

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 <u>workersvoice.com.au</u>

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.

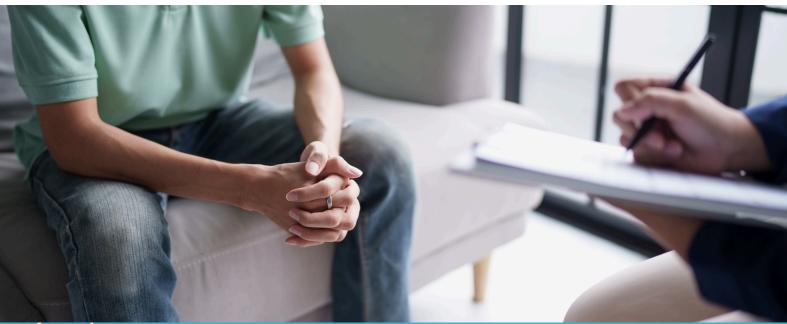
### What it includes

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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### **Workers' Voice**

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