

# GIO WORKERS COMPENSATION

AUSTRALIAN CAPITAL TERRITORY

Injury Management Program



# ACT INJURY MANAGEMENT PROGRAM

This document is a guide for employers and workers to understand the framework of Injury Management under ACT Workers Compensation Legislation. It highlights the obligations placed on all stakeholders and provides guidance and assistance on how employers can meet their obligations.

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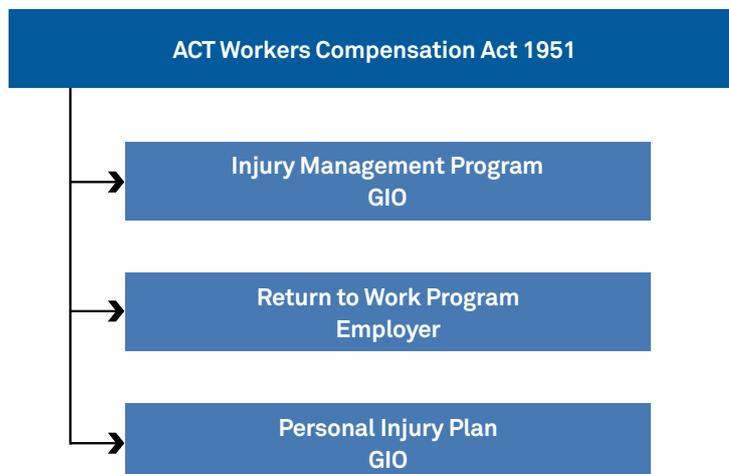
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## INJURY MANAGEMENT FRAMEWORK MODEL



The amended ACT Workers Compensation Act 1951 fundamentally changes how work place injuries are handled in the ACT. The injury management aspects of the Act have been in effect since 1 July, 2002. The Act focuses primarily on early intervention and the facilitation of injury management and return to work practices. It applies a performance-based approach to injury management and claims management practices. Mandatory provisions are placed on all stakeholders including insurers, employers and injured workers. This document summarises GIO's approach to implementing Injury Management by describing the various elements of the GIO Injury Management Program and highlighting what employers and workers are required to do.

## INJURY MANAGEMENT

Injury Management is concerned with achieving timely, safe and durable return to work. It involves treatment and rehabilitation, as well as sound claims management and employment practices.

## PROGRAM AIM

The aim of the GIO Injury Management Program is to deliver optimum results in terms of:

- the timely, safe and durable return to work for workers following workplace injuries; as well as
- satisfaction for all stakeholders in terms of sustained reduction in claims costs, improvements in service delivery, reduction in premiums and improved profitability.

# WHO TAKES RESPONSIBILITY

GIO, employers and employees should participate actively in assisting an injured worker's recovery and return to work.

## GIO

- Must have an Injury Management Program which facilitates
  - early reporting
  - injury management
  - return to work practices
- Must develop Personal Injury Plans (PIP) for significantly injured workers. Significantly injured workers are those who are likely to be incapacitated for a continuous period of more than 7 days, whether work days or not. GIO will initiate contact with all relevant parties within three working days from notice of the significant injury to GIO.

## Employers

- Must comply with early reporting protocols.  
Note: If the employer fails to give notice within the specified timeframe (48 hours), the employer is directly liable for weekly compensation until notice is given to insurer and cannot be reimbursed by insurer.
- All employers must establish a Return To Work (RTW) Program and display or notify it at places of work under the employer's control. Employers must consult with workers or any industrial unions of workers in the development of their RTW Programs. RTW Programs should incorporate the provision of suitable employment, where applicable, specific to the workplace and be consistent with GIO's PIP for injured workers. GIO has developed a standard RTW Program which can be adopted if considered appropriate to the workplace by the employer and workers and/or worker representatives, or used as a template in developing a program specific to a workplace. (Refer page 5).
- GIO can assist employers with the development of their RTW Program to enhance, improve and maximise return to work and cost savings.
- Employers are encouraged to conduct ongoing employee education programs to promote early reporting and return to work.

## Workers

- Must report injuries, as soon as possible to their employer.
- Must nominate a treating doctor when requested to do so by GIO.
- Must participate and cooperate in the establishment of a PIP for that worker and comply with obligations imposed on the worker by that plan.  
Note: Compensation payments may cease if the injured worker fails to participate and cooperate with their PIP and any medical examinations that have been arranged.
- Make all reasonable efforts to return to work with his or her pre-injury employer as soon as possible, having regard to the nature of the injury.

# HOW GIO WILL ASSIST EMPLOYERS

## Early reporting protocols

GIO requests that employers report all injuries to GIO within 48 hours of the injury first being reported to the workplace. To facilitate early reporting, GIO has established phone and fax numbers, as well as an email address, specifically for this purpose.

Ph: 02 6281 8806  
Fax: 1300 725 840  
Email: [wclaimsact@gio.com.au](mailto:wclaimsact@gio.com.au)

(If you wish to report on-line please ring GIO and request an on-line injury report template)

## GIO Personal Injury Plans

When an injured worker is classified as having a significant injury, a PIP is developed for the individual worker. GIO will initiate contact with all relevant parties within three working days from notice of the injury to GIO. The PIP is a dynamic document which outlines the activities required to promote prompt injury diagnosis, treating and case resolution, as well as strategies to expedite return to work. PIP's are established by GIO for every significant injury with the assistance of approved rehabilitation providers.

# EMPLOYMENT MANAGEMENT

This section summarises key Return to Work Management strategies for developing worker and employer commitment to the GIO Injury Management Program.

## Suitable employment

GIO provides employers with assistance in identifying appropriate transitional duties for injured workers via prompt referral to Rehabilitation Providers. As a pro-active injury management strategy, identification of potential transitional duties before the need for them arises expedites the development of Return to Work programs and PIP's.

## Vocational rehabilitation

Cases where return to normal duties are not possible, GIO will actively pursue vocational rehabilitation, with the assistance of Rehabilitation Providers. The focus of injury management in these cases is to identify the need for vocational rehabilitation as quickly as possible – to promote positive re-direction for the injured workers and productive resolution for the employer.

## Job placement trials

In an effort to promote re-employment that is prompt, appropriate and durable, GIO will actively co-operate in the negotiation of Job Placement trials. Rehabilitation Providers will be used to assess potential job placements to determine whether they are physically appropriate. They will also be used to monitor and negotiate with the injured worker and new employer to help gain a successful placement (refer s108 – second injury arrangements – Workers Compensation Act 1951 [ACT]).

# CLAIMS MANAGEMENT

Key Claims Management issues related to the successful implementation of the GIO Injury Management Program.

## Liability determination

To facilitate early and successful return to work outcomes, GIO may approve treatment costs for injured workers prior to liability being determined. For ongoing disputes on liability or capacity, GIO will continue to utilise its team of legal and medical experts to assist staff in progressing cases towards the achievement of cost-effective claim outcomes.

# MEDICAL MANAGEMENT

This section summarises Key Medical Management issues related to the successful implementation of the GIO Injury Management Program.

## Nominating a treating doctor

GIO advise injured workers during the initial communication that they are required to nominate a treating doctor who is willing to participate in the Injury Management and PIP processes. The nominated treating doctor's name and details are recorded on the PIP.

## Changing nominated treating doctors

Requests to change nominated treating doctors will be reviewed on a case-by-case basis. Reasons for not accepting a request to change treating doctors would include (but not be limited to):

- Documented lack of co-operation/participation with treatment; and
- Avoidance of return to work, despite being certified fit to do so.

## Nominated treating doctor support

Further, GIO will work with treating doctors through a range of procedural initiatives to facilitate the provision of medical information to GIO Claims Staff, so both medical providers and GIO can actively contribute to successful outcomes through Injury Management.

This wall poster is available to enhance employer and employee awareness.

These policies and procedures will come into effect as of the  and may be reviewed and amended by the agreement of the undersigned or their representatives.

Signed	<input type="text"/>	Signed	<input type="text"/>
Employer's representative	<input type="text"/>	Worker's representative	<input type="text"/>
Date	<input type="text" value="/ /"/>	Date	<input type="text" value="/ /"/>

Note: All employers must establish a Return-To-Work Programme and display or notify it at places of work under the employer's control.

## Return-To-Work Programme for injured workers (in accordance with Section 109 of the ACT Workers Compensation Act 1951)

### Policy

Employers should:

- ▶ Aim to prevent injury and illness by providing a safe and healthy working environment;
- ▶ Ensure that the Return-To-Work process commences as soon as possible after an injury, in a manner consistent with medical advice;
- ▶ Provide suitable work (modified, selected duties) where practicable, for an injured worker, as an integral part of the Injury Management/Return-To-Work process;
- ▶ Consult with workers and where applicable, any industrial union to ensure that the Return-To-Work Program operates effectively;
- ▶ Ensure that participation in a Return-To-Work Program does not, in itself, prejudice an injured worker;
- ▶ Co-operate with GIO's Injury Management Program and participate in the creation of Personal Injury Plans, which are established by GIO for injured workers;
- ▶ Comply with WorkCover guidelines if and when issued.

### Procedures

#### 1. When an injury occurs

The injured worker must notify the employer as soon as possible after the injury occurs. The employer must notify GIO within 48 hours of becoming aware of a workplace injury. There are financial penalties that apply to employers for injuries that are late reported. GIO will take action under its Injury Management Program within 3 business days after it receives the injury notice. If the injury is a significant injury, this action will include making contact with the injured worker, the employer and where appropriate and practical, the worker's Nominated Treating Doctor.

#### 2. Nominating a Treating Doctor

The worker must nominate a Treating Doctor who will be responsible for medical management of the injury and who will co-operate with the development and implementation of the Personal Injury Plan.

#### 3. Involving a Rehabilitation Provider

When an injured worker is unable to resume their pre-injury duties or cannot return to work without alteration to the workplace or work practices, the Insurer and the employer will consult with the Nominated Treating Doctor and/or the Rehabilitation Provider to obtain assistance and guidance.

#### 4. Providing suitable work for injured workers

The employer, in consultation with the Nominated Treating Doctor, Insurer and Rehabilitation Provider, will ensure that individual return to work strategies are developed for each injured worker. Where the injured worker is able to return to work in some capacity, the employer is required to provide suitable work for the injured worker that is the same as, or equivalent to the pre-injury employment. Wherever such work cannot be offered the employer must provide, wherever possible, other work that is meaningful and productive.

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#### 5. Consultation

The Return-To-Work Program must be established by the employer in consultation with the workers to whom it relates, any industrial union representing the workers and an approved rehabilitation provider.

#### 6. Disputes

The employer will try to resolve disputes by consulting with the worker, insurer and, where applicable, the industrial union representing the worker.

#### 7. Other

(include here any further procedures specific to your workplace).



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- Email [wcclaimsact@gio.com.au](mailto:wcclaimsact@gio.com.au)
- Fax **1300 725 840**
- Post **ACT Claims, PO Box 47, Woden, ACT 2606**

### Who we are

This insurance issued by

AAI Limited

ABN 48 005 297 807

AFSL No. 230859 trading as GIO

