



Proposed solutions for
workers' compensation
reform

Area #3 of 7:

***Help injured
workers navigate
a complex
system***

Area #3 of 7: Help injured workers navigate a complex system



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 three of the seven key areas for improvement.**

- medical information
- communication with claims managers
- **navigating the system (this document)**
- 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.



Area #3 of 7: Help injured workers navigate a complex system



Problem Statement

Workers report that they often have **very limited knowledge or understanding** of how workers' compensation systems work or what is expected of them when they make a claim.

They report that workers' compensation processes are **opaque and confusing**, that system rules are **very complex**, and that they are often communicated in technical and legalistic language.

Workers often report that important decisions affecting their lives are **made by others** but not adequately explained, and that they **do not have access to independent people** who can help them to navigate their way through the compensation claim.

Sometimes, injured workers rely on **outdated information** they have found themselves because clear, succinct and current information is hard to find. They feel unsure about what or how much information to provide to the insurer, and wary of how that information might be used later in a claim.

In summary, injured workers feel at a **disadvantage** because they do not always have access to knowledge or information that could help them through their claim and they have very limited resources available to them. In contrast, **insurers understand** all the system rules and processes and have lots of resources. This can mean that **misunderstandings become disputes**, and can heighten **worker stress and anxiety** early in their claim.



Proposed Solutions

3.1 Provide access to independent, knowledgeable system 'navigators'.

Acknowledge that there is a real **information asymmetry** between workers and insurers, with insurers having access to vastly more system knowledge and resources than most injured workers, and also that **insurers have decision-making roles** that at times can place them in conflict with injured workers and are not considered by workers to be independent (e.g., when deciding to deny a claim).

These issues can be addressed by providing access to a **knowledgeable**, independent, non-legal third party system **'navigator'** who can support workers through their claim.

This is particularly important at the **beginning stages** of a claim, when workers are most vulnerable and when their knowledge of system rules and processes is lowest, but will also be helpful through **other key stages** of a worker's claim, such as during **claim exit**.

3.2 Provide timely access to succinct, plain language information in multiple formats.

Insurers and other key decision makers in workers' compensation systems should provide **clear and succinct information** on claim rules, processes, benefits, worker and employer obligations, and the specific roles that insurers, doctors, and employers play in a compensation claim.

This is particularly important at the beginning of a claim, but is also important throughout the claim.

Claim-related communication should use **language appropriate** for a lay person (non-expert) and avoid or minimise the use of technical language and jargon.

The information should be available in **multiple formats**, including in writing and in other media (e.g., videos, podcasts, visual diagrams), and should be readily available in **multiple languages**.

Information should be available **'on-demand'** to injured workers and their supports in easily accessible places (e.g., websites, social media, via employers) and should be rapidly provided to all workers following their injury.

Acknowledgement

This fact sheet was produced as part of the Workers' Voice project.

Workers' Voice

Email: info@workersvoice.com.au

Web: workersvoice.com.au

