTW;
- compensation status;
- current sources of income reported; and
- continuity of employer and work duties;

Process measures (Section 2) include:

- the influence of workplace culture;
- claim experience;
- reasons given by injured workers for RTW;
- development of RTW plans;
- perception of the timeliness of RTW;
- suitable duties at RTW;
- partial RTW;
- perceptions of who were of most or least help in returning to work;
- communication with the insurer; and
- rating of insurer service by injured workers.

The report also identifies (Section 3):

- demographics of the injured workers;
- compensation paid and claim cost;
- rehabilitation participation and cost; and
- employer's enterprise size.

### **Change in reporting structure**

There are a number of changes to the reporting structure. These changes maintain comparability with earlier years but enhance the value of this National report. The changes are:

- Trends are reported by financial year. Previously trends were reported by wave (there are two waves for each financial year). Reporting trends by financial year increases the power of the averages and brings the Monitor into line with CPM reporting standards.
- In order to indicate the range of performance across all jurisdictions within each financial year the highest and lowest performing jurisdictions accompany the national trend results. Accordingly, the highest and lowest performing jurisdiction in each financial year may change from year to year.
- Seacare has been added to the national figures for 2000/01 and 2001/02. There may be some minor differences when comparing the national figures for 2000/01 in this and the previous report.
- New Zealand results have been included in the report. New Zealand results are compared against individual Australian jurisdictions and the national Australian total but not included in the national Australian results.
- A section on workplace culture has been included (Section 2.1).
- A subsection on previous claims has been included (Section 2.2.4).

## Reading graphs and tables

### Reading the graphs

- Graphs have been used to demonstrate differences between each jurisdiction and the national Australian rate.
- Graphs have been used to demonstrate differences between financial years of the Monitor at the Australian national level.
- The relevant survey questions are identified in the graph header.
- The national average is shown as a horizontal line on bar charts.
- 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.
- Angle brackets <> around a word or phrase in the survey question indicate where an expression specific to a jurisdiction is used.
- 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.
- “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

The results of the aggregate survey are reported in the following pages. These results are analysed as the reported experience of injured workers across all participating jurisdictions. Only statistically significant results are discussed in the text of the report<sup>3</sup>.

### Time series comparisons

Comparisons have been made between participating jurisdictions as well as over time.

Direct time series comparisons are shown for each jurisdiction participating in the last five financial years from 1997/98 through to 2001/02. The report also provides indicative national estimates based on an aggregation across jurisdictions appropriately weighted in accordance with the reported claim population for each participating jurisdiction.

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<sup>3</sup> Statistically significant results are reported at the 95% confidence level.

## Background to the RTW Monitor

Return to work (RTW) is a key outcome used to measure the performance of workers' compensation systems both in Australia and overseas. Return to work reflects the successful outcome and resolution of claims from the point of view of all key stakeholders - the injured worker, the employer, the insurer and the Authority responsible for overseeing the workers' compensation Scheme.

RTW is measured in some form or other by the workers' compensation systems. However, most measures are *internal* and *claim based* in that they rely upon the information available to the insurer or Authority from claims. They do not provide information after the claim is closed and seldom provide reliable information about the durability of RTW.

In order to develop a more comprehensive measure of return to work, the Victorian WorkCover Authority commissioned a survey of injured workers to measure return to work in a consistent and reliable format. The survey provides, from the perspective of the injured worker, a measure of a number of aspects of RTW that would not otherwise be available. These include:

- Durability of RTW;
- Reasons for returning to work;
- The extent to which injured workers report suitable duties being provided to assist their return to work;
- The reasons for unsuccessful RTW;
- The extent to which key stakeholders (doctors, employers, insurers, etc.) are perceived to help or hinder RTW; and
- A rating of the services provided by insurers (or Schemes).

The survey has been conducted by the Victorian WorkCover Authority every six months since November 1993. In May and November 1996 comparative surveys were conducted for the South Australian WorkCover Corporation.

In May 1997 the Final Report of the Heads of Workers' Compensation Authorities "*Promoting Excellence: National Consistency in Australian Workers' Compensation*" recommended a nationally consistent approach to workers' compensation.

To establish a nationally consistent framework for monitoring return to work outcomes the first Return to Work Monitor report was published in May 1998 including New South Wales, the Australian Capital Territory, Queensland, South Australia, the Northern Territory and Victoria. In November 1998 Tasmania and Comcare joined the National Return to Work Monitor, and the Northern Territory suspended inclusion for the full financial year 1998/99.

The fifth annual Return to Work Monitor all Australian jurisdictions except Western Australia and the Northern Territory.

The Monitor's objectives are:

1. To maintain a National benchmark for measuring RTW outcomes, and processes used to achieve those outcomes, after the first six months of a claim across workers' compensation jurisdictions.
2. To monitor RTW outcomes and processes used to achieve those outcomes over time and across workers' compensation jurisdictions.

This report presents comparisons between jurisdictions for the current year and national Australian trends over time.

# 1. Return to Work Outcome Measures

## 1.1 RTW rate

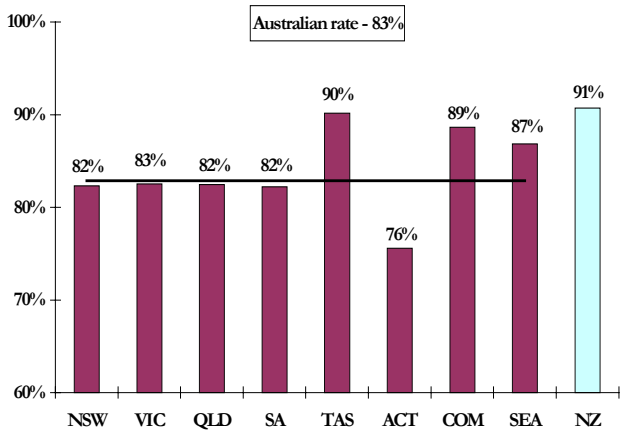
Just over eight in ten (83%)<sup>4</sup> injured workers had returned to work, for some period, within the first six months<sup>5</sup> of their claim (Figure 1).

New Zealand has a substantially higher RTW rate with nine in ten (91%) injured workers returning to work.

The RTW rates for the major Australian states were similar. Tasmania (90%) and Comcare (89%) had higher RTW rates while the ACT (76%) had a lower RTW rate.

**Figure 1: RTW rate (Comparative)**

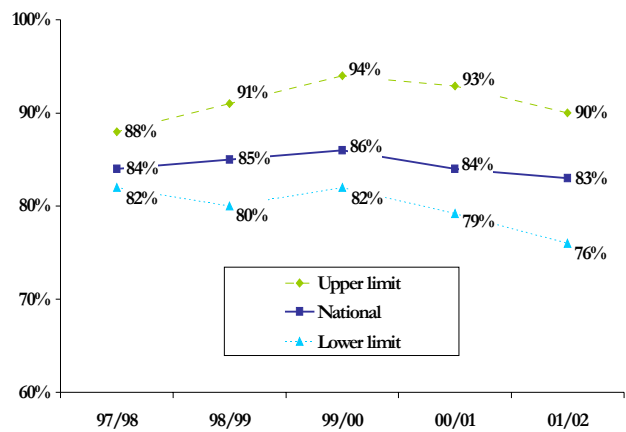
Q3. Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?



Base: All respondents  
 NSW = 599    QLD = 609    TAS = 337    COM = 245    NZ = 581  
 VIC = 600    SA = 600    ACT = 97    SEA = 55

**Figure 2: RTW rate (Trend)**

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



Base: All respondents  
 97/98 = 2,906    99/00 = 3,219    01/02 = 3,142  
 98/99 = 3,095    00/01 = 3,195

The 2001/02 National RTW rate is lower than 1999/00 and 1998/99 (Figure 2).

There is little difference in the RTW rates for the larger Australian states while New Zealand has a substantially higher RTW rate than these larger jurisdictions.

<sup>4</sup> All differences reported are significant at the 95% confidence interval unless otherwise stated.

<sup>5</sup> The sample is drawn from all injured workers with at least 10 days compensation paid seven to eight months after submitting a claim. For the smaller states the sample is drawn seven to nine months.

## 1.2 Durable RTW

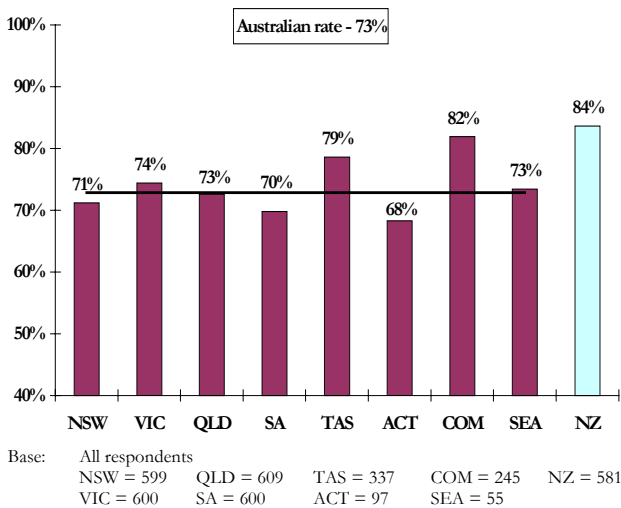
The durable RTW rate is the proportion of injured workers who have returned to work and were still working at the time of interview.

Three in four (73%) Australian injured workers were still working at the time of interview (Figure 3). The durable RTW rate is lower than 1999/00 and 1998/99 (Figure 4).

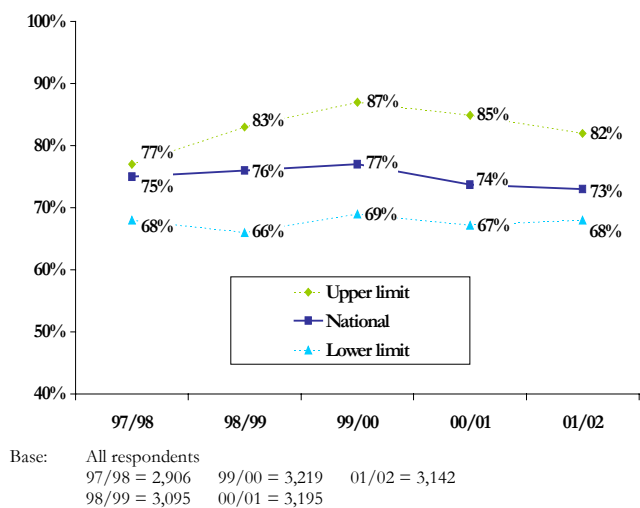
The New Zealand durable RTW rate was higher (84%). For the Australian Jurisdictions, the durable RTW rate was higher for Comcare (82%) and Tasmania (79%).

New Zealand, Comcare and Tasmania had higher durable RTW rates.

**Figure 3: Durable RTW rate (Comparative)**  
 Q8. Are you currently working in a paid job?



**Figure 4: Durable RTW rate (Trend)**  
 Q8. Are you currently working in a paid job?



The durable RTW rate follows a similar pattern to the RTW rate and has been approximately ten percentage points lower than the RTW rate.

One in four injured workers in Australia were not working at the time of interview.

### 1.3 Non-durable RTW

One in four (27%) Australian injured workers were not working at the time of interview (Figure 5). This comprised:

- 17% who had not returned to work; and
- 10% who had a non-durable RTW.

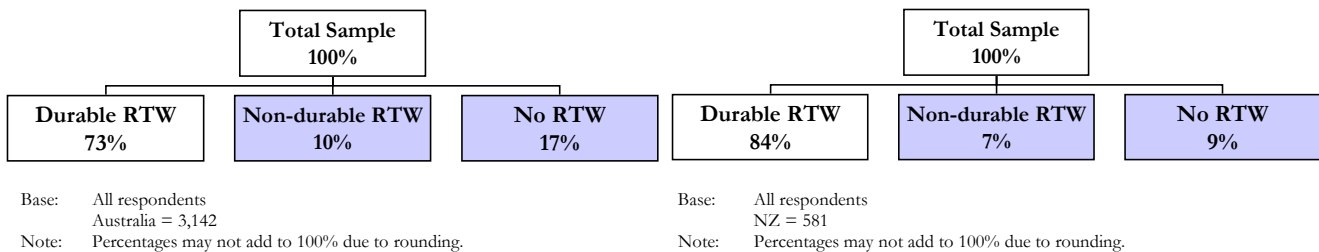
In New Zealand, less than two in ten (16%) injured workers were not working at the time of interview (Figure 6). Just under one in ten (7%) injured workers in New Zealand had a non-durable RTW while one in ten (9%) had not returned to work at all.

**Figure 5: RTW status at interview for Australia**

Q3. *Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?*  
 Q8. *Are you currently working in a paid job?*

**Figure 6: RTW status at interview for NZ**

Q3. *Would you please tell me whether you have returned to work at all since you put in your workers' compensation claim?*  
 Q8. *Are you currently working in a paid job?*



New Zealand had a substantially higher RTW rate and durable RTW rate.

### 1.4 Length of time back at work

This section of the report examines the length of time for which injured workers returned to work. These measures are based upon periods of time reported by the injured worker. These periods can be contrasted with Scheme based data such as the number of days compensation paid and claim cost (Section 3.2). The Scheme based data provide estimates of the period *away* from work. It should also be noted that the latter are different measures to those reported here.

The estimates of length of time back at work made by the injured workers are reported as median<sup>6</sup> days (or converted to calendar weeks or months). The median duration is used to avoid distortion by very high or very low estimates that can occur when using other measures of central tendency such as the mean.

When RTW is successful, the injured worker will be in paid employment at the time of interview (just over six months after their claim).

Length of time back at work indicates how substantive the return to work is. The RTW Monitor has found the period to be months, that is the RTW attempt is substantive.

<sup>6</sup> The median is the value above and below which half the cases fall. The median is a measure of central tendency less sensitive to outlying values – unlike the mean, which can be affected by a few extremely high or low values.

1.4.1 Length of non-durable RTW

Injured workers who had returned to work, but were no longer working at the time of the interview were asked to estimate how long they had been back at work before they stopped.

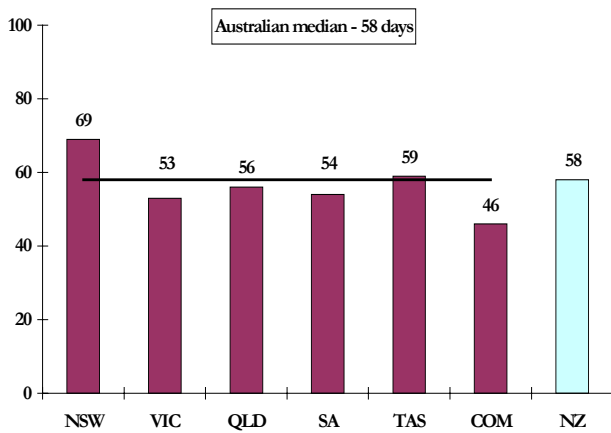
The median estimated duration of non-durable RTW was 58 days (just over 8 weeks). That is, half of the injured workers who had an unsuccessful return to work reported being back at work for over eight weeks before they stopped working again.

NSW had a higher duration (69 days) compared to the other jurisdictions (Figure 7).

The median duration of return to work attempts has increased over the Monitor (Figure 8).

Figure 7: Length of time back at work for non-durable RTW (Comparative)<sup>7</sup>

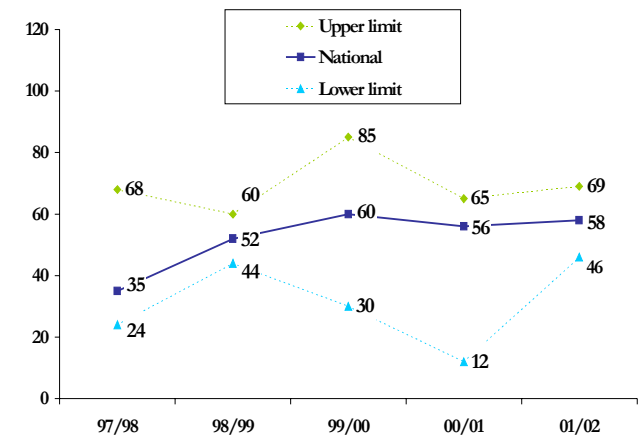
Q10. How long were you back at work before you stopped?



Base: Have returned to work but currently do not work  
 NSW = 66    QLD = 60    TAS = 39    COM = 17    NZ = 41  
 VIC = 48    SA = 74    ACT = 7    SEA = 8

Figure 8: Length of time back at work for non-durable RTW (Trend)

Q10. How long were you back at work before you stopped?



Base: Have returned to work but currently do not work  
 97/98 = 311    99/00 = 314    01/02 = 319  
 98/99 = 312    00/01 = 339

Non-durable RTW is characterised by substantial attempts at returning to work.

<sup>7</sup> ACT (n=7) and Seacare (n=8) are not reported because of their very small sample size.



### 1.4.2 Length of durable RTW

Injured workers who had returned to work, and *were still working* at the time of the interview were asked to estimate how long they had been back at work. A longer period at work indicates an earlier durable RTW.

The national median length of time back at work for injured workers who were working at the time of interview was 150 days (Figure 9). This has remained relatively stable over the five years of the Monitor (Figure 10) despite large differences between jurisdictions, particularly over the last two years.

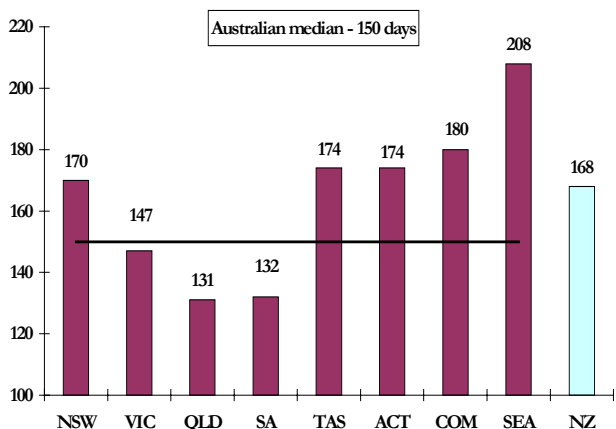
There were substantial differences between jurisdictions.

Injured workers from Seacare had the highest median time back at work (208 days or 30 weeks). Half the injured workers covered by Seacare had been back at work for over six months. That is they returned to work within the first three months of their claim.

Queensland (131 days or 19 weeks) and South Australian (132 days) injured workers had returned to work for the shortest periods.

**Figure 9: Length of time back at work for durable RTW (Comparative)**

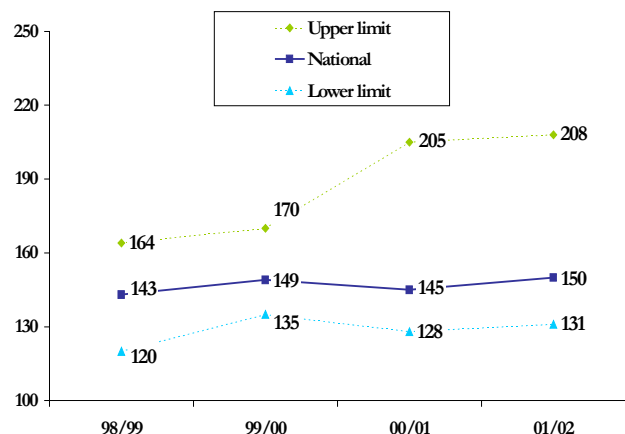
Q8a. How long have you been back at work?



Base: Currently in a paid job  
 NSW = 427    QLD = 442    TAS = 265    COM = 201    NZ = 486  
 VIC = 447    SA = 419    ACT = 67    SEA = 40

**Figure 10: Length of time back at work for durable RTW (Trend)**

Q8a. How long have you been back at work?



Base: Currently in a paid job  
 98/99 = 1,166    00/01 = 2,355  
 99/00 = 2,474    01/02 = 2,308

## 1.5 Income sources

Measuring income sources identifies a number of dimensions of RTW outcomes. Compensation status can be identified, although not to the degree of precision that the jurisdictions can. The RTW Monitor uniquely identifies income from employment, social security and instances where the injured worker no longer has any income at all.

Sources of income are identified at two points in time:

- at time of RTW reported as a process measure (see Section 2.6); and
- at time of interview (reported below).

1.5.1 Current compensation status

In 2001/02, one in four (25%) injured workers reported they were still receiving some form of weekly compensation payments at the time of the interview (Figure 11).

New Zealand (10%), Seacare (18%), Tasmania (19%) and Queensland (19%) had the lowest rates of injured workers receiving compensation at the time of interview. Highest rates of injured workers receiving compensation payments were in South Australia (39%), Comcare (29%) and Victoria (28%).

Figure 11: Current compensation status (Comparative)  
 Q19. Are you still receiving weekly payments from <workers' compensation jurisdiction>?

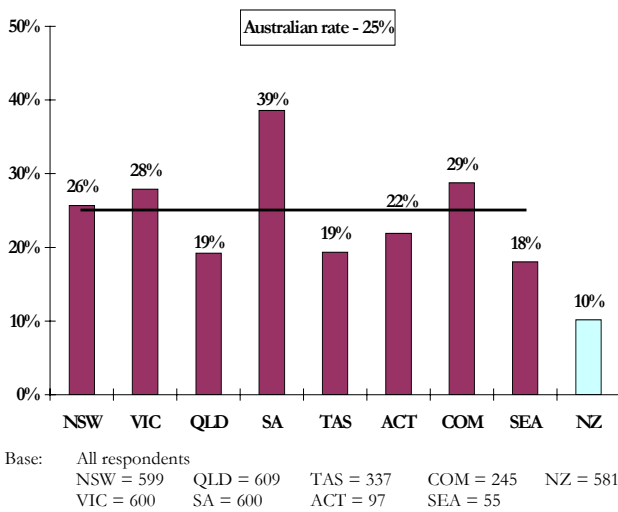
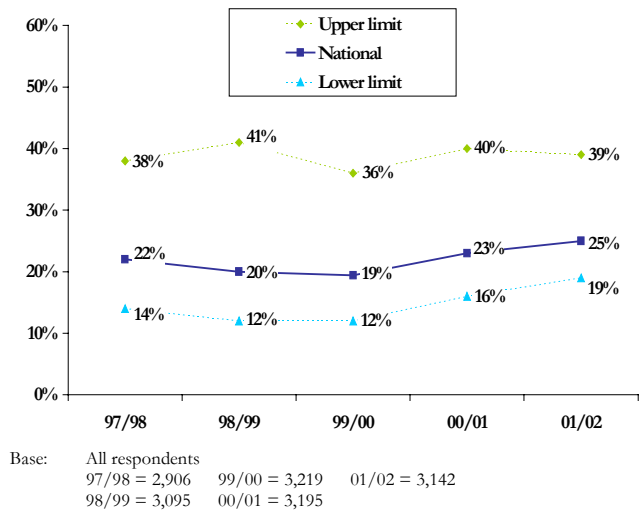


Figure 12: Current compensation status (Trend)  
 Q19. Are you still receiving weekly payments from <workers' compensation jurisdiction>?



The proportion of injured workers receiving workers' compensation payments at the time of interview is higher than the first three years of the RTW Monitor (Figure 12).

One in four injured workers were still receiving workers' compensation payments six months after their claim (at the time of interview).

1.5.2 Main source of income at the time of interview

Seven in ten injured workers (70%) reported their *main* source of income at the time of interview was employment, while under two in ten (16%) reported workers' compensation payments as their *main* source of income (Table 2). A smaller proportion of injured workers reported other *main* sources of income including:

- Social security (4%);
- Partners' income (4%); and
- No income at all (2%).

<b>Table 2: Main source of income (Comparative)</b>										
<i>Q20a. Would you please tell me what is your main source of income?</i>										
	<b>AUS</b> (3,142) % <b>A</b>	<b>NSW</b> (599) % <b>B</b>	<b>VIC</b> (600) % <b>C</b>	<b>QLD</b> (609) % <b>D</b>	<b>SA</b> (600) % <b>E</b>	<b>TAS</b> (337) % <b>F</b>	<b>ACT</b> (97) % <b>G</b>	<b>COM</b> (245) % <b>H</b>	<b>SEA</b> (55) % <b>I</b>	<b>NZ</b> (581) % <b>J</b>
Employment	70	68	70	70	66	76 <sup>ABE</sup>	73	80 <sup>ABCDE</sup>	73	82 <sup>ABCDEF</sup> G
Workers' compensation	16 <sup>FJ</sup>	16 <sup>J</sup>	17 <sup>FJ</sup>	14 <sup>J</sup>	23 <sup>ABCDFG</sup> HJ	12 <sup>J</sup>	11	13 <sup>J</sup>	16 <sup>J</sup>	6
Social security	4 <sup>HJ</sup>	3 <sup>J</sup>	4 <sup>HJ</sup>	6 <sup>ABHJ</sup>	5 <sup>HJ</sup>	4 <sup>HJ</sup>	5 <sup>HJ</sup>	1	3	1
Partner's income	4	5 <sup>E</sup>	3	4	2	3	5	3	0	4
No income	2	3	2	3 <sup>H</sup>	2	2	2	-	2	1

Base: All respondents

Note: A superscript capital letter in a column means that the estimate shown 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.

Injured workers from New Zealand (82%), Tasmania (76%) and Comcare (80%) jurisdictions were more likely to report employment as their *main* source of income.

Injured workers from Comcare and New Zealand were least likely to report social security as their *main* source of income.

Injured workers in South Australia (23%) most often reported workers' compensation payments as their *main* income source at time of interview compared with other jurisdictions.

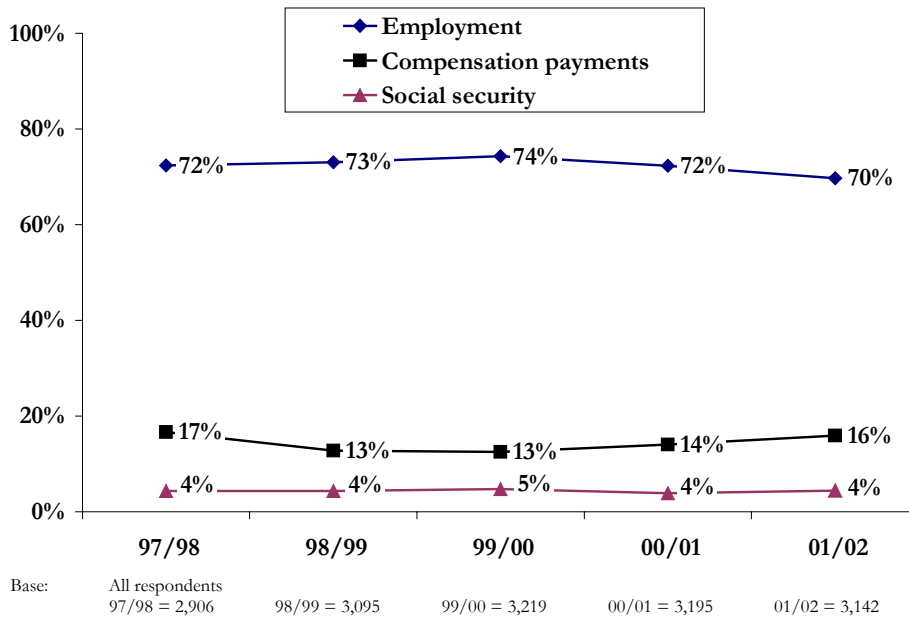
New Zealand, Tasmania and Comcare injured workers were most likely to report employment as their *main* income source at the time of the interview, while South Australian workers were most likely to report workers' compensation.



The proportion of injured workers reporting employment as their *main* source of income in 2001/02 is lower than that reported in the first three years of the Monitor (Figure 13). The proportion reporting workers' compensation payments has increased compared to 1998/99 and 1999/00. The proportion reporting social security has remained the same.

**Figure 13: Main source of income (Trend)**

Q20a. *Would you please tell me what is your main source of income?*



One in twenty injured workers derived their main income from social security payments.

**1.5.3 Total sources of income at time of interview (including partial RTW)**

While the *main* source of income identifies the general outcome for the injured worker, *total* sources of income at the time of interview provide a more detailed perspective. In particular, identifying combinations of income can estimate full, partial and non-durable/no RTW.

Income sources can be categorised into three types:

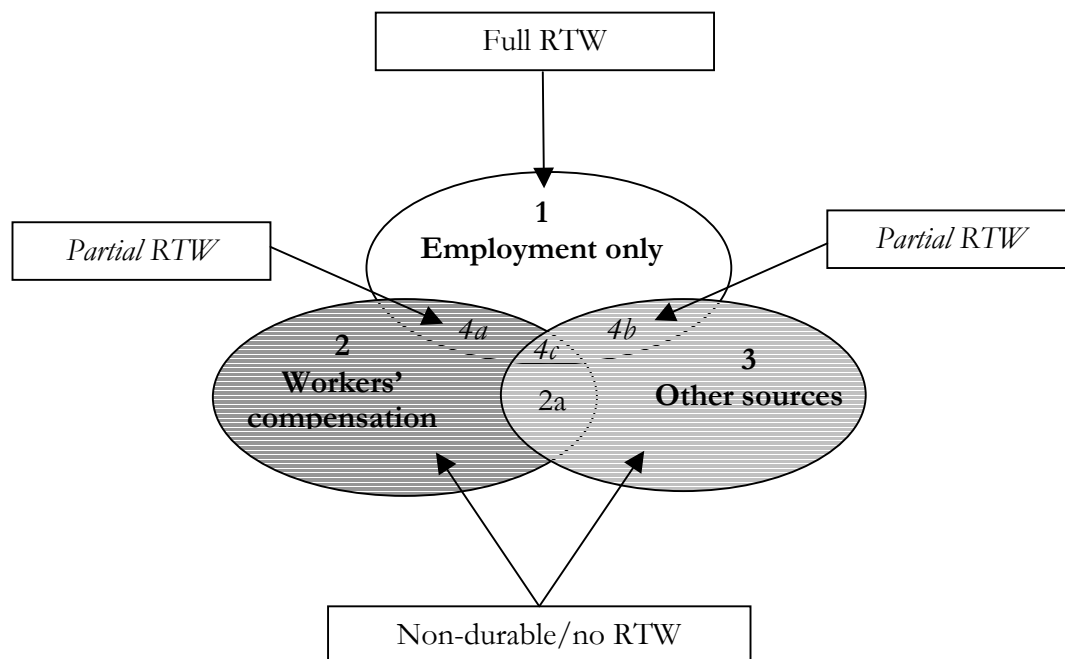
- employment;
- workers' compensation; and
- other sources (such as social security, partner's wages etc).

An injured worker can have any combination of these types (Figure 14).

For the purposes of the Monitor injured workers who have a:

- *full RTW* (or durable RTW) receive income from employment only (Group 1);
- *partial RTW* (designated by the overlapping circles) receive income from employment together with additional sources (Group 4). Additional sources of income may include:
  - workers' compensation (4a);
  - other sources (4b); or
  - workers' compensation in addition to other sources (4c); and
- *non-durable/no RTW* receive income from workers' compensation (Group 2), other sources (Group 3), or a combination of both (Group 2a).

**Figure 14: RTW outcomes measured by total sources of income at interview**



In relation to key income groups (specified in Figure 14 above):

- Fewer than six in ten (56%) injured workers reported (Table 3) that, at the time of interview, they only obtained income from employment (Group 1);
- A further two in ten (17%) were working on a partial basis, that is, their income was derived from both employment and some other source (Groups 4a, 4b and 4c); and
- Just under three in ten (27%) injured workers reported they were not deriving any income from employment at the time of interview (Groups 2, 2a and 3);

A large majority (73%) of injured workers reported at least some income from employment. This corresponds to the durable RTW rate (Section 1.2).

<b>Table 3: RTW outcomes measured by income sources at interview (Comparative)</b>										
<i>Q20a. Would you please tell me what is your main source of income?</i>										
<i>Q20b. What other sources of income do you have?</i>										
	<b>AUS (3,142) % A</b>	<b>NSW (599) % B</b>	<b>VIC (600) % C</b>	<b>QLD (609) % D</b>	<b>SA (600) % E</b>	<b>TAS (337) % F</b>	<b>ACT (97) % G</b>	<b>COM (245) % H</b>	<b>SEA (55) % I</b>	<b>NZ (581) % J</b>
Full RTW (income from employment only)	56	56	54	57	52	65 ABCDE G	53	58	67 E	71 ABCDE GH
Partial RTW (employment plus any other income source)	17	15	21 ABDFIJ	15	18 J	13	23 FIJ	26 ABDEFI J	8	14
Non-durable RTW /No RTW (income from all sources except employment)	27 FHJ	29 FHJ	25 HJ	28 FHJ	29 FHJ	21 J	24 J	15	25	15

Base: All respondents

New Zealand (71%) and Tasmania (65%) had the highest proportions of injured workers who had income from employment only (Table 3).

Just over one in ten (12%) injured workers in Australia (Table 4) reported workers' compensation payments as their only source of income (Group 2). Fewer (5%) had a partial RTW outcome where income was from both employment and workers' compensation payments (4a, Figure 14).

South Australian injured workers had the highest proportion (16%) of "workers' compensation only" outcomes. Comcare (7%), Tasmania (5%) and New Zealand (5%) had the lowest proportion of "workers' compensation only" outcomes.

Comcare (15%) and South Australia (9%) had higher partial RTW rates where weekly compensation and employment were the only sources of income.

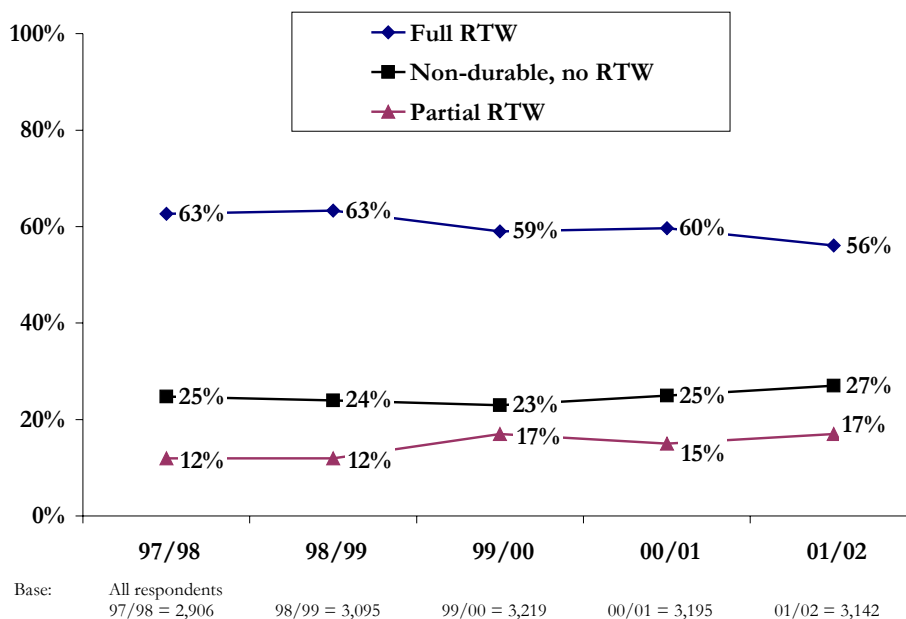
<b>Table 4: RTW outcomes involving workers' compensation payments (Comparative)</b>										
<i>Q20a. Would you please tell me what is your main source of income?</i>										
<i>Q20b. What other sources of income do you have?</i>										
	AUS (3,142) %	NSW (599) %	VIC (600) %	QLD (609) %	SA (600) %	TAS (337) %	ACT (97) %	COM (245) %	SEA (55) %	NZ (581) %
	A	B	C	D	E	F	G	H	I	J
Non-durable/no RTW (workers' compensation payments only)	12 FHJ	12 FHJ	12 FHJ	11 FHJ	16 ADFHJ	5	8	7	10	5
Partial RTW (employment and workers' comp. only)	5 DJ	4	8 ABDJ	3	9 ABDFJ	4 J	6 J	15 ABCDE FGIJ	2	2

Base: All respondents

**Figure 15: RTW outcomes measured by income sources at interview (Trend)**

*Q20a. Would you please tell me what is your main source of income?*

*Q20b. What other sources of income do you have?*



The full RTW rate (56%) in 2001/02 is the lowest since the Monitor commenced (Figure 15).

Non-durable and partial RTW rates have moved in an inverse relationship with RTW rates, that is, when RTW rates fall, non-durable and partial RTW rates tend to rise.

The non-durable RTW rate is higher in 2001/02 than 1999/00.

There has been an increasing trend in partial RTW rates since 1999/00. The proportion of injured workers reporting a partial RTW with workers compensation and employment only increased in 2001/02.

Full RTW outcomes have declined further in 2001/02.

## 1.6 Employment and duties

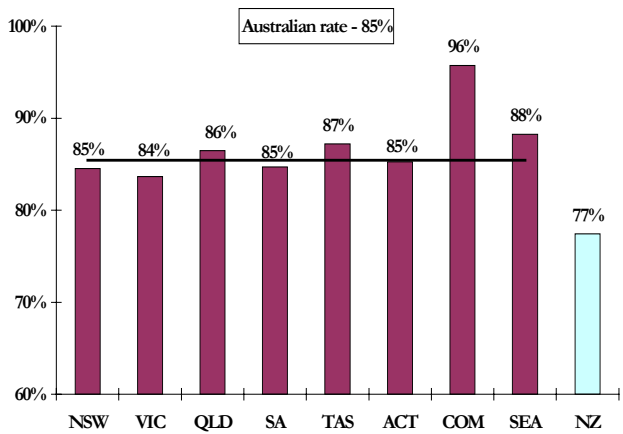
### 1.6.1 Employer at time of interview

More than eight in ten (85%) injured workers who returned to work, returned to work with the employer they were working for when they sustained their injury (Figure 16).

Injured workers covered by Comcare were most likely to RTW with their original employer (96%) while those in New Zealand (77%) were the least likely to do so.

**Figure 16: Return to same employer (Comparative)**

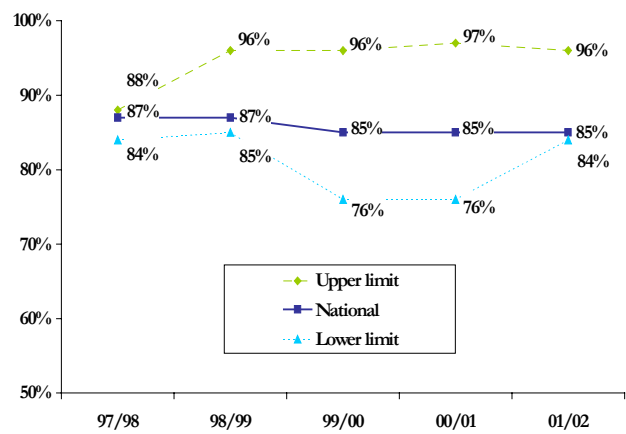
Q11. [Are/Were] you working with the same employer you were working for when you incurred your original injury?



Base: Have returned to work  
 NSW = 493    QLD = 502    TAS = 304    COM = 218    NZ = 527  
 VIC = 495    SA = 493    ACT = 74    SEA = 48

**Figure 17: Return to same employer (Trend)**

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



Base: Have returned to work  
 97/98 = 2,440    99/00 = 2,788    01/02 = 2,627  
 98/99 = 2,639    00/01 = 2,693

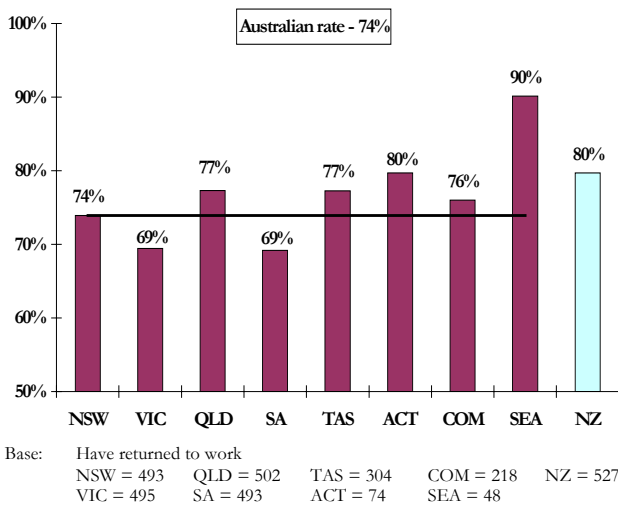
The rate of RTW with the same employer has remained steady at the national level (Figure 17).

1.6.2 Duties at time of interview

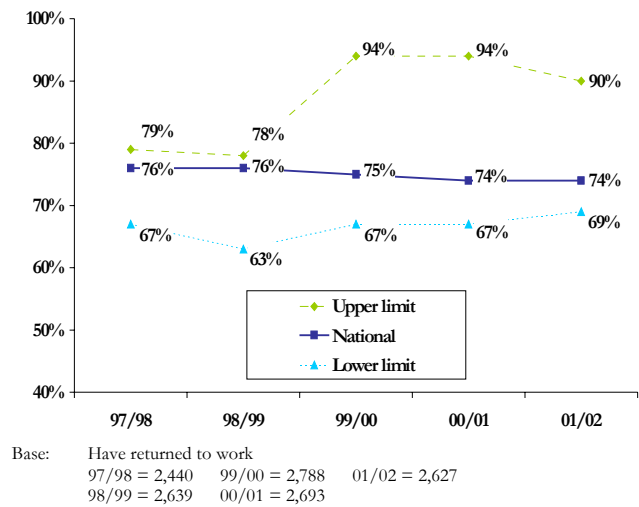
Three in four (74%) injured workers who had returned to work were doing the same duties at the time of interview (or when they stopped working) as they were doing before they were injured (Figure 18).

Injured workers covered by Seacare (90%) were most likely to be doing the same duties compared with other jurisdictions. Injured workers in Victoria (69%) and South Australia (69%) were less likely to have returned to the same duties.

**Figure 18: Return to same duties (Comparative)**  
 Q12. [Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?



**Figure 19: Return to same duties (Trend)**  
 Q12. [Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?



**1.6.3 Continuity of employer and duties**

Seven in ten (68%) injured workers returned to the same employer *and* carried out the same duties as prior to their injury (Table 5).

Injured workers most frequently returning to the *same employer* and conducting the *same duties* came from:

- Seacare Authority (82%);
- Queensland (73%); and
- Comcare (74%).

Injured workers in New Zealand were more likely to return to a different employer and different duties compared to the Australian jurisdictions.

Injured workers covered by Comcare were the least likely to have changed employer.

<b>Table 5: Continuity of employer and duties at interview (Comparative)</b>										
Q11.	<i>[Are/Were] you working with the same employer you were working for when you incurred your original injury?</i>									
Q12.	<i>[Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?</i>									
	<b>AUS (2,627) % A</b>	<b>NSW (493) % B</b>	<b>VIC (495) % C</b>	<b>QLD (502) % D</b>	<b>SA (493) % E</b>	<b>TAS (304) % F</b>	<b>ACT (74) % G</b>	<b>COM (218) % H</b>	<b>SEA (48*) % I</b>	<b>NZ (527) % J</b>
Same employer/ Same duties	68 C	68	63	73 CE	64	71 CE	76 C	74 CE	82 ABCE	71 CE
Same employer/ Different duties	17 IJ	17 <sup>l</sup>	21 ADGIJ	14 J	21 DGIJ	16 J	10	22 DGIJ	6	6
Different employer/ Same duties	6 H	6 H	7 H	5	5 H	6 H	4	2	8 H	8 ADH
Different employer/ Different duties	9 H	10 H	9 H	9 H	10 H	7 H	11 H	2	4	14 ABCDEF HI

Base: Have returned to work

## 2. Process Measures

The previous section identified a number of key outcomes measured by the RTW Monitor. Key process indicators are reported in this section.

The process measures include:

- The culture of workplace where the injury occurred (identifying characteristics that are supportive of the RTW process)<sup>8</sup>;
- The process of lodging a claim;
- The people who assisted during the claim process;
- The RTW process, specifically:
  - The development of a RTW plan;
  - Assistance with RTW;
  - Changed duties;
  - Partial RTW;
  - The people who were the most help and least help; and
- Rating of insurance type services.

### 2.1 Workplace culture

In 2000 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 five statements about the workplace where they sustained their injury. These were converted into a scale from 1 to 5, where 1 was "strongly disagree" and 5 was "strongly agree". The average score for all respondents is reported.

The attributes of the workplace that were rated included:

- Work importance: *"The work that you do at your workplace is very important to you"*;
- Work satisfaction: *"You are very satisfied with the work you do"*;
- Valued at work: *"People at work really value what you do"*;
- Management help with RTW: *"Generally, management at the place where you work will do what they can to help you get back to work"*; and
- OH&S spending: *"Your employer is ready to spend the money and time required to make the workplace safe"*.

Overall, injured workers agreed with the statements (Figure 20).

Injured workers generally feel their work is important and are satisfied with their work.

<sup>8</sup> The impact of Workplace Culture on Return to Work, Comcare Australia paper presented to WorkCongress5, Adelaide 2001.

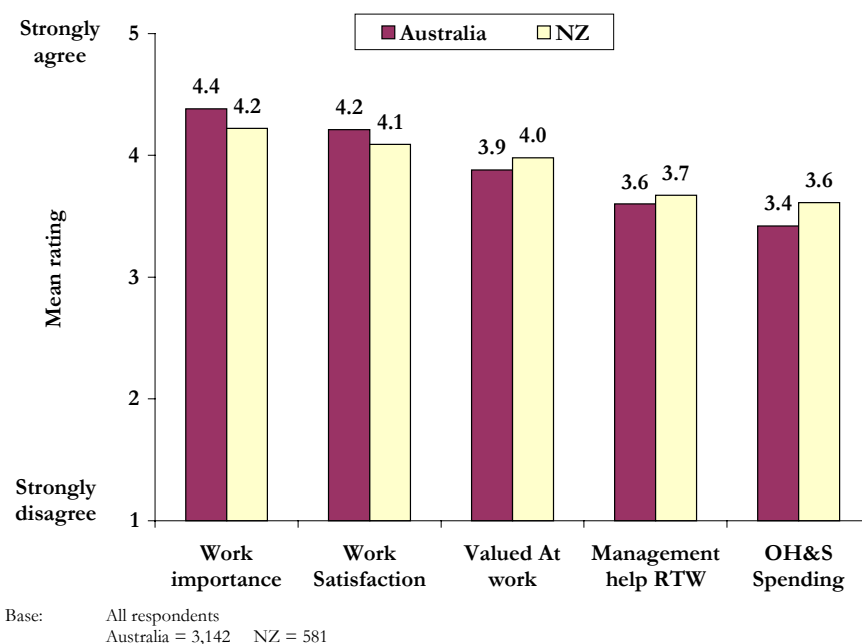
The importance of work (4.4), work satisfaction (4.2) and being valued at their workplace (3.9) had the highest levels of agreement.

Workplace attributes associated with returning to work and workplace safety had lower levels of agreement. Fewer injured workers agreed that management would help injured workers return to work (3.6) or that management was prepared to spend time and money to make the workplace safe (3.4).

There has been no change in the Monitor scores at the National level since these questions have been introduced.

**Figure 20: Rating level of agreement with attitude statements toward workplace (Comparative)**

Q34. *Level of agreement with statements*



Injured workers covered by Seacare were the most likely to identify that their work was important to them (4.7) while injured workers from ACT (4.1), New Zealand (4.2) and South Australia (4.3) were the less likely to identify their work as important (Table 6).

Injured workers in Queensland were more likely to be satisfied with their work (4.3).

Injured workers covered by Seacare (4.6) and New Zealand (4.0) were most likely to consider themselves valued by the workplace while injured workers from Victoria (3.7) were less likely to feel valued.

Injured workers covered by Seacare (4.2) and Tasmania (3.8) were most likely to agree that their employers would do what was necessary to help them get back to work. Injured workers in Victoria (3.4) and the ACT (3.4) were less likely to agree that employers would do what was necessary to help them get back to work.

Injured workers covered by Comcare (4.0) and New Zealand (3.6) were more likely to agree that their employer is prepared to spend time and money on Occupational Health and Safety. Those from the ACT (3.1) and Victoria (3.3) were less likely to agree.

<b>Table 6: Rating level of agreement with attitude statements toward workplace (Comparative)</b>										
<i>Q34. Level of agreement with statements</i>										
	<b>AUS (3,142) % A</b>	<b>NSW (599) % B</b>	<b>VIC (600) % C</b>	<b>QLD (609) % D</b>	<b>SA (600) % E</b>	<b>TAS (337) % F</b>	<b>ACT (97) % G</b>	<b>COM (245) % H</b>	<b>SEA (55) % I</b>	<b>NZ (581) % J</b>
Work importance	4.4 EGJ	4.4 GJ	4.4 EGJ	4.4 EGHJ	4.3 G	4.4 EGJ	4.1	4.3 G	4.7 ABCDEF GHJ	4.2
Work satisfaction	4.2 J	4.2	4.1	4.3 ABCEG HJ	4.2	4.2 J	4.1	4.1	4.2	4.1
Valued at work	3.9 C	4.0 CE	3.7	4.0 CE	3.8	3.9	3.8	3.9	4.6 ABCDEF GHJ	4.0 CE
Management help RTW	3.6 C	3.6 C	3.4	3.6 C	3.6 C	3.8 ABCDE GJ	3.4	3.6 C	4.2 ABCDEF GHJ	3.7 CG
OH&S spending	3.4 C	3.5 C	3.3	3.5 CG	3.4	3.5 CG	3.2	3.5 G	4.0 ABCDEF GHJ	3.6 ABCDEG

Base: All respondents

## 2.2 Making a claim

An important part of RTW includes access to, and complexity of, information needed to put in a claim. These results are examined in the following sections, together with the relationship between these aspects of claim experience and RTW.

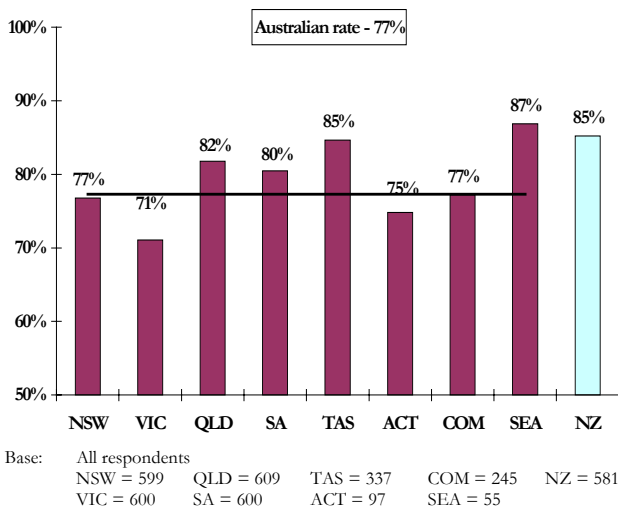
### 2.2.1 Information needed for putting in a claim

Nearly eight in ten (77%) injured workers reported that it was easy to get the information they required for lodging a claim (Figure 21). Injured workers covered by the Seacare Authority (87%), New Zealand (85%) and Tasmania (85%) were more likely to rate access to information as easy.

The lowest rating of information availability was in Victoria (71%) and the ACT (75%).

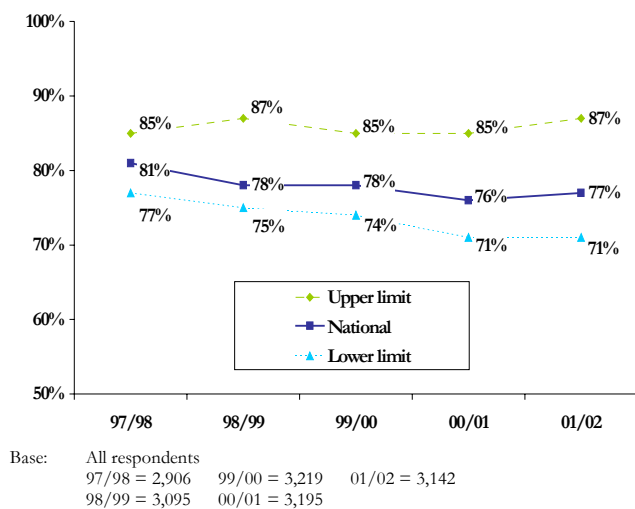
**Figure 21: Easy to get information for a claim (Comparative)**

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



**Figure 22: Easy to get information for a claim (Trend)**

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



Injured workers indicated that it was easier to get information about a claim in 1997/98 when 81% of injured workers agreed that access to information needed to make a claim was easy (Figure 22). However, while there are substantial differences between jurisdictions, the national rate has been constant since 1998/99.

Injured workers generally find it easy to get information needed to lodge a claim.

2.2.2 Complexity of putting in a claim

Seven in ten injured workers (69%) considered it *simple* to put in a claim, while one in four (23%) viewed the process as *complicated* (Table 7). A small minority (16%) believed it was *very simple* while few (6%) considered the claim process *very complicated*.

Comcare was rated as having the most complicated claim process where four in ten (39%) injured workers covered by Comcare reported the process to be either complicated or very complicated. ACT (29%) and Victoria (29%) also had more complicated claim processes compared to other jurisdictions.

Table 7: Ease of putting in a claim (Comparative)										
Q2a. Would you describe the process of putting in a claim as?										
	AUS (3,142) % A	NSW (599) % B	VIC (600) % C	QLD (609) % D	SA (600) % E	TAS (337) % F	ACT (97) % G	COM (245) % H	SEA (55) % I	NZ (581) % J
Simple	53 I	54 I	49 I	53 I	58 ACGHI	59 ACGHI	46 I	49 I	29	61 ABCDGHI
Very simple	16 H	17 CH	13	19 CEHJ	13 H	18 H	22 CEHJ	8	39 ABCDEF GHJ	14 H
<b>Total simple</b>	<b>69</b> CH	<b>71</b> CH	<b>63</b>	<b>71</b> CH	<b>71</b> CH	<b>76</b> ACH	<b>68</b>	<b>57</b>	<b>68</b>	<b>75</b> ACH
Complicated	17	14	19 B	16	18 B	15	23 BI	33 ABCDEF IJ	9	17
Very complicated	6	5	10 ABDFJ	6	7	4	6	5	3	5
<b>Total complicated</b>	<b>23</b> B	<b>19</b>	<b>29</b> ABDFIJ	<b>22</b>	<b>24</b> BFI	<b>19</b>	<b>29</b> BFI	<b>39</b> ABCDE FIJ	<b>12</b>	<b>22</b>

Base: All respondents

The proportion of injured workers who rated the claim process as complicated fell to 23% in 2001/02 compared to the relatively steady trend in previous years. The proportion identifying the process as simple has remained constant. The proportion of injured workers who could not say whether the process was simple or complicated has increased compared to the first three years of the Monitor.

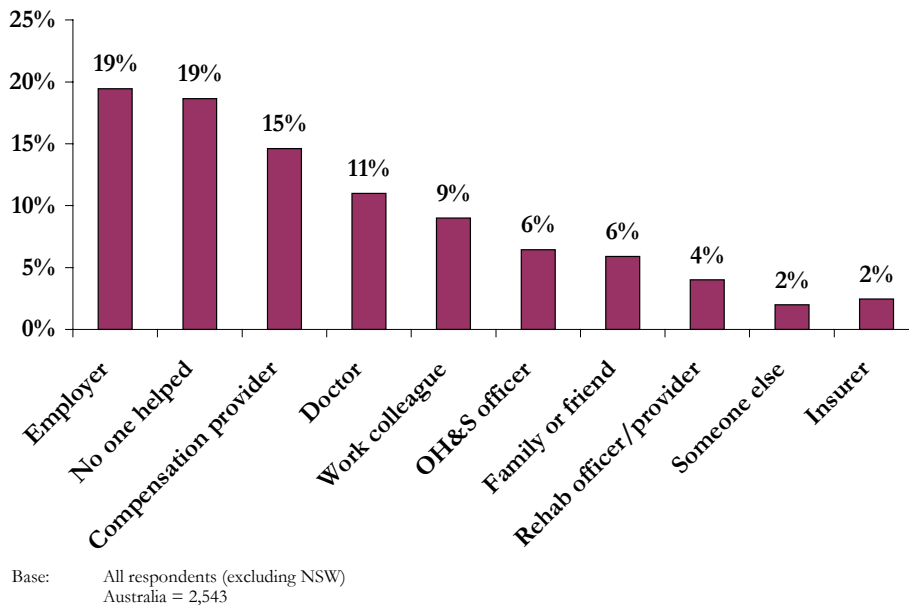
### 2.2.3 Assistance with initial claim

Two in ten (19%) injured workers reported that “no one helped them” to put in their claim (Figure 23).

The most frequently mentioned source of assistance was the employer (19%) followed by the compensation provider (15%).

**Figure 23: Who helped with initial claim (Comparative)**

Q2b. Who gave you the most help when you put in your <jurisdiction> claim in October or November last year?



- *No one helped* - Seacare Authority (32%) were more likely to report “no one helped” with their claim while injured workers from New Zealand (15%) and Queensland (14%) were the least likely to report “no one helped”.
- *The doctor* - In New Zealand one in four (27%) injured workers reported that their doctor was the person who helped the most with their claim.
- *Any health provider* – one in three (35%) injured workers in New Zealand reported a health provider was the most help. ACT (9%) and Comcare (5%) were least likely to report a health provider.
- *The employer* -Tasmanian workers (28%) and those covered by Seacare most likely to identify the employer as assisting with their claim while those New Zealand (6%) and Comcare (10%) were least likely to mention the employer.
- *Someone from work* – Injured workers from Tasmania (49%), ACT (47%), Comcare (46%) and Seacare (44%) were most likely to report someone from work (including the employer) was the most help while only one in ten (10%) New Zealanders reported someone from work was the most help when submitting their claim.
- *The workers compensation authority* - Injured workers in Queensland (26%) and New Zealand (18%) most frequently mentioned assistance from the Scheme itself. Both jurisdictions manage claims directly as opposed to the other jurisdictions where insurance companies undertake claim management functions.

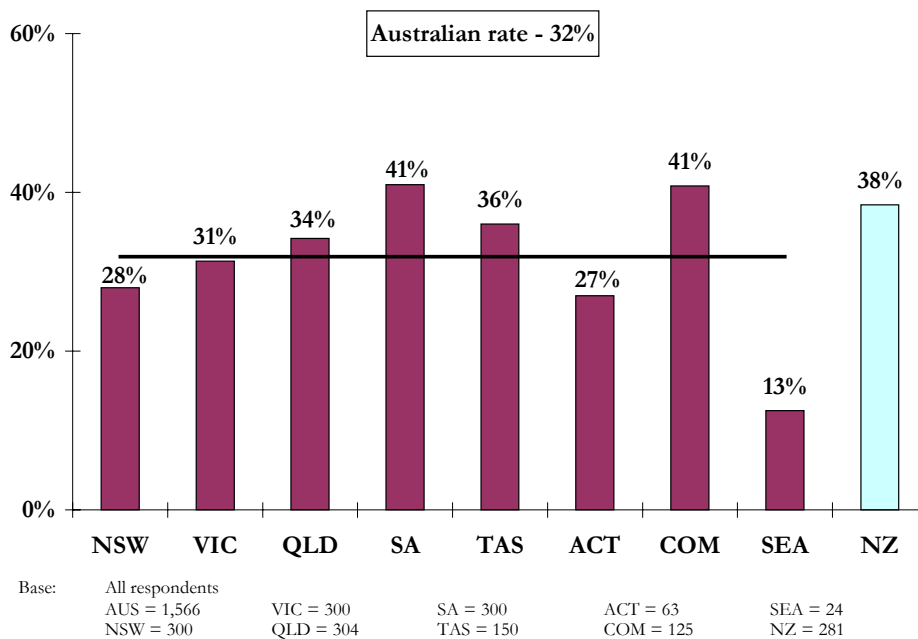
- *Occupational Health & Safety officers* – Comcare (10%) and Queensland (8%) were more likely to report OH&S officer while injured workers covered by Comcare were most likely to mention rehabilitation officers (9%).

### 2.2.4 Previous claim

A question about previous claim experience was introduced to the Monitor for the first time in 2002. One in three (32%) injured workers who made a claim of ten days or more duration reported having a previous claim.

**Figure 24: 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?*

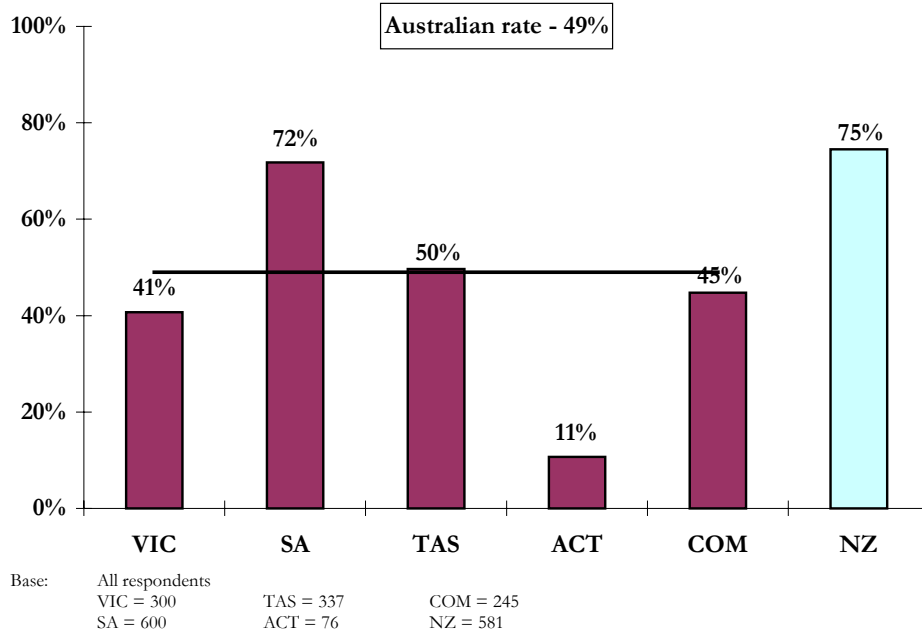


There was a higher proportion of injured workers from South Australia (41%), Comcare (41%) and New Zealand (38%) indicating that they had a previous claim while those covered by Seacare were the least likely (13%) to have had a previous claim.

One third of injured workers reported having a previous claim.

The Schemes where previous claim data was available identified a substantially higher proportion of previous claims than reported by the injured workers themselves.

Figure 25: Previous claim - Scheme based data (Comparative)



### 2.3 Reasons for RTW

Four in ten injured workers (38%) stated (without prompting), that their *main* reason for returning to work was that they “*recovered from injury*” (Table 8). One in six workers mentioned “*economic need*” (14%) and a similar proportion that they returned because they *wanted* to RTW (18%).

When injured workers were probed for *any other reasons* for returning to work, “*recovered from injury*” was mentioned by nearly half of the sample (45%). One in three (35%) wanted to RTW, while one in four (25%) reported “*economic need*” as a reason for RTW.

<b>Table 8: Reasons for RTW</b>		
<i>Q4a. What is the main reason you returned to work?</i>		
<i>Q4b. Were there any other reasons you returned to work?</i>		
	<b>National Main Reason (2,627) %</b>	<b>National Total Reasons (2,627) %</b>
Recovered from injury	38	45
Wanted to RTW	18	35
Economic need	14	25
Told by doctor	7	13
Bored at home	5	11
Changes in duties	6	11
Pressured by employer	3	4
Wanted to keep job	2	5
Now self employed	1	1
Pressured by compensation provider/ insurer	-	1

Base: Have returned to work

The relative frequency of the reasons mentioned for returning to work has been consistent over the five years of the Monitor. “*Recovered from injury*” has been the most frequently mentioned reason followed by “*economic need*”, “*changes in duties*”, “*bored at home*” and “*told to by the doctor*” each being mentioned by just over one in ten injured workers.

Although the relative order has been consistent there have been a number of trends observed in that time:

- “*Recovered from injury*” has declined over the five years of the Monitor from five in ten in 1997/98 and 1998/99;
- “*Economic need*” increased in the first three years to a peak of 30% in 1999/00. It has declined since then;
- Being able to RTW because of being “*offered changes duties*” has been consistent at one in ten except for 1997/98 when it dropped to 7%; and
- As in previous years, “*pressure from insurer/WorkCover*” was rarely identified as a reason for RTW (1%).

### 2.3.1 *Reasons for not working*

The National RTW Monitor identifies reasons reported by injured workers for currently not working. The objective of this measure is to identify the impact of non-injury related factors such as retrenchment, enterprises closing down and retirement. Responses to this question are unprompted.

Reasons for not working have been combined into three summary groups (Figure 26):

1. **Injury related**, including:
  - still injured;
  - new injury; and
  - old injury got worse or aggravated.
2. **Left employment**, referring to those who indicated they had left the workforce on a permanent or temporary basis including:
  - retired;
  - resigned;
  - studying; or
  - no work available/seasonal.
3. **Retrenched/dismissed**, including:
  - retrenched;
  - dismissed by employer; and
  - employer closed down.

Injury related reasons (Figure 26) were the most frequently reported with two in three (70%) mentioning injury - “*still injured*” by over five in ten (54%), “*aggravated injury*” by two in ten (17%) while “*new injury*” accounted for well under one in ten (5%).

Injured workers in South Australia (75%) were more likely to mention injury related reasons while those in New Zealand (55%) and Tasmania (53%) were less likely to mention injury related reasons for not working.

Tasmanian injured workers were most likely (47%) to have left (retired, resigned, studying) while those from Victoria were least likely (24%).

Tasmanian (17%) and NSW (16%) injured workers were more likely to report they were retrenched or dismissed. No injured worker in Comcare reported retrenchment or dismissal.

*Injury related* reasons have been given by two in three injured workers across the Monitor (Figure 27) except for two years when they increased to 76% (1997/98) and 74% (2000/01).

Leaving the workforce voluntarily has shown a non-significant declining trend.

Figure 26: Select total reasons for *not working* (Comparative)

Q9a. What is the main reason you are not working now?  
 Q9b. Are there any other reasons you are not working now?

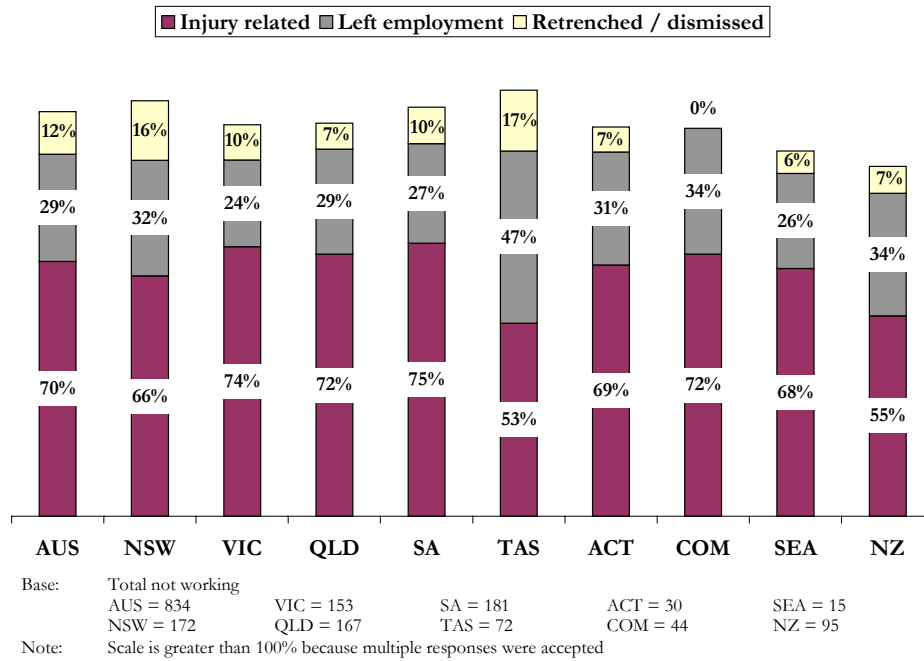
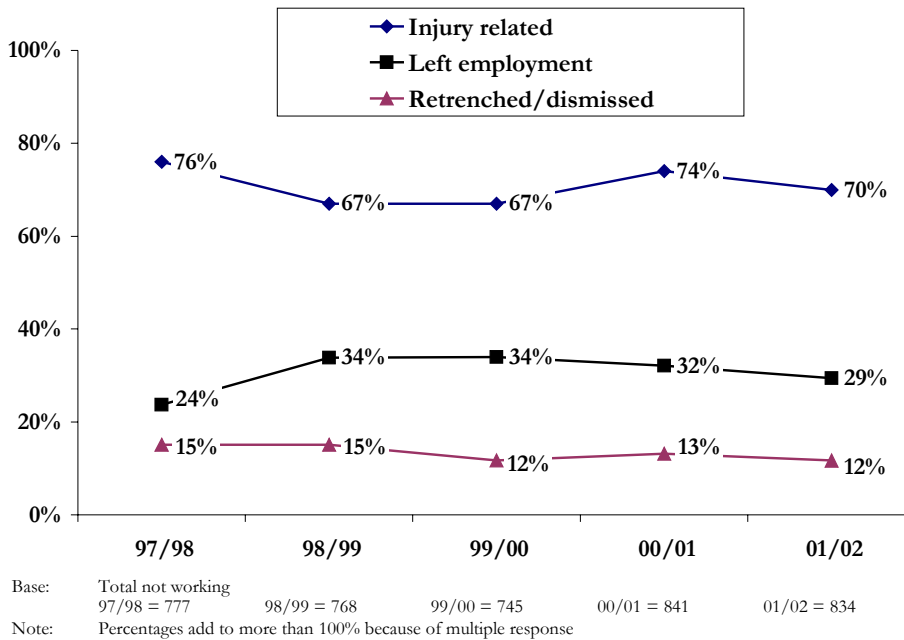


Figure 27: Total reasons for *not working* (Trend)

Q9a/b. All reasons for not working currently



## 2.4 RTW plan

RTW plans are developed to assist injured workers achieve a RTW outcome. The Monitor measures:

- The injured workers' awareness of RTW plans;
- The extent to which the injured worker was involved in the RTW plan; and
- The helpfulness of the RTW plan from the perspective of the injured worker.

### 2.4.1 Development of and involvement in RTW plan

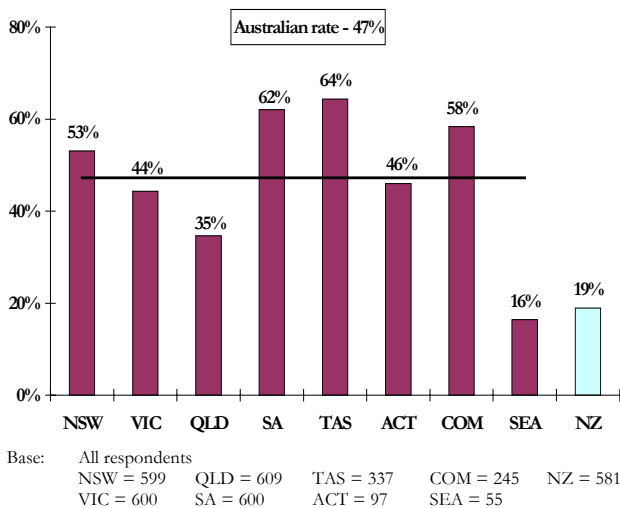
Nearly half (47%) of injured workers reported they had a return to work plan developed for them (Figure 28). The proportion reporting RTW plans has increased steadily over the five years of the Monitor (Figure 29).

RTW plans were more frequently reported among Tasmanian (64%), South Australian (62%) and Comcare (58%) workers, and least often among those covered by Seacare (16%), New Zealand<sup>9</sup> (19%) and Queensland (35%).

Wide variation between jurisdictions has been observed over the five years of the Monitor. However, where the National rate was closer to the lower limit of the range of rates in 1997/98 it is now closer to the upper limit.

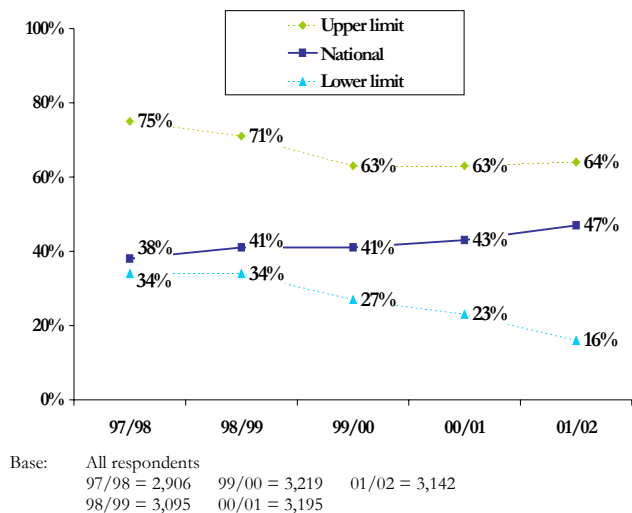
**Figure 28: Development of RTW plan (Comparative)**

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.



**Figure 29: Development of RTW plan (Trend)**

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.



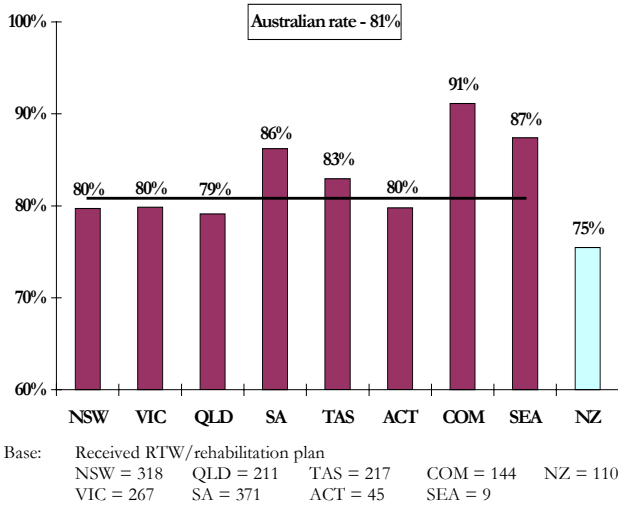
<sup>9</sup> In New Zealand RTW plans are not a requirement for claims under 13 weeks.

Injured workers with a RTW plan were also asked if they had been involved in the development of that plan.<sup>10</sup> Eight in ten (81%) workers with a RTW plan were involved in development of that plan.

Injured workers covered by Comcare (91%) and those from Seacare (87%) were most likely to be involved in development of a RTW plan (Figure 30).

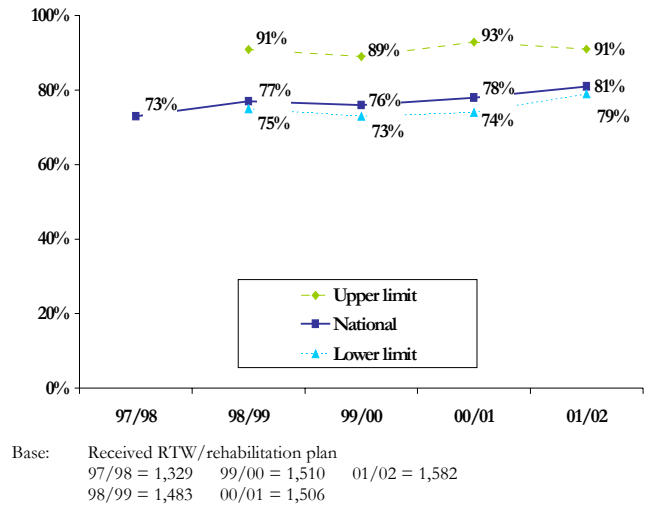
**Figure 30: Involvement in RTW plan (Comparative)**

Q13a. Were you involved in development of the return to work plan or a rehabilitation plan?



**Figure 31: Involvement in RTW plan (Trend)**

Q13a. Were you involved in development of the return to work plan or a rehabilitation plan?



Involvement in development of a RTW plan has been increasing steadily over the five years of the Monitor.

10 Prior to November 2001, this question was only asked in Victoria, ACT and Comcare.



2.4.2 Helpfulness of RTW plan

Three in four (74%) injured workers who received a RTW plan considered the plan to be helpful (Figure 32).

Tasmanian (82%) and Queensland (82%) workers were most likely to report the RTW plan helpful, compared to those in the Seacare Authority (52%).

Figure 32: Helpfulness of RTW plans (Comparative)  
 Q15. Was the plan helpful?

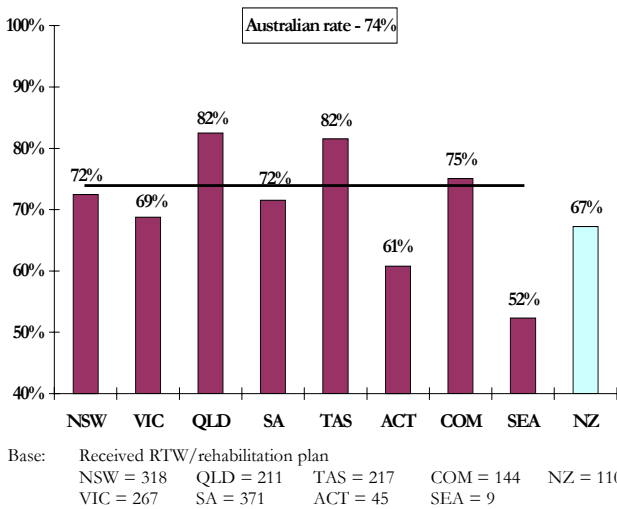
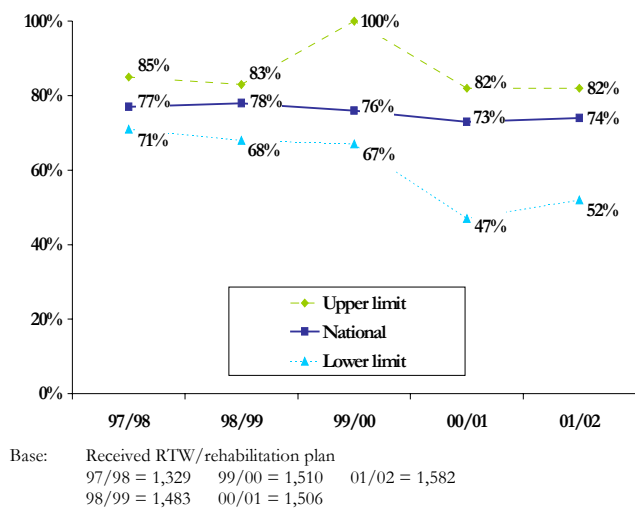


Figure 33: Helpfulness of RTW plans (Trend)  
 Q15. Was the plan helpful?



The proportion of injured workers who received RTW plans and agreed that they were helpful has remained steady over the course of the Monitor (Figure 33).

The proportion of injured workers receiving RTW plans has been increasing, and the proportion of injured workers with plans who considered them to be helpful has remained constant.

A positive outcome is associated with the perception of helpfulness of the RTW plan. Workers who returned to work (79%) were more likely to rate the RTW plan as helpful compared to those who had not returned to work at all (51%).

Injured workers who were involved in the plan were more likely to consider the plan helpful (79%) compared to those who were not involved (53%).

The helpfulness of RTW plans can be improved by ensuring that the injured worker is aware of and involved in the plan.

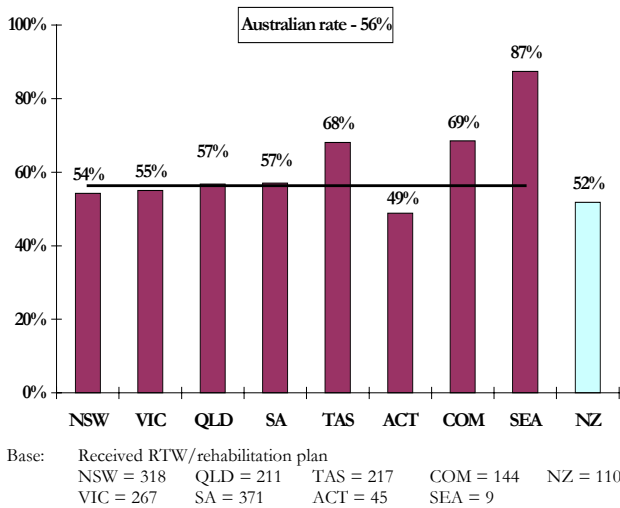
**2.4.3 Given help to follow RTW plan**

Just over half of injured workers (56%) reported they were given help to do what was recommended in their RTW plan (Figure 34).

Injured workers covered by Seacare (87%), Comcare (69%) and Tasmania (68%) were more likely to report receiving assistance to follow their RTW plan compared to other jurisdictions.

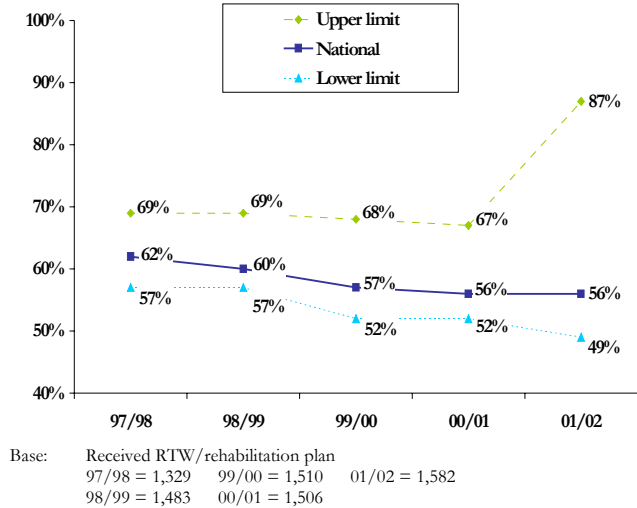
**Figure 34: Given assistance to follow RTW plans (Comparative)**

Q16. Were you given help to follow RTW plan?



**Figure 35: Given assistance to follow RTW plans (Trend)**

Q16. Were you given help to follow RTW plan?



There has been a steady decline in the proportion of injured workers receiving assistance with RTW plans (Figure 35).

When asked *who helped* with the RTW plan (Table 9), in most cases it was someone within the workplace (33%) although this remained lower than the proportion who reported they received no help at all.

The person at work who helped the injured worker was either the employer (15%) or a workplace supervisor (14%). Help from outside the workplace generally came from the rehabilitation provider (18%).

Injured workers covered by Comcare (22%) were more likely to report their main supervisor at work as the person who helped the most while few in New Zealand (5%) reported their supervisor at work assisting.

The employer was most likely to be mentioned by injured workers from NSW (18%) and least likely to be mentioned by those from New Zealand (5%).

One in ten (10%) injured workers in New Zealand mentioned the ACC (the equivalent of the insurer in Australian jurisdictions).

Injured workers in Tasmania (29%) and Comcare (29%) most frequently mentioned rehabilitation providers.

Injured workers in South Australia (9%) were more likely to mention their doctor assisting with RTW plans.

Table 9: Person that helped with RTW plan (Comparative)										
<i>Q16b. Who gave you that help? Did anyone else help?</i>										
	AUS (1,582) % A	NSW (318) % B	VIC (267) % C	QLD (211) % D	SA (371) % E	TAS (217) % F	ACT (45) % G	COM (144) % H	SEA (9) % I	NZ (110) % J
Main supervisor at work	14 J	14 J	14 J	13 J	12 J	18 EJ	9	22 ABCDEJ	0	5
Employer	15 J	18 CHJ	12 J	13 J	16 J	16 J	11	10	25	5
Workplace rehab coordinator (at work)	7 J	5 J	7 J	10 BJ	7 J	13 ABCEJ	9 J	13 ABCEJ	32	0
Doctor	5	4	5	3	9 ABCDG	6	0	4	30	3
Insurer	2	2	4 H	1	3 H	4 DH	2 H	0	0	10 ABCDEF H
Rehab provider (outside work)	18 A	16	17 J	17	20 J	29 ABCDEJ	24 J	29 ABCDEJ	32	9
Someone else	9 C	8	5	17 ABCEFG J	8	9 C	4	10 C	0	5
Myself	1	1	1	-	-	0	2 F	1	0	2

Base: Received return to work / rehabilitation plan

## 2.5 RTW – timing and duties

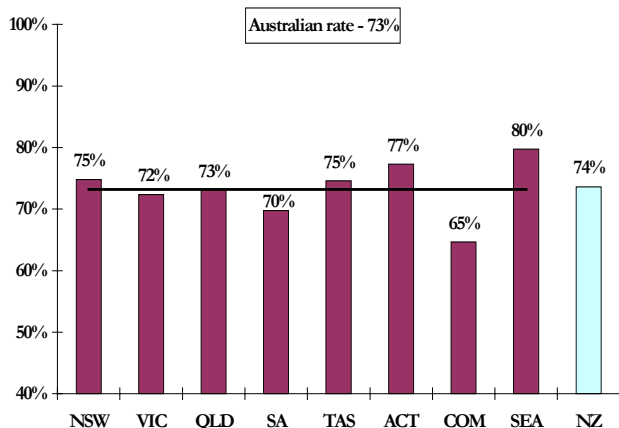
### 2.5.1 Timeliness of RTW

In 2001/02 three in four (73%) injured workers who returned to work felt ready to do so (Figure 36).

Fewer injured workers covered by Comcare (65%) felt ready to RTW compared with other jurisdictions.

**Figure 36: Timeliness of RTW (Comparative)**

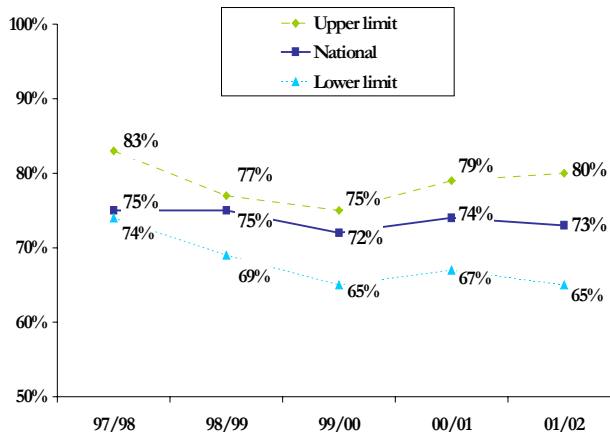
Q7. Did you feel ready to return to work?



Base: Have returned to work  
 NSW = 493    QLD = 502    TAS = 304    COM = 218    NZ = 527  
 VIC = 495    SA = 493    ACT = 74    SEA = 48

**Figure 37: Timeliness of RTW (Trend)**

Q7. Did you feel ready to return to work?



Base: Have returned to work  
 97/98 = 2,440    99/00 = 2,788    01/02 = 2,627  
 98/99 = 2,639    00/01 = 2,693

Injured workers who returned to work in 2001/02 were less likely to report feeling ready to RTW compared to the first two years of the Monitor (Figure 39). However, there has been no change at the national level over the last three years.

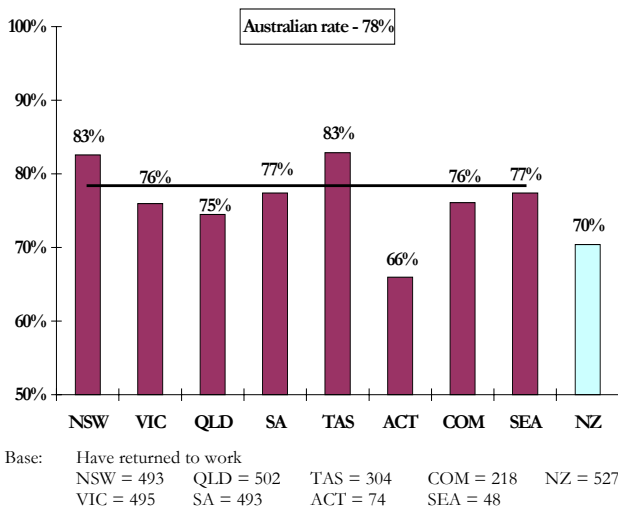
### 2.5.2 Suitable duties at RTW

Eight in ten (78%) Australian injured workers reported suitable duties at RTW (Figure 38). Conversely, two in ten (20%) considered the duties they were given at RTW *not* suitable.

Injured workers from Tasmania (83%) and NSW (83%) were more likely to consider their duties were suitable, while those from the ACT (66%) and New Zealand (70%) were less likely to report their duties at RTW were suitable (Figure 38). The proportion reporting that their return to work duties was suitable has been stable over the last three years (Figure 39).

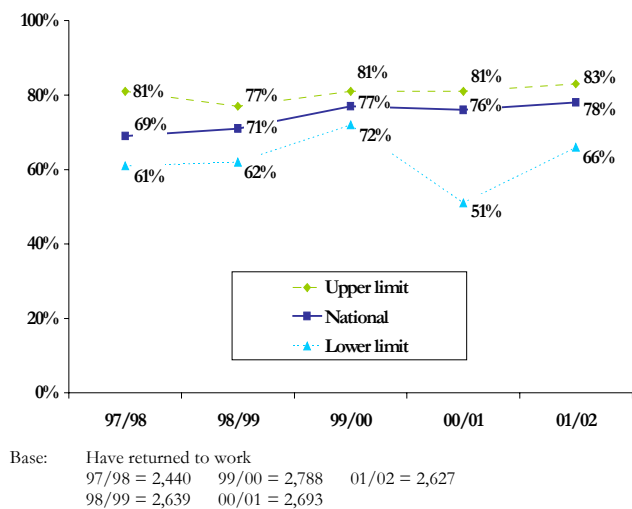
**Figure 38: Suitable duties at RTW (Comparative)**

Q5. *When you first returned to work after your injury, were you given suitable duties at work?*



**Figure 39: Suitable duties at RTW (Trend)**

Q5. *When you first returned to work after your injury, were you given suitable duties at work?*



### 2.5.3 Change in duties at RTW

Injured workers were asked “*What was different about your duties when you returned to work?*” The objective of this question is to identify the extent of support provided in returning to work by their employers, and the nature of this support without prompting the injured worker. Subsequent questions identify partial RTW and reduced hours at RTW.

Seven in ten (68%) Australian injured workers reported some change in their duties when they returned to work. Fewer (53%) injured workers in New Zealand reported a change in duties at RTW.

Tasmanian (73%) and South Australian (75%) injured workers were more likely to report a change in their duties.

Few injured workers covered by the Seacare (12%) changed duties at RTW (Figure 40) reflecting the requirement of seamen to be fully fit to work on ships at sea. Injured workers in the ACT (47%), Comcare (57%) and New Zealand (52%) were less likely to report changes in duties at RTW.

Six in ten (59%) reported they were given lighter duties at RTW including:

- Duties are flexible to meet needs;
- Being given equipment to make tasks easier; and
- Being given duties that would not strain the injury.

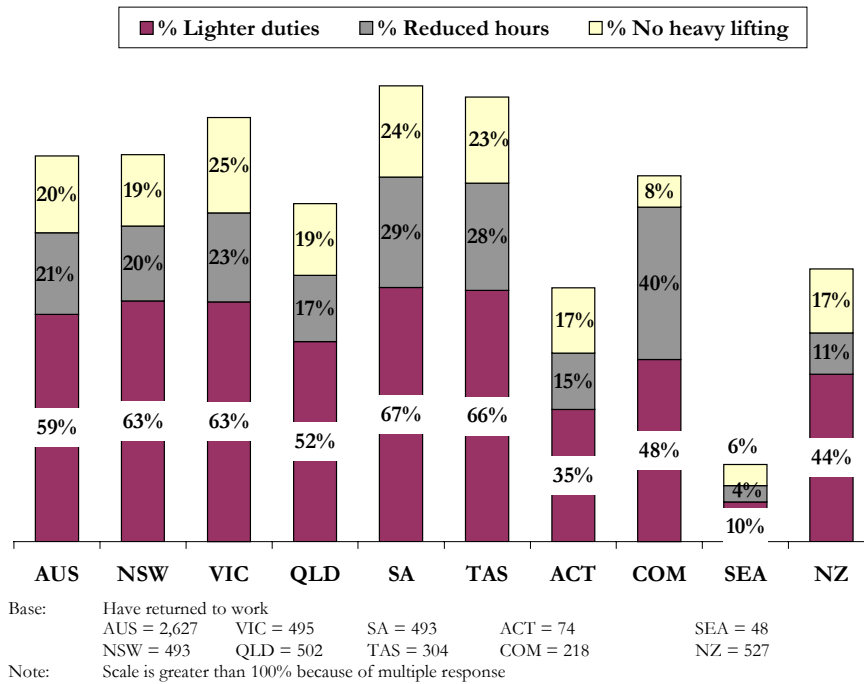
Two in ten (20%) reported being given duties that did not require heavy lifting.

Restriction on heavy lifting and lighter duties reflected the differences between jurisdictions for changes in duties.

“Reduced hours” was mentioned by two in ten (21%). Injured workers covered by Comcare (40%) and South Australia (29%) were more likely to report reduced hours. These jurisdictions also had the highest partial RTW rates.

**Figure 40: Type of change in duties at RTW (Comparative)<sup>11</sup>**

Q5a. What was different about your duties when you returned to work?



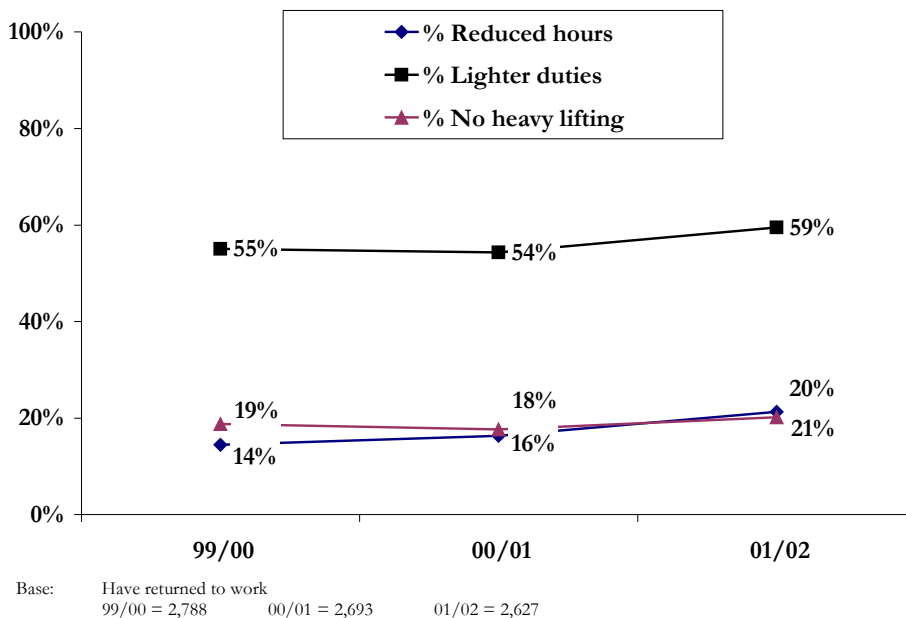
Three in ten (27%) injured workers indicated there was nothing different about their duties when they returned to work. No change in duties was more likely to be reported by those covered by Seacare, ACT and New Zealand.

<sup>11</sup> This question was first introduced in May 1999.

The proportion of injured worker reporting lighter duties and reduced hours was higher in 2001/02 (Figure 41).

**Figure 41: Type of suitable duties at RTW (Trend)**

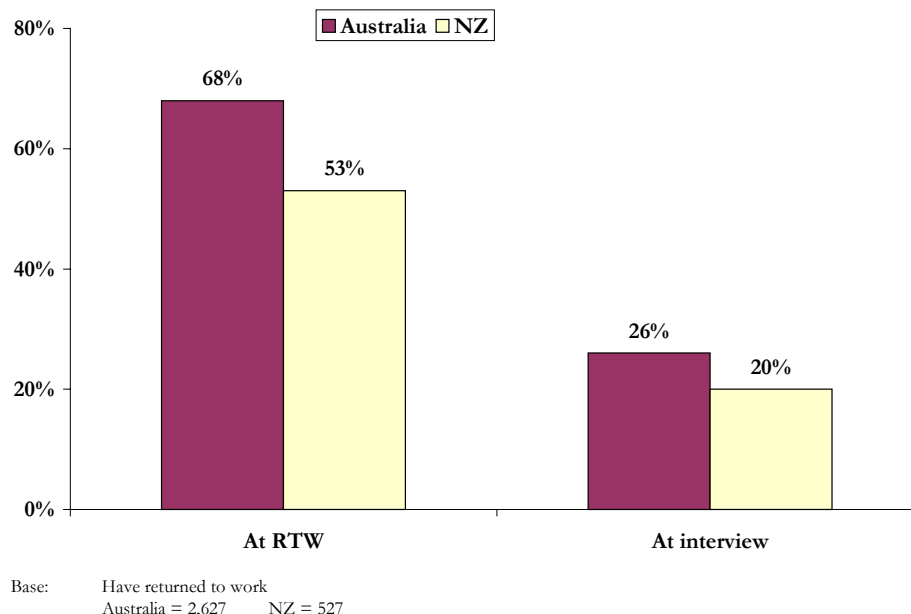
Q5a. *What was different about your duties when you returned to work?*



Changes in duties at RTW were generally temporary. While seven in ten (68%) injured worker had changes in duties at the time of RTW (Figure 42), at the time of interview (or leaving work for those with a non-durable RTW), this had declined to just under three in ten (26%).

**Figure 42: Different duties at RTW and at interview (Comparative)**

Q5a. *What was different about your duties at RTW? (At RTW)*  
 Q12. *[Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury? (At interview)*



## 2.6 Partial RTW

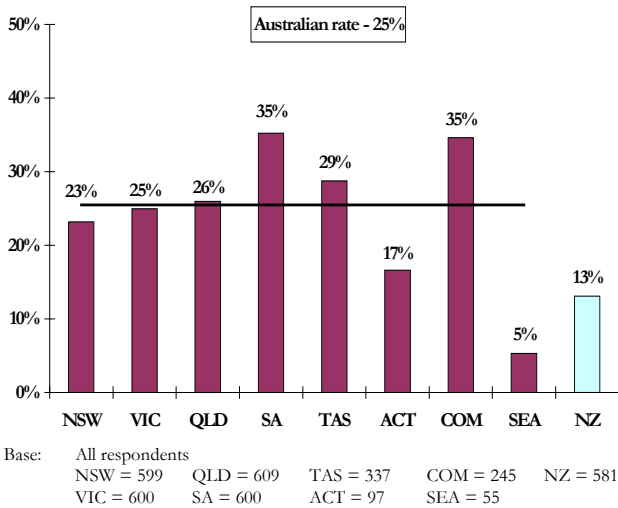
The terms “partial RTW” and “full RTW” are technical expressions not necessarily understood by injured workers. A “full RTW” does not necessarily mean return to full-time employment since the injured worker may have been working on a part-time basis at the time of injury. Rather, it means return to a level of paid employment equivalent to that at the time of injury. “Partial RTW” can be *estimated* from the proportion of workers who have returned to work and are deriving their income from both employment and workers’ compensation payments (see page 61).

One quarter (25%) of injured workers returned to work on a partial basis in 2001/02 (Figure 43). One in twenty (4%) injured workers were unsure whether they had a partial RTW.

Partial RTW rates were highest in South Australia (35%), Tasmania (29%) and Comcare (35%), while being lowest among injured workers covered by Seacare (5%), New Zealand (13%) and the ACT (17%).

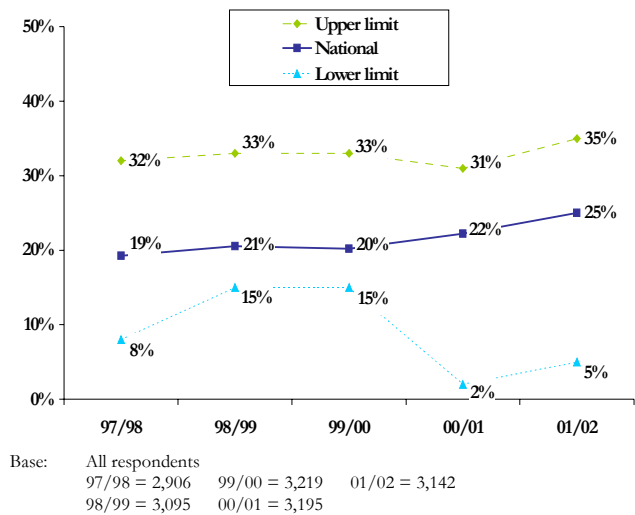
**Figure 43: Partial RTW rate at RTW (Comparative)<sup>12</sup>**

Q6. *Still thinking about when you first returned to work, were you receiving any weekly payments from <Authority> in addition to your wages?*



**Figure 44: Partial RTW rate (Trend)**

Q6. *Still thinking about when you first returned to work, were you receiving any weekly payments from <Authority> in addition to your wages?*



The rate of partial RTW has increased steadily over the five years of the Monitor from 19% in 1997/98 to 25% in the 2001/02 (Figure 44).

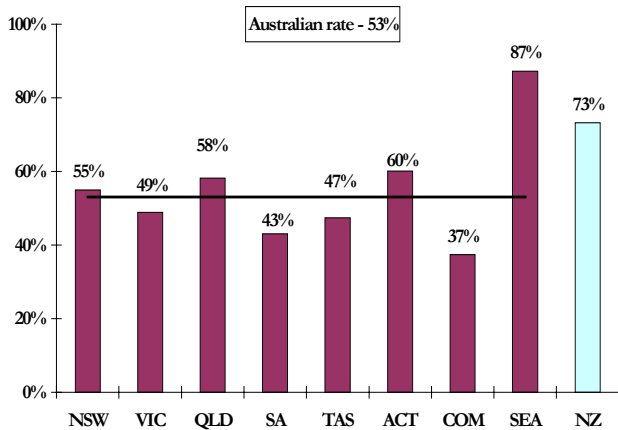
<sup>12</sup> Previously reported on the base of “have returned to work”.

2.6.1 Returned to previous hours

Of those injured workers who returned to work, only half returned to their previous hours (Figure 45). There was considerable variation between jurisdictions with higher rates of return to previous hours identified by injured workers covered by Seacare (87%), New Zealand (73%), ACT (60%) and Queensland (58%). Comcare (37%), South Australia (43%) Tasmania (47%) and Victoria (49%) had lower RTW rates compared to the other jurisdictions.

Figure 45: Returned to previous hours (Comparative)

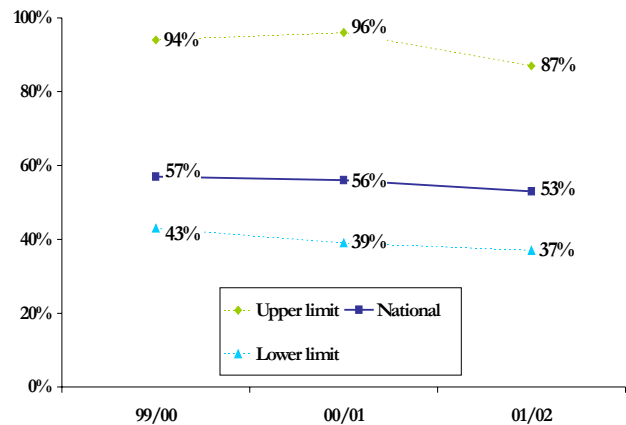
Q6a. Still thinking about when you first returned to work, did you return to your previous hours?



Base: Have returned to work  
 NSW = 493 VIC = 495  
 QLD = 502 SA = 493  
 TAS = 304 ACT = 74  
 COM = 218 SEA = 48  
 NZ = 527

Figure 46: Returned to previous hours (Trend)

Q6a. Still thinking about when you first returned to work, did you return to your previous hours?



Base: Have returned to work  
 99/00 = 2,788 00/01 = 2,693 01/02 = 2,627

The rate of return to pre-injury hours has declined steadily since 1999/00 when this measure was included in the RTW Monitor (Figure 46).

Fewer injured workers are returning to pre-injury hours in 2001/02 compared to 1998/99.

## 2.7 Sources of assistance with RTW

Assistance to return to work is measured in a number of ways:

- Injured workers are asked, *without prompting*, who helped the most and who helped the least to return to work.
- Injured workers are then asked to rate the helpfulness of key persons – the doctor, rehabilitation provider, workplace rehabilitation coordinator, employer, insurer or compensation provider and, where applicable, the case manager.

The findings are discussed in the following section.

Assistance is measured on four criteria. These identified:

- Who assisted with the initial claim;
- The person who was the *most* help;
- The person who was the *least* help; and
- Helpfulness of each key stakeholder.

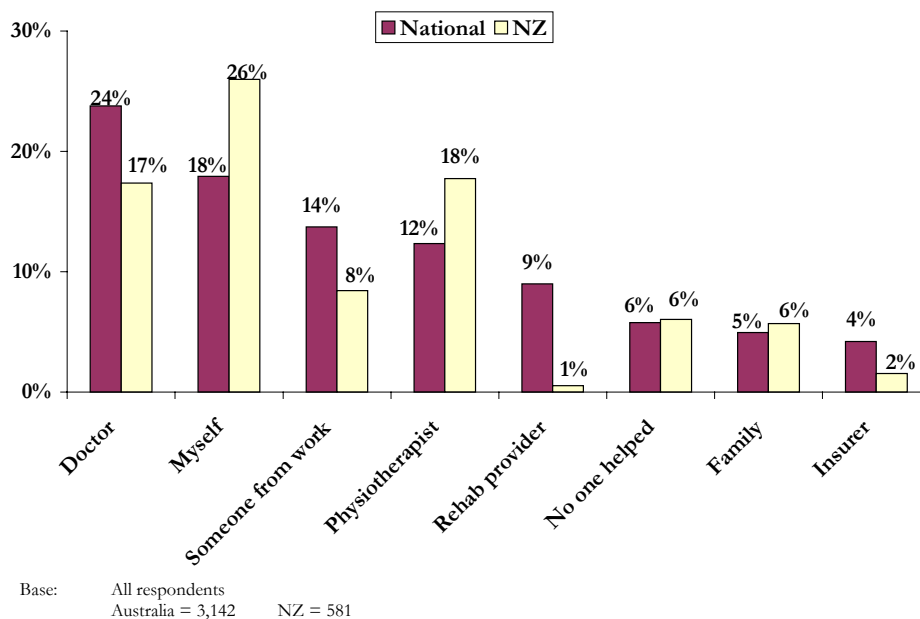
### 2.7.1 Who helped injured workers RTW the most?

As well as rating the helpfulness of persons with putting in the initial claim, injured workers were asked who helped them RTW the most (Figure 47). The relative distribution of persons identified as being the most help in returning to work has been relatively stable over time.

Doctors were most frequently mentioned with one in four injured workers (24%) indicating they “*helping the most*”. Fewer injured workers in ACT (14%), Tasmania (18%) and Queensland mentioned their doctor. In New Zealand, doctors were mentioned less frequently than Australia with just under two in ten (17%) identifying the doctor as the person who helped the most.

**Figure 47: People who were the most help to RTW (Comparative)**

Q28. *Thinking of all the people who helped you to get back to work, who helped you the MOST?*



The high proportion of injured workers identifying doctors as the person who was the most help is in contrast to the proportion identifying doctors assisting with RTW plans (Section 2.4.3).

Two in ten (18%) Australian injured workers identified themselves as the person who was most helpful in the return to work process. Injured workers covered by Comcare (13%) and Tasmania (13%) were the least likely to identify themselves. In New Zealand, one in four (26%) considered themselves to be the person who helped the most to return to work.

Over one in ten (14%) reported someone from work as helping the most. Comcare injured workers were most likely to report someone from work with two in ten (22%) mentioning a person from work. In New Zealand someone from work was identified less frequently (8%).

Physiotherapist (12%) stood out as the other type of health professional that helped the most in Australia. Comcare injured workers were less likely (6%) to identify physiotherapists. In New Zealand physiotherapists were considered by a higher proportion (18%) to be the most help.

A range of other allied health professionals were also identified as being the most helpful. In total 16% of Australian injured workers identified an allied health professional while 21% of injured workers in New Zealand identified an allied health professional.

One in ten (9%) Australian injured workers identified rehabilitation providers as being the most help. Injured workers in Tasmania (23%), ACT (17%) and Comcare (16%) were more likely to mention rehabilitation providers. No injured worker from Seacare mentioned rehabilitation providers and few (2%) did so in New Zealand.

There is a high degree of self-reliance with two in ten Australians and one in four New Zealanders identifying themselves as the person who was the most help to RTW.

<b>Table 10: People who were the most help (Comparative)</b>										
<i>Q28. Thinking of all the people who helped you to get back to work, who helped you the MOST?</i>										
	<b>AUS</b> (3,142) %	<b>NSW</b> (599) %	<b>VIC</b> (600) %	<b>QLD</b> (609) %	<b>SA</b> (600) %	<b>TAS</b> (337) %	<b>ACT</b> (97) %	<b>COM</b> (245) %	<b>SEA</b> (55) %	<b>NZ</b> (581) %
	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>E</b>	<b>F</b>	<b>G</b>	<b>H</b>	<b>I</b>	<b>J</b>
Doctor	24 DFGJ	26 DFGJ	26 DFGJ	19	24 FGJ	18	14	25 FGJ	27	17
Myself	18 FH	18 FH	20 FH	17	18	13	19	13	26 FH	26 ABCDEF H
Physiotherapist	12 H	12 H	13 H	14 H	11 H	11 H	10	6	18 H	18 ABCEFH
Someone from work	14 J	14 J	14 J	11	12	16 J	18 J	22 ABCDEJ	13	8
Rehabilitation provider	9 CIJ	11 CDIJ	6 J	10 J	14 ACDIJ	23 ABCDE HIJ	17 ACDIJ	16 ABCDIJ	0	2

Base: All respondents



Only four per cent of injured workers reported their insurer or the workers' compensation Scheme as being the most help. This was higher in Queensland where one in ten (10%) identified the Scheme. In New Zealand, only 2% identified the ACC although a further 8% identified their case manager.

**2.7.2 Who helped the most to RTW? – someone from work**

When injured workers reported someone from the workplace as most helpful to RTW they were then asked “Who was that person from work?” Of those who mentioned someone from work, four in ten (44%) identified their employer. Supervisors were the next most frequently mentioned person (27%) followed by the OH&S officer (10%).

Injured workers with a RTW plan were more likely to identify someone from work and their rehabilitation provider as the person who helped the most. They were less likely to identify themselves or say “no one helped” (Table 11).

<b>Table 11: People who were the most help by RTW plan</b>		
<i>Q28. Thinking of all the people who helped you to get back to work, who helped you the MOST?</i>		
	<b>RTW plan (1,582) % A</b>	<b>No RTW plan (1,556) % B</b>
Doctor	23	25
Rehab provider	16 <sup>B</sup>	3
Someone from work	16 <sup>B</sup>	12
Myself	14	22 <sup>A</sup>
Family or friends	4	6
No one helped	4	8 <sup>A</sup>

Base: All respondents

RTW plans improve the relationship between the workplace and the injured worker in the RTW process.

When a person from work was identified as being the most help there was a substantially higher RTW and durable RTW rate. The RTW rate for those injured workers who reported someone from work helped the most was 97% (compared to the national Australian rate of 85%) and the rate of working in paid employment at the time of interview was 89% (compared to the national Australian rate of 73%).

Active help from the workplace achieves improved RTW and durable RTW outcomes.



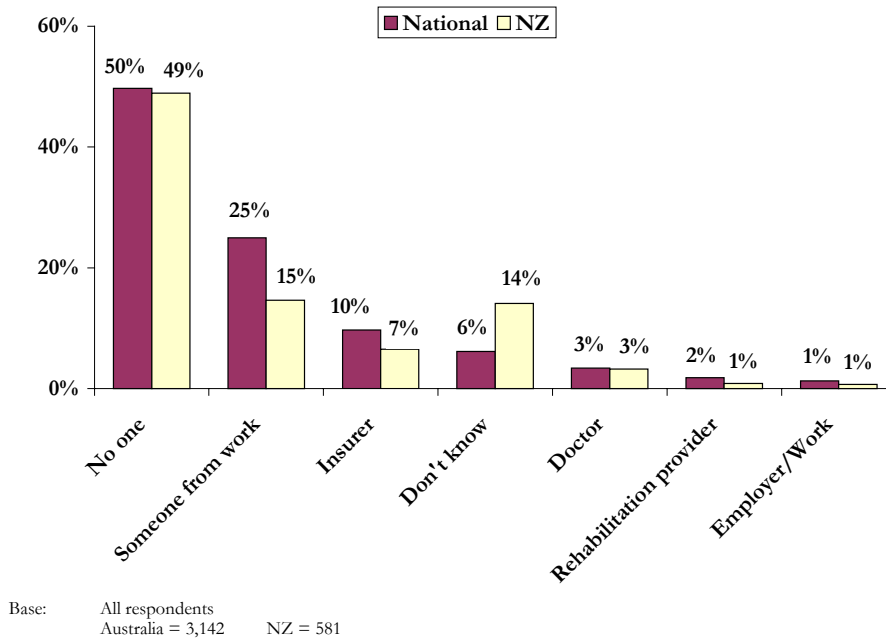
2.7.3 Who helped injured workers RTW the least?

When asked who was the least help, less than half the injured workers could identify anybody as being the least help. One in four (25%) identified someone from work (Figure 48). Identification of someone from work as the *least* helpful persons has been higher in the most recent two years of the Monitor.

One in ten injured workers (10%) reported their insurer/Scheme/WorkCover as least helpful to RTW. This was lower for Tasmania (4%) and not mentioned at all by those injured workers covered by Seacare.

Figure 48: People who were the least help (Comparative)

Q29. And who helped you the least?



Three in ten (30%) Victorian injured workers reported someone from work as least helpful, compared to one quarter (25%) for all of Australia, and less than two in ten in New Zealand (15%).

Injured workers have difficulty in identifying a person as being the least helpful. When they did identify a person as least helpful, the person was most likely to be someone from work or the insurer.

Someone from work was more likely to be identified as helping the least than helping the most.

Injured workers who had a non-durable RTW (36%) or did not return at all (31%) were more likely to identify someone from work or someone from the insurer or Scheme administration as *least* helpful to RTW (Table 12) compared to those who had a durable RTW (24%).

<i>Q29. And who helped you the least?</i>			
	<b>Total RTW (2,627)</b>	<b>Non-durable RTW (319)</b>	<b>No RTW (515)</b>
	<b>%</b>	<b>%</b>	<b>%</b>
	<b>A</b>	<b>B</b>	<b>C</b>
Someone from work	24	36 <sup>A</sup>	31 <sup>A</sup>
Insurer	9	8	14 <sup>AB</sup>

Base: All respondents

**2.7.4 Rating of helpfulness of those involved in RTW process**

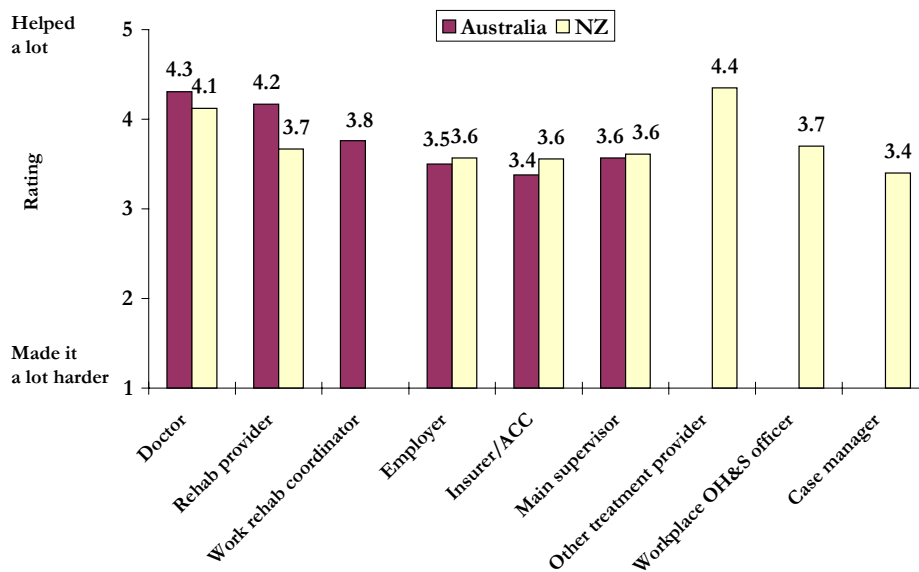
The person who helped the most or least provides an unprompted identification of those who helped or hindered the RTW process. Prompted ratings of those who were involved in the RTW process provide a comparative evaluation across the population.

To obtain the prompted rating, injured workers were asked to rate a range of different people who may have helped or hindered them getting back to work. The ratings are reported on a scale of 1-5 where 1 is “made it a lot harder” and 5 is “helped a lot”. A score of 3 indicates neither helpful nor unhelpful.

All categories of persons were rated as helpful by injured workers (Figure 49). Doctors, rehabilitation providers and work rehabilitation coordinators were rated as most helpful. Work supervisors, employers and insurers were rated as less helpful. New Zealanders gave the highest rating to “other treatment providers”.

**Figure 49: Rating of helpfulness to RTW**

*Q21. Helpfulness rating of different people*



Base: All respondents  
 Australia = 3,142  
 NZ = 581



Tasmanian injured workers tended to give most persons higher ratings than other jurisdictions.

Compared to Australian injured workers, New Zealanders gave a lower rating to doctors, rehabilitation providers and return to work coordinators than the Australian injured workers. However, the services provided by the ACC were rated higher than Australian injured workers rated their insurer. The exception was Queensland where the Scheme services were also rated highly.

Injured workers in Comcare also rated most persons they had contact with as more helpful than injured workers in other jurisdictions (Table 13). Specifically, employers, doctors, compensation providers and rehabilitation providers were rated as more helpful by Comcare injured workers.

Victorian injured workers gave lower ratings to their employers, insurer and workplace supervisors compared to the National average.

<b>Table 13: People who helped RTW (Comparative)</b>										
<i>Q21a-f. Helpfulness rating of different people</i>										
	<b>AUS (3,142) Mean A</b>	<b>NSW (599) Mean B</b>	<b>VIC (600) Mean C</b>	<b>QLD (609) Mean D</b>	<b>SA (600) Mean E</b>	<b>TAS (337) Mean F</b>	<b>ACT (97) Mean G</b>	<b>COM (245) Mean H</b>	<b>SEA (55) Mean I</b>	<b>NZ (581) Mean J</b>
Doctor	4.3 DJ	4.3 DJ	4.4 DJ	4.2	4.4 DJ	4.4 DJ	4.3 J	4.5 ABCDEJ	4.3	4.1
Rehab provider	4.2 DGJ	4.3 DGJ	4.2 DGJ	4.0 J	4.2 J	4.3 DGJ	3.9	4.2 J	4.0	3.7
Work rehab coordinator	3.8 J	3.8 J	3.6 J	3.8	4.0 ABCDGJ	4.1 ABCDG HJ	3.5	3.9 CGJ	3.5	3.4
Main supervisor	3.6 CG	3.6 CG	3.4	3.6 CG	3.5	3.9 ABCDE GJ	3.3	3.8 ABCDE GJ	3.8 G	3.6 CG
Employer	3.5 C	3.6 CG	3.3	3.5	3.5	3.8 ABCDE GJ	3.3	3.8 ACDEGJ	3.8 CG	3.6 CG
Insurer	3.4 CG	3.3 C	3.2	3.6 ABCEG H	3.4 CG	3.5 CG	3.1	3.4 C	3.1	3.6 ABCEG H

Base: All respondents

Tasmanian injured workers rate most people as helpful compared to workers in other jurisdictions.

Workers who had returned to work gave higher ratings for:

- their employer (3.6) compared to those who did not RTW (2.8);
- their workplace supervisor (3.7) compared to those who did not RTW (2.9);
- workplace rehabilitation coordinator / case manager (3.9) compared to those who did not RTW (3.3); and
- rehabilitation provider (4.2) compared to those who did not RTW (3.9).

Higher helpfulness ratings of employers, supervisors and rehabilitation providers were associated with positive RTW outcomes.

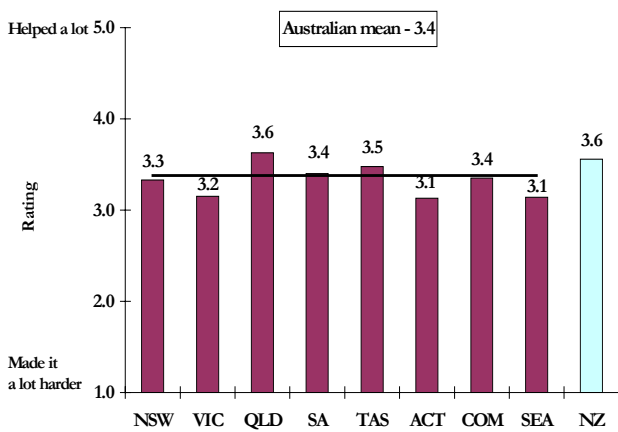
### 2.7.5 Rating of helpfulness of compensation provider involved in RTW process

Injured workers in Queensland (3.6) and New Zealand (3.6) gave higher ratings to the helpfulness of their compensation provider compared to other jurisdictions. Workers in Victoria (3.2), the Seacare Authority (3.1) and ACT (3.1) were substantially less likely to rate their compensation provider as helpful (Figure 50).

The helpfulness of Australian compensation providers has improved over the course of the Monitor (Figure 51).

**Figure 50: Rating of compensation provider helpfulness (Comparative)**

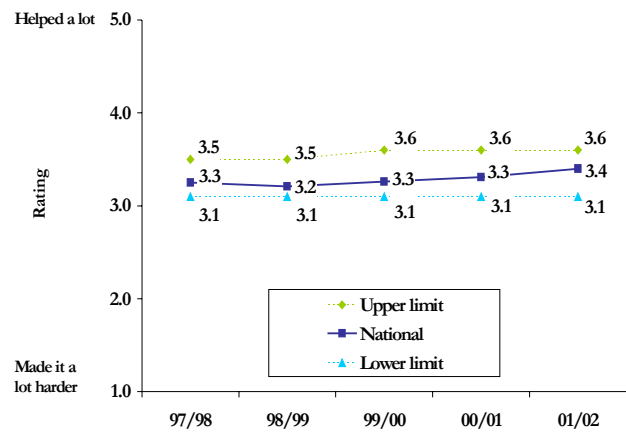
Q21c. Helpfulness rating of compensation provider



Base: All respondents  
 NSW = 599    QLD = 609    TAS = 337    COM = 245    NZ = 581  
 VIC = 600    SA = 600    ACT = 97    SEA = 55

**Figure 51: Rating of compensation provider helpfulness (Trend)**

Q21c. Helpfulness rating of compensation provider



Base: All respondents  
 97/98 = 2,906    99/00 = 3,219    01/02 = 3,142  
 98/99 = 3,095    00/01 = 3,195

## 2.8 Rating of Customer Service by Insurer/ Scheme

### 2.8.1 Communication with insurer

Four in ten injured workers (42%) had contact with their insurer in the three months prior to the interview (Figure 52). Contact about the Return to Work Monitor was specifically excluded.

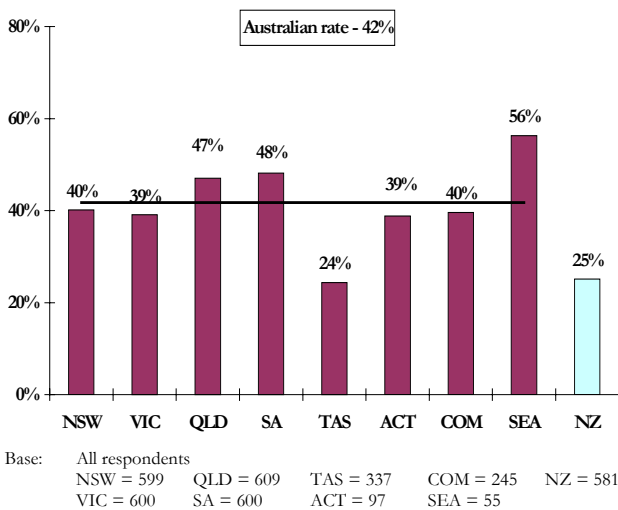
In South Australia this was the Claims Agent, in Queensland this was contact with Q-COMP and in New Zealand the Accident Compensation Corporation.

Contact with insurer was highest for injured workers covered by Seacare (56%), Queensland (47%) and South Australia (48%). Conversely, injured workers in Tasmania (24%) and New Zealand (25%) were far *less* likely to have contact than all other jurisdictions.

New Zealand had among the lowest levels of contact with injured workers while levels of satisfaction were the highest.

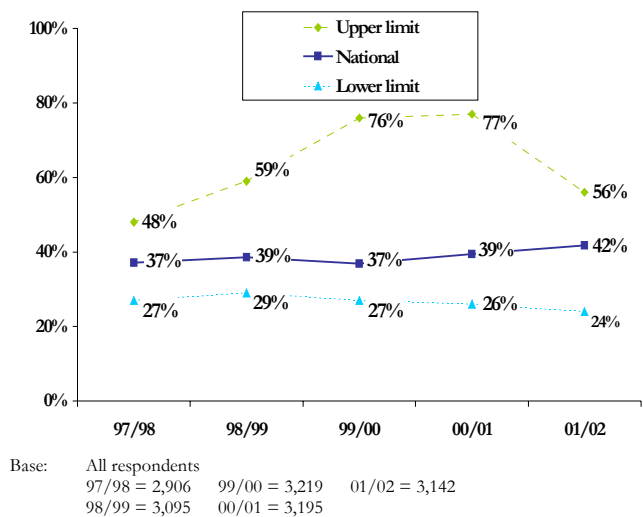
**Figure 52: Contact with insurer in last three months (Comparative)**

Q26. Have you had any contact with <jurisdiction insurer> in the last three months?



**Figure 53: Contact with insurer in last three months (Trend)**

Q26. Have you had any contact with <jurisdiction insurer> in the last three months?



Contact with the insurer has shown an increased trend over the five years of the Monitor (Figure 53).

### 2.8.2 Rating of customer service

Injured workers were asked to rate the performance of the agency providing insurance type services on a number of aspects relating to the way in which the insurer handled the injured worker's claim. The performance of the insurer was rated on a one to five point scale where one was "poor" and five was "excellent". The insurers were rated on:

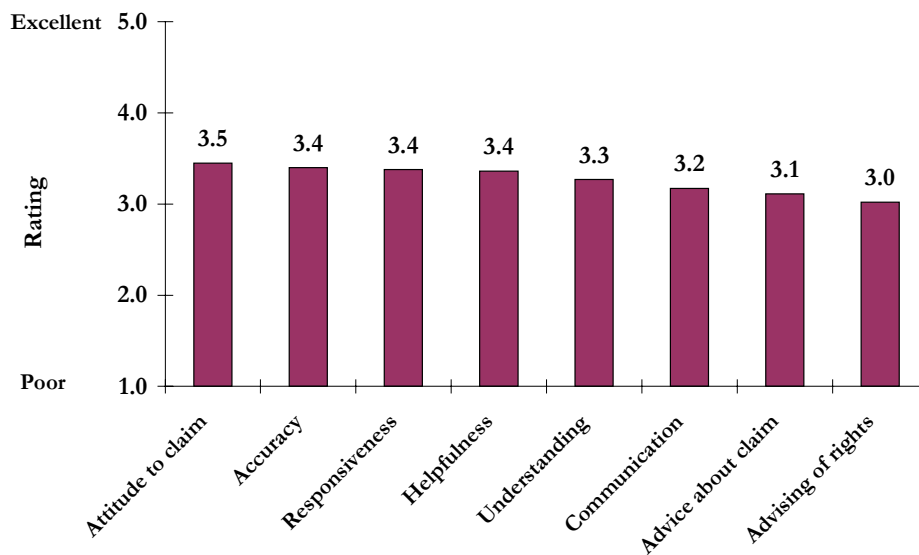
- Attitude of the insurer to claim;
- The way in which the insurer responded to enquiries;
- Providing accurate information;
- Helpfulness;
- Understanding the worker's situation;
- Communicating with worker;
- Giving advice about claim; and
- Giving advice about rights.

Injured workers rated insurers average or above on most dimensions (Figure 54).

Overall, insurer's "attitude to claim" ranked highest (3.5) and "Advising about claimant's rights" rated lowest (3.0).

**Figure 54: Rating of insurer (Comparative)**

Q27. Now I am going to read out a list of different statements about the insurer handling your claim. For each statement how would you rate the insurer on a scale of 1 to 5 where 1 is poor and 5 is excellent.



Base: All respondents  
Australia = 3,142

WorkCover Queensland (3.7), the Accident Compensation Corporation in New Zealand (3.6) and Seacare (3.6) were rated higher than all other jurisdictions across the range of customer service measures (Table 14). Insurers in ACT (2.8) and Victoria (2.9) received the lowest rating for their customer services.

<b>Table 14: Rating of insurer service (Comparative)</b>										
<i>Q27. Now I am going to read out a list of different statements about the insurer handling your claim. For each statement how would you rate the insurer on a scale of 1 to 5 where 1 is poor and 5 is excellent</i>										
	<b>AUS (3,142) Mean A</b>	<b>NSW (599) Mean B</b>	<b>VIC (600) Mean C</b>	<b>QLD (609) Mean D</b>	<b>SA (600) Mean E</b>	<b>TAS (337) Mean F</b>	<b>ACT (97) Mean G</b>	<b>COM (245) Mean H</b>	<b>SEA (55) Mean I</b>	<b>NZ (581) Mean J</b>
Attitude to claim	3.5	3.3	3.2	3.9 BCEFGH	3.5 BCGH	3.6 BCGH	3.0	3.3	3.7 CGH	3.7 BCEGH
Response to enquiries	3.4	3.3 C	3.0	3.8 BCEFGH	3.5 BCGH	3.5 CG	3.0	3.2 C	3.8 BCGH	3.7 BCEFGH
Provision of accurate info	3.4	3.4 CG	3.0	3.8 BCEFGHI	3.5 BCGH	3.4 CG	2.9	3.2 C	3.3	3.8 BCEFGHI
Helpfulness	3.4	3.3 CG	2.9	3.8 BCEFGH	3.3 CG	3.4 CG	3.0	3.2 C	3.8 BCEGH	3.7 BCEFGH
Understanding situation	3.3	3.2 C	2.9	3.7 BCEFGH	3.4 BCGH	3.3 CGH	2.9	3.0	3.6 BCGH	3.6 BCEFGH
Communication	3.2	3.1 C	2.7	3.7 BCEFGH	3.2 CG	3.1 C	2.7	3.1 C	3.5 BCGH	3.6 BCEFGH
Advice about claim	3.1	2.9 CG	2.7	3.7 BCEFGH	3.2 BCGH	3.0 CG	2.5	3.0 CG	3.6 BCFGH	3.6 BCEFGH
Advice about rights	3.0	2.9 G	2.8	3.4 BCEFG	3.2 BCG	3.1 BCG	2.4	3.2 BCG	3.2 G	3.4 BCEFG
<b>Average customer service rating</b>	<b>3.3</b>	<b>3.2 CG</b>	<b>2.9</b>	<b>3.7 BCEFGH</b>	<b>3.3 BCG</b>	<b>3.3 CG</b>	<b>2.8</b>	<b>3.2 CG</b>	<b>3.6 BCGH</b>	<b>3.6 BCEFGH</b>

Base: All respondents

Victorian and ACT insurers rated lower than other jurisdictions on customer service provided by the insurer/ Scheme.



Nationally the average rating of customer service has improved steadily for each year of the Monitor, from 3.1 in 1997/98 to 3.3 in 2001/02 (Figure 56). The difference between the best and worst performers has also increased. While the upper limit (the best performer) has increased steadily over the Monitor, the lowest rating of customer satisfaction for a jurisdiction has fallen.

Figure 55: Average Service rating for insurer type services (Comparative)

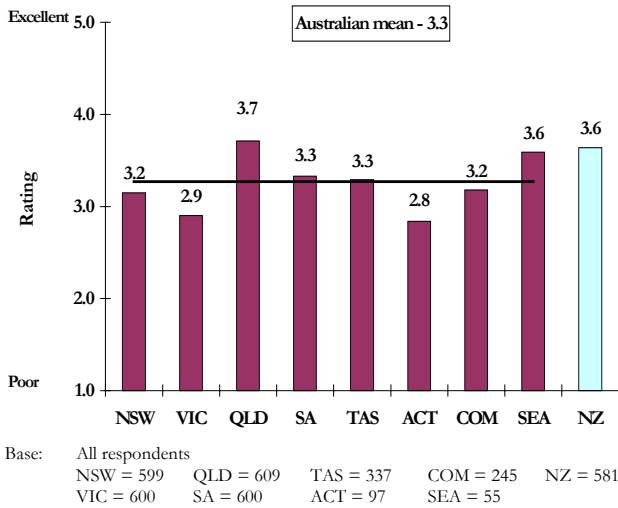
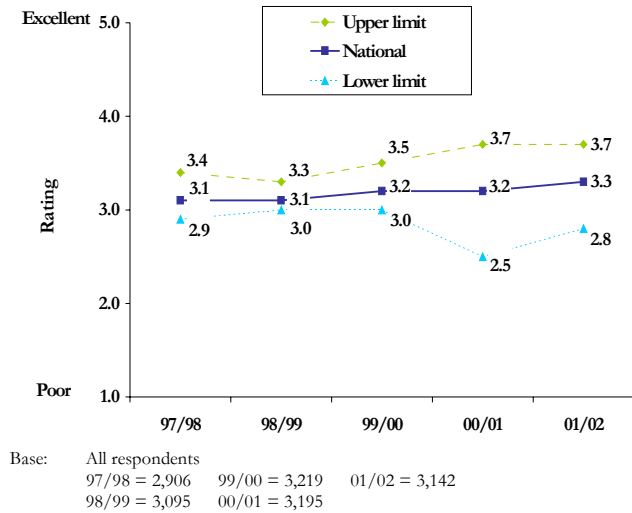


Figure 56: Average service rating for insurer type services (Trend)



The total service rating of insurers (Table 15) was higher for workers who had returned to work (3.3) compared to those who did not return to work (3.0). Workers with a non-durable RTW also rated their insurers lower (3.0).

At the national level, insurer services have been improving steadily since 1997/98.

<b>Table 15: Injured workers' rating of insurer services by RTW status</b>		
<i>Q27. Now I am going to read out a list of different statements about the insurer handling your claim. For each statement how would you rate the insurer on a scale of 1 to 5 where 1 is poor and 5 is excellent?</i>		
	<b>AUS RTW (2,627) Mean A</b>	<b>AUS No RTW (515) Mean B</b>
Their attitude to your claim	3.5 <sup>B</sup>	3.2
Responding to your enquiries	3.4 <sup>B</sup>	3.1
Providing accurate information	3.5 <sup>B</sup>	3.2
Their helpfulness	3.4 <sup>B</sup>	3.1
Understanding your situation	3.4 <sup>B</sup>	2.9
Communicating with you	3.2 <sup>B</sup>	2.9
Giving advice about your claim	3.2 <sup>B</sup>	2.9
Advising you of your rights	3.1 <sup>B</sup>	2.7
<b>Average customer service rating</b>	<b>3.3<sup>B</sup></b>	<b>3.0</b>

Base: All respondents

Injured workers who returned to work were more satisfied with the services provided by their insurers or Schemes.

### 3. Demographic and Claim Characteristics

Additional information on injured workers was provided by individual jurisdictions. Only those injured workers who consented to be interviewed were included in this analysis. Injured workers with a language other than English (Section 3.1.3) were identified in the survey.

#### 3.1 Demographics

##### 3.1.1 Gender

Two in three (64%) injured workers were male. This is the lowest since the Monitor commenced, following a peak of 71% in 1999/00. The larger range between the highest and lowest proportion of males is associated with the years when Comcare (lowest) and Seacare (highest) joined the Monitor.

There was a substantially greater proportion of males among Seacare Authority (95%) injured workers and a smaller proportion within Comcare (33%). New Zealand (72%) and Tasmania (72%) both had higher proportion of male injured workers while ACT (57%) had a lower proportion.

Figure 57: Proportion of males (Comparative)

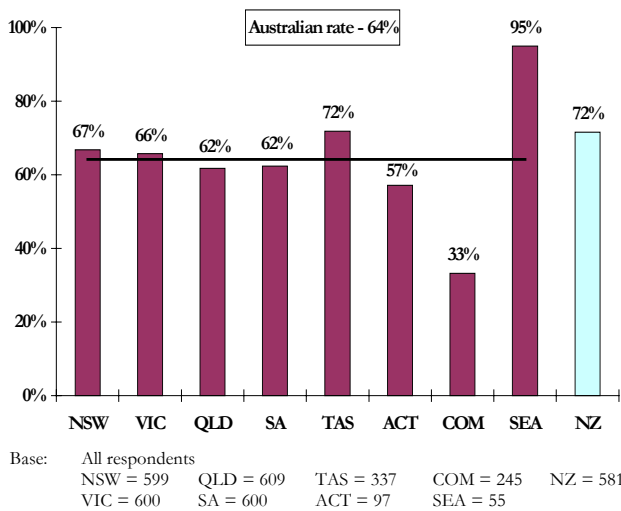
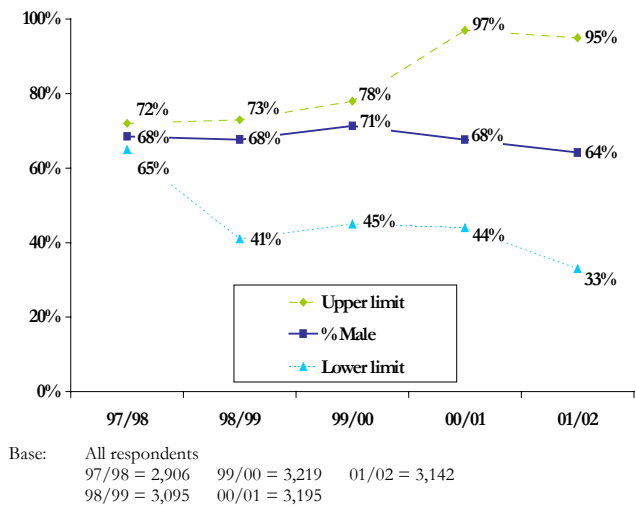


Figure 58: Proportion of males (Trend)



### 3.1.2 Age

The average age of injured workers was 41 years of age in 2001/02. This has been steady over time with little variation between jurisdictions (Figure 60). Injured workers in the ACT were younger on average than other jurisdictions (Figure 59).

Figure 59: Mean age of injured workers (Comparative)

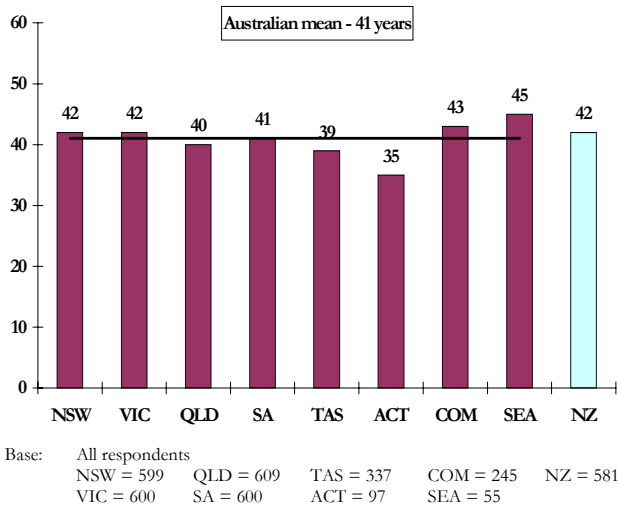
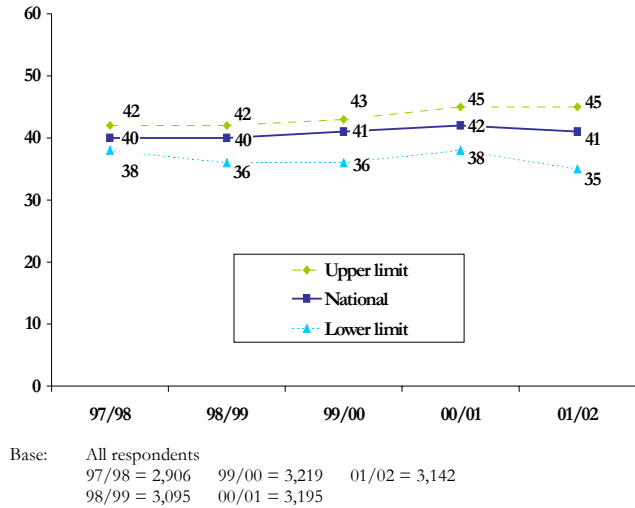


Figure 60: Mean age of injured workers (Trend)



### 3.1.3 Language spoken at home

Just fewer than one in ten (8%) Australian injured workers spoke a Language other than English (LOTE) at home. The most common (5%) language, other than English, spoken at home was a European language (eg Italian, Serbian, Greek and Croatian).

Fewer injured workers in New Zealand (4%) spoke a LOTE at home. Most commonly this was Maori or a pacific island language.

Victoria (12%) and NSW (9%) had the highest proportion of injured workers who spoke a language other than English.

The only jurisdictions where injured workers indicated they required support from an interpreter were Victoria, Queensland, South Australia and New Zealand. In each jurisdiction the proportion requiring interpreter support was less than one percent. While the numbers are very small, only half of those who required interpreter assistance received it.

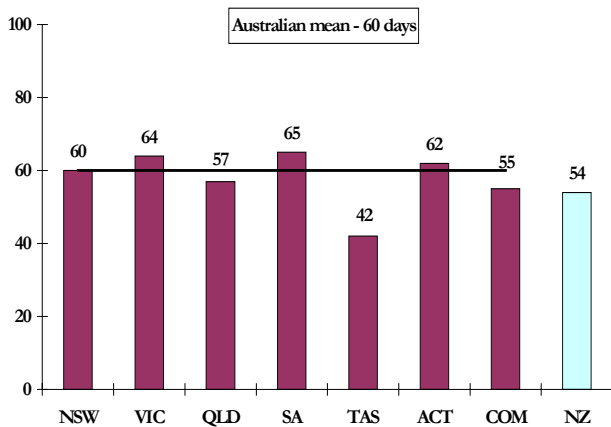
### 3.2 Days compensation paid and claim cost

Days compensation paid is the number of days compensation paid up to the end of quarter before the interview (September for the November wave and March for the May wave). In 2001/02 the average number of days compensation paid to injured workers was 60.

Injured workers in South Australia (65) and Victoria (64) had the highest average number of days compensation paid.

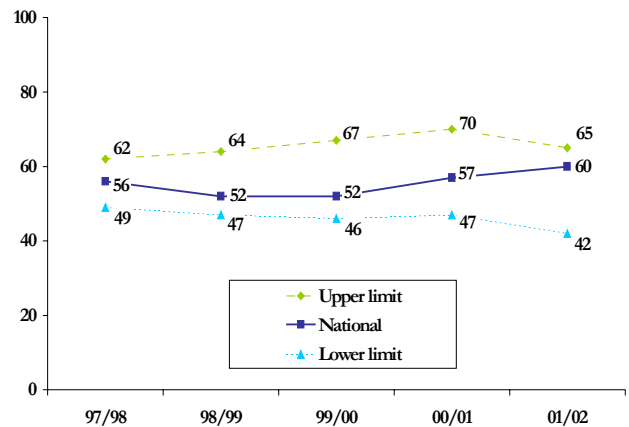
The national average number of days compensation paid has increased since 1999/00 (Figure 62).

Figure 61: Mean number of days compensation paid (Comparative)



Base: All respondents  
 NSW = 599 VIC = 600  
 QLD = 609 SA = 600  
 TAS = 337 ACT = 97  
 COM = 245 NZ = 581

Figure 62: Mean number of days compensation paid (Trend)

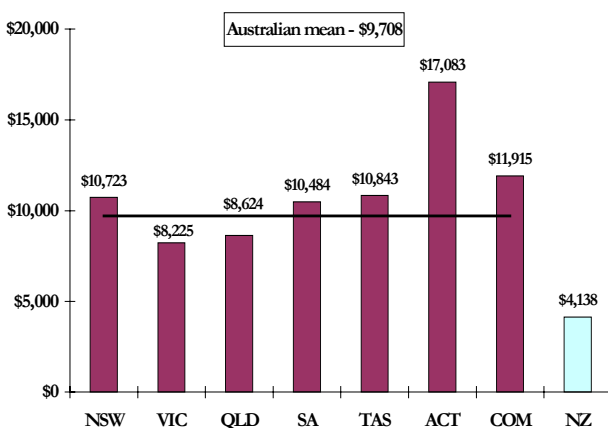


Base: All respondents  
 97/98 = 2,906 98/99 = 3,095  
 99/00 = 3,219 00/01 = 3,195  
 01/02 = 3,142

In 2001/02 the average claim cost paid for Australian injured workers for the first seven to nine months of their claim was \$9,708 (Figure 63).

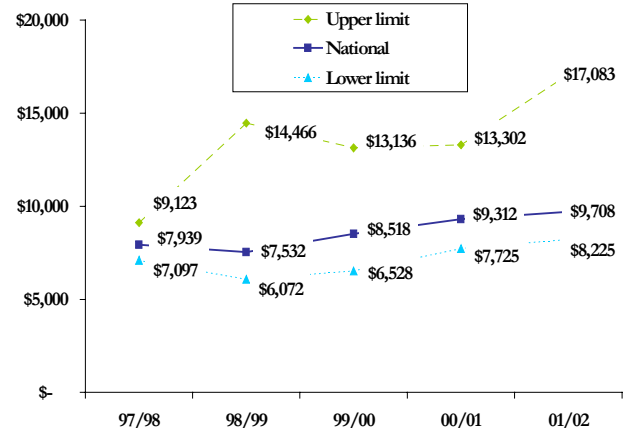
Average claim cost was highest for the ACT and Comcare. New Zealand had the lowest average claim cost, less than half the Australian average claim cost. Within Australia, the lowest costs were sustained by injured workers in Victoria and Queensland.

Figure 63: Mean claim cost (Comparative)



Base: All respondents  
 NSW = 599 VIC = 600  
 QLD = 609 SA = 600  
 TAS = 337 ACT = 97  
 COM = 245 NZ = 581

Figure 64: Mean claim cost (Trend)



Base: All respondents  
 97/98 = 2,906 98/99 = 3,095  
 99/00 = 3,219 00/01 = 3,195  
 01/02 = 3,142

The average claim cost has increased steadily over the Monitor (Figure 64).

### 3.3 Rehabilitation participation and cost

Participation in rehabilitation was measured by some rehabilitation expenditure being recorded as part of the claim cost. It should be noted that rehabilitation costs may be incurred directly by the employer and not included in these data.

Just over one in three (35%) injured workers participated in rehabilitation in 2001/02. There has been a steady increase in participation in rehabilitation since 1999/00 (Figure 66).

Figure 65: Participation in rehabilitation (Comparative)

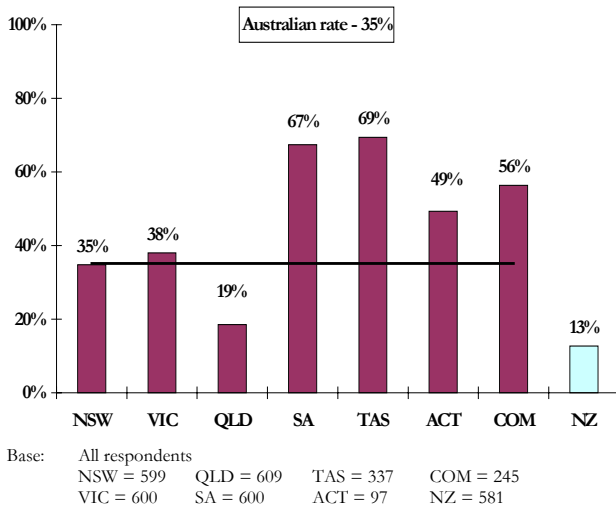
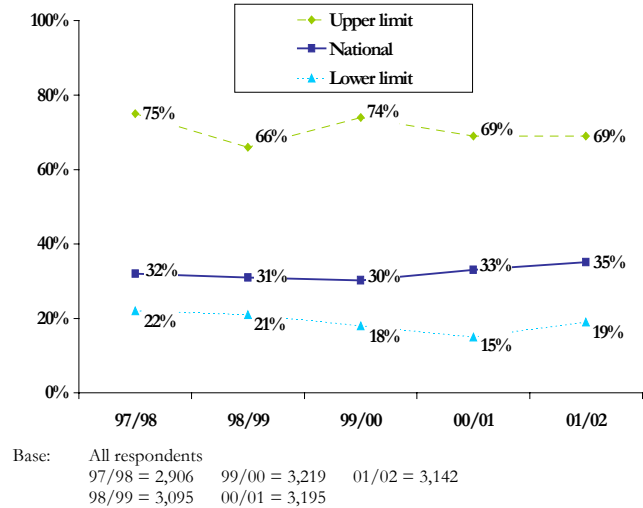


Figure 66: Participation in rehabilitation (Trend)



There were substantial differences in the rate of rehabilitation participation between jurisdictions. Highest rates of rehabilitation participation were in Tasmania (69%), South Australia (67%), Comcare (56%) and ACT (49%).

The lowest rates of rehabilitation participation were in New Zealand (13%) and Queensland (19%).

### 3.3.1 Cost of rehabilitation

The average cost of rehabilitation<sup>13</sup> in 2001/02 was \$1,360.

Figure 67: Mean rehabilitation costs (Comparative)

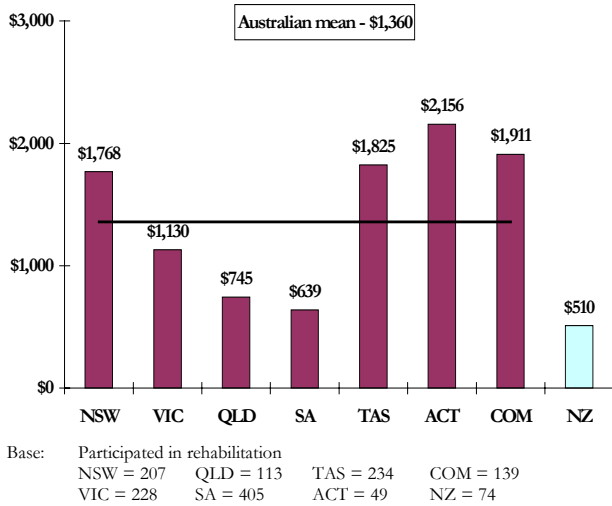
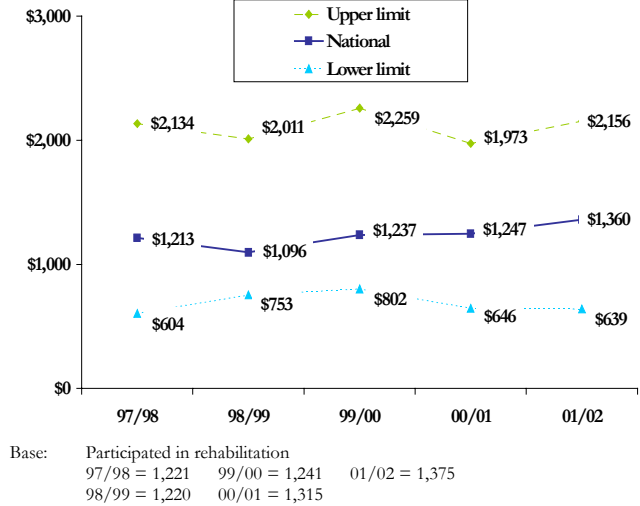


Figure 68: Mean rehabilitation costs (Trend)



Across jurisdictions there is great variation in average cost of rehabilitation. The highest costs were in the ACT, Comcare, Tasmania and NSW. The lowest costs were incurred in New Zealand and South Australia.

The average cost of rehabilitation has increased steadily over the last four years of the Monitor (Figure 68).

<sup>13</sup> This measure is calculated only from cases where there was a rehabilitation cost claim.



### 3.4 Enterprise size

Nearly half (45%) of Australian injured workers were employed in larger enterprises (where remuneration was over \$2,000,000). Two in ten (22%) were employed in medium enterprises while three in ten were employed in smaller enterprises.

The distribution of injured workers by enterprise size has remained stable over time with the exception of the 1998/999 financial year when there was a substantially lower proportion of injured workers from larger enterprises (34%) and medium enterprises (15%) and a corresponding higher proportion from smaller enterprises (49%)

**Table 16: Enterprise size (Comparative)<sup>14</sup>**

Enterprise size	AUS (3,142) % A	NSW (599) % B	VIC (600) % C	QLD (609) % D	SA (600) % E	TAS (337) % F	ACT (97) % G	COM (245) % H	SEA (55) % I	NZ (581) % J
Small (less than \$350,000 remuneration)	29	37 CDEFI	25 I	27 HI	24 I	26 I	31 HI	*	*	*
Medium (\$350,000 - \$2,000,000 remuneration)	22	25 HI	20 HI	21 HI	28 CDHI	23 HI	30 CDHI	*	*	*
Large (over \$2,000,000 remuneration)	45	38 I	53 BEGHI	52 BGHI	47 BHI	52 BGHI	39 HI	*	*	*

\* Information not supplied

A higher proportion of injured workers in Tasmania (52%), Victoria (53%) and Queensland (52%) came from larger enterprises. In NSW injured workers were more likely to come from smaller enterprises

<sup>14</sup> Data on employer size was not supplied by The Seacare Authority, Comcare, or Accident Compensation Corporation New Zealand.

## **Appendix A: Methodology**

Two waves of telephone interviews were conducted each year. The interviews were carried out using a Computer Assisted Telephone Interviewing (CATI) facility. The same interviewers conducted the interviews across all jurisdictions. Differences cannot be attributed to different interviewing procedures. Results were analysed using the Quantum data analysis package.

### **Sample**

The sample base of prospective injured workers for the aggregate survey was drawn by each jurisdiction from their claim database. The original criteria for inclusion were:

- Had submitted a claim between March and April 2001 (February and April 2001 for Tasmania, the Australian Capital Territory, Comcare and Seacare) for the November 2001 survey wave;
- Had submitted a claim between September and October 2001 (August and October 2001 for Tasmania, the Australian Capital Territory, Comcare and Seacare) for the May 2002 survey wave;
- The injured worker's name had not been used for another workers' compensation survey in the previous 12 months; and
- The injured worker had more than 10 days compensation (including any excess) paid.

Additionally, 55 interviews were conducted with injured workers from the Seacare Authority. Due to the size of the Seacare Authority compared to other jurisdictions, the annual population of Seacare Authority injured workers are invited to be interviewed over four rounds, rather than two samples in three-month periods as in other jurisdictions.

Seacare interviews are conducted in August, November and February and May each year.

### **Consent and privacy**

A passive consent process is used for all jurisdictions except Comcare. The passive consent entails:

- A letter being sent to injured workers before contact is made for the interview advising them about the nature of the interview, the voluntary nature of participation, the anonymity and confidentiality of responses and providing a contact within the workers' compensation jurisdiction to allow the injured worker to withdraw from the interview or update their contact details.
- Interviewers are trained under Interview Quality Control Australia (IQCA) Standards ensuring they are familiar with privacy and confidentiality procedures.
- A special briefing is given to interviewers for each wave of the survey stressing that injured workers should not be coerced into taking part and emphasising that injured workers can cease to give their consent at any point during the interview and their interview results will be expunged.

Interview responses are kept in a separate file to contact details. On completion of each annual report, contact details of the injured worker are destroyed, except where explicit permission have been given otherwise.

Campbell Research & Consulting do not provide any information that will identify individual injured workers to any third party.

## Weighting

The National results are weighted by the relative population from which the samples have been drawn. In the current report the weighting for the National result has been adjusted to account for the different time periods.

Smaller jurisdictions are recruited over a three-month period and larger jurisdictions over a two-month period. An adjustment has been made to account for the different time periods. Both time periods have been adjusted to an equivalent of six months (by multiplying the two-month population by three and the three-month populations by two). The basis for calculating weights is outlined in Table 17.

This adjustment was reviewed by A/Prof. Ian Gordon, Head of the Statistical Consulting Centre at Melbourne University who agreed that this adjusted approach to weighting was appropriate for the National results.

	<b>Sample Population</b>	<b>Data collection period (months)</b>	<b>Estimated population over a 6 month period</b>	<b>Interview Sample size</b>	<b>Recommended weights</b>
NSW	3,898	2	11,694	300	38.98
VIC	2,301	2	6,903	300	23.01
QLD	2,803	2	8,409	304	27.66
SA	562	2	1,686	300	5.62
TAS	284	3	568	150	3.79
ACT	137	3	274	63	4.35
COM	389	3	778	125	6.22
SEA	54	6	54	24	2.25
NZ	1,348	2	4,044	281	14.39
<b>Totals</b>	<b>11,744</b>			<b>1,847</b>	

## Sampling error

In any sample survey a degree of sampling error will occur. The sampling error is the extent to which the survey responses can be generalised to the population from which the sample was drawn. As sample size increases, sampling error decreases.

In report for the RTW Monitor differences between jurisdictions and financial years are reported if there was a statistically significant difference in proportions or means at the 95% confidence level. That is, it can be assumed that there was a 95% likelihood that the difference was due to survey responses and not the sampling variance.

Table 18 provides survey estimates of 50% and 80% at the 95% confidence interval for the sample sizes in the Monitor. For example, if 50% of the 2001/02 sample of 3,142 gave a particular response, we can be 95% certain that between 48.2% and 51.8% of the entire population from which the sample was drawn (injured workers with more than two weeks compensation paid) would give this response. If the estimate was 80% we can be 95% certain that between 78.6% and 81.4% would give that response.

Sample size	Survey estimate of 50%			Survey estimate of 80%		
	Confidence interval	Lower band	Upper band	Confidence interval	Lower band	Upper band
3,142	± 1.8%	48.2%	51.8%	± 1.4%	78.6%	81.4%

## Time series comparisons

Direct time series comparisons are shown for the last five years: 1997/98 through to 2001/02. The report also provides indicative National estimates based on an aggregation across jurisdictions appropriately weighted in accordance with the reported claim population for each participating jurisdiction.

The National time series is based on Australian jurisdictions but does not include self-insurers. There have been some variations in the National jurisdictions because of different jurisdictions participating. Comcare and ACT jurisdictions did not participate until November 1999, while the Northern Territory jurisdiction did not participate in 1998/99 and 2000/01 and 2001/02.

New Zealand has not been included in the National Australian figures.

Trends in time series have been reported where there is a trend over at least three years, even if not statistically significant between each wave.

## Population characteristics

Each jurisdiction provided statistics for key characteristics of the population from which the sample was drawn for each survey wave.

Selected characteristics of the populations from which the November 2001 and May 2002 wave samples were drawn for each of the jurisdictions are included in Table 19 and Table 20.

	<b>NSW (4,332) Mean</b>	<b>VIC (2,560) Mean</b>	<b>QLD (2,863) Mean</b>	<b>SA (670) Mean</b>	<b>TAS (312) Mean</b>	<b>ACT (61) Mean</b>	<b>COM (307) Mean</b>	<b>SEA (55) Mean</b>	<b>NZ (1,437) Mean</b>
Age	39	40	39	40	38	39	44	46	39
Days compensation	56	65	51	74	41	70	56	91	44
Average cost per claim	\$10,451	\$8,731	\$7,632	\$12,457	\$10,785	\$9,735	\$12,462	\$15,512	\$3,039
Average rehab. Cost	\$1,862	\$418	\$134	\$397	\$1,761	\$1,961	\$1,013	\$437	\$591

	<b>NSW (3,898) Mean</b>	<b>VIC (2,301) Mean</b>	<b>QLD (2,803) Mean</b>	<b>SA (562) Mean</b>	<b>TAS (284) Mean</b>	<b>ACT (137) Mean</b>	<b>COM (389) Mean</b>	<b>SEA (59) Mean</b>	<b>NZ (1,348) Mean</b>
Age	40	41	39	40	38	34	43	45	38
Days compensation	56	62	48	60	44	60	48	89	44
Average cost per claim	\$10,153	\$7,717	\$7,150	\$9,329	\$11,661	\$20,463	\$10,898	\$20,735	\$3,674
Average rehab. Cost	\$1,925	\$1,097**	\$100	\$436	\$1,306	\$988	\$962	\$243	\$627

\*\* Excludes no cost

## Appendix B: Field Report

Interviews were conducted by telephone outside business hours from the Melbourne office of the Wallis Group.

The response rate for the total sample was 63% (Table 22). The main reason for non-response was inactive or invalid telephone numbers (18%). Nearly one in five (18%) injured workers were not interviewed because the quotas were filled (that is, the target number of interviews for the jurisdiction was reached). Less than one in ten (8%) of the total sample refused to participate in the interview.

A very high level of response has been achieved for the survey (Table 21). The response rate where contacts were made was 87%.

	AUS (1,803) %	NSW (363) %	VIC (342) %	QLD (337) %	SA (348) %	TAS (186) %	ACT (71) %	COM (127) %	SEA (52) %	NZ (328) %
Response rates	87	83	88	90	86	81	89	98	83	86

Base: Total contacts made

In the total sample the non-contact due to invalid (“inactive”) telephone numbers exceeded the refusal rate (Table 22).

	n	%
Interviews	1,566	55
Refusals	237	8
<b>Total contacts made</b>	<b>1,803</b>	<b>63</b>
Remaining “active” telephone numbers	523	18
Unused telephone numbers	14	0
“Inactive” telephone numbers	500	18
<b>Total sample provided</b>	<b>2,850</b>	

Base: Total sample provided

Note: “Active” numbers include engaged, no answer, answering machine or interviewer asked to call back at another time.  
 “Inactive” numbers include person not on number, invalid (fax, modem, etc), disconnected/Telstra message or language barrier (indicates that the interviewer could not establish a language other than English for the interview to be conducted in).

	NSW (587) %	VIC (556) %	QLD (558) %	SA (521) %	TAS (251) %	ACT (101) %	COM (224) %	SEA (52) %	NZ (551) %
Interviews	51	54	54	58	60	62	56	46	51
Refusals	11	8	6	9	14	8	1	10	9
<b>Total contacts made</b>	<b>(62)</b>	<b>(62)</b>	<b>(60)</b>	<b>(67)</b>	<b>(74)</b>	<b>(70)</b>	<b>(57)</b>	<b>(56)</b>	<b>(60)</b>
Remaining "active" numbers	23	20	22	12	1	10	33	10	5
Unused numbers	0	0	0	0	0	0	6	0	0
"Inactive" numbers	16	18	17	19	25	20	4	35	36

Base: Total sample provided

The field report by wave is in Table 24.

	Nov 1997 (1,451) %	May 1998 (1,455) %	Nov 1998 (1,530) %	May 1999 (1,565) %	Nov 1999 (1,621) %	May 2000 (1,598) %	Nov 2000 (1,569) %	May 2001 (1,561) %	Nov 2001 (1,545) %	May 2002 (1,566) %
Interviews	51	52	50	55	51	53	55	57	58	55
Refusals	11	10	12	12	7	9	9	8	6	8
<b>Total contacts made</b>	<b>(62)</b>	<b>(62)</b>	<b>(62)</b>	<b>(67)</b>	<b>(58)</b>	<b>(62)</b>	<b>(65)</b>	<b>(65)</b>	<b>(63)</b>	<b>(63)</b>
Remaining "active" numbers	18	20	21	23	37	26	25	18	18	18
Unused numbers	0	0	0	0	0	2	5	1	3	0
"Inactive" numbers	20	18	17	10	4	11	10	14	18	18

## Appendix C: Terms and Definitions

<b>Table 25: Terms used in this report</b>	
<b>Injured worker</b>	A worker who made a workers' compensation claim and had more than ten days compensation paid (including any excess).
<b>LOTE</b>	A Language other than English is spoken at the home of the injured worker.
<b>Return to work (RTW)</b>	An injured worker who reported returning to work between the time of the claim and the time of the interview.
<b>Durable RTW</b>	An injured worker who returned to work and was still working at the time of the survey, seven to nine months after their claim. Durable RTW is measured by the injured worker reporting their work status, sources of income and compensation status.
<b>Full RTW</b>	An injured worker who returns to work to their former level of paid employment and is not receiving workers' compensation payments.
<b>Partial RTW</b>	An injured worker who returns to work, or is working at the time of interview, while still receiving workers' compensation payments for lost income.
<b>No/Non-Durable RTW</b>	An injured worker not working and not deriving income from employment. Non-durable RTW refers to workers who returned to work for a period of time but were not deriving income from employment.
<b>RTW plan</b>	Return to work plan, or in some jurisdictions this is called a rehabilitation plan. This is a formal structured plan designed to enhance the achievement of a durable RTW within the limitation of the injured workers' functional capacity.
<b>Enterprise size</b>	Small enterprise: an employer where the remuneration was up to \$350,000. Medium enterprise: an employer where the remuneration was between \$350,000 to \$2,000,000. Large enterprise: an employer where the remuneration was over \$2,000,000.
<b>Remuneration</b>	Comprises both salary and non-salary payments to employees. It may include superannuation and salary sacrifice payments.
<b>National rate</b>	The combined results for the financial year for all participating jurisdictions. In 2001/02 this included New South Wales, Victoria, Queensland, South Australia, Tasmania, the Australian Capital Territory, Comcare and Seacare. Western Australia has not participated in the RTW Monitor. Northern Territory did not participate in 2001/02 but has participated in 1997/98 and 1999/00.

<b>Table 25: Terms used in this report</b>	
<b>Financial year</b>	The Australian financial year is from 1 July to 30 June the following year.
<b>Jurisdiction</b>	Refers to the compensation authority that has legal jurisdiction over a population of injured workers. It generally refers to individual states and territories.  In Australia, workers' compensation is the responsibility of individual states and territories. Two entities, Comcare and Seacare have responsibility for Commonwealth agencies and seafarers respectively.
<b>Significant result</b>	All results discussed in the text of this report are statistically significant at the 95% confidence level.
<b>Compensation Provider</b>	Is used to refer to the provider of workers' compensation payment and insurer type services. In most jurisdictions this is the insurer or claims agent. In Queensland it is Q-COMP and in New Zealand it is the Accident Compensation Corporation. For self-insurers it is the employer.
<b>Comcare</b>	Comcare is the body responsible for managing workers' compensation for all Commonwealth government agencies. Comcare is also responsible for managing workers' compensation for the Australian Capital Territory.

### *Jurisdictions*

This report summarises the findings of the aggregate of the November 2001 and May 2002 waves of the National Return to Work Monitor. The sample consists of 3,142 injured workers who had made a workers' compensation claim in one of the following Australian jurisdictions:

<b>Table 26: Participants of the November 2001 and May 2002 RTW Monitor</b>		
<b>Abbreviation</b>	<b>Jurisdiction</b>	<b>Sample size</b>
NSW	New South Wales	599
VIC	Victoria	600
QLD	Queensland	609
SA	South Australia	600
TAS	Tasmania	337
ACT	the Australian Capital Territory	97
COM	Comcare	245
SEA	Seacare	55
<b>AUS</b>	<b>Total Australian National</b>	<b>3,142</b>
<b>NZ</b>	<b>New Zealand</b>	<b>581</b>

### *Durability of RTW*

There are three principal ways to measure durability of return to work. These are:

#### **1. Durable RTW (returned to work and still employed)**

The durable RTW rate is the proportion of injured workers who have returned to work and were still working at the time of interview. The question that obtains this measure is:

*“Are you still working in a paid job?”* (Question 8, Section 1.2).

This measure is supplemented by questions identifying the reasons why injured workers are not working (Section 2.3.1) to identify the extent of non-injury related factors such as retrenchment, enterprises closing down or workers reaching retirement age. By asking injured workers their current work status, a measure of durability that is independent of claim status or the relationship with the original, or any other, employer is obtained.

#### **2. Compensation status**

Compensation status is the proportion of injured workers still receiving weekly workers’ compensation payments for income lost as a result of a work related injury. Injured workers were asked:

*“Are you still receiving weekly payments from <workers’ compensation jurisdiction>?”* (Question 19, Section 1.5.1).

It is a cruder measure of RTW, or RTW not fully achieved or a non-durable RTW.

This measure reflects the limits of workers’ compensation data as a measure of durability of RTW.

#### **3. Source of income**

Detailed information about income sources at the time of interview provides a further measure of durability. The survey identifies the injured workers’ *main* source of income in Question 20a:

*“Would you please tell me what is your main source of income?”* (Section 1.5.2)

as well as *all other* sources of income in Question 20b:

*“What other sources of income do you have?”*

Combining main and other sources gives *total sources of income* (Section 1.5.3).

Analysis of total sources of income provides a measure of:

- Full RTW (income from employment only);
- Partial RTW (income from employment plus any other income source); and
- Non-durable or no RTW (income from all sources except employment).

The National RTW Monitor measures durability of RTW independently of claim or employment status.

### *Changes in duties “at RTW” and “at interview”*

There are five questions that identify “changes in duties” or “suitability of duties” for injured workers who have returned to work. Because of the different terminology used in different jurisdictions the term used in this report is “changed duties”<sup>15</sup>.

Four questions refer to the duties undertaken at time of RTW and one question identifies workers’ duties at the time of interview.

- As part of **reasons for returning to work**, injured workers were asked: “*What is the main reason you returned to work?*” (Question 4a) and “*Were there any other reasons you returned to work?*” (Questions Q4b, Section 2.3).
  - This question is unprompted, meaning no fixed choice responses were offered to the respondent. The workers’ initial response was coded into general categories as their “main reason for RTW”. Interviewers probed to identify if there were any other reasons for returning to work (Question 4b). These were also coded into broad categories and combined with the main reason for RTW to become “total reasons for RTW”.
  - For example, a worker may report that their main reason for RTW was that the employer changed their duties so that they could manage the job until fully recovered from their injury. These responses were coded into a category labelled “offered changed duties”.
  - If they also mentioned “economic need” when prompted for “other reasons” their total reason would include **both** “offered changed duties” **and** “economic need”.
- Injured worker’s **perception of suitability of duties at time of RTW** was identified in Question 5: “*When your first returned to work after your injury, were you given suitable duties at work?*” (Section 2.5.2).
  - Responses to this question were a simple “yes” or “no”.
- Injured workers were also asked whether there were any **changes in duties when they returned to work**. Question 5a asked: “*What was different about your duties when you returned to work? (compared to what you were doing when you were injured?)*” (Section 2.5.3).
  - Responses to this question were coded into three broad categories including “lighter duties”, “no heavy lifting” or “reduced hours”.
  - “Nothing – did the same type of duties” identifies workers who returned to their original duties.
- Change in the **number of hours worked** at the time a worker first returned to work was further explored in Question 6a: “*Still thinking about when you first returned to work, did you return to your previous hours?*” (Section 2.6.1).
  - Responses to this question were a simple “yes” or “no”.
- “**Same or different” duties at the time of the interview** compared with the time of injury is explored in Question 12 (Section 1.6.2). This section identifies whether employees were undertaking the same duties or different duties and how the continuity of duties influenced levels of RTW. Question 12 is asked differently depending on whether the respondent was working at the time of interview or not. For example:
  - Those who were working at the time of interview (durable RTW) were asked, “*Are you doing the same sort of work or duties that you were doing when you incurred your original injury?*”
  - Those who were not working at the time of interview (non-durable RTW) were asked, “*Were you doing the same sort of work or duties that you were doing when you incurred your original injury?*”

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<sup>15</sup> In previous reports the wording “*alternative duties*” has been used.

- **“Same or different” employer at the time of the interview** compared with the time of injury was also explored in Question 11 (Section 1.6.1). The relevant wording and analysis of that question was similar to that as discussed in Question 12 immediately above.

### *Interpretation of results for the Seacare Authority*

Seacare Authority injured workers are unique in the problems faced when attempting to return to work. Results in this report must be interpreted in light of the differences as summarised here.

- The majority of Seacare Authority injured workers are stationed on ships at sea and are away at sea for 4-6 weeks at a time.
- An injured seafarer ready to return to work must have access to a supernumerary position on a ship for a graduated return to seafarer duties or must be passed medically fit by an Australian Maritime Safety Authority approved medical practitioner in accordance with fitness for duty regulations if able to return to full pre-injury seafarer duties. There are few supernumerary positions on ships. As ships are often away from port for 4-6 weeks, the option for graduated return to work under such conditions is limited.
- Additionally, many seafarers live in different locations to the employer’s offices, making access to shore based duties as part of a graduated return to work program difficult to arrange.

## Appendix D: CATI Questionnaire (Flow Chart)

