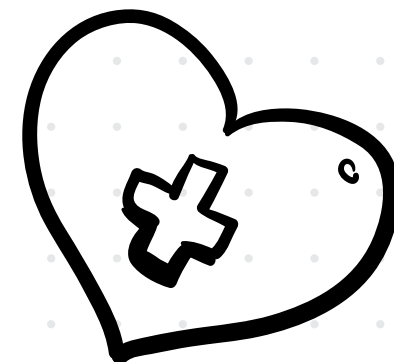
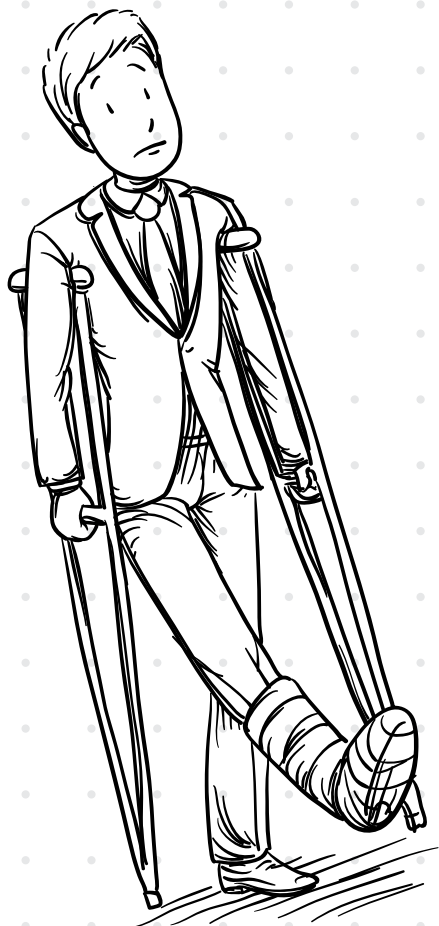




**REBUILD
TOGETHER**
WORKERS COMPENSATION

CLASS NOTES



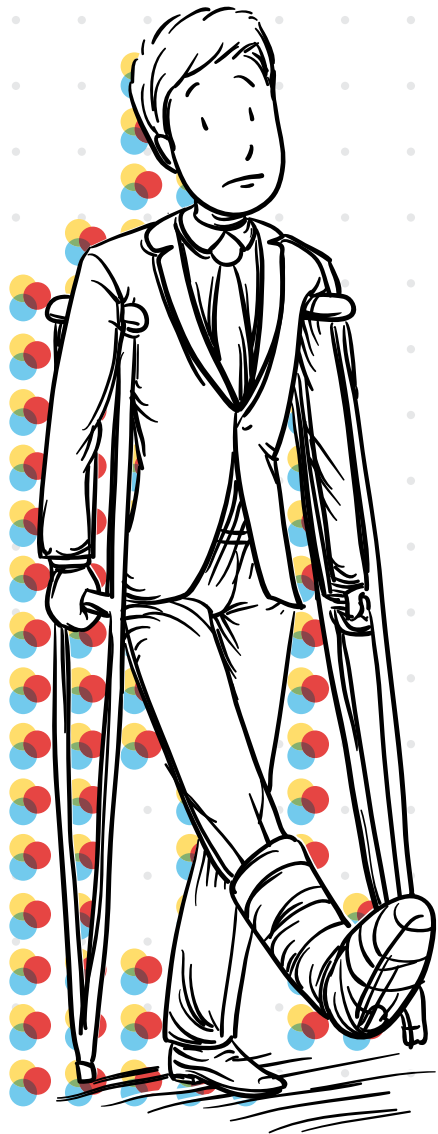


DEBORAH LEAF-MILHAM

MEMBER BENEFITS PROGRAM MANAGER
EML

Deborah works for EML as the Member Benefits Program Manager, being primarily responsible for delivering value to EML Members through mutuality. Deborah has over 16 years of experience in the workers compensation industry, both locally and internationally, across roles within program delivery, claims, consulting and broking.

WORKERS COMPENSATION



CHANGING CLAIM PATTERNS IN THE COVID-19 ENVIRONMENT ARE A CHALLENGE FOR EMPLOYERS. SOME OF THE STRATEGIES WE CAN USE TO OVERCOME THESE CHALLENGES INCLUDE:

Claims agents taking over direct payments to Workers to support Employers

Increased rigor in assessing recurrences, late notifications and downgrades in capacity

Utilise available resources to support safe working from home practices

Proactive with early engagement and support with workers

Promote access to community support services and COVID-19 government mental health initiatives

Increase awareness of mental health across your business, upskill managers so they can better support workers

WAYS TO SUPPORT WORKERS WHO HAVE A CURRENT WORKERS COMPENSATION CLAIM RECOVER AND RETURN TO WORK:

Support work from home where available

Maintain and build capacity through home exercise programs and suitable telehealth options

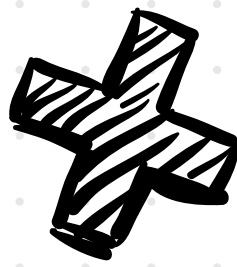
Utilise JobKeeper where possible

Work with providers on alternative strategies to assist with RTW and recovery

Where appropriate, identify alternative suitable employment to assist the worker's RTW

If RTW is not achieved, discuss work capacity with your claims agent

HEALTHCARE SERVICES



ADDRESSING DIFFICULTIES ACCESSING HEALTHCARE SERVICES:

Be flexible and understanding where possible

.....

Where appropriate, consider extended certificates of capacity

.....

Utilise telehealth: remote engagement via telephone / video conferencing

MORE INFORMATION ON TELEHEALTH:

Telehealth is the distribution of health-related services and information via electronic information and telecommunication technologies

.....

It allows ease of worker contact without regard to distance for providing care, advice, reminders, education, intervention and monitoring.

.....

Telehealth services are provided through technology like videoconference facilities

.....

Most healthcare services and independent reviews can be completed via telehealth, in most jurisdictions, with some limitations

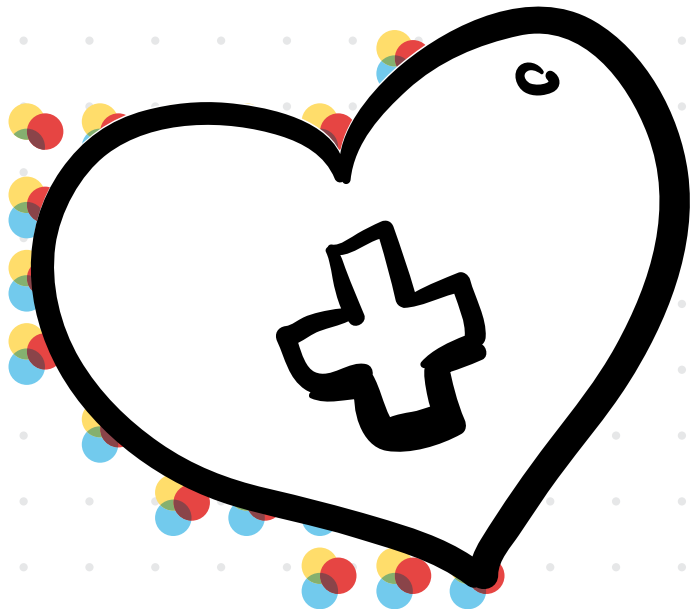
WHEN REFERRING FOR A TELEHEALTH SERVICE, CONSIDER:

1. The worker's location and access to services

.....
2. The worker's access to, and ability to use, technology for telehealth

.....
3. Discussing the available options with the worker and service provider prior to making a referral if you're unsure

.....
4. Amendments to existing laws and public health orders made in response to COVID-19



RESOURCES



ABC

www.abc.net.au/news/health/2020-03-24/with-coronavirus-what-are-your-safest-exercise-options/12082308

Black Dog Institute

www.blackdoginstitute.org.au/news/news-detail/2020/03/20/10-tips-for-managing-anxiety-during-covid-19

Dieticians Association of Australia

www.daa.asn.au/smart-eating-for-you/planning-your-pantry-during-the-covid-19-pandemic/

EML

www.eml.com.au/resources/improving-your-mental-health-through-exercise/

EML

www.eml.com.au/resources/diet-and-mental-health/

www.eml.com.au/resources/recovery-after-trauma-guides/

www.eml.com.au/resources/first-appointment-videos/

icare

www.icare.nsw.gov.au/about-us/publications/

McKinsey & Company

www.mckinsey.com/business-functions/risk/our-insights/covid-19-implications-for-business

Phoenix Australia

www.phoenixaustralia.org/coronavirus-covid-19/

Sunnybrook

www.health.sunnybrook.ca/covid-19-coronavirus/tips-health-care-workers-how-to-get-better-sleep/

WorkSafe

www.worksafe.vic.gov.au/occupational-violence-and-aggression

World Health Organisation

www.who.int/dg/speeches/detail/who-director-general-s-opening-remarks-at-the-media-briefing-on-covid-19---11-march-2020

Q&A



How can I find out more about telehealth services?

Speak with your case worker or medical practitioner. They will advise if they offer telehealth and whether the services you are seeking can be facilitated by telehealth. Often telehealth is a wonderful support to treatment and return to work solutions in partnership with face to face consultation.

How do JobKeeper payments impact my premium?

Workers compensation differs across the country and it is important to ensure what is relevant to your State or Territory.

WorkSafe Victoria

Employers utilising JobKeeper in Victoria will be exempt from:

Payroll tax

WorkCover premiums on payments to their employees if their staff are currently stood down.

Any eligible JobKeeper payments to meet the \$1,500 threshold will not impact the calculation of WorkCover premiums.

SIRA NSW

JobKeeper payments made to workers who are not performing any duties will be excluded from the wages used to calculate premiums. If an employee is working at a reduced capacity and is in receipt of top-up payments made through the JobKeeper subsidy, only the wages earned for hours worked will be used in the calculation of premiums.

WorkCover QLD

An employer may pay the JobKeeper subsidy to workers as a top-up payment or subsidy payment, but not as a payment for work done. Payments made for this purpose are not declarable wages. As such, employers should exclude any JobSeeker amounts paid to workers, as this is not a payment for work performed.

RTW South Australia

JobKeeper wage subsidy payments will not be considered remuneration for the calculation of premiums. Additional information concerning premium relief will be released by RTWSA at the end of FY20.

WorkCover WA

As the Job Keeper is a top-up or subsidy and not payment for work completed, wages declared should reflect the amount paid to workers for the period of work that has been done. Therefore, any top-up JobSeeker subsidy payments should not be declared as part of wage declarations.

WorkSafe Tasmania, Northern Territory & Australia Capital Territory

TAS, NT and the ACT are awaiting advice from Treasury to determine the impact on employer premiums. No information has been released at the time of writing.

Is a worker on workers compensation entitled to JobKeeper?

The amount of money paid to employees on workers compensation will depend on the State or Territory.

The amount paid to employees is an insurance payment and not a wage. The employee is paid:

directly by the insurer,

from the insurer through the employer or,

by the workers compensation regulator.

What do I do if one of my workers claims to have contracted COVID-19 at work?

A virus (like COVID-19) may be considered a disease under the Workers Compensation Act 1987. To receive workers compensation for a disease, a claimant would need to establish that the virus was a "disease" contracted in the course of employment, and that employment was the main contributing factor to the contracting of the disease.

Changes to the Workers Compensation Act 1987 mean that for workers in certain employment who contract COVID-19, it will be presumed that the worker contracted COVID-19 in the workplace.

If a worker claims to have contracted COVID-19 ensure you document and communicate all processes as per a standard workers compensation claim. It is important to maintain detailed records throughout the process. You must also report to the relevant government authority.



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