



Proposed solutions for workers' compensation reform

Area #2 of 7:

***Build trust by
being fair,
transparent and
supportive of
workers***

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Overview

This document outlines a **series of solutions** proposed by people with lived experience of Australia's workers' compensation systems. The full series will be available on workersvoice.com.au

These individuals have directly experienced the challenges of making a claim, accessing support, and navigating the system during recovery.

The solutions were developed through extensive consultation with the Workers' Voice **Lived Experience** Advisory Group, including input from a dedicated workshop held in November 2024.

What it includes

The document highlights **number two of the seven key areas for improvement.**

- medical information
- **communication with claims managers (this document)**
- navigating the system
- reducing financial burden
- mental health claims model of care
- pathways for scheme exit
- strengthen regulation

Each section begins with a brief problem statement (describing an issue faced by injured workers), followed by practical solutions that could improve outcomes and system fairness.

These insights reflect **real-world experiences** and offer concrete ideas for reform, grounded in the everyday realities of injured workers across Australia.





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Problem Statement

The relationship between the **injured worker and their workers' compensation claims manager/s** can have a very powerful influence on worker health and return to work.

This **relationship begins** during a time of stress and vulnerability for many injured workers (soon after onset of injury or illness and departure from work).

Workers often report that they are viewed with **scepticism or mistrust** and that the legitimacy of their compensation claim is questioned. The process of evidence gathering to determine a claim can become adversarial if it is undertaken in a procedural manner that **does not recognise the human** at the centre of the compensation claim.

Once **trust is eroded**, it is very difficult to re-establish a collaborative relationship.

Workers report that they do not always understand the **reasoning behind important claim decisions** which have direct impacts on their lives, and that this leads to stress as well as frustration with insurance claims managers.



Proposed Solutions

2.1 Start from a position of trust.

Acknowledge that the **vast majority** of injured workers want to return to work and get on with their lives.

They **do not want to be involved** in a workers' compensation claim. The underlying assumption, at the beginning of a claim, should therefore be that the injured worker and their advocates (e.g., treating doctors) are genuine and honest and are motivated to achieve a **return to work**.

Remove claim processes that assume or suggest injured workers are 'gaming' the system.

2.2 Improve communication of important claim decisions.

Acknowledge that most injured workers (like most other Australians) have **limited understanding** of workers compensation.

Claims decisions, such as whether to **accept or deny** a claim, or whether to **fund treatment**, can have a very meaningful impact on workers lives and livelihoods, and that of their families.

Claims decisions should be communicated clearly, in **plain language**, and in a **timely manner**. It is particularly important that reasons for important claim decisions (e.g., decisions not to fund treatment) are well explained in plain language.

Effective **communication** throughout the process is vital.

2.3 Build the soft skills of front-line claims managers.

Enhancing the ability of **front-line claim managers** to engage with injured workers when they are vulnerable (sick, injured, off work etc.) will help to ensure a more **positive relationship** exists.

In addition to **training** that enhances technical knowledge and administrative skills, training aimed at building health literacy, procedural fairness, and empathic communication could address many of the grievances raised by injured workers.



Acknowledgement

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