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A report of a survey of 3,221 injured workers in
New South Wales, Victoria, Queensland, South Australia,
Tasmania, the Australian Capital Territory,
Northern Territory and Comcare Jurisdiction

prepared for

**National Medical Services Group of the
Heads of Workers' Compensation Authorities**

National Return To Work Monitor 1999/2000

National Report

September 2000

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1. Overview of Findings

This report is the third annual report of RTW for workers' compensation jurisdictions in Australia. The return to work (RTW) Monitor has been designed to provide a comparative performance measure for workers' compensation jurisdictions and programs. The regulator time series identifies trends over time and is used to measure the extent to which RTW processes are used, and compares RTW and durable RTW outcomes independently of claim status.

The 1999/2000 report highlights a number of trends in the RTW process. Although the RTW rate has not changed greatly since 1997, it has gradually increased and remains higher since the first wave of the survey. Additionally, the RTW rates for all jurisdictions are higher in this Financial Year (1999/2000) than the previous 1998/1999 Financial Year. Durability of RTW reflects the RTW trend.

The RTW Monitor analyses outcome by individual injured workers rather than claim (which is the usual basis of analysis of WorkCover performance). The results show that three in four (77%) injured workers who have at least ten days compensation paid have a successful and durable RTW. The proportion of unsuccessful outcomes is considerable and accounts for a substantial proportion of claim cost.

Comparing injured workers who have durable RTW and non-durable RTW illustrated some clear associations in reasons for RTW and readiness for RTW. Injured workers with a non-durable RTW more often believed they were not ready to RTW, and their reasons for RTW more frequently stemmed from the advice or pressure of someone else rather than their own choice to RTW (eg insurer/employer pressure, doctor's advice). Injured workers with a durable RTW were more likely to RTW because they felt they had "recovered from their injury".

Additionally, those with non-durable RTW were more often part of a RTW process where they RTW with the same employer and attempted "part-time" or "different duties". Injured workers with durable RTW more often considered they were given "suitable" duties upon RTW. These differences reflect the difficulty some employers and workers face when trying to adapt work tasks to accommodate the injured worker, or perceptions of "different duties" and "part-time" placement among other workers.

Differences in whether or not an injured worker RTW were identified by their *involvement* in RTW plans. While there was no difference in RTW outcomes if the injured worker was part of a RTW plan, if the worker was involved in developing that plan a much higher rate of RTW was identified.

Support from the workplace is a key factor in achieving both a RTW and a non-durable RTW with nearly all injured workers who identified someone from work as the person who helped them the most returning to work and 88% having a durable RTW.

One in four (24%) injured workers are not working seven to nine months after making a compensation claim. A substantial proportion of these (10% of all injured workers) have made a serious, but unsuccessful RTW was identified. Half of these unsuccessful attempts have been for 60 days.

Five percent of the injured worker population transfer to the social security system, (measured by social security benefits reported as the main source of income).

In summary the National RTW Monitor has identified consistent patterns in RTW outcomes over the past three years with a gradual improvement in the national RTW and durable RTW rate.

2. Executive Summary

2.1 Overview of the methodology

- The objectives of the National Return to Work (RTW) Monitor are:
 - to establish a national benchmark for measuring RTW and durability of RTW across Australian workers' compensation jurisdictions; and
 - to monitor RTW and durability of RTW over time across Australian workers' compensation jurisdictions.
- A total of 3,221 telephone interviews were conducted during the 1999/2000 Financial Year (1,623 interviews in November 1999 and 1,598 interviews in May 2000) in the following jurisdictions¹:
 - New South Wales (605 interviews);
 - Victoria (600 interviews);
 - Queensland (600 interviews);
 - South Australia (607 interviews);
 - Tasmania (367 interviews);
 - the Australian Capital Territory (86 interviews);
 - the Northern Territory (120 interviews); and
 - Comcare (236 interviews).
- The sample consisted of injured workers who:
 - had submitted a claim seven to eight months previously (seven to nine months for Tasmania, the Australian Capital Territory, Northern Territory and Comcare)²;
 - had not been included in another workers' compensation survey in the previous 12 months; and
 - had more than 10 days compensation (including any excess) paid.
- The interviews were conducted using Computer Assisted Telephone Interviewing. The same interviewers conducted the interviews across all jurisdictions. Differences cannot be attributed to different interviewing procedures.
- Reported in the Executive Summary are:
 - key performance indicators;
 - key differences between jurisdictions; and
 - key differences over time.
- Time series comparisons have been made between 97/98, 98/99 and 99/2000.
- The term "durable RTW" rate refers to the proportion of injured workers who had returned to work and were still working at the time of interview.

¹ Please note that the structure of insurers and processes for claims, RTW plans and rehabilitation varies between some jurisdictions. A separate document is being published to outline where these differences occur and how they may influence RTW comparisons.

² The three month period was used for Tasmania, the Australian Capital Territory, Northern Territory and Comcare because of the small population of claims in those jurisdictions.

- A “full RTW” is a return to the level of paid employment at the time of injury, measured by the worker being employed at the time of the interview and not receiving weekly workers’ compensation benefits.
- A “partial RTW” is a return to work where income is derived from both employment and weekly workers’ compensation benefits.

2.2 Summary of results

2.2.1 Return to work

- Nine in ten (86%) injured workers had returned to work for some period, seven to nine months after submitting a claim.
- Comcare (94%) had significantly higher RTW rates than all other jurisdictions.
- Comcare (94%) and Tasmania (90%) had highest RTW rates and South Australia was lowest (82%).
- Over waves of the Monitor there has been a gradual, slight increase in rate of RTW.
- The most common main reason for returning to work was “recovery from injury” (39%) followed by “economic need” (17%).
- Seven in ten (72%) injured workers returning to work felt ready to RTW.
- Nearly one quarter (23%) of injured workers returned to work on a partial basis in 99/2000.
- Higher partial RTW rates were reported in South Australia (40%) compared with injured workers from all other jurisdictions.

2.2.2 Durability of RTW

- The national durable RTW rate for 99/2000 was 77%, significantly higher than in 97/98 (75%).
- One in four (24%) injured workers were not working at the time of interview. This comprised:
 - 14% who had not RTW; and
 - 10% who had a non-durable RTW.
- Higher rates of durable RTW were found for:
 - English speaking workers (78%), compared with injured workers whose spoke a language other than English (66%); and
 - Workers being given suitable duties both at time of RTW (91%) and at the time of the interview (92%).
- The main reason for not working was “still injured” (42%).

2.2.3 Return to work plans

- Two fifths (41%) of injured workers reported they had a return to work plan developed for them.
- RTW plans were more frequently developed in Tasmania and Comcare (63%) and South Australia (62%)

- Three quarters (76%) of injured workers with a RTW plan considered the plan to be helpful.
- Three quarters (76%) of injured workers with a plan have been involved in development of that plan.
- Comcare injured workers (89%) were more often involved with development of their RTW action plan.

2.2.4 Suitable duties

- Injured workers who had returned to work and reported being given suitable duties at the time of RTW has increased substantially to 77% compared to the 98/99 and 97/98 Financial Years (69% in each year).
- Injured workers in Tasmania (81%) and New South Wales (80%) most often reported receiving suitable duties when returning to work.
- As in previous years, there was a strong association between being given suitable duties at RTW and RTW plans. The majority (85%) of those who had RTW plans also reported being given suitable duties at RTW.

2.2.5 Income at time of interview

- Three quarters of injured workers (75%) reported that their *main source of income* at the time of interview was employment, while 13% reported workers' compensation benefits as their *main source of income*.
- One in five (19%) injured workers reported they were still receiving weekly payments from their Authority at the time of the interview.
- Queensland injured workers (12%) were least likely to still be receiving weekly payments and South Australian injured workers were most likely (36%).
- Injured workers from Queensland were less likely to report their *main* source of income to come from Workers' compensation benefits and more likely to report social security benefits as their *main* source of income (8%), or no income at all (4%).

2.2.6 Helpfulness of stakeholders

- Doctor (22%) were most frequently mentioned as being *most* helpful to RTW.
- Assistance came more often from work colleagues (16%) and rehabilitation providers (17%) when workers were part of a RTW plan.
- Injured workers *not* on a RTW plan more often received help from doctor (25%), family and friends (8%), or the injured worker relied mostly on him/herself (24%).
- "Someone from work" (22%) or their insurer/WorkCover (10%) were identified as stakeholders who helped RTW the *least*.

2.2.7 Claim process and insurer services

- The majority (78%) of injured workers reported that it was easy to get the information they required to make a claim.
- Injured workers from Tasmania (85%) were more likely to report it being easy to get information and those from Victoria (74%) least likely.

- Two out of three injured workers (68%) reported that it was *simple* to put in a claim. However, one in five (21%) thought that the process was *complicated* and another 5% thought it was *very complicated*.
- Comcare injured workers were more likely to report the process was complicated, 47% describing the process as complicated, or very complicated.
- Two in five injured workers (37%) had contact with their insurer in the previous three months to the survey.
- Injured workers from Comcare (58%) and South Australia (45%) more often had contact with the insurer than injured workers all other jurisdictions.
- On most dimensions, injured workers rated insurers just above average on all dimensions of service measured.
- Overall, insurer's "attitude to claim" ranked highest (3.4), and "advising about claimant's rights" ranked lowest (2.9).

2.3 Characteristics of injured workers

2.3.1 Demographics

- Seven in ten (71%) injured workers were male in 99/2000, substantially higher than the proportion of males in 98/99 (68%) and 97/98 (68%).
- Queensland had a substantially higher proportion of males (78%) among their injured worker population than all other jurisdictions.
- The mean age of injured workers was 41 years, not substantially different from other years.
- The mean age of injured workers was notably higher among those:
 - without RTW (43 years);
 - who perceive they have been given suitable duties at time of interview (41 years) compared to those who do not perceive they have been given suitable duties (38 years);
 - who are currently receiving benefits (43 years) compared to those who are not (40 years); and
 - with a language other than English (44 years) compared to English speaking (40 years).

2.3.2 Language spoken at home

- Nearly all injured workers (95%) spoke English at home in the 99/2000 Financial Year. This is substantially higher than the previous Financial Years 98/99 and 97/98 (92% each).
- Tasmania (98%) and Queensland (97%) jurisdictions had a notably higher proportion of English speaking injured workers compared to other jurisdictions.
- Victoria (9%) had the highest proportion of injured workers speaking a language other than English.

2.3.3 Compensation paid and claim cost

- The median number of days compensation was paid to injured workers was 34 in this Financial Year (99/2000) – not different from 98/99 (35 days)

- Comcare (54 days) and South Australia (48) had highest median days compensation paid, while Queensland (30), Tasmania (31) and Northern Territory (31) had lower median days compensation paid.

2.3.4 Median claim cost

- The median claim cost paid in 99/2000 was \$5,562 compared with \$4,952 in the 98/99 Financial Year.
- In May 2000, the jurisdiction with highest median claim cost was Comcare (\$10,306). Queensland (\$4,326) and Victoria (\$4,633) had the lowest median claim costs.

2.3.5 Rehabilitation participation and cost

- Three in ten (30%) injured workers participated in rehabilitation during this Financial Year (99/2000).
- Over the waves of the survey the rate of participation in rehabilitation systematically fluctuated with peaks always occurring in the November waves.
- Highest rates of rehabilitation participation were in:
 - Northern Territory (74%);
 - Tasmania (60%);
 - South Australia (59%); and
 - Australian Capital Territory (55%).
- The lowest rate of rehabilitation participation was in Queensland (18%).

2.3.6 Median cost of rehabilitation

- The median cost of rehabilitation in 99/2000 was \$935 showing a gradual increase over the last three Financial Years from \$895 in 98/99 and \$797 in 97/98.
- Across jurisdictions there is great variation in median cost of rehabilitation with the Northern Territory highest (\$1,669) and Queensland lowest (\$463).

2.3.7 Enterprise size

- There has been an increase in representation of injured workers from medium and large enterprises since 98/99
- A higher proportion of claims from large enterprises were in Tasmania (53%), Victoria (52%) and South Australia (50%).
- A higher proportion of claims from small enterprises were recorded in the Australian Capital Territory (69%) and Queensland (34%).

3. How to Read the Report

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

This report identifies:

- return to work (RTW) rates;
- durability of RTW;
- current sources of income reported;
- partial RTW;
- reasons given by injured workers for RTW;
- perception of the timeliness of RTW;
- continuity of employer and work duties;
- claim experience;
- development of RTW plans;
- provision of suitable duties at RTW;
- communication with the insurer;
- rating of insurer service by injured workers;
- perceptions of who provided most or least help in returning to work;
- demographics of the injured workers;
- compensation paid and claim cost;
- rehabilitation participation and cost; and
- the injured worker's enterprise size.

Time series comparisons

Direct time series comparisons are shown for each jurisdiction participating in the last six survey waves: November 1997 through to May 2000. 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.

Conventions used in this report

This report summarises the findings of the aggregate of the November 1999 and May 2000 Waves of the National Return to Work Monitor. The sample consist of 3,221 injured workers who had made a workers' compensation claim in one of the following jurisdictions: New South Wales, Victoria, Queensland, South Australia, Tasmania, the Australian Capital Territory, Northern Territory or Comcare. The aggregate survey monitors the return to work outcomes and processes for these jurisdictions.

The results have been analysed by time, jurisdiction, return to work status, benefit status at the time of interview, durability of return to work and enterprise size. When comparisons are made between jurisdictions, or jurisdictions and the national sample only statistically significant differences have been discussed in the text.

The following terms are used in this report:

Injured worker	A worker who made a workers' compensation claim seven to eight months previously (seven to nine months for Tasmania, the Australian Capital Territory, Northern Territory and Comcare), whose name had not been used for another workers' compensation survey in the previous twelve months, and who had more than ten days compensation (including any excess) paid.
Return to work (RTW)	An injured worker who reported returning to work between the time of the claim and the time of the survey.
Durable RTW	An injured worker who returned to work and was still working at the time of the survey.
Partial RTW	An injured worker who returns to work while still receiving workers' compensation benefits.
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.
99/2000	The combined November 1999 and May 2000 waves of the National RTW Monitor.
98/99	The combined November 1998 and May 1999 waves of the National RTW Monitor.
97/98	The combined November 1997 and May 1998 waves of the National RTW Monitor.
Jurisdiction	Is used to refer to both States and territories.

Reading the tables

- The tables identify the relevant survey question in the 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 column 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 right justified and printed in parentheses.
- Percentages are rounded to the nearest whole number.

Reading the graphs

- Graphs have been used to demonstrate differences between each jurisdiction and the national average.
- Graphs have been used to demonstrate differences between Waves of the monitor at the 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.

Disclaimer

Please note that, in accordance with our Company’s policy, we are obliged to advise that neither the Company nor any member, nor employee undertakes responsibility in any way whatsoever to any person or organisation (other than the National Medical Services Group of the Heads of Workers’ Compensation Authorities) in respect of information set out in this report, including any errors or omissions therein, arising through negligence or otherwise however caused.

4. Return to Work Outcome Measures

4.1 RTW rate

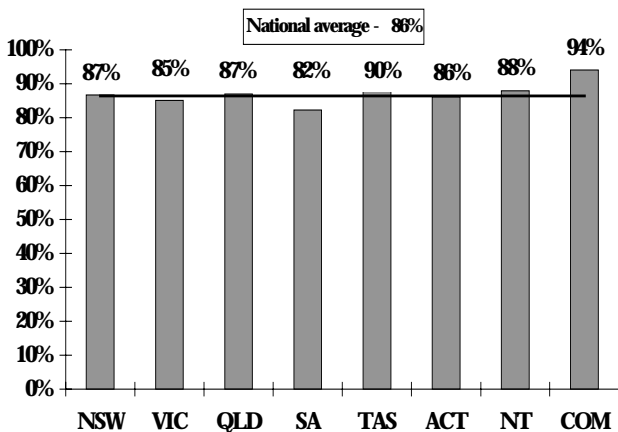
Nearly nine in ten (86%) injured workers had returned to work for some period, seven to nine months after submitting a claim (Figure 1). This is the same as the 98/99 RTW rate (86%).

Comcare (94%) had significantly higher RTW rates than all other jurisdictions. Comcare (94%) and Tasmania (90%) had highest RTW rates and South Australia was lowest (82%). There was no statistically significant difference between Victoria and South Australia.

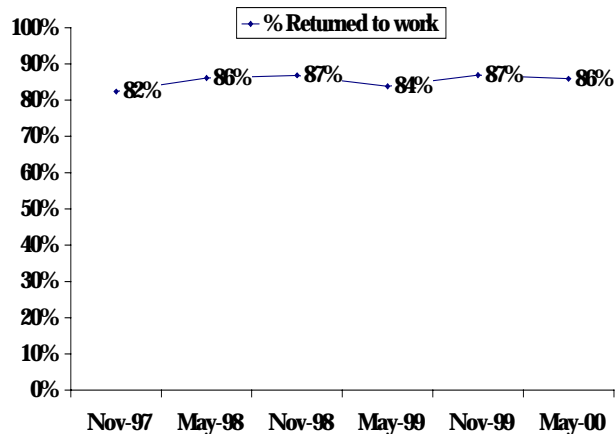
Figure 1: RTW rate for 99/2000

Figure 2: RTW rate by wave

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 = 605 VIC = 600 QLD = 600 SA = 607
TAS = 367 ACT = 86 COM = 236 NT = 120



Base: All respondents
Nov 97 = 1,452 May 98 = 1,455 Nov 98 = 1,530
May 99 = 1,565 Nov 99 = 1,623 May 00 = 1,598

The RTW rate for all jurisdictions except Victoria were higher in 99/2000 than 98/99. Comcare and Tasmania maintain highest RTW rates as they did in the previous Financial Year (98/99).

Comparing RTW by waves of the Monitor (Figure 2) illustrates a relatively stable pattern in the proportion of injured workers returning to work. The exceptions are the lower rates in November 1997 (82%) and May 1999 (84%).

There was a significantly higher RTW rate amongst those injured workers who spoke English as a main language (87%), compared with those who spoke a language other than English (LOTE) at home (76%).

Injured workers who identified someone from work as the "person who helped the most" had a substantially higher RTW rate (96%).

4.2 Durability of RTW

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

1. Durable RTW (RTW and still employed)

The durable RTW rate is the proportion of injured workers who had returned to work and were still working at the time of interview. The question asked is: "Are you still working in a paid job?". This measure is supplemented by questions identifying the reasons why injured workers are not working 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 independent of claim status or the relationship with the original employer is obtained.

2. Benefit status

Benefit status measures the proportion of injured workers still receiving weekly workers' compensation payments for income lost as a result of a work related injury. Benefit status includes partial RTW where an injured worker may be working on reduced hours as part of a RTW program. It is a crude measure of 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.

Measuring reported source of income provides a number of outcome measures:

- *employment only* at the time of interview indicates a durable RTW has been achieved. (Although this does not necessarily mean a return to full pre-injury earnings.);
- *workers' compensation benefits only* indicates a successful RTW has not been achieved;
- *employment and workers' compensation benefits* indicates a partial RTW;
- *Social Security, partners income, no income* identifies the injured workers who have left the employment sector.

3. Source of income

This measures the level of partial RTW at the time of interview by identifying injured workers who were receiving income from both employment and workers' compensation benefits.

These measures are reported in the following pages.

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

4.3 Durable RTW

The durable RTW rate is the proportion of injured workers who had returned to work and were still working at the time of interview, seven to nine months after making their claim.

The national durable RTW rate for 99/2000 was 77% (Figure 3), significantly higher than in 97/98 (75%).

Comcare had the highest durable RTW rate (87%) and South Australia (69%)³ was significantly lower than all jurisdictions other than the Australian Capital Territory.

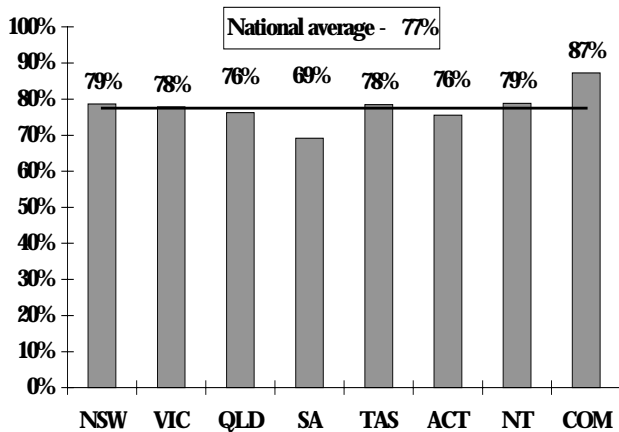
South Australia had the lowest durable RTW rate for the second consecutive Financial Year.

Figure 3: Durable RTW rate for 99/2000

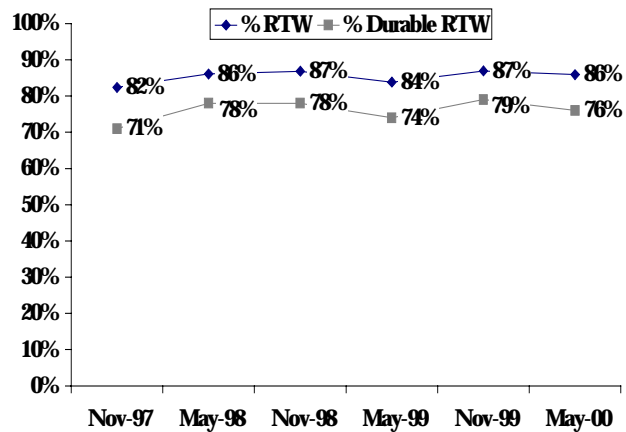
Figure 4: RTW and Durable RTW rate by wave

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?



Base: All respondents
 NSW = 605 VIC = 600 QLD = 600 SA = 607
 TAS = 367 ACT = 86 COM = 236 NT = 120



Base: All respondents
 Nov 97 =1,452 May 98 =1,455 Nov 98 =1,530
 May 99 =1,565 Nov 99 =1,623 May 00 =1,598

There was a rising trend in durable RTW between November 1997 and November 1998, followed by a marginal decline in May 1999 and a rise again in November 1999. May 2000 results show a steady rate of RTW and a notable fall in durable RTW rates (Figure 4).

The durable RTW rate follows a similar pattern as the RTW rate – remaining approximately 10 points behind the RTW rate in each survey wave.

Injured workers who identified someone from work as “the person who helped them the most” had a substantially high durable RTW rate (88%).

³ The South Australian survey does not include injured workers covered by self insurance.

Higher rates of durable RTW were found for:

- English speaking workers (78%), compared with injured workers whose spoke a language other than English (66%); and
- workers who reported suitable duties both at time of RTW (91%) and at the time of the interview (92%).

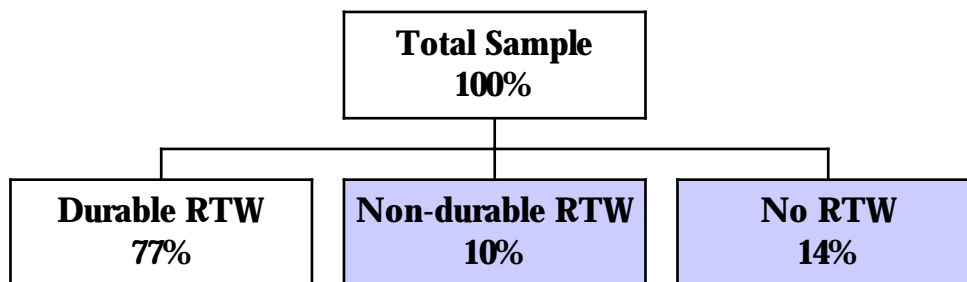
One in four (24%) injured workers were not working at the time of interview (Figure 5). This comprised of:

- 14% who had not RTW; and
- 10% who had a non-durable RTW.

Figure 5: RTW status at interview

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?



Base: All respondents
National = 3,221

Note: Percentages may not add to 100% because of rounding.

One in four (24%) workers who had a work injury resulting in ten or more days compensation paid were not working just over six months after their claim.

4.3.1 Duration 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.

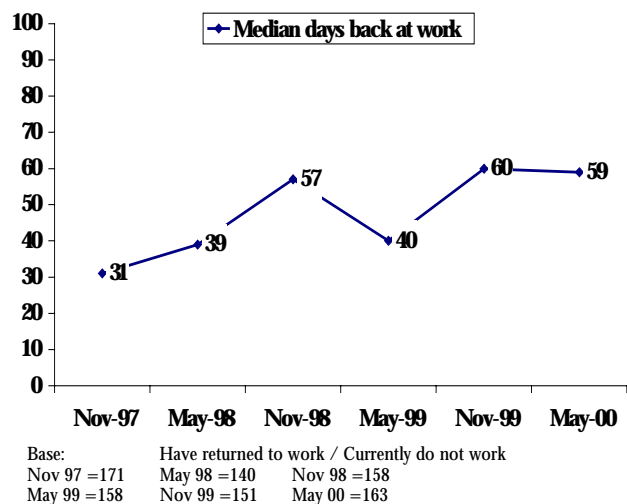
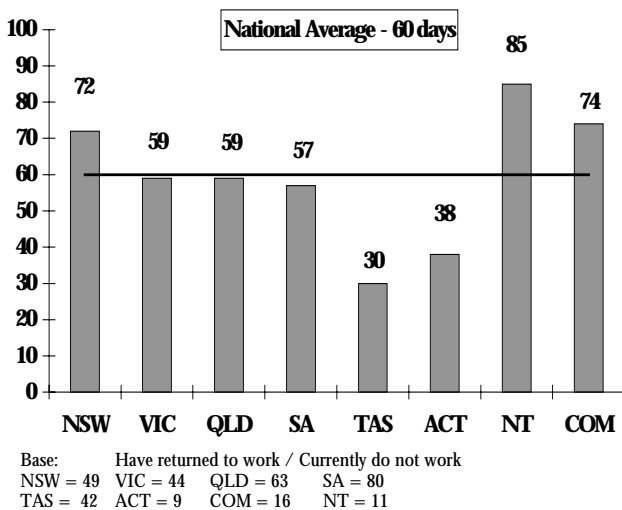
Figure 6 shows variance for those injured workers who had returned to work and were no longer working across jurisdictions. It shows the median duration of RTW reported being highest in Northern Territory (85 days) and Comcare (74 days) and NSW (72 days). Duration of RTW was lowest for Tasmania (30 days) and the Australian Capital Territory (38 days).

Median days back at work has been steadily increasing since the monitor began (Figure 7) despite large peaks and troughs across the individual waves of the survey.

Figure 6: Median time at work for 99/2000

Figure 7: Median time at work by wave

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



RTW attempts for non-durable RTW are for substantial periods of time (most attempts are over 60 days).

4.4 Current income sources

4.4.1 Current benefit status

One in five (19%) injured workers reported they were still receiving weekly payments from their insurer at the time of the interview (Figure 8), similar to 20% in 98/99.

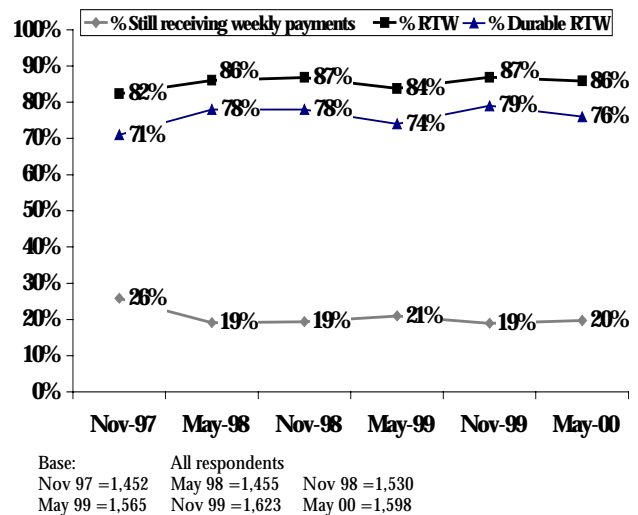
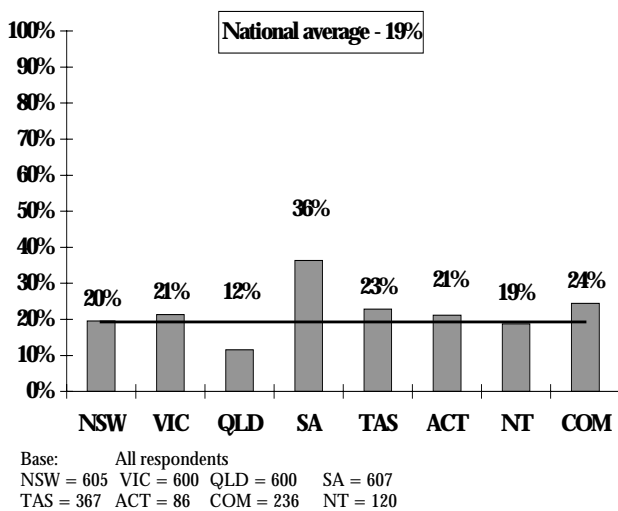
Queensland injured workers (12%) were least likely to still be receiving weekly payments and South Australian injured workers were most likely (36%). Other jurisdictions did not differ greatly from the national average.

When comparing wave trend results (Figure 9) the proportion of injured workers still receiving weekly payments decreased a substantial seven points between the November 1997 (26%) wave and the May and November 1998 waves (19% each). In May 1999 the current benefit rate peaked slightly at 21%.

Figure 8: Current benefit status for 99/2000

Figure 9: Current benefit status by wave

Q19 Are you still receiving weekly payments from <workers' compensation jurisdiction>?



The proportion still receiving payments for lost income at the time of interview has remained steady at around 20% over the past five waves of the survey – substantially lower than the RTW and durable RTW rates.

Injured workers still receiving weekly payments were more likely to:

- have received a RTW plan (29% compared with 13%);
- speak a language other than English at home (32% compared with 19%, see section 6 for more discussion on injured workers with a language other than English);
- have *not* been given suitable duties at time of interview (25% compared with 9%); and
- have incurred rehabilitation costs (37% compared with 11%).

4.4.2 Main source of income at the time of interview

Three quarters of injured workers (75%) reported that their *main source of income* was employment, while 13% reported workers' compensation benefits as their *main source of income* (Table 1), this has not changed since 98/99.

Table 1: Main source of income for 99/2000									
<i>Q20a Would you please tell me what is your main source of income?</i>									
	NAT (3,221) %	NSW (600) %	VIC (603) %	QLD (600) %	SA (601) %	TAS (360) %	ACT (88) %	NT (120) %	COM (243) %
		A	B	C	D	E	F	G	H
Employment	75	76 _D	74 _D	75 _D	62	73 _D	71	76 ^D	84 _{ABCDEFGH}
Workers' compensation	13	13 _C	14 _C	9	26 _{BCEFGH}	15 _{CH}	11	11	9
Social Security	5	4	4	8 _{ABH}	6 _{BH}	5 ^H	3	5 _H	1
Partner's Income	4	4	4	3	2	3	7 _{CDH}	6 _{DH}	2
No income	2	2	2	4 _{ABD}	2	2	1	1	1
Other	-	-	1	-	-	1	4	1	-

Base: All respondents

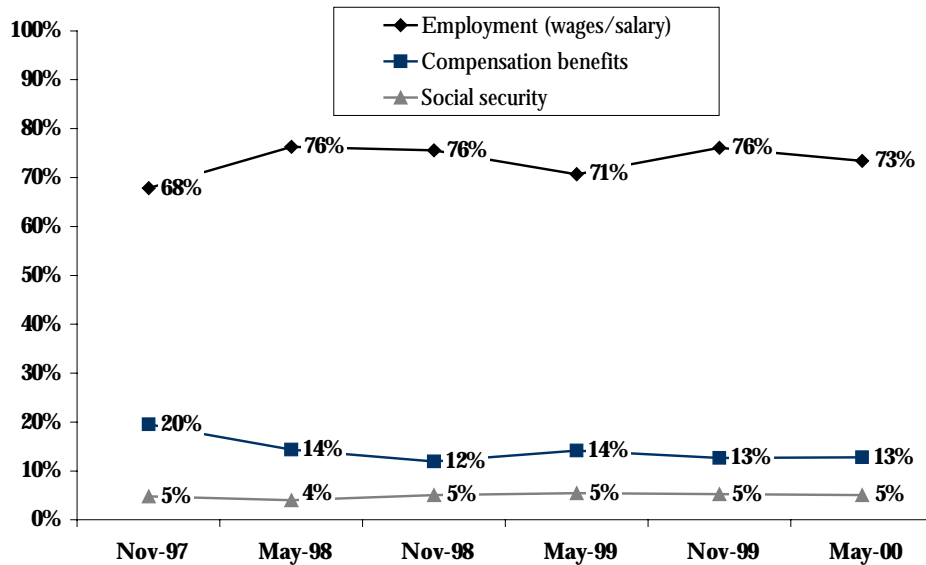
Note: A superscript capital letter in a column means that the estimate shown in that column is significantly greater (at the 95% confidence level) than comparable estimates shown in the column(s) noted. The corresponding capital letters for comparison may be found in the column header.

Comcare injured workers were most likely (84%) to report employment as their main income source and a substantially greater proportion of South Australian injured workers (26%) reported workers' compensation as main source of income.

Injured workers from Queensland were less likely to be receiving workers' compensation benefits (9%), however they were more likely to report social security benefits as their main source of income (8%) or no income at all (4%).

Figure 10: Main source of income by wave

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



Base: All respondents
 Nov 97 =1,452 May 98 =1,455 Nov 98 =1,530
 May 99 =1,565 Nov 99 =1,623 May 00 =1,598

Over the past six waves of the Monitor (Figure 10) the majority of the injured worker population has reported their main source of income, at the time of interview, was from employment. Aberrations to the trend occurred in the November 1997 (68%) and May 1999 (71%) waves where significantly lower rates of employment as the main source of income were reported.

Reports of workers' compensation benefits as the main source of income at the time of interview has been on a steady decline since the November 1997 peak, and injured workers receiving social security payments has remained stable over the last six waves of the survey.

Social Security benefits are the main source of income for one in twenty injured workers seven to nine months after a claim.

4.4.3 Partial RTW

The terms "partial RTW" and "full RTW" are technical expressions which are 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 the level of paid employment 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 benefits.

Using income at the time of injury the following categories can be derived:

- **Full RTW** is where employment is the only source of income;
- **Non-durable RTW/No RTW** is where workers' compensation benefits and/or social security benefits are the only sources of income, or where the injured worker has no income at all; and
- **Partial RTW** is where an injured worker receives their income from both employment and workers' compensation benefits.

Nearly one quarter (23%) of injured workers returned to work on a partial basis in 99/2000 (Figure 11), a similar result to 98/99 (24%).

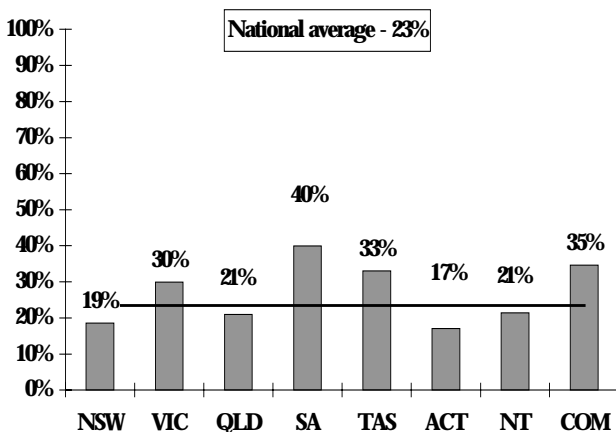
Higher partial RTW rates were reported in South Australia (40%) compared with injured workers from all other jurisdictions.

Injured workers from Comcare, Tasmania, and Victoria had a higher partial RTW rate (35%, 33% and 30% respectively), compared with injured workers from Queensland, the Northern Territory, New South Wales and the Australian Capital Territory (21%, 21%, 19% and 17% respectively).

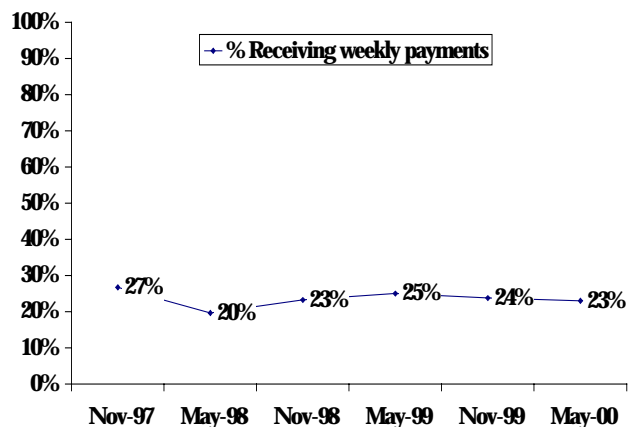
Figure 11: Partial RTW rate at RTW for 99/2000

Figure 12: Partial RTW rate by wave

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



Base: Have returned to work
 NSW = 524 VIC = 511 QLD = 522 SA = 500
 TAS = 331 ACT = 74 COM = 222 NT = 106



Base: Have returned to work
 Nov 97 = 1,202 May 98 = 1,328 Nov 98 = 1,315
 May 99 = 1,324 Nov 99 = 1,402 May 00 = 1,388

Partial RTW rates vary widely across jurisdictions.

There was only marginal variation across different trend waves of the Monitor (Figure 12). Apart from the November 1997 and May 1998 results, partial RTW rates have remained steady at around one in four injured workers.

Partial RTW increased among injured workers who received a RTW plan (36%) or had been given suitable duties upon RTW (25%).

4.4.4 Partial RTW at time of interview

Nearly two thirds of injured workers (60%) reported that at the time of the interview they obtained all of their income from employment only (Table 2), and a further one quarter of injured workers (23%) received workers' compensation benefits as their only income source.

Table 2: RTW at interview for 99/2000									
<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>									
	NAT (3,221) %	NSW (600) %	VIC (603) %	QLD (600) %	SA (601) %	TAS (360) %	ACT (88) %	NT (120) %	COM (243) %
	A	B	C	D	E	F	G	H	H
Full RTW income from employment only	60	59 _D	62 _D	62 ^D	49	56 _D	56	62 _D	61 _D
Non-durable RTW /No RTW income from worker's compensation benefits	23	22 _H	23 _H	23 ^H	35 _{ABCEGH}	22 _H	25 _H	19	12
Partial RTW (employment and all other income source benefits)	17	19 _C	15	15	17	21 _{BC}	19	19	27 _{ABCD}
Partial RTW (employment and workers' compensation benefits only)	4	5 _C	4 _C	2	8 _{ABC}	6 _C	6 _C	4 _C	12 _{ABCEG}

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.

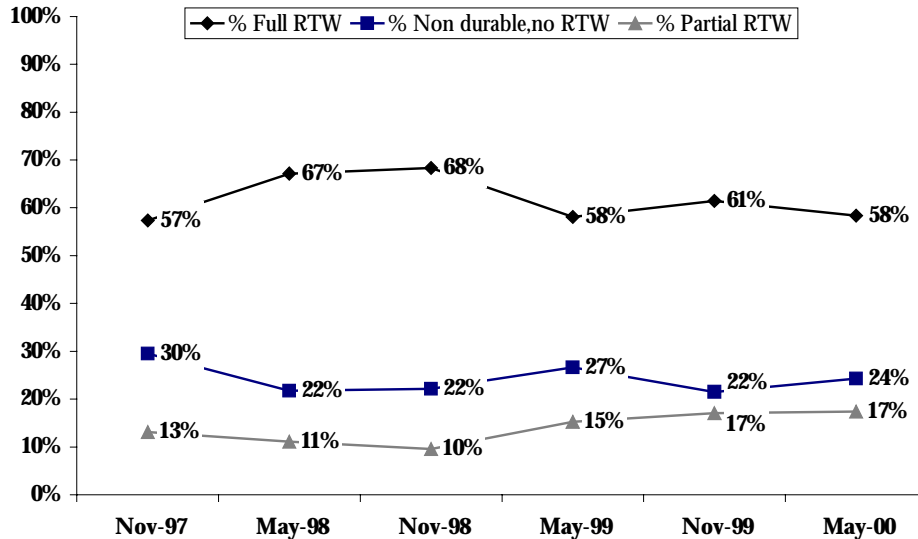
Injured workers from South Australia were least likely to report a full RTW (49%) and were most likely to report non-durable or "no return to work" (35%) compared with injured workers from all other jurisdictions.

Comcare injured workers had higher levels of reported partial RTW (27%).

Figure 13: RTW measured by income at interview by survey wave

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

Q20b What other sources of income do you have?



Base: All respondents
 Nov 97 =1,452, May 98 =1,455, Nov 98 =1,530, May 99 =1,565, Nov 99 =1,623, May 00 =1,598

Six in ten injured workers derived their income mainly from employment at the time they were interviewed (seven to nine months after their claim).

The proportion of injured workers with a full RTW (Figure 13) over the last three waves of the survey only changed marginally after peaking in May (67%) and November 1998 (68%).

Non-durable RTW rates were highest in November 1997 (30%) and May 1999 (27%).

There are signs of an 18 month cycle where full RTW increases over six month periods (eg November 1997 to May 1998), then holds steady for six months (eg May 1998 to November 1998), and finally declines over a six month period (eg November 1998 to May 1999). The opposite appears to occur for non-durable, no RTW.

Full RTW and non-durable RTW appear to be inversely related – while one increases the other decreases – however, partial RTW rates do not follow the same pattern.

Partial RTW rates declined in the first three waves. They have steadily increased to be nearly two in ten (17%) over the last two waves of the Monitor.

4.5 Reasons working and not working at time of interview

4.5.1 Reasons for RTW

Injured workers were asked, without prompting, what was the main reason they returned to work.

The most common reason for returning to work was “recovery from injury” (39%) followed by “economic need” (17%) (Table 3).

Table 3: Reasons for RTW for 99/2000			
<i>Q4a What is the main reason you returned to work?</i>			
<i>Q4b Were there any other reasons you returned to work?</i>			
	National Main Reason (2,790) %	National Other Reasons (2,790) %	National Total Reasons (2,790) %
Recovered from injury	39	9	48
Economic need	17	14	30
Wanted to RTW	15	19	33
Told by doctor	8	4	12
Bored at home	5	9	14
Offered alternative duties	4	3	7
Pressured by employer	3	2	4
Wanted to keep job	2	4	6
Now self employed	1	1	2
Pressured by insurer	1	1	1

Base: Have returned to work

Note: Percentages add up to more than 100% for “Other” and “Total” reasons because multiple responses were accepted. Some rounding may occur.

Combining ‘main’ and ‘other’ reasons for RTW (Table 3) reveals that one in every two injured workers (48%) considered their reason for RTW was due to “recovery from injury”, a result similar to previous years: 98/99 (50%) and 97/98 (50%).

One in three injured workers (33%) indicated they went back to work because they “wanted to go back to work”, and a further third said they went back out of “economic necessity” (30%).

“Pressure from insurer/WorkCover” is rarely identified as a reason for RTW (1%).

“Recovery from injury” remains the primary reason for RTW. “Economic necessity” and the “desire to RTW” were also frequently mentioned.

Comcare injured workers (50%) were most likely to report having recovered from their injury as their main reason for RTW compared with all other jurisdictions. Recovery from injury was also more frequently stated among injured workers from Queensland (42%) versus Victoria (34%).

Pressure to RTW due to economic need (17%) was greater than previous years (14% in 98/99 and 97/98). Injured workers from South Australia (6%) and Comcare (5%) were *least* likely to RTW due to economic need than were workers in all other jurisdictions.

“Wanting to RTW” as the main reason for RTW was lower in New South Wales (13%) compared with injured workers from:

- South Australia (23%);
- Comcare (22%);
- Victoria (18%); and
- Tasmania (18%).

For further analysis, the reasons for RTW have been grouped into five summary categories.

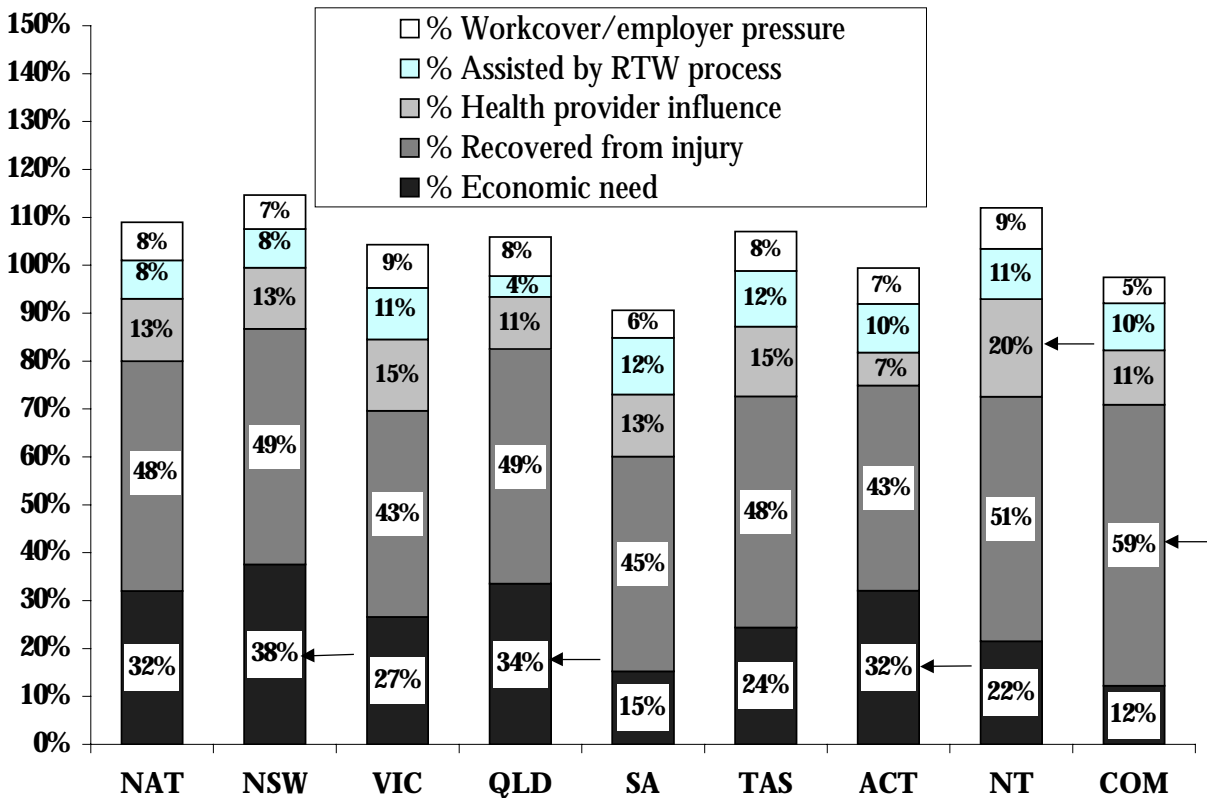
1. WorkCover / employer pressure, including:
 - Pressured by employer
 - Pressured by employer insurer
 - Benefits ceased
 - Benefits reduced
 - Benefits too low
2. Assisted by RTW process, including:
 - Given suitable duties at RTW
 - Offered part-time work
 - Part of RTW plan
3. Health provider influence, including:
 - Told to RTW by doctor
 - Advised by rehabilitation provider
 - Advised by other health professional
4. Recovered from injury
5. Economic need, including:
 - Self-employed
 - Economic need

The following chart analyses reasons for RTW across these combined categories (Figure 14).

Figure 14: Select total main reasons for RTW by jurisdiction (99/2000)

Q4a What is the main reason you returned to work?

Q4b Were there any other reasons you returned to work?



Base: Have returned to work

NSW = 524, VIC = 511, QLD = 522, SA = 500, TAS = 331, ACT = 74, NT = 106, COM = 222

Note: Scale is greater than 100% because of multiple response

Injured workers in New South Wales, Queensland and the Australian Capital Territory (38%, 34% and 32% respectively) were more likely to RTW due to economic need (Figure 14).

A larger proportion of Comcare’s injured workers (59%) RTW because they recovered from injury, while a notable proportion of injured workers in the Northern Territory (20%) returned to work based on advice from their health provider (including rehab provider, GPs and other).

The key factors in RTW are injury recovery and economic need.

Insurer/WorkCover pressure was not commonly mentioned as a reason for RTW.

Table 4: Total reasons for RTW for 99/2000 by RTW		
<i>Q4a What is the main reason you returned to work?</i>		
<i>Q4b Were there any other reasons you returned to work?</i>		
Reason given	National Non-Durable RTW (314) % (A)	National Durable RTW (2,446) % (B)
Recovered from injury	34	49 ^A
Economic need	26	31
Wanted to RTW	32	33
Told by doctor	19 ^B	11
Bored at home	11	14
Offered alternative duties	10	7
Pressured by employer	9 ^B	4
Wanted to keep job	6	6
Now self employed	2	2
Pressured by insurer	4 ^B	1
Net economic need	28	33
Net health provider service	21^B	12
Net insurer/ employer pressure	14^B	7
Net RTW Process⁴	13^B	8

Base: Have returned to work

Note: Percentages add up to more than 100% for “Other” and “Total” reasons because multiple responses were accepted. Some rounding may occur.

Injured workers with durable RTW (49%) were more likely than injured workers with a non-durable RTW (34%) to report having recovered from their injury among their *total* reasons for RTW.

Injured workers with non-durable RTW more often returned to work upon their doctor’s advice (19%) or insurer/employer pressure (14%) compared to those with a durable RTW (11% and 7% respectively).

⁴ See Page 12 for description of the “Net” categories

4.5.2 Reasons for not working

The National RTW Monitor identifies the reasons why injured workers are currently not working (no RTW and non-durable RTW). The objective of this measure is to identify the impact of non-injury related factors such as retrenchment, enterprises closing down, and retirement.

The most frequently reported main reason given by injured workers for not working at the time of interview (Table 5), was they were “still injured” (42%), followed by their injury getting worse or aggravated (17%).

Overall, the main reasons the majority of injured workers gave for not working have been consistent between 99/98 and 99/2000. In 99/2000, one in six (17%) stated that the old “injury was worse or was aggravated”, and 4% had suffered a “new injury”.

One out of every six injured workers (17%) in the 99/2000 Financial Year reported the main reason for not working was that they had left their job, either willingly or not:

- dismissed by their employer (5%);
- resigned (5%);
- retrenched (5%); or
- retired (2%).

A further 9% of injured workers reported they were unable to work because there was no work available.

Table 5: Reasons for not currently working for 99/2000				
<i>Q9a What is the main reason you are not working now?</i>				
<i>Q9b Are there any other reasons you are not working now?</i>				
	National Main Reason 99/2000 (745) %	Other Reasons 99/2000 (745) %	National Total Reasons 99/2000 (745) % A	National Total Reasons 98/99 (768) % B
Still injured	42	7	47	47
Old injury got worse/aggravated	17	5	21	24
No work available	9	5	14	10
Dismissed by employer	5	2	6	10 ^A
Resigned	5	1	5	6
Retrenched	5	1	6	5
New injury	4	1	4	5
Psychological reasons	3	1	3	2
Retired	2	1	3	2
Maternity	2	-	2	1

Base: Currently not working

Total reasons for not currently working (Table 5) remained similar to the 98/99 results, however there was a decrease in those “dismissed by employer” in 99/2000 (6%) compared with 98/99 (10%).

In Figure 15 reasons for not working have been combined into three summary groups.

1. Retrenched/dismissed, including:
 - Retrenched
 - Dismissed by employer
 - Employer closed down
2. Left employment, referred to those who indicated they had left the active workforce on a permanent or temporary basis including:
 - Retired
 - Resigned
 - Studying
 - No work available/seasonal
3. Still injured, including:
 - Still injured
 - New injury
 - Old injury got worse/aggravated

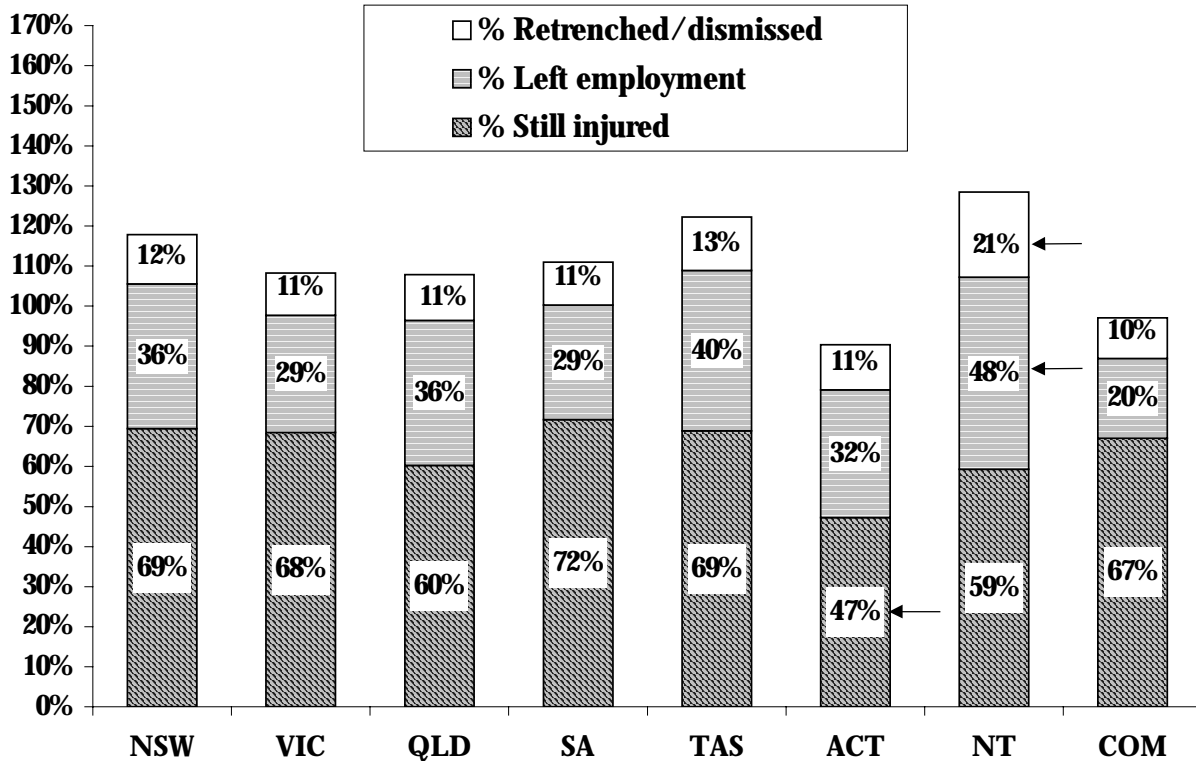
Retrenchment or dismissed is mentioned by a minority of those not working (both 5%).

Retrenchment or dismissed is an outcome mentioned by very few (3%) of the total population of injured workers.

Figure 15: Select total reasons for *not working* by jurisdiction

Q9a What is the main reason you are not working now?

Q9b Are there any other reasons you are not working now?



Base: Have not returned to work

NSW = 130, VIC = 133, QLD = 141, SA = 187, TAS = 78, ACT = 21, NT = 25, COM = 30

Note: Scale is greater than 100% because multiple responses were accepted

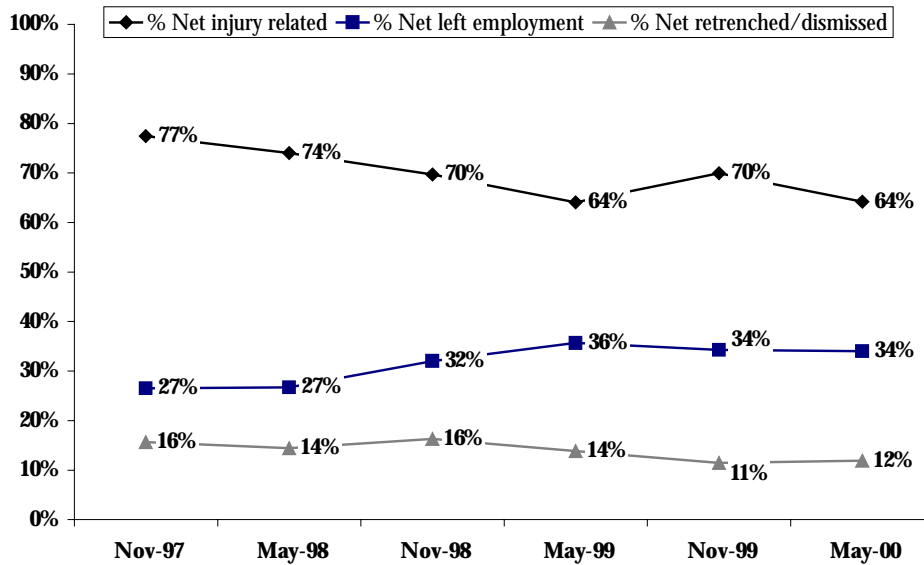
Jurisdictional comparison revealed only slight variations across the key reasons injured workers were not working (Figure 15). Differences included:

- Injured workers in the Australian Capital Territory were less likely to still be injured (47%); and
- Injured workers from the Northern Territory more often claimed to have left employment (48%) or were retrenched/dismissed (21%).

There was a steady decline in the proportion of those not working who mentioned injury related factors between November 1997 and May 1999, (Table 14). There was a corresponding increase in the proportion of those indicating they had left the workforce on a temporary or permanent basis. “Retrenched” and “dismissed” has shown a steady, if small, decline over the six waves of the Monitor.

Figure 16: Total reasons for not working by wave

Q9A/B: All reasons for not working currently



Base: Total currently do not work
 Nov 97 =421, May 98 =372, Nov 98 =369, May 99 =399, Nov 99 =372, May 00 =373
 Note: Percentages add to more than 100% because of multiple response

4.6 Returning to work

4.6.1 Perception of timeliness of RTW

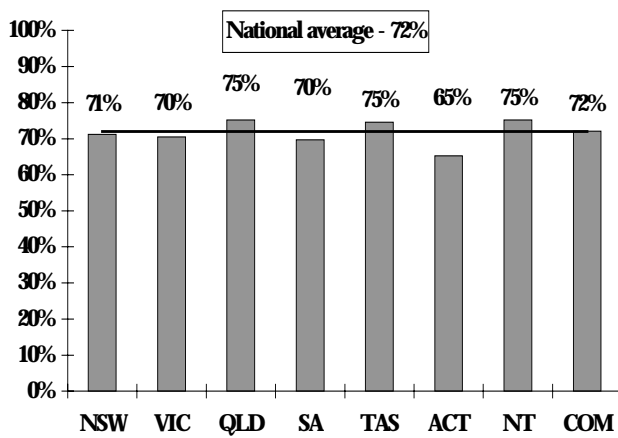
Seven in ten (72%) injured workers returning to work felt ready to RTW (Figure 17) in 99/2000. This is fewer than in 98/99 and 97/98 (75% in each of the previous years).

More injured workers in Queensland (75%) felt ready to RTW compared with those in South Australia (70%).

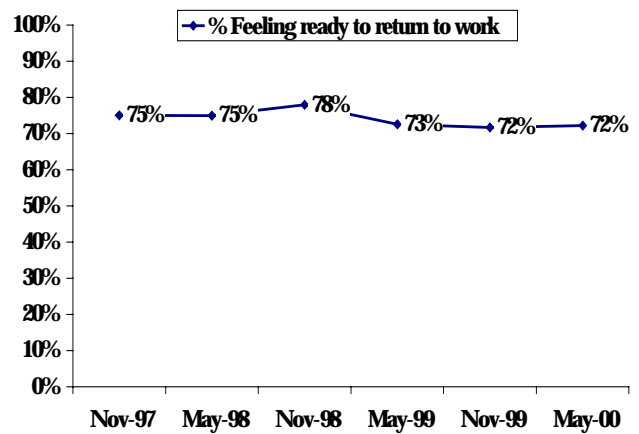
Figure 17: Timeliness of RTW for 99/2000

Figure 18: Timeliness of RTW by wave

Q7 Did you feel ready to return to work?



Base: Have returned to work
 NSW = 524 VIC = 511 QLD = 522 SA = 500
 TAS = 331 ACT = 74 COM = 222 NT = 106



Base: Have returned to work
 Nov 97 = 1,202 May 98 = 1,328 Nov 98 = 1,315
 May 99 = 1,324 Nov 99 = 1,402 May 00 = 1,388

There was an increase in injured workers feeling ready to RTW (Figure 18) between November 1997 (75%) and November 1998 (78%), when the RTW peaked. This was followed by a sharp decline in May 1999 (73%). The result has remained steady for the past three waves of the Monitor even though the RTW rate increased over these three waves.

Injured workers with a durable RTW were more likely to report having felt ready to RTW (74%) than were injured workers with a non-durable RTW (58%).

Durable RTW is associated with self-perceived readiness for RTW.

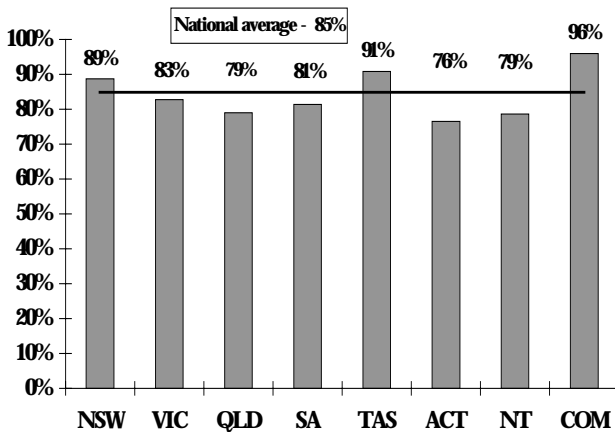
4.6.2 Return to the same employer

The vast majority (85%) of injured workers who had returned to work also returned to work for their original employer (slightly lower than the 98/99 result of 87%).

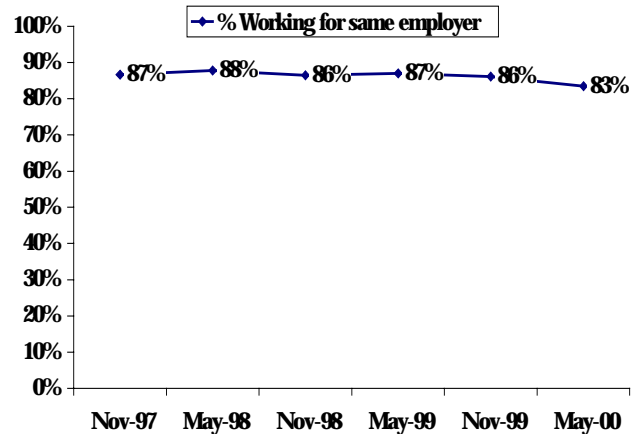
Figure 19: Return to same employer for RTW 99/2000

Figure 20: Return to same employer by wave

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 = 524 VIC = 511 QLD = 522 SA = 500
 TAS = 331 ACT = 74 COM = 222 NT = 106



Base: Have returned to work
 Nov 97 = 1,202 May 98 = 1,328 Nov 98 = 1,315
 May 99 = 1,324 Nov 99 = 1,402 May 00 = 1,388

Workers returning to work for the same employer during the May 2000 survey (83%) are significantly lower compared with May 1999 (87%) and November 1997 (87%) (Figure 20).

In addition, as shown in Table 6, two out of three injured workers returned to the same employer *and* carried out the same duties before being injured (69%).

At the national level, the rate of injured workers changing to both a different employer *and* different duties increased in 99/2000 (9%) compared with 98/99 (7%).

A small proportion (15%) of injured workers RTW with a different employer.

Table 6: Continuity of employer and duties upon RTW for 99/2000

	NAT (2,790) %	NSW (524) % A	VIC (511) % B	QLD (522) % C	SA (500) % D	TAS (331) % E	ACT (74) % F	NT (106) % G	COM (222) % H
<i>Q11 [Are/Were] you working with the same employer you were working for when you incurred your original injury?</i>									
<i>Q12 [Are/Were] you doing the same sort of work or duties that you were doing when you incurred your original injury?</i>									
Same employer/ Same duties	69	73 BCDG	65	67 ^D	60	73 BDG	62	61	73 BDG
Same employer/ Different duties	16	16	18 ^C	12	21 ^{AC}	18 ^C	15	17	23 ^{AC}
Total RTW Same employer	85	89 BCDFG	83	79	81	91 BCDFG	76	79	96 ABCDEFG
Different employer/ Same duties	6	5	6	8 AH	6 H	5 H	12 AEH	6	2
Different employer/ Different duties	9	7 H	11 AEH	13 AEH	12 AEH	4	12 EH	16 AEH	2
Total RTW Different employer	15	11 H	17 AEH	21 AE	19 AEH	9 H	24 AEH	21 AEH	4
Total RTW Same duties	75	77 BDG	71	75 AEH	67	78 BDG	73	67	75^D
Total RTW Same duties	75	77 BDG	71	75 AEH	67	78 BDG	73	67	75^D

Base: Have returned to work

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 South Australia (60%) were less likely to report returning to the same duties for the same employer compared with injured workers from NSW, Tasmania and Comcare (73%), as well as Queensland (67%).

Queensland injured workers (12%) were less likely to find themselves carrying out different duties for the same employer.

Overall, injured workers most likely to return to the *same* employer (Figure 19) came from:

- Comcare (96%);
- Tasmania (91%); and
- New South Wales (89%).

Injured workers most likely to return to a *different* employer came from:

- Australian Capital Territory (24%);
- Northern Territory (21%);
- South Australia (19%); and
- Victoria (17%).

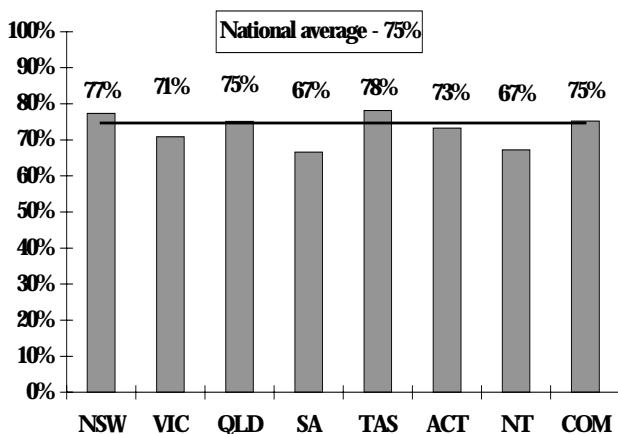
Injured workers in South Australia (67%) and the Northern Territory (67%) were less likely to take on the same duties upon RTW (Figure 21).

Apart from an increase between the November 1997 (73%) and May 1998 (77%) wave, there has been very little change over time in proportion of injured workers returning to the same duties they carried out prior to being injured (Figure 22).

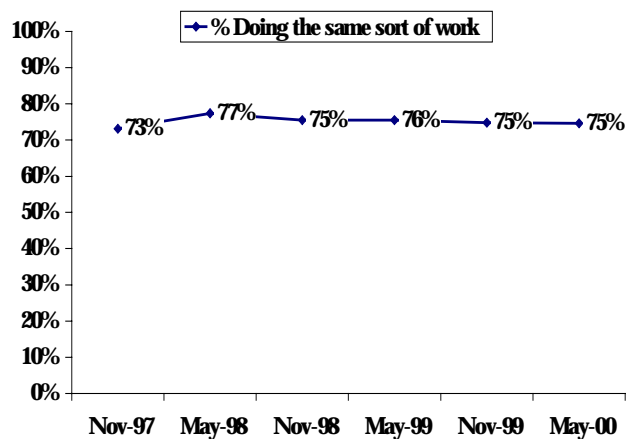
Figure 21: Return to same *duties* for RTW 99/2000

Figure 22: Return to same *duties* by wave

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



Base: Have returned to work
 NSW = 524 VIC = 511 QLD = 522 SA = 500
 TAS = 331 ACT = 74 COM = 222 NT = 106



Base: Have returned to work
 Nov 97 =1,202 May 98 =1,328 Nov 98 =1,315
 May 99 =1,324 Nov 99 =1,402 May 00 =1,388

RTW appears to be less successful when attempting to RTW and undertake different duties. Injured workers with non-durable RTW were more likely to attempt RTW but undertake different duties (43%) compared to those with a durable RTW (23%).

5. Return to Work Process Measures

While the main focus of the RTW Monitor is RTW outcomes, it has also explored issues relating to the process of making a claim and assistance in getting back to work.

5.1 The claims process

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.

5.1.1 Information needed for putting in a claim

The majority (78%) of injured workers reported that it was easy to get the information they required to make a claim. This result is the same as what was reported in 98/99 (78%), but significantly lower than in 97/98 (81%).

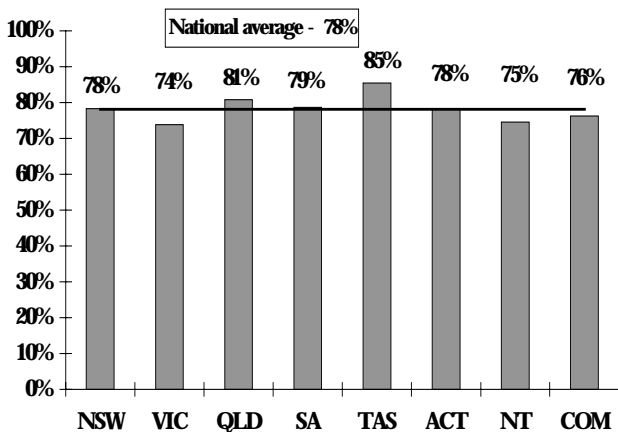
Injured workers from Tasmania (85%) were most likely, and those from Victoria least likely (74%), to report it being easy to get information to make a claim (Figure 23).

The ease of obtaining information has gradually declined over the individual waves of the survey, and the results for May 2000 are significantly lower than the early survey waves of November 1997 (80%) and May 1998 (81%).

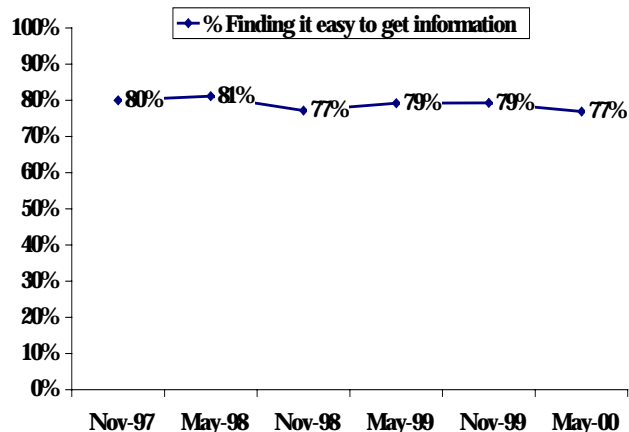
Figure 23: Easy to get information needed to make a claim for RTW 99/2000

Figure 24: Easy to get information needed to make a claim by wave

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



Base: All respondents
 NSW = 605 VIC = 600 QLD = 600 SA = 607
 TAS = 367 ACT = 86 COM = 236 NT = 120



Base: All respondents
 Nov 97 = 1,452 May 98 = 1,455 Nov 98 = 1,530
 May 99 = 1,565 Nov 99 = 1,623 May 00 = 1,598

Over the waves of the survey it has gradually become less *easy* to obtain information from the insurer in order to make a claim.

5.1.2 Complexity of putting in a claim

Two out of three injured workers (68%) considered it *simple* to put in a claim. However, one in five (21%) thought that the process was *complicated* and another 5% thought it was *very complicated*.

Injured workers from Tasmania (77%) were most likely to report that it was *simple* to put in a claim while Comcare injured workers (50%) were least likely to feel this way (Table 7). In fact, Comcare injured workers were more likely to report the process was complicated 47% describing the process as complicated, or very complicated. One in three Victorian injured workers (31%) also found the system complicated or very complicated.

Table 7: Ease of putting in a claim for 99/2000									
<i>Q2a Would you describe the process of putting in a claim under jurisdiction as?</i>									
	NAT (3,221) %	NSW (605) %	VIC (600) %	QLD (600) %	SA (607) %	TAS (367) %	ACT (86) %	NT (120) %	COM (236) %
	A	B	C	D	E	F	G	H	
Simple	68	69 BH	63 H	70 BH	69 BH	77 ABCDGH	71 H	67 H	50
Complicated	21	19	26 ADEG	23	20	18	20	16	41 ABCDEFG
Very complicated	4	4	6 CE	3	6 CE	3	4	10 ACE	6 CE
Total complicated	26	23	31 ACDE	26	26 E	20	24	26	47 ABCDEFG

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.

The proportion of injured workers considering the task of putting in a claim to be complicated has gradually decreased since November 1997.

5.2 RTW plan

RTW plans are developed to assist injured workers achieve a RTW outcome. The Monitor measures the awareness of RTW plans by injured workers, the extent to which the injured worker is involved in the RTW plan and the helpfulness of the RTW plan from the perspective of the injured worker.

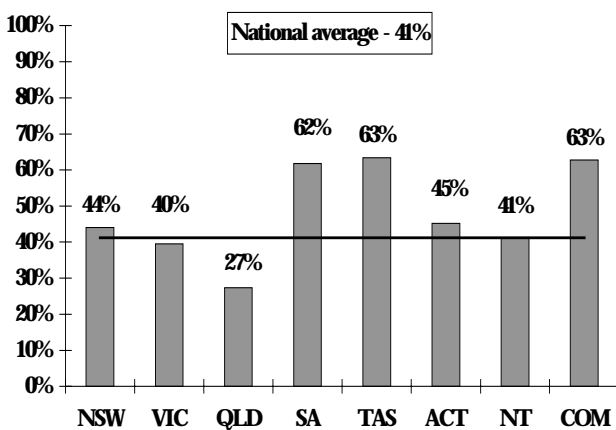
5.2.1 Development & Involvement in RTW plan

In 99/2000, two fifths (41%) of injured workers reported they had a return to work plan developed for them (Figure 25). This figure has declined slightly over the past three waves of the survey (Figure 26).

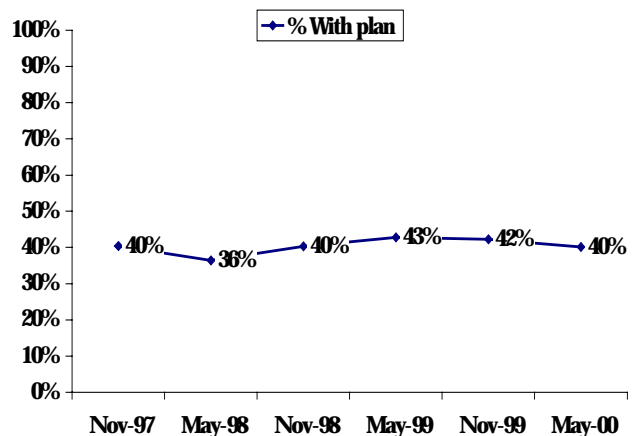
Figure 25: Development of RTW plan for 99/2000

Figure 26: Development of RTW plan by wave

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



Base: All respondents
 NSW = 605 VIC = 600 QLD = 600 SA = 607
 TAS = 367 ACT = 86 COM = 236 NT = 120



Base: All respondents
 Nov 97 = 1,452 May 98 = 1,455 Nov 98 = 1,530
 May 99 = 1,565 Nov 99 = 1,623 May 00 = 1,598

RTW plans were more frequently developed in:

- Tasmania and Comcare (63%); and
- South Australia (62%).

There is a lower proportion of injured workers in Queensland (27%) with RTW plans.

The wide variance between jurisdictions should be viewed in light of different criteria for development of RTW plans in each jurisdiction.

There is considerable difference between jurisdictions in the awareness of RTW plans by injured workers.

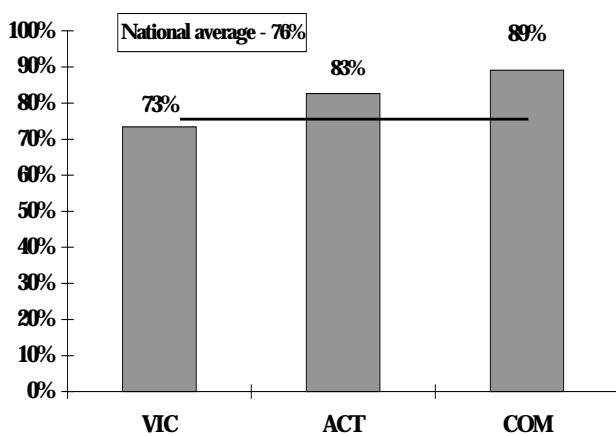
Injured workers with a RTW plan from Victoria, ACT and Comcare were asked if they had been involved in development of that plan. Three quarters (76%) were involved in development of that plan. Comcare injured workers (89%) were most often involved with development of their RTW action plan (Figure 27).

While levels of involvement in development of RTW plans varied across survey waves, there were no substantial differences (Figure 28)⁵.

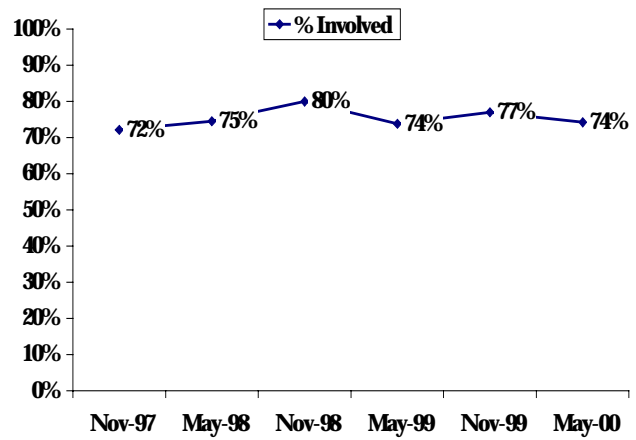
Figure 27: Involvement in RTW plan for 99/2000

Figure 28: Involvement in RTW plan by wave

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



Base: Received RTW action plan (VIC, ACT, and COM only)
 VIC = 237 ACT = 39 COM = 148



Base: Received RTW action plan (VIC, ACT, and COM only)
 Nov 97 =97 May 98 =110 Nov 98 =197
 May 99 =211 Nov 99 =212 May 00 =212

Involvement in development of a RTW plan is associated with RTW (78%) compared to involvement levels of injured workers who had no RTW (57%).

⁵ The question about involvement in RTW plan was an optional question and only asked in Victoria, ACT and Comcare.

5.2.2 Helpfulness of RTW plan

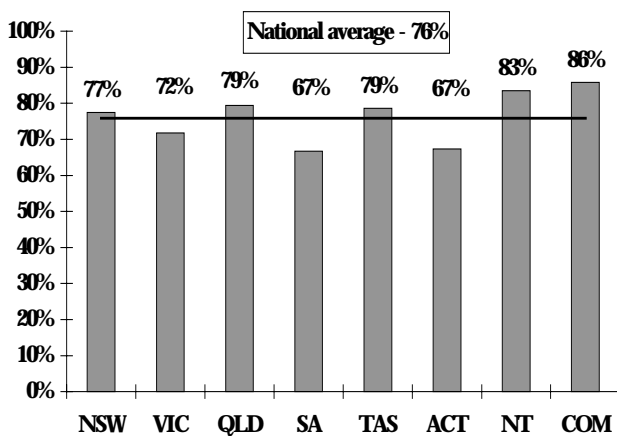
Of those injured workers who received a RTW plan, three quarters (76%) considered the plan to be helpful (Figure 29).

Comcare injured workers (86%) with a RTW plan were most likely to report this plan as helpful. Injured workers in the ACT (67%) and South Australia (67%) least often reported their RTW plan as helpful.

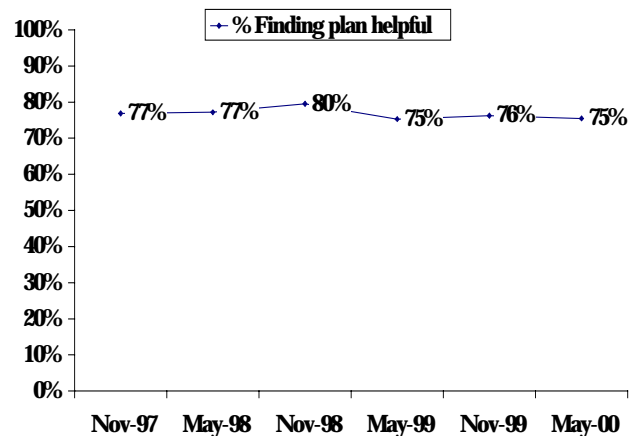
Figure 29: Helpfulness of RTW plans for 99/2000

Figure 30: Helpfulness of RTW plans by wave

Q15 Was the plan helpful?



Base: Received RTW plan
 NSW = 266 VIC = 237 QLD = 165 SA = 375,
 TAS = 231 ACT = 39 COM = 148 NT = 49



Base: Received RTW plan
 Nov 97 = 679 May 98 = 650 Nov 98 = 727
 May 99 = 756 Nov 99 = 774 May 00 = 736

The proportion of injured workers who found RTW plans helpful has been consistently high over the past six waves of the survey.

5.2.3 Given Help to Follow RTW Plan

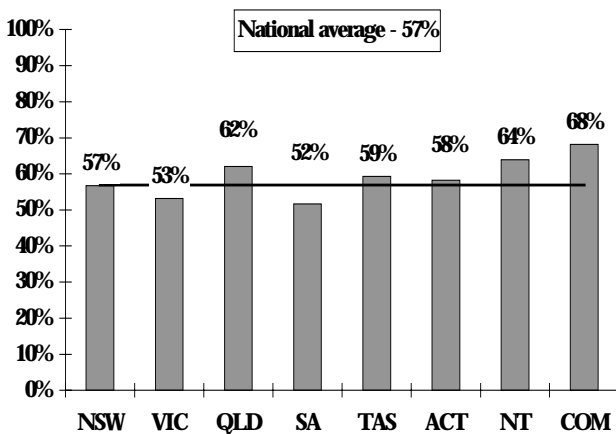
Slightly fewer injured workers (57%) reported being given help to do what was recommended in their RTW plan in 99/2000, compared to 60% in 98/99.

Comcare (68%) injured workers most often reported receiving assistance to follow their RTW plan.

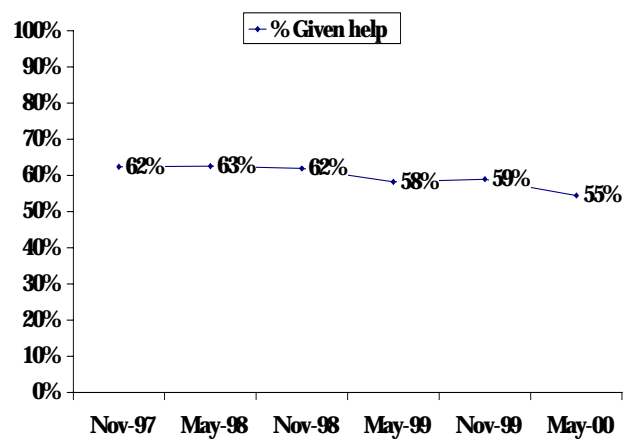
Figure 31: Given assistance to follow RTW plans for 99/2000

Figure 32: Given assistance to follow RTW plans by wave

Q16 Were you given help to follow RTW plan?



Base: Received RTW plan
 NSW = 266 VIC = 237 QLD = 165 SA = 375,
 TAS = 231 ACT = 39 COM = 148 NT = 49



Base: Received RTW plan
 Nov 97 = 679 May 98 = 650 Nov 98 = 727
 May 99 = 756 Nov 99 = 774 May 00 = 736

Injured workers receiving help with their RTW plan in May 2000 (55%) was significantly lower than results in November 1998 (62%), May 1998 (63%) and November 1997 (62%).

There has been a steady decline in the proportion of injured workers being given help to follow the RTW plan since November 1997.

5.3 Duties at RTW

5.3.1 Suitable duties at RTW

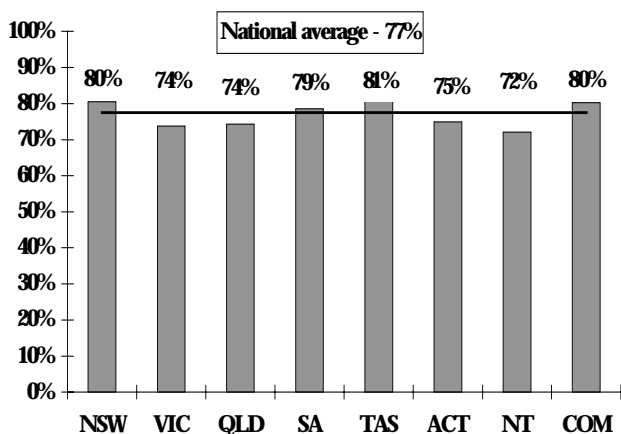
Injured workers who had returned to work and reported being given suitable duties at the time of RTW has increased substantially in 99/2000 (77%) compared to the 98/99 and 97/98 Financial Years (69% each year).

Injured workers in Tasmania (81%) and New South Wales and Comcare (both 80%) most often received suitable duties when returning to work (Figure 33).

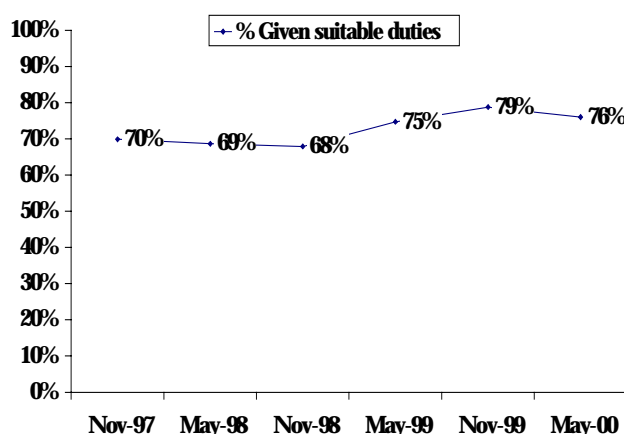
Figure 33: Suitable duties at RTW for 99/2000

Figure 34: Suitable duties at RTW by wave

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



Base: Have returned to work
NSW = 524 VIC = 511 QLD = 522 SA = 500
TAS = 331 ACT = 74 COM = 222 NT = 106



Base: Have returned to work
Nov 97 = 1,202 May 98 = 1,238 Nov 98 = 1,315
May 99 = 1,324 Nov 99 = 1,402 May 00 = 1,388

Figure 34 presents results for the previous six waves⁶ of the Monitor illustrates a steady climb. However, in the 1999/2000 Financial Year one in five injured workers (21%) report they were *not* given suitable duties at RTW.

As in previous years, there was a strong association between being given suitable duties at RTW and RTW plans. The majority (85%) of those who had RTW plans also reported being given suitable duties at RTW.

Injured workers with durable RTW were more often given suitable duties upon RTW (79%) compared to those with non-durable RTW (64%).

⁶ The increase in “given suitable duties” in the May 1999 wave is partly reflective of a change in response wording to include a broader definition of ‘suitable’ duties.

5.3.2 Type of suitable duties at RTW

Injured workers were asked how their duties were different at RTW (Figure 35) and over half (55%) reported they were given lighter duties including:

- duties were flexible to meet needs;
- given equipment to make tasks easier; and
- given duties not requiring strain on the injury.

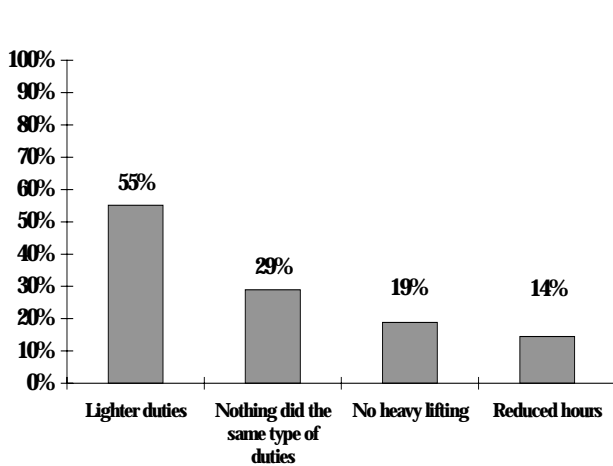
An additional one fifth of injured workers (19%) were given duties not requiring heavy lifting, and one in seven (14%) had their hours reduced.

Three in ten workers (29%) reported they were given the same duties as they did prior to the injury.

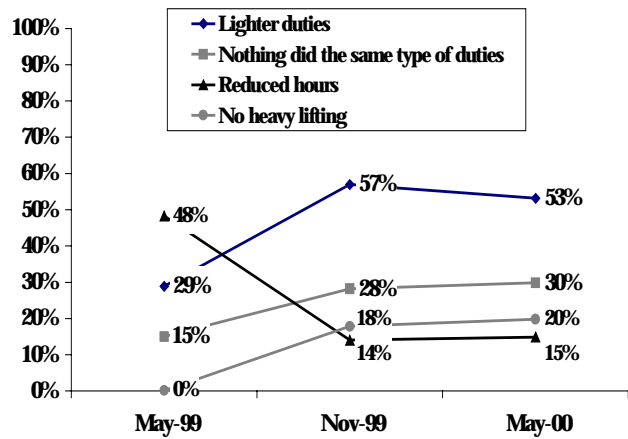
Figure 35: Type of suitable duties at RTW for 99/2000⁷

Figure 36: Type of Suitable duties at RTW by wave

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



Base: Have returned to work
 NSW = 524 VIC = 511 QLD = 522 SA = 500
 TAS = 351 ACT = 74 COM = 222 NT = 106



Base: Have returned to work (May 99, Nov 00, May 00 Waves only)
 May 99 = 1,324 Nov 99 = 1,402 May 00 = 1,388

In May 1999 there was a heavy emphasis on reducing hours for injured workers (48%) at RTW (Figure 36). By May 2000 there has been a significant change so that employers were less likely to reduce hours (15%) and far more likely to offer modified/lighter duties (53%) or positions without heavy lifting (20%).

There has been a steady increase in workers reporting they did the same duties at RTW over the last three waves.

⁷ This question was first introduced in May 1999.

The type of alternative duties injured workers performed on their return to work varied by jurisdiction:

- Injured workers from South Australia (61%) were more likely to report lighter duties at RTW;
- Injured workers from Comcare (11%) were *less* likely to report “no heavy lifting” at RTW;
- Injured workers from Comcare (24%) more often reported reduced hours at RTW; and
- Injured workers from Queensland (34%) most often stated they performed the same duties at RTW.

5.4 Communication with insurer

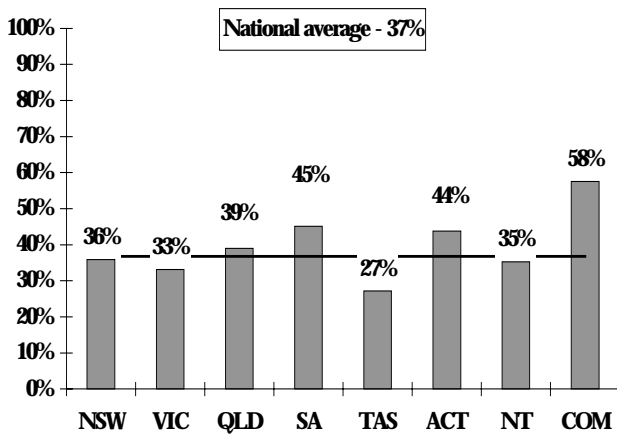
Two in five injured workers (37%) had contact with their insurer in the previous three months (Figure 37). In South Australia this was the Claims Agent and in Queensland this was contact with WorkCover itself (contact about the Return to Work Monitor was specifically excluded).

Injured workers from Comcare (58%) and South Australia (45%) more often had contact with the insurer than injured workers all other jurisdictions (Figure 37). Conversely, injured workers in Tasmania (27%) were far *less* likely to have contact than all other jurisdictions.

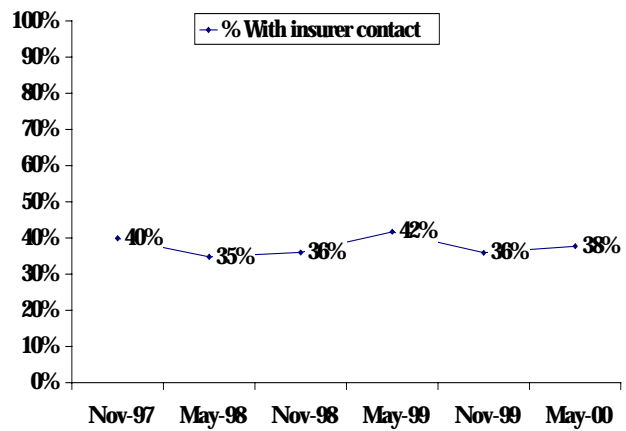
Figure 37: Contact with insurer in last three months for 99/2000

Figure 38: Contact with insurer in last three months by wave

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



Base: All respondents
 NSW = 605 VIC = 600 QLD = 600 SA = 607
 TAS = 367 ACT = 86 COM = 236 NT = 120



Base: All respondents
 Nov 97 =1,452 May 98 =1,455 Nov 98 =1,530
 May 99 =1,565 Nov 99 =1,623 May 00 =1,598

Exploring data over the previous individual waves (Figure 38) revealed peak periods of contact in May 1999 (42%) and November 1997 (40%).

Injured workers with a non-durable RTW (57%) more often had contact with their insurer compared to those with durable RTW (29%).

5.5 Rating of insurer service

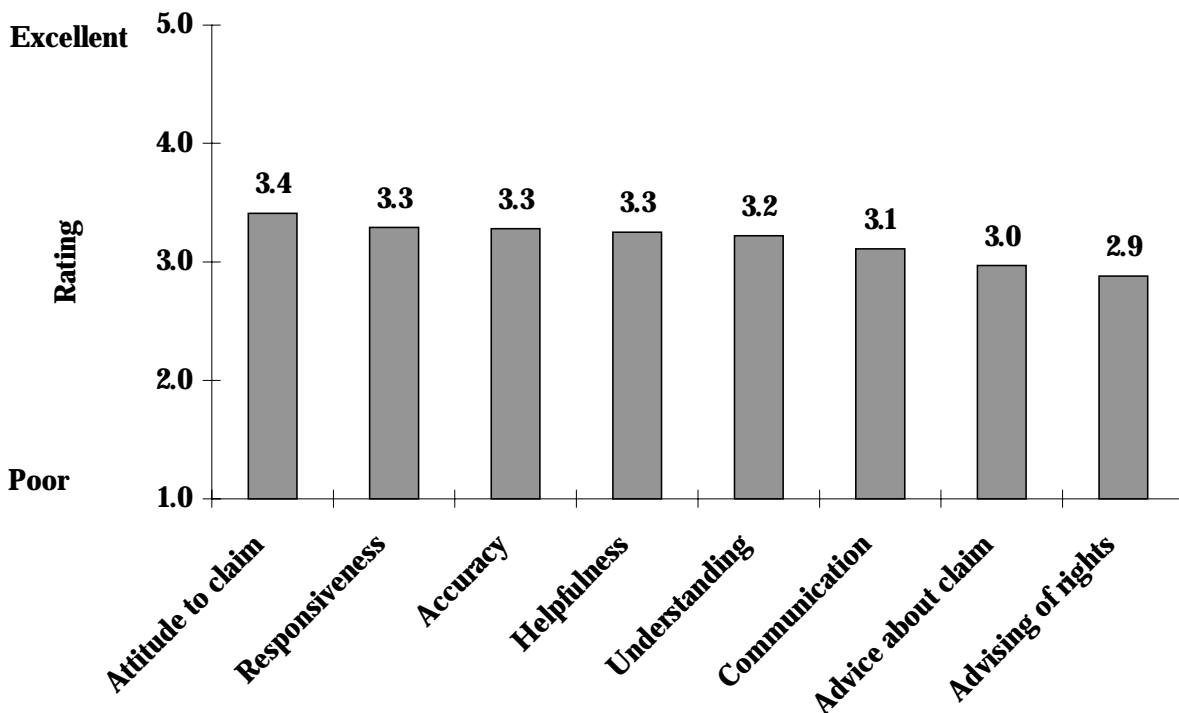
Injured workers were asked to rate the performance of the insurer on a number of aspects of the way in which the insurer handled the injured worker’s claim. The performance of the insurer was rated on a one to five point scale where one was “poor” and five was “excellent”. The insurers were rated on:

- attitude of the insurer to claim;
- way in which the insurer responded to enquiries;
- providing accurate information;
- helpfulness;
- understanding the worker’s situation;
- communication with worker;
- advice about claim; and
- advice about rights.

On most dimensions, injured workers rated insurers just above average (Figure 39). Overall, insurer’s “attitude to claim” ranked highest (3.4), and “advising about claimant’s rights” ranked lowest (2.9).

Figure 39: Rating of insurer for 99/2000

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



Base: All respondents
 National = 3,221

Insurers received substantially higher ratings for “communication” (3.1) in the 1999/2000 Financial Year compared to 97/98 (3.0).

WorkCover Queensland rated consistently higher than the national average and all other jurisdictions on all measures of insurer services (Table 8). Insurers in South Australia were particularly noted for “responding to enquiries” (3.4), and Comcare insurers rated well on “advising workers of their rights” (3.4).

Table 8: Rating of insurer service by jurisdiction									
<i>Q27 Now I am going to read out a list of different statements about the insurer handling your claim. For each statement would you rate the insurer on a scale of 1 to 5 where 1 is poor and 5 is excellent</i>									
	NAT (3,221) Mean	NSW (605) Mean A	VIC (600) Mean B	QLD (600) Mean C	SA (607) Mean D	TAS (367) Mean E	ACT (86) Mean F	NT (120) Mean G	COM (236) Mean H
Attitude to claim	3.4	3.4 A	3.2	3.7 ABDEFGH	3.4	3.5 H	3.2	3.3	3.2
Responding to enquiries	3.3	3.2	3.0	3.6 ABDEFGH	3.4 ABFH	3.4 B	3.1	3.2	3.2
Providing accurate info	3.3	3.2	3.1	3.6 ABDEFG	3.3 B	3.2	3.1	3.0	3.4 B
Helpfulness	3.3	3.2	2.9	3.7 ABDEFGH	3.3 B	3.2 B	3.0	3.0	3.2 B
Understanding situation	3.2	3.2	3.0	3.6 ABDEFGH	3.2 B	3.2	3.2	3.1	3.1
Communication	3.1	3.1 B	2.8	3.5 ABDEFGH	3.2 BEG	2.9	2.9	2.8	3.0 B
Advice about claim	3.0	2.9	2.8	3.4 ABEFGH	3.0 BG	2.8	2.7	2.6	3.0 BG
Advice about rights	2.9	2.8 G	2.9 G	3.1 ABEFGH	3.0 AFG	2.8 G	2.5	2.4	3.4 BCDEFG

Base: All respondents

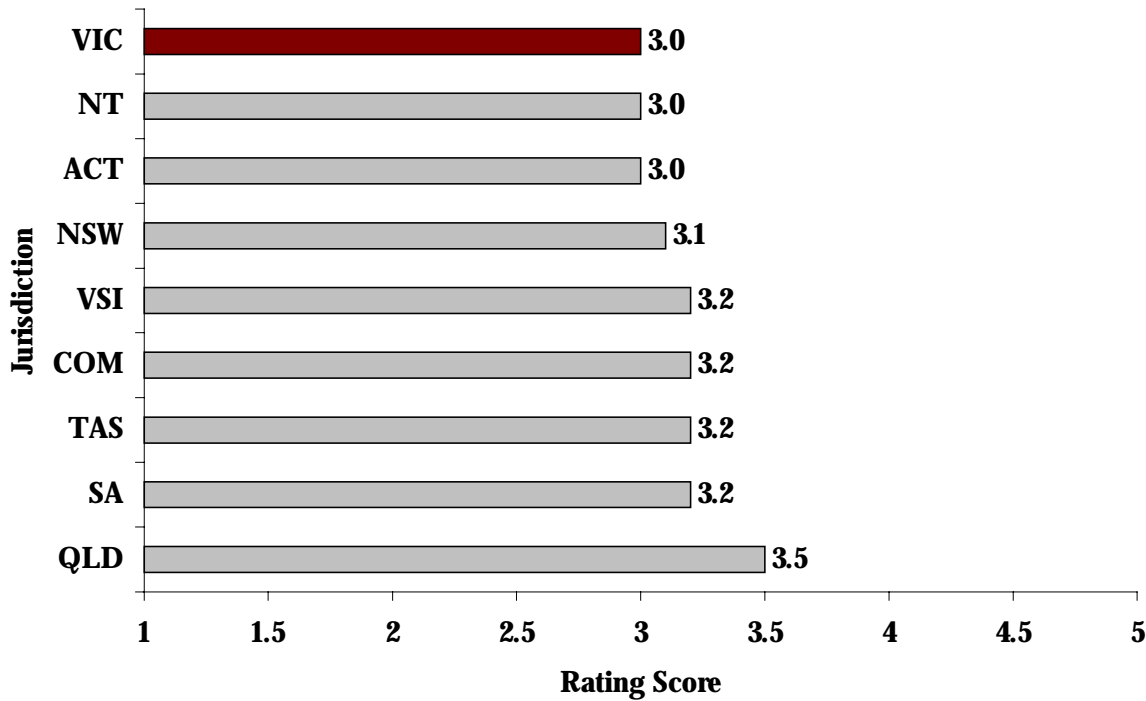
Note: A superscript capital letter in a column means that the estimate shown in that column is significantly greater (at the 95% confidence level) than comparable estimates shown in the column(s) noted. The corresponding capital letters for comparison may be found in the column header.

Victorian insurers rated lower than the national average on all measures except “advice about rights”.

A mean rating of insurer type services was derived by averaging the score for each scale (Figure 40).

There was considerable variation between jurisdictions in the provision of insurer type services. Queensland, where these services are provided by WorkCover, had the highest rating. Victoria, ACT and the NT had the lowest rating.

Figure 40: Mean rating of insurer type services by jurisdiction



Base: All respondents
NSW = 605 VIC = 600 QLD = 600 SA = 607
TAS = 367 ACT = 86 COM = 236 NT = 120

Injured workers who returned to work gave a higher rating (3.3) to insurer type services compared to those who did not (2.9).

Injured workers who **had returned to work** gave substantially higher ratings on all aspects of service delivery compared with those **who had not returned to work** (Table 9).

Table 9: Injured workers' rating of insurer services by RTW status		
<i>Q27 Now I am going to read out a list of different statements about the insurer handling your claim. For each statement would you rate the insurer on a scale of 1 to 5 where 1 is poor and 5 is excellent?</i>		
	National RTW (2,790) Average A	National No RTW (431) Average B
Their attitude to your claim	3.5 ^B	3.0
Responding to your enquiries	3.4 ^B	3.0
Providing accurate information	3.3 ^B	3.0
Their helpfulness	3.3 ^B	2.9
Understanding your situation	3.3 ^B	2.7
Communicating with you	3.2 ^B	2.9
Giving advice about your claim	3.0 ^B	2.7
Advising you of your rights	2.9 ^B	2.5

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.

5.6 Assistance to RTW

Assistance is measured on four criteria. These identified:

- assistance with the initial claim;
- the person who was the *most* help;
- the person who was the *least* help;
- a rating of the helpfulness of each key stakeholder.

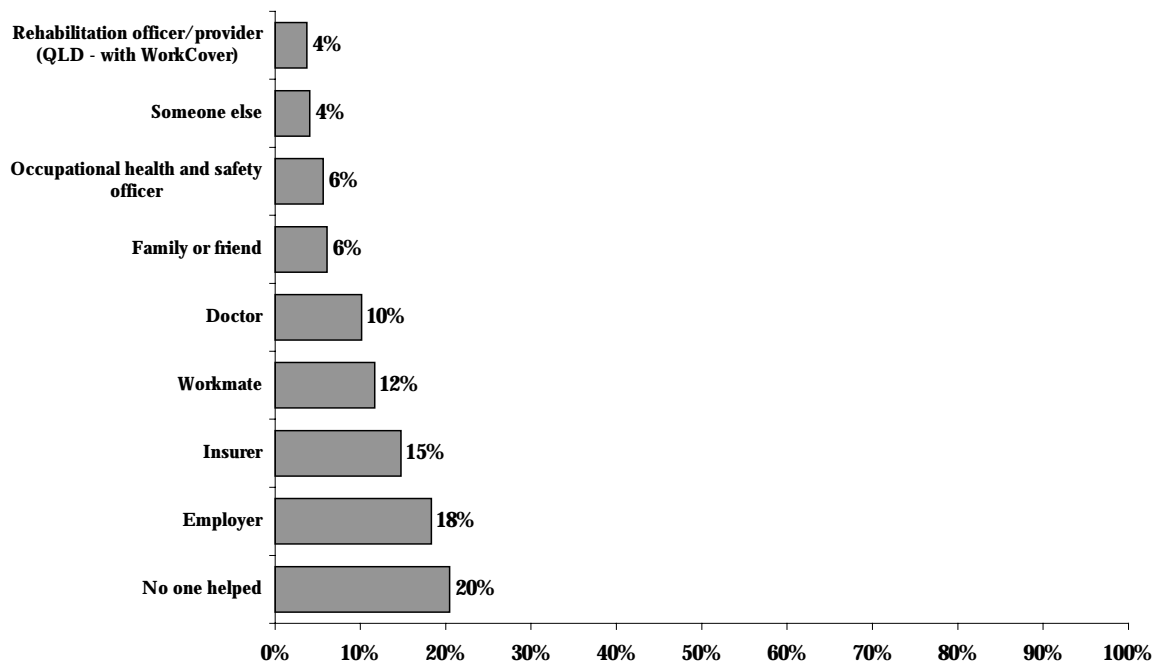
5.6.1 Assistance with initial claim

One in five (20%) injured workers reported that “no one helped them” put in their claim (Figure 41). Assistance that was given was most frequently obtained from the employer (18%) and WorkCover or the insurer (15%).

Comparing results from this year with past years showed that assistance from “employer” was significantly lower in 99/2000 (18%) than in 98/99 (22%) and 97/98 (25%). Help from the “occupational health and safety officer” had risen in 99/2000 (6%) and 98/99 (5%) compared with 97/98 (1%).

Figure 41: Who helped with initial claim for 99/2000

Q2B Who gave you the most help when you put in your <jurisdiction> claim in October or November last year?



Base: All respondents
 National = 3,221

Injured workers speaking a language other than English were more often given assistance with their claim by their doctor (19%) and family/friend (12%) than workers who spoke English (10% and 6% respectively).

“No one helped” (22%) and “Insurer” (15%) were more often nominated by English speaking than non-English speaking injured workers (11% and 6% respectively).

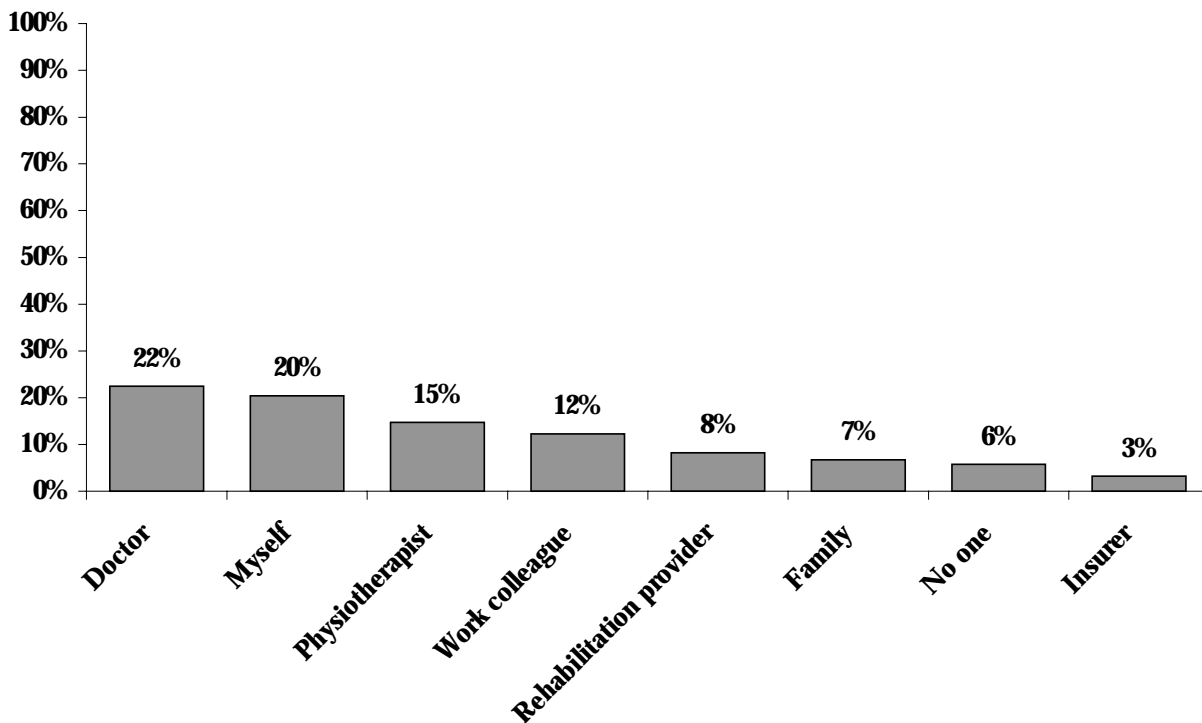
5.6.2 Who helped injured workers RTW the *most*?

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 42). Doctors (22%) and the injured worker themselves (20%) were most frequently mentioned as “helping the most”.

Only three per cent of injured workers reported their insurer as being the most help – this was the same result as in 98/99.

Figure 42: People who were the most help for 99/2000

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



Base: All respondents
 National = 3,221

Doctors, “myself”, physiotherapists and work colleagues were most likely to be mentioned as the persons who helped the most to RTW.

The proportion of people who were the most help has remained constant over time.

Differences between the 99/2000 results and other years were only found in the proportion of injured workers reporting help from a doctor (22%) or rehabilitation provider (8%), which were both significantly lower than other years:

- doctor (98/99 = 25%, 97/98 = 27%); and
- rehabilitation provider (97/98 = 11%).

There were no notable differences reported between English and non-English speaking injured workers.

A number of differences appeared when comparing injured workers with a RTW plan and those without (Table 10).

Workers with a RTW plan gained more assistance to RTW from work colleagues and rehabilitation providers. Workers *without* a RTW plan received assistance from their doctor, family and friends.

Table 10: People who were the most help by RTW plan		
<i>Q28 Thinking of all the people who helped you to get back to work, who helped you the MOST?</i>		
	RTW plan (1,510) % A	No RTW plan (1,710) % B
Doctor	19	25 ^A
Rehabilitation provider	17 ^B	2
Work colleague	16 ^B	9
Myself	15	24 ^A
Family or friends	5	8 ^A
No one helped	2	8 ^A

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.

Assistance to RTW from doctors was very similar across all jurisdictions (Table 11).

Assistance from physiotherapists was significantly more likely in New South Wales and Queensland (16% each) than in Tasmania (9%) or Comcare (9%).

Injured workers from New South Wales, Victoria and Queensland were less likely to report rehabilitation providers as being the most help compared with injured workers from all other jurisdictions.

After doctors, work colleagues were more often nominated as offering assistance among Tasmanian and Comcare (18%) injured workers compared to all other jurisdictions (except the Australian Capital Territory - 14%).

A rehabilitation provider was *less* likely to be reported as helpful by injured workers in New South Wales (9%), Victoria (7%) and Queensland (5%).

Table 11: People who were the most help by jurisdiction									
<i>Q28 Thinking of all the people who helped you to get back to work, who helped you the MOST?</i>									
	National (3,221) %	NSW (605) % A	VIC (600) % B	QLD (600) % C	SA (607) % D	TAS (367) % E	ACT (86) % F	NT (120) % G	COM (236) % H
Doctor	22	22	25	20	25	22	20	22	23
Myself	20	23 _{DH}	20 _H	18 _H	18 _H	19 _H	15	21 _H	11
Physiotherapist	15	16 _{EH}	14 _E	16 _{EH}	12	9	14	15	9
Work colleague	12	13	11	12	11	18 _{ABCDG}	14	8	18 _{ABCDG}
Rehabilitation provider	8 _C	9	7	5	12 _{ABC}	17 _{ABCD}	15 _{BC}	15 _{ABC}	13 _{BC}

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.

When injured workers reported someone from the workplace as most helpful to RTW they were then asked “*Who was that person from work?*”. Employers (38%) and supervisors (28%), followed distantly by Occupational Health and Safety officers (10%) were most often nominated.

There was significant improvement in RTW rate when:

- injured workers nominated themselves as the most helpful (perhaps demonstrating independent determination);
- a physiotherapist was reported as being most helpful (22% RTW versus 12% *no* RTW); and
- someone from work was considered by the injured worker to be the most helpful person (14% RTW versus 2% *no* RTW).

Assistance to RTW from “physiotherapists” and “someone from work” was associated with likelihood of RTW.

5.6.3 Who helped injured workers RTW the *least*?

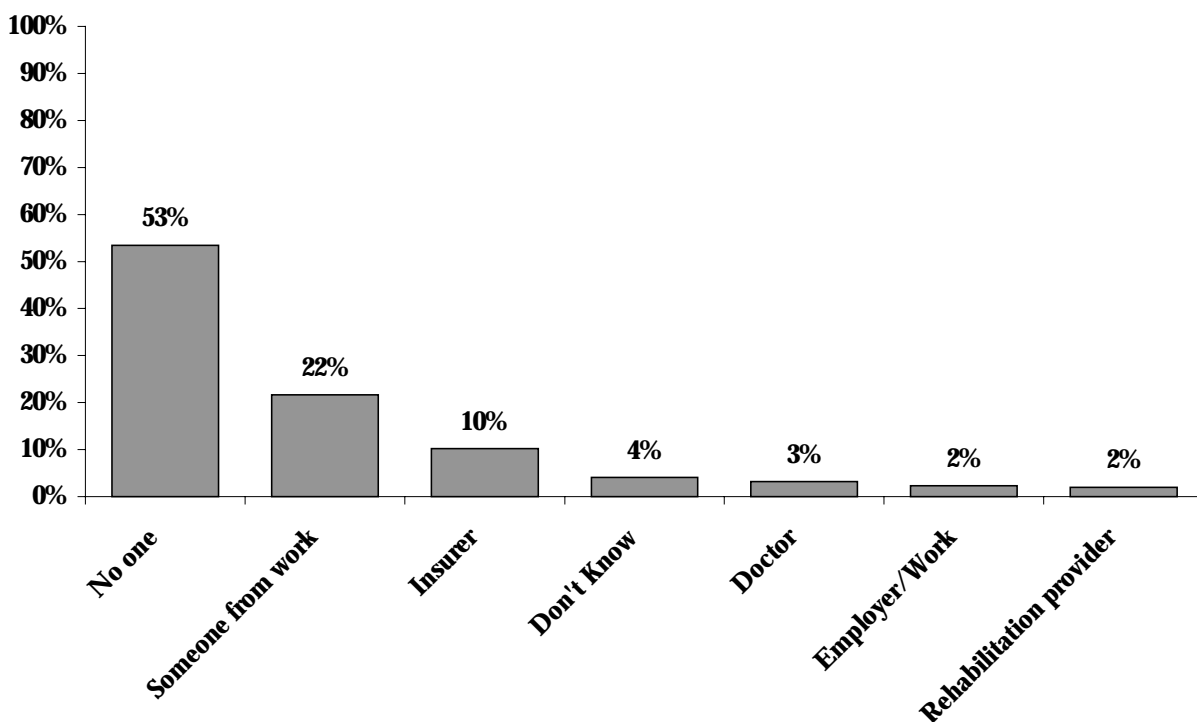
Over half of injured workers (53%) reported “no one” was least helpful in assisting them to get back to work (Figure 43).

When injured workers did report someone as least helpful it was most often “someone from work” (22%) or their insurer/WorkCover (10%).

There were no notable differences between nominated *least* helpful persons in 99/2000 and other years.

Figure 43: People who were the least help for 99/2000

Q29 And who helped you the least?



Base: All respondents
 National = 3,221

Injured workers in the Australian Capital Territory were more likely to report someone from work (36%) being the least help compared with injured workers from Tasmania (25%), South Australia (23%), Victoria (22%), New South Wales (21%) and Queensland (20%).

Just over half the injured workers did not identify a specific person who “helped the least”.

Injured workers who had no RTW were more likely than those who *had* RTW to identify someone from work or WorkCover/insurer as least helpful in getting back to work (18% and 9% respectively, Table 12).

Table 12: People who were the least help by RTW plan		
<i>Q29 And who helped you the least?</i>		
	Total RTW (2,790) % A	No RTW (431) % B
Work colleague	21	27 ^A
Insurer	9	18 ^A

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.

One fifth (22%) of all injured workers stated a person from work was the least help in getting back to work and, when probed about who that person was from work, it was found that:

- two thirds reported this was their employer (65%); and
- one quarter reported their supervisor (23%).

The proportion of injured workers who identified their employer as the person who was least helpful in helping them get back to work has increased since 97/98 (37%) to 59% in 98/99 and finally 65% in 99/2000. Conversely, injured workers reporting their supervisor as the person who was least helpful has decreased since 97/98 (47%), followed by 26% in 98/99 and 23% now in 99/2000.

Insurers and workmates are more likely to be identified as “least helpful” when there is no RTW.

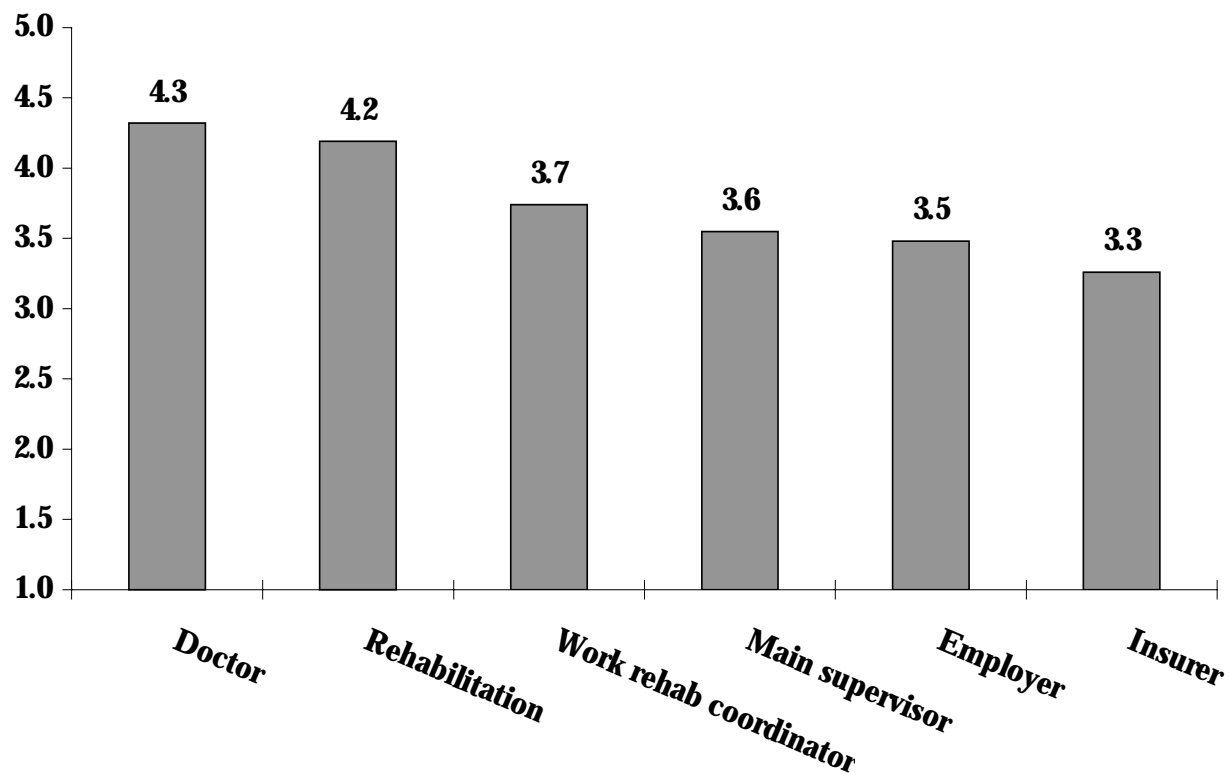
5.6.4 Rating of those involved in RTW process

Injured workers were asked to rate the helpfulness of a range of different people who may have helped or hindered them getting back to work. The ratings are reported on a scale⁸ 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 44). Doctors, rehabilitation providers and work rehabilitation co-ordinators were rated as most helpful. Employers, work supervisors and insurers were rated as less helpful.

Figure 44: Rating of helpfulness to RTW for 99/2000

Q21-25 Helpfulness rating of different people



Base: All respondents
 National = 3,221

Half of those with RTW said their employer was helpful compared to 13% of those who did not RTW. Conversely 25% of those who did not RTW rated their employer as making things harder compared to 13% of those who did RTW.

There was a strong association between helpfulness of the employer and RTW. Injured workers who rated their employer helpful had a substantially higher RTW rate.

⁸ In previous survey waves this question was scored on a scale between -2 (poor) and +2 (excellent). In the May 2000 wave we have moved to a scale between 1-5, keeping to a 5 point scale, but allowing more ease with graphically portraying these results. The survey question itself was not changed but the data was converted at the time of analysis. This is fully compatible with results from earlier waves.

Tasmanian and Comcare injured workers rated most people more helpful compared with ratings by injured workers in other jurisdictions (Table 13). Specifically, doctors, work rehabilitation coordinators, main supervisors and employers were rated more helpful by Tasmanian injured workers. Comcare injured workers rated doctors, rehabilitation providers, work rehabilitation coordinators and main supervisors more helpful.

Victorian injured workers gave a lower rating to their insurer than most other jurisdictions (including New South Wales, Queensland, South Australia, Australian Capital Territory, and Comcare). In addition, Victorians rated the rehabilitation coordinator less helpful than New South Wales, Tasmania and Comcare).

Table 13: People who helped RTW by jurisdiction									
<i>Q21-25 Helpfulness rating of different people</i>									
	National (3,221) %	NSW (605) %	VIC (600) %	QLD (600) %	SA (607) %	TAS (367) %	ACT (86) %	NT (120) %	COM (236) %
	A	B	C	D	E	F	G	H	
Doctor	4.3	4.3	4.4 ^c	4.2	4.3	4.5 ^{ABCDG}	4.4	4.3	4.5 ^{CD}
Rehabilitation	4.2	4.3 ^{BCD}	4.0	4.2	4.1	4.2 ^B	4.2	4.3	4.3 ^{BCD}
Work rehab coordinator	3.7	3.7	3.8	3.7	3.7	3.9 ^{ACD}	4.0	3.7	4.0 ^{ABCDG}
Main supervisor	3.6	3.6	3.6	3.5	3.6	3.8 ^{ABCFG}	3.4	3.3	3.7 ^{CG}
Employer	3.5	3.5	3.4	3.5	3.5	3.7 ^{BCDG}	3.4	3.3	3.5
Insurer	3.3	3.2 ^B	3.1	3.5 ^{ABDG}	3.3 ^B	3.4 ^E	3.6 ^{ABDG}	3.2	3.3 ^B

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.

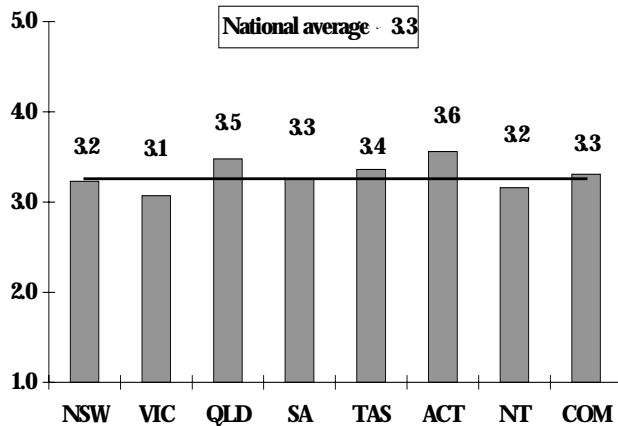
Injured workers in Tasmania tend to rate most people more highly than other jurisdictions.

When comparing helpfulness ratings of insurer across jurisdictions, injured workers from the Australian Capital Territory (3.6) and Queensland (3.5) rated their insurer as more helpful compared with injured workers from New South Wales, Victoria, South Australia and Northern Territory (Figure 45).

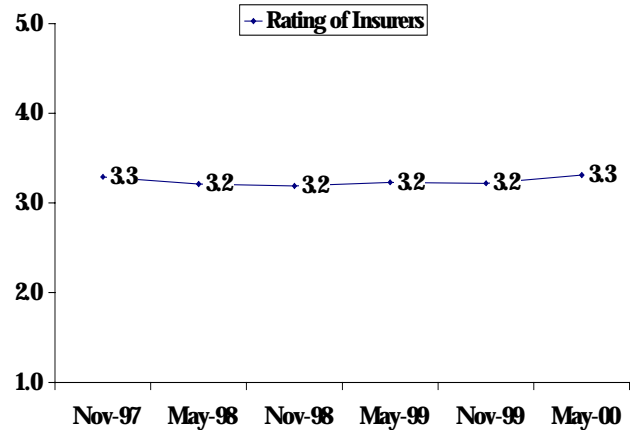
Figure 45: Rating of insurer helpfulness for 99/2000

Figure 46: Rating of insurer helpfulness by wave

Q21-25 Helpfulness rating of insurer



Base: All respondents
 NSW = 605 VIC = 600 QLD = 600 SA = 607
 TAS = 367 ACT = 86 COM = 236 NT = 120



Base: All respondents
 Nov 97 = 1,452 May 98 = 1,455 Nov 98 = 1,530
 May 99 = 1,565 Nov 99 = 1,623 May 00 = 1,598

The national average when rating helpfulness of insurer has not changed dramatically over the past six waves of the survey (Figure 46).

6. Characteristics of Injured Workers

Additional information on injured workers was collected through an analysis of the data sample provided by individual jurisdictions. Only those injured workers who consented to be interviewed were included in this analysis.

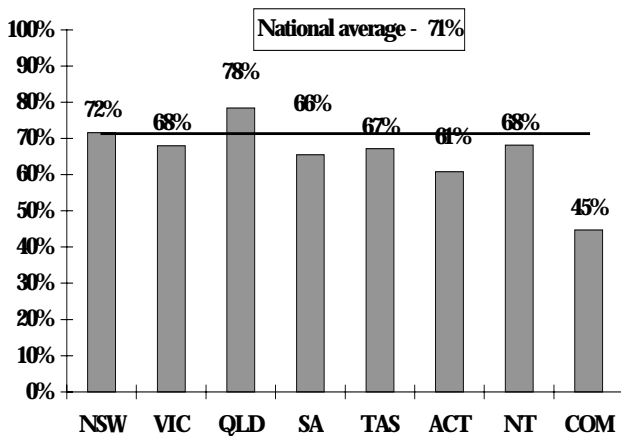
6.1 Demographics

6.1.1 Gender of injured workers

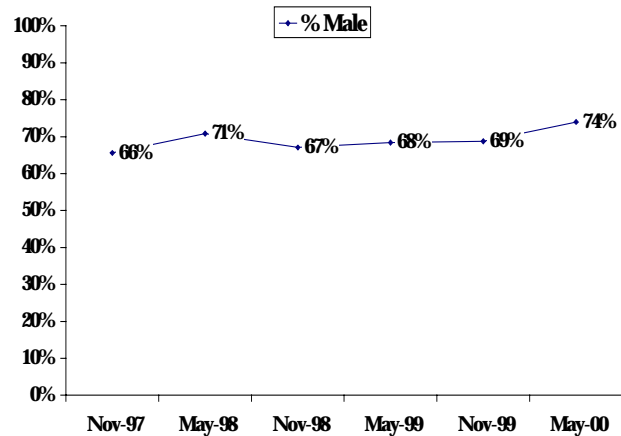
Seven in ten (71%) injured workers were male in this Financial Year (99/2000). This is substantially higher than the proportion of males in the 98/99 (68%) and 97/98 (68%) Financial Years.

Figure 47: Proportion of males

Figure 48: Proportion of males by survey wave



Base: All respondents
NSW = 605 VIC = 600 QLD = 600 SA = 607
TAS = 367 ACT = 86 COM = 236 NT = 120



Base: All respondents
Nov 97 = 1,452 May 98 = 1,455 Nov 98 = 1,530
May 99 = 1,565 Nov 99 = 1,623 May 00 = 1,598

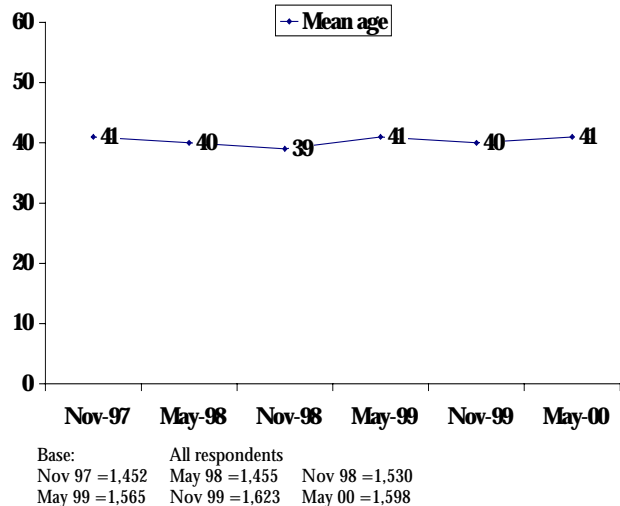
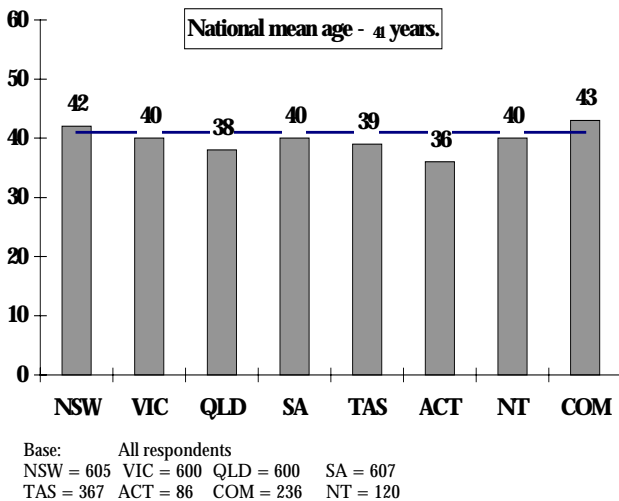
Over the waves of the survey (Figure 48) there has been a steady increase in the proportion of males among injured workers.

Jurisdictional comparison reveals the Queensland jurisdiction to have a substantially higher proportion of males (78%) among their injured worker population than all other jurisdictions followed by NSW (72%).

6.1.2 Age of injured workers

The mean age of injured workers was 41 years of age in this Financial Year – not substantially different from other Financial Years.

Figure 49: Age of injured workers
Figure 50: Age of injured workers by survey wave



Comparing jurisdictions shows the mean age of injured workers in Comcare (43 years) and NSW (42 years) is higher than most other jurisdictions, while those in the ACT (36 years) and QLD (38 years) are younger.

The mean age of injured workers was notably higher among those:

- without RTW (43 years);
- who perceive they have been given suitable duties at time of interview (41 years) compared with those who do not perceive they have been given suitable duties (38 years);
- who are currently receiving benefits (43 years) compared to those who are not (40 years); and
- with a language other than English (44 years) compared to English speaking (40 years).

6.1.3 Language spoken at home

Nearly all injured workers (95%) spoke English at home in the 99/2000 Financial Year. This is substantially higher than the previous Financial Years 98/99 and 97/98 (92% each).

The most common language, other than English, spoken at home was a European language (3%) (eg Italian, Serbian, Greek, Croatian).

Tasmania (98%) and Queensland (97%) jurisdictions had a notably higher proportion of English speaking injured workers compared to other jurisdictions.

Victoria (9%) had the highest proportion of injured workers speaking a language other than English.

The 1996 Census of Population and Housing conducted by the Australian Bureau of Statistics reported that 14% of the Australian population aged 5 years and over spoke a language other than English at home.

Steps taken to include injured workers who did not speak English at home included:

- translations into ten languages on the reverse of the letter to injured workers;
- language spoken if other than English identified in the sample;
- interviewers briefed to identify the language for respondent to have the interview conducted in; and
- bilingual interviewers used where possible.

Possible explanations for the lower percentage of the survey sample speaking a language other than English at home include:

- sample of injured workers not representative of the total population;
- potential non-English speaking injured workers withdrawing from sample;
- language barrier at interview; and
- non-English speaking injured workers refusing to be interviewed.

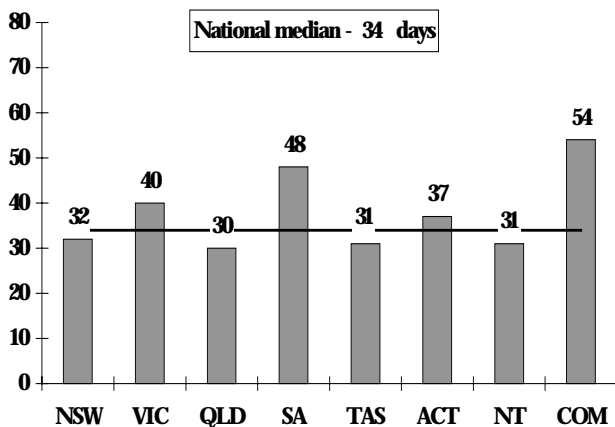
6.2 Compensation paid and claim cost

6.2.1 Number of days compensation paid

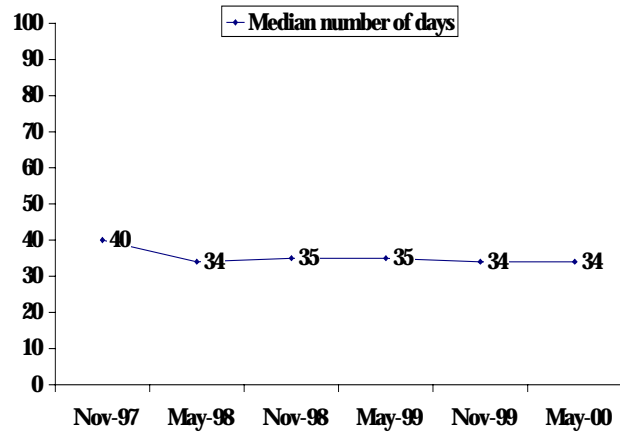
The median number of days compensation was paid to injured workers was 34 in the 99/2000 Financial Year. The number of days compensation paid in 99/2000 was not different to 98/99 (35 days) but was lower than the 97/98 median of 37 days. Comparing individual survey waves (Figure 52) reveals very little change since May 98.

Figure 51: Median number of days compensation paid

Figure 52: Median number of days compensation paid by survey wave



Base: All respondents
NSW = 605 VIC = 600 QLD = 600 SA = 607
TAS = 367 ACT = 86 COM = 236 NT = 120



Base: All respondents
Nov 97 = 1,452 May 98 = 1,455 Nov 98 = 1,530
May 99 = 1,565 Nov 99 = 1,623 May 00 = 1,598

Comcare (54 days) and South Australia (48) had the highest median days compensation paid, while Queensland (30), Tasmania (31) and Northern Territory (31) had lower median days compensation paid.

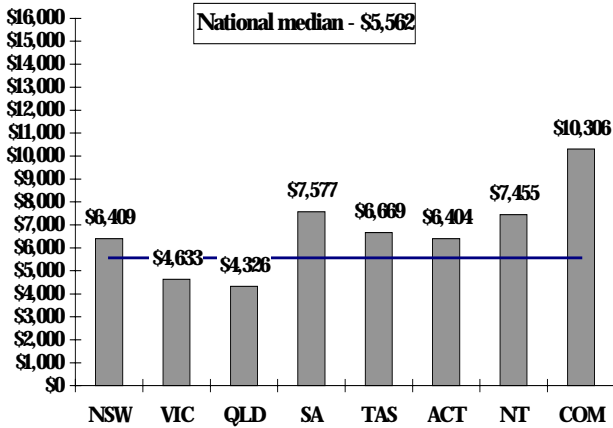
Injured workers who spoke a language other than English (45 days) had higher median number of days compensation paid compared with those speaking English at home (34).

6.2.2 Median claim cost

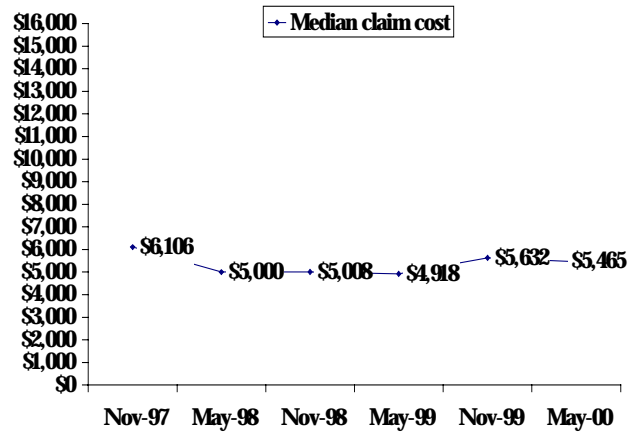
The median claim cost paid in 99/2000 was \$5,562 compared with \$4,952 in the 98/99 Financial Year.

Figure 53: Median compensation claim cost

Figure 54: Median compensation claim cost by survey waves



Base: All respondents
 NSW = 605 VIC = 600 QLD = 600 SA = 607
 TAS = 367 ACT = 86 COM = 236 NT = 120



Base: All respondents
 Nov 97 = 1,452 May 98 = 1,455 Nov 98 = 1,530
 May 99 = 1,565 Nov 99 = 1,623 May 00 = 1,598

The median claim cost has fluctuated between \$4,900 and \$5,600 since May 1999 with no great peaks or troughs.

In May 2000, the jurisdiction with the highest median claim cost was Comcare (\$10,306). Queensland (\$4,326) and Victoria (\$4,633) had the lowest median claim costs.

6.3 Rehabilitation participation and cost

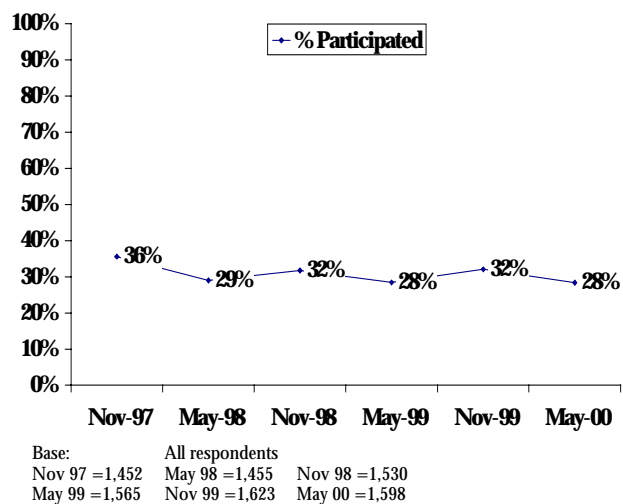
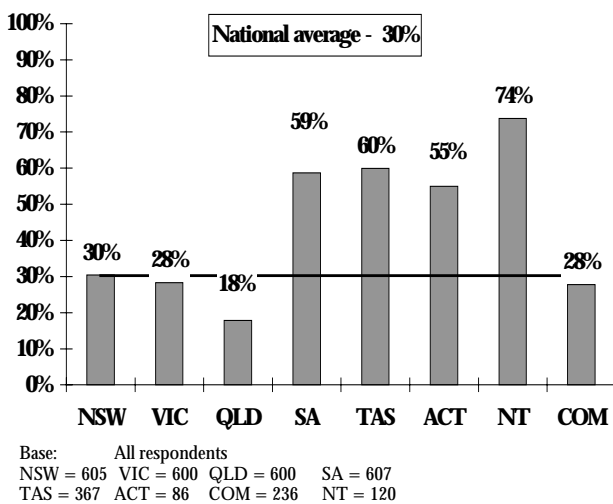
Participation in rehabilitation was measured by some rehabilitation expeditors being made. It should be noted that rehabilitation costs may be incurred directly by the employer and not identified in the data.

6.3.1 Participation in rehabilitation

Three in ten (30%) injured workers participated in rehabilitation during this Financial Year (99/2000). Over the waves of the survey (Figure 56) the rate of participation in rehabilitation systematically fluctuated with peaks always occurring in the November waves.

Figure 55: Participation in rehabilitation

Figure 56: Participation in rehabilitation by survey wave



There were substantial differences in the rate of rehabilitation participation between jurisdictions. Highest rates of rehabilitation participation were in:

- Northern Territory (74%);
- Tasmania (60%);
- South Australia (59%); and
- Australian Capital Territory (55%).

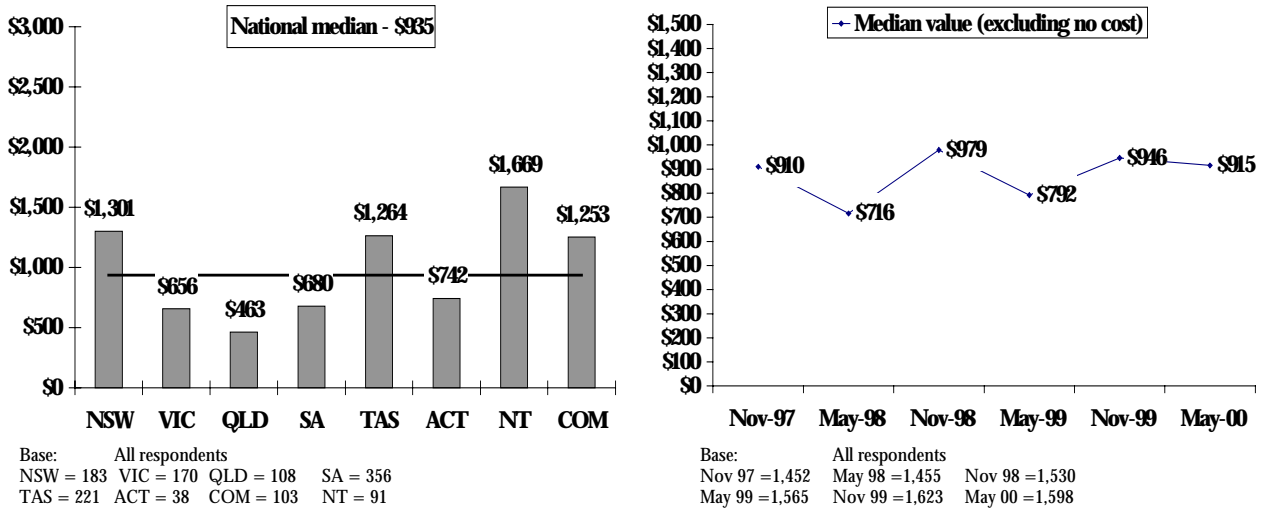
The lowest rate of rehabilitation participation was in Queensland (18%).

6.3.2 Median cost of rehabilitation⁹

The median cost of rehabilitation in 99/2000 was \$935 showing a gradual increase over the last three Financial Years from \$895 in 98/99 and \$797 in 97/98.

Over the individual waves of the survey there is only variation of approximately \$260 ranging from a median cost of \$716 in May 1998 to \$979 in November 1998.

Figure 57: Rehabilitation costs
Figure 58: Rehabilitation costs by survey wave



Across jurisdictions there is great variation in median cost of rehabilitation with the Northern Territory highest (\$1,669) and Queensland lowest (\$463).

⁹ This measure is calculated only from cases where there was a rehabilitation cost claim.

6.4 Enterprise size

Table 14: Employer size by jurisdiction ¹⁰							
Employer size	National (3,101) %	NSW (605) % A	VIC (600) % B	QLD (600) % C	SA (607) % D	TAS (367) % E	ACT (86) % F
Small (less than \$350,000 remuneration)	31	34 BD	26	34 BDE	27	26	69 ABCD
Medium (\$350,000 - \$2,000,000 remuneration)	21	21	21	22	23	21	17
Large (over \$2,000,000 remuneration)	44	42 F	52 ACF	44 F	50 ACF	53 ACF	14

There has been an increase in representation of injured workers from medium and large enterprises since 98/99 (15% medium and 34% large).

A higher proportion of claims from large enterprises were in Tasmania (53%), Victoria (52%) and South Australia (50%). A higher proportion of claims from small enterprises were recorded in the Australian Capital Territory (69%) and Queensland (34%).

¹⁰ At time of analysis data was not available for Northern Territory and Comcare jurisdictions

7. Background

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 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.

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 reporting framework for return to work the following jurisdictions conducted a Return to Work Monitor in May 1998: 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 98/99 (due to funding restraints). The sixth wave of the National Return to Work Monitor was conducted in May 2000 and includes all state jurisdictions (including Comcare) except Western Australia.

This report presents the national results for the 1999/2000 Financial Year (i.e. the aggregate of the November 1999 and May 2000 waves).

The Monitor's objectives are:

1. To establish a national benchmark for measuring RTW outcomes and durability of RTW across workers' compensation jurisdictions.
2. To monitor RTW outcomes and durability of RTW over time across workers' compensation jurisdictions.

8. Methodology

A telephone interview was used to conduct the aggregate survey. The interviews were carried out using a Computer Assisted Telephone Interviewing (CATI) facility. Results were analysed using the Quantum data analysis package.

8.1 Survey development

The questions for the aggregate survey were based on those used by the Victorian WorkCover Authority since 1993 and the South Australian WorkCover Corporation since 1996. These were initially developed by RAMIS Corporation in consultation with the Victorian WorkCover Authority.

The aggregate survey includes questions about:

- return to work (has the injured worker returned at all since their claim?);
- durability of RTW (is the respondent working at the time of the interview?);
- reasons for return to work;
- reasons for an unsuccessful RTW;
- provision of suitable duties at RTW;
- the extent of partial RTW;
- participation in RTW plans;
- rating of the helpfulness of key persons; and
- who is the most (and least) help to the injured worker returning to work.

Some jurisdictions have included questions about issues specific to their jurisdiction. These are reported in the individual jurisdiction reports.

8.2 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 October and November 1999 (September and November 1999 for Tasmania, the Australian Capital Territory, the Northern Territory and Comcare) for the May 2000 survey wave,
- had submitted a claim between March and April 1999 (February and April 1999 for Tasmania, the Australian Capital Territory, the Northern Territory and Comcare) for the November 1999 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.

8.3 Weighting issues

The national results were 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.

In previous reports the national results were weighted to the populations from which the samples were drawn (the total population of claimants with 10 or more days compensation paid in each jurisdiction). Smaller jurisdictions were 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 15.

This adjustment was reviewed by 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. Individual state results remain unweighted.

Table 15: Example of weighting calculations					
<i>Based on November 1999 wave data</i>					
	Sample Population	Data collection period (months)	Estimated population over a 6 month period	Interview Sample size	Recommended weights
NSW	4,546	2	13,638	301	45.31
QLD	2,041	2	6,123	300	20.41
Sa	610	2	1,830	300	6.10
TAS	492	3	984	201	4.90
VIC	2,020	2	6,060	300	20.20
NT	141	3	282	60	4.70
Comcare	277	3	554	120	4.62
Act	79	3	158	41	3.85
Totals	10,206		29,629	1,623	18.26

8.4 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. The technical term for sampling error is standard error.

In this survey differences between the groups 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 16 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 98/99 sample of 3,221 gave a particular response, we would be 95% certain that between 48.2% and 51.8% of the entire population would give this response.

Table 16: Survey estimates of 50% & 80% at 95% confidence interval (CI)						
	Survey estimate of 50%			Survey estimate of 80%		
Sample size	Confidence interval	Lower band	Upper band	Confidence interval	Lower band	Upper band
3,221	± 1.8%	48.2%	51.8%	± 1.4%	78.6%	81.4%
1,565	± 2.5%	47.5%	52.5%	± 2.0%	78.0%	82.0%

8.5 Time series comparisons

Direct time series comparisons are shown for the last six survey waves: November 1997 through to May 2000. 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. Those national estimates provide a reasonable basis for broad national time series comparisons, although some minor variations within that national time series may be explained by the inconsistent coverage of the smaller jurisdictions (eg Comcare and ACT jurisdictions did not participate until November 1999, while the NT jurisdiction did not participate in 98/99).

Time series analysis also needs to consider key socio-economic indices, and Table 17 presents seasonally adjusted national labour force estimates for the month prior to the interview for each wave of the Monitor.

Table 17: Seasonally adjusted labour force key estimates									
							Trend		
	Oct 97	Apr 98	Oct 98	Apr 99	Oct 99	Apr 00	97/98	98/99	99/00
Unemployment rate	8.4%	8.0%	7.6%	7.5%	7.1%	6.8%	-0.4%	-0.1%	-0.3%
Participation rate	63.0%	63.1%	63.3%	63%	63%	64%	-0.1%	-0.3%	+0.3%
Employed persons	8,450,400	8,551,100	8,691,100	8,713,600	8,878,800	9,008,200	+100,700	+22,500	+129,400
Unemployed persons	772,700	748,500	736,700	698,900	673,600	656,500	-24,200	-37,800	-17,100

Source: Labour Force, Australian Bureau of Statistics, Catalogue No. 6202.0

Table 18 and Table 19 present selected characteristics of the populations from which the November 1998 and May 1999 wave samples were drawn for each of the jurisdictions.

Table 18: Selected population characteristics by jurisdiction for Nov 1998							
	NSW (4,211) Average	VIC (1,750) Average	QLD (2,390) Average	SA (621) Average	TAS (314) Average	ACT (101) Average	COM (234) Average
Age	37	40	38	39	37	35	*
Days compensation	54	58	45	65	52	60	69
Total cost per claim	\$8,526	\$6,965	\$5,940	\$11,120	\$8,433	\$12,178	\$9,159
Total rehab. cost	\$419	\$238	\$125	\$968	\$858	\$1,216	\$596

* Not reported

Table 19: Selected population characteristics by jurisdiction for May 1999							
	NSW (2,839) Average	VIC (2,058) Average	QLD (2224) Average	SA (546) Average	TAS (328) Average	ACT (74) Average	COM (272) Average
Age	39	39	38	38	38	34	42
Days compensation	50	50	42	59	51	57	56
Total cost per claim	\$7,720	\$5,875	\$5,890	\$9,081	\$8,512	\$22,730	\$8,190
Total rehab. cost	\$324	\$165	\$126	\$415	\$747	\$983	\$497

Table 20 and Table 21 present selected characteristics of the populations from which the November 1999 and May 2000 wave samples were drawn for each of the jurisdictions.

Table 20: Selected population characteristics by jurisdiction for November 1999							
	NSW (301) Average	VIC (300) Average	QLD (300) Average	SA (300) Average	TAS (201) Average	ACT (41) Average	COM (120) Average
Age	39	39	38	40	38	36	42
Days compensation	53	59	46	65	54	54	60
Total cost per claim	\$8,682	\$7,285	\$6,410	\$11,018	\$10,472	\$11,884	\$14,612
Total rehab. cost	\$1,409	\$244	\$175	\$932	\$923	\$777	\$777

Table 21: Selected population characteristics by jurisdiction for May 2000							
	NSW (605) Average	VIC (600) Average	QLD (600) Average	SA (607) Average	TAS (367) Average	ACT (86) Average	COM (236) Average
Age	38	40	39	*	37	*	*
Days compensation	64	53	44	*	*	*	*
Total cost per claim	\$10,830	\$6,593	\$6,258	*	\$9,267	*	*
Total rehab. cost	\$1,719	\$251	\$106	*	\$861	*	*

* Not reported

9. Field Report

Personalised letters were sent to all prospective injured workers before any attempt was made to contact them by telephone. The letter explained:

- the broad purpose of the survey;
- that they might be contacted for an interview;
- the independent role of Campbell Research & Consulting;
- that responses to the survey would not affect their claim in any way; and
- that the survey was confidential and their responses would be anonymous.

Injured workers were offered the opportunity to withdraw if they did not want to participate in the survey. Interviews were conducted by telephone outside business hours from the Melbourne office of the Wallis Group.

A very high level of response has been achieved for the survey (Table 22). The response rate was 86%.

	NAT	NSW	VIC	QLD	SA	TAS	ACT	NT	COM
	1,866	304	300	300	307	214	56	70	121
	%	%	%	%	%	%	%	%	%
Response rates	86	87	81	88	89	78	80	86	96

In the total sample the non-contact due to invalid telephone numbers exceeded the refusal rate (Table 23).

	n	%
	A	B
Interviews	1,598 ^A	53%
Refusals	268	9%
Total contacts made	1,866^B	62%
Remaining "active" telephone numbers	769	26%
Unused telephone numbers	55	2%
"Inactive" telephone numbers	334	11%
Total sample provided	2,996	100%

The field report by jurisdiction for the aggregate survey is in Table 24.

Table 24: Field report by jurisdiction								
	NSW	VIC	QLD	SA	TAS	ACT	NT	COM
	%	%	%	%	%	%	%	%
Interviews	52	50	50	58	59	36	40	87
Refusals	8	12	7	7	17	9	7	4
Total contacts made	(60)	(62)	(57)	(65)	(77)	(45)	(46)	(91)
Remaining "active" numbers	24	23	31	27	14	39	38	12
Unused numbers	0	0	0	7	0	14	0	0
"Inactive" numbers	15	14	9	9	4	15	14	5

The field report by wave is in Table 25.

Table 25: Field report by wave						
	Nov	May	Nov	May	Nov	May
	1997	1998	1998	1999	1999	2000
	Wave	Wave	Wave	Wave	Wave	Wave
	%	%	%	%	%	%
Interviews	51	52	50	55	51	53
Refusals	11	10	12	12	7	9
Total contacts made	(62)	(62)	(62)	(67)	(58)	(62)
Remaining "active" numbers	18	20	21	23	37	26
Unused numbers	0	0	0	0	0	2
"Inactive" numbers	20	18	17	10	4	11

Table 26: Jurisdiction comparison to national average			
Question	Above average	Below average	Monitor Trend
RTW Outcomes			
Q3: RTW work since putting in claim	COM, TAS,	SA	
Q8: Currently working in a paid job	COM	SA, ACT	Decrease
Q19: Still receiving payments	SA	QLD	
Q20a: Main source of income at time of interview			
<i>Employment</i>	COM	SA	
<i>Workers' Compensation</i>	SA		Decrease
<i>Social Security benefits</i>	QLD		
<i>No income</i>	QLD		
Q20a/20b: All income sources at time of interview			
<i>Full RTW</i>		SA	
<i>Partial RTW</i>	COM		
<i>Non-durable RTW</i>	SA		
Q6: Received weekly payment at RTW	SA		
Q4: Main reason for RTW		QLD	
<i>Recovered from injury</i>	COM		
<i>Net RTW process</i>	SA, TAS	QLD	
<i>Net economic need</i>	NSW	VIC, SA, TAS, NT, COM	Increase
<i>Net health provider influence</i>	NT		
Q9a/9b: Total reasons for not working			
<i>Still injured</i>		ACT	
<i>Left employment</i>	NT		
<i>Dismissed</i>	NT		
Q10: Duration of non-durable RTW	NT, NSW, COM	TAS, ACT	

Table 26: Jurisdiction comparison to national average			
Question	Above average	Below average	Monitor Trend
Q11/Q12: Continuity of employer and duties upon RTW			
<i>Same employer, same duties</i>	COM, NSW, TAS	SA	
<i>Same employer, different duties</i>	SA, COM	QLD	
<i>Different employer, different duties</i>	QLD, SA NT	TAS, COM	Increase
<i>Same employer</i>	NSW, TAS, COM	QLD	
RTW Process Measures			
Q13: Received RTW plan	COM, TAS, SA	QLD	
Q15: Helpfulness of RTW plan		SA	
Q5: Given suitable duties at RTW			Increase
Insurer Rating			
<i>Giving advice on your claim</i>	QLD	VIC, NT	
<i>Responding to your enquiries</i>	QLD	VIC	
<i>Their helpfulness</i>	QLD	VIC	
<i>Communicating with you</i>	QLD	VIC, TAS, NT	
<i>Their attitude toward your claim</i>	QLD	VIC	
<i>Advising you of your rights</i>	QLD, COM	NT	
<i>Providing you with accurate information</i>	QLD	VIC	
<i>Understanding your situation</i>	QLD	VIC	