

## Our mission

To provide a desirable, affordable and durable recovery and return to work scheme for South Australia.

## Our values

- Integrity
- Respect
- Achievement
- Professional excellence

# 1

### Strategic Objective

### Realising the health benefits of work

Ensure the key focus of claims management by RTWSA and its contracted claims agents is achieving recovery and return-to-work.

Continue proactive and effective stakeholder communication.

Continue to actively drive service and return to work program reform:

- Active Scheme management
- Early intervention initiatives
- Mobile claims management
- ReSkilling pilot to support people with positive work options whilst recovering and/or positive alternate work options
- Implement Intensive Case Management by RTWSA for people who are likely to be unable to achieve a return-to-work under the mobile claims management model of service delivery
- In conjunction with the Intensive Case Management approach undertake controlled research of both the value of Intensive Case Management and potential services that might assist the target group of claimants to be able to achieve a return to work.
- Maintain a targeted employer risk management program focussed on injury prevention for employers with the poorest loss ratios

Maintain and enhance provider engagement programs focussing on early, effective treatment directed to return-to-work.

Protect Scheme viability by ensuring legislation operates as intended:

- Whole Person Impairment (WPI) assessment
- Definition of compensability
- Definition of serious injury
- Monitoring of SA Employment Tribunal decisions
- Actively manage employer compliance with the provision of employment for injured workers – S15 and S18 of *Return To Work Act 2014*
- RTWSA insurance fund is operating as intended

Measure employer and worker satisfaction:

- Use Net Promoter Score with links to Case Managers learning and development

## 2

### Strategic Objective

## Ensuring the effective and economic operation of the RTW Scheme

Be a cost effective regulator of scheme participants ensuring key participants are making all reasonable efforts to meet/comply with their legislative obligations.

---

Manage remuneration strategy for claims agents:

- embed cultural change from liability model to RTW outcomes
- finalise transition of old Scheme claims

Refine the mobile claims service model focussing on 'service early for a return-to-work outcome' and minimising the need for disputes in the provision of economic and non-economic loss lump sum payments.

---

Prior to potential contract renewal in 2022 RTWSA assess the value of using claims agents to the scheme including:

- agility afforded by use of agents compared to the more restrictive and less agile employment and regulatory arrangements of RTWSA as a statutory authority;
- impact on employer premium of paying a substantial profit margin for core service delivery when there is only one insurer and one premium price with both claims agents delivering the same product using RTWSA core computer, reporting and records management systems
- the frictional costs of implementing decisions regarding claims management and service through 3 organisations hierarchies, particularly if the decisions are likely to help the scheme and adversely impact claims agent remuneration
- what is the specific value that having claims agents brings to the scheme

An initial review in 2018 considered the role of claims agents in the improved return-to-work performance of RTWSA and the improved financial performance of RTWSA.

Whilst our claims agents did not initiate any of the initiatives that significantly contributed to scheme performance improvement, it is clear they have been engaged and agile in responding to RTWSA business requirements and performance improvements.

Given the reduction in the number of open claims in the scheme from approx. 18,000 to an expected 11,000 by 2020, there is a possibility that two claims agents may be less cost effective than contracting with one claims agent. In preparation for a potential claims agent selection process in 2021, during 2019-20 RTWSA will conduct an assessment of the value proposition for contracting with 2 claims agents versus contracting with one claim agent in the scheme particularly considering capacity to support regional South Australia and smaller groups requiring service, such as those injured workers classified as seriously injured.

---

Improve efficiency of RTWSA operations

- identify and implement process improvements
  - maximise use of existing systems
  - identify and implement opportunities, in particular assess the efficiency opportunities provided by stage two of the banking changes resulting from the New Payment Platform
  - ensure all projects and system enhancements approved on a cost-benefit basis.
-

## 2

### Strategic Objective

## Ensuring the effective and economic operation of the RTW Scheme

Premium system improvements

- employer profiling and risk identification leading to effective pricing of risk
- quantify and address premium leakage
- develop a commercially minded underwriting approach
- move to premium invoicing based on actual employer remuneration rather than estimates
- implement new employer registration process online and over telephone

Maintain RTWSA workforce plan

- set high standards for performance and accountability
- invest in learning and development with clear return on investment
- maintain My Wellbeing program
- affords only the resources to deliver a desirable, durable and affordable scheme

Implement technology strategy to ensure efficient and effective support for RTWSA and its claims agents over the next 10 years

- from 2018 to 2023 minimise the operational risk to RTWSA during this stabilising period of the new RTW scheme and make full use of the investment in our existing technology for its useful life, in particular maintain Curam as the core claims management system and reduce reliance on Curam (and further customisation of Curam) through the introduction and integration of specialised applications that are best fit for our business requirement - current examples are Tableau for reporting, Content Manager for electronic records management.

- from 2023 to 2028 replace Curam with separate applications with specialised functionality to meet business requirements, building on the capability developed in application integration by 2023.

Maintain an investment strategy that matches targeted investment returns with our claims liability profile, including monitoring and understanding how investment managers' integrate ESG factors in to their investment decisions.