

# 2015-16

## Annual Report Summary

South Australia's new work  
injury insurance scheme –  
our transition to service.



Government  
of South Australia



## Annual Report Summary 2015-16

ReturnToWorkSA is responsible for providing work injury insurance and regulating the South Australian Return to Work scheme (formerly the South Australian WorkCover scheme) under the *Return to Work Act 2014*.

The objective of the Scheme is to protect employers from the full cost of a work injury, provide financial support to workers who suffer injuries at work and provide early intervention in respect of work injury claims to ensure action is taken to support workers to:

- realise the health benefits of work
- recover from injury
- remain at, or return to work following injury (including after retraining, if required)
- live independently and be restored to the community when return to work is not possible.

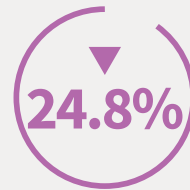
In delivering on this objective we seek to reduce disputation and adversarial contests wherever possible whilst balancing the interests of workers and employers to ensure that employers' costs are contained within reasonable limits.

We're passionate about delivering a work injury insurance scheme that provides the right services at the right time. We work with people with work injuries and their employers in a financially sustainable way, to ensure the best possible chance of recovery and remaining at work or returning to work.

## Taking responsibility



Insurance and regulatory roles clarified to enable focus on each area



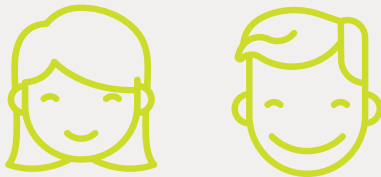
Complaints in 2015-16 reduced by 24.8%



Maintained surplus



New disputes about premiums reduced by 61.5%



Financial benefits package that encourages the health benefits of work

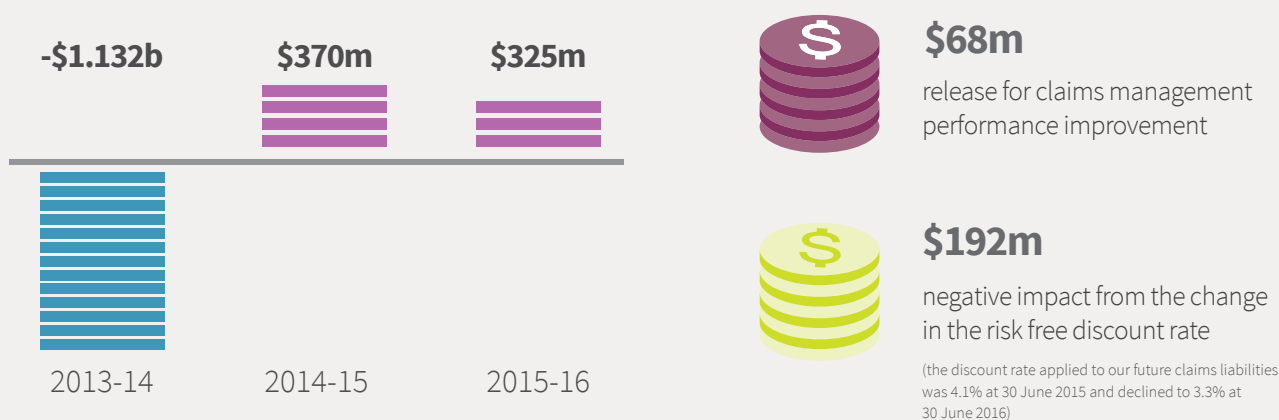


New disputes about claims reduced by 52.3%

## \$ Maintaining our financial performance

### Maintaining surplus

At the end of June 2016, the Return to Work scheme had a surplus of \$325m.



## Fast and friendly service

**Phil Rice, Risk and Environment Manager**  
*Intercontinental Adelaide*

When two staff sustained knife injuries in the hotel kitchen, Phil used our new phone reporting service to report the injuries and claim for medical costs.

He was pleasantly surprised at the fast and friendly service he received.

“We were able to get the outcomes we needed in a faster way. Dealing with someone over the phone and being able to have a conversation was a much better process than completing a form and waiting for someone to contact us.”

## Providing better services for our customers

### Premium rate

**1.95%**

Average premium rate  
2015-16

**- 29%**

reduction on average  
premium rate from 2014-15

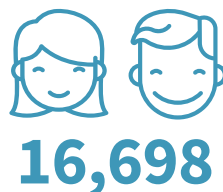
### Service model

Service standards were implemented to encourage positive relationships between us, our claims agents, workers and employers.

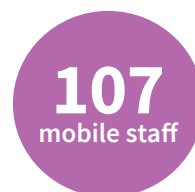


Implemented a simple premium calculation formula that is easy to understand.

### Fast, personalised service



**16,698**  
face-to-face visits  
on 6,224 claims



**107**  
mobile staff  
trained, 89 active  
on a given day

Metropolitan and regional mobile, face-to-face claims management service for those in most need of help.



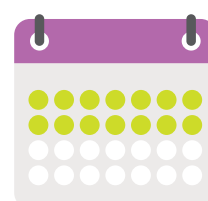
Provide an upfront discount to the base premium for all employers.



Early reporting of injuries by phone instead of paper – easier, quicker and more effective.



Employers with an excellent return to work rate retain their discount.



Mobile claims manager visits happen within 2 weeks of injury

## Realising the health benefits of work

Remaining at and returning to work is a key focus. Early intervention initiatives, including the mobile claims management service, have improved the number injured workers back at work at key intervals after injury:

	4 weeks	13 weeks	26 weeks	52 weeks
<b>This year</b>	75.2%	*83.2%	**86.6%	n/a
<b>2014-15</b>	76.2%	81.0%	86.4%	88.2%
<b>2013-14</b>	73.5%	81.7%	86.0%	88.2%
<b>2012-13</b>	72.2%	83.3%	84.5%	87.2%

\*9 months to March 2016. \*\*6 months to December 2015.

94%

workers reimbursed within 14 days of us receiving their receipts

96%

employers wages expenses reimbursed within 30 day terms

91%

medical and allied health services for injured workers billed directly to our claims agents are paid within 30 day trading terms

## Managing catastrophic injuries

We created the EnABLE team to provide personalised and more intensive service to the people who suffer catastrophic injury each year.

## Complementary initiatives for workers with an injury

We implemented ReCONNECT, a free service that connects people to community based services after their income support has ended.

We developed and implemented the Reskilling pilot program that provides:



work activity for people who are unable to undertake suitable or modified duties while they are recovering



training options for people unable to return to their former job as a result of their injury

## Identifying product and service gaps

We built a business analytics and reporting capacity to better understand the business dynamics, focus on key performance areas and identify and respond to product and service gaps.

## Online learning

We developed and implemented online learning to help our employers, mobile claims managers, medical and allied health providers understand the Return to Work scheme.

## Simplifying self-insurance

We simplified the regulatory processes, particularly for those self-insured employers with a record of consistent high performance and compliance with Return to Work legislation.



## Improved support for medical and allied health services

We developed and financed a 'second opinion medicine' product to help injured workers and GPs with quick access to specialist advice and support for diagnosis, prognosis and treatment planning.

We worked with health provider associations to clarify expectations of active treatment and support to injured workers.

We implemented a clearer fee structure.

We substantially improved practice support to help practitioners better deliver treatment.

We developed a new Work Capacity Certificate that focusses on a person's treatment and capacity to work.

## IT systems to support and sustain customer service

We implemented centralised IT systems that enable consistent and remote claims management by us and our claims agents.

# 1

- Claims management system
- Analytics and reporting system
- Electronic records management system

Common desktop with remote access that enables us to better serve our customers



## Combatting fraud

We maintained a focus on identifying individuals who misrepresent their circumstances or fraudulently obtain payment or benefits from the insurance system.

We identified labour supply businesses (labour hire or subcontractors) who increase the insurance costs for all employers by avoiding their obligations or deliberately underestimating the extent of their employment operations in South Australia.



We prosecuted 8 offenders who paid significant sums as restitution, with 2 having suspended prison sentences and 1 custodial sentence.



## Living with serious injury

**Peter Wilson, Managing Director, Determined2 and Founder of the Immersion Therapy and Give-It-A-Go Fun-Raiser Programs**

In 2007, Peter was run over by a car at work, sustaining serious life-long injuries resulting in 47% permanent impairment. Peter has a total of 9 years' experience in the WorkCover and Return to Work schemes.

He considers his experience of the personalised customer service provided by case managers under the new Scheme as a vast improvement.

"The new legislation provides a valuable tool which gives me a lot more opportunity to create financial independence for myself and my family, while being nurtured and protected by my case manager. This is a lot different to before."

*"What makes Peter an inspiration to me is that he is essentially an ordinary person who faced traumatic injury with its long term consequences, and he is now doing extraordinary deeds that create a better life for many people. For a dose of optimism visit his website at [www.determined2.com.au](http://www.determined2.com.au)."*

**Rob Cordiner Deputy CEO ReturnToWorkSA.**

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- Speak & Listen (speech-to-speech) users can phone 1300 555 727 then ask for 13 18 55.
- Internet relay users can connect to NRS on [www.relayservice.com.au](http://www.relayservice.com.au) then ask for 13 18 55.

**Other languages:** Call the Interpreting and Translating Centre on 1800 280 203 and ask them to contact us on 13 18 55.

This interpreting service is available at no cost to you.

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