



Proposed solutions for workers' compensation reform

Area #5 of 7:

*Develop a
mental health
claims model of
care*

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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 five of the seven key areas for improvement.**

- medical information
- communication with claims managers
- navigating the system
- reducing financial burden
- **mental health claims model of care (this document)**
- 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 #5 of 7: Develop a mental health claims model of care



Problem Statement

Workers report that workers' compensation systems and claim management processes and rules are designed for workers with physical injury, and are **not always suited** to workers with **mental health conditions** (often referred to as psychological injuries).

Some **practices** of workers' compensation **insurers** that are designed to ensure eligibility of psychological injury claims contribute to **worsening of worker mental health**. These include additional evidence gathering prior to claim decisions which lead to both **longer waiting times** and higher probability of **referral for medical examination** by a non-treating doctor.

Stressors experienced during a claim can also worsen mental health for workers with psychological injury claims, and contribute to **onset of new symptoms** of mental ill health for workers with physical injury claims (often referred to as 'secondary psychological injury').

Workers report that accessing **skilled, timely mental health care** during their claim is **challenging**.

5.1 A mental health claims model of care.

Develop and implement a model of claims management, healthcare provision, and rehabilitation that is designed for workers with both primary and secondary **psychological injury**.

This may be an adaptation of the existing claims model, or a new model, that recognises and addresses the unique needs of these workers.

This model should be **co-designed** with the injured worker community and mental health practitioners.



Acknowledgement

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