

4 Phases of making a Workers' Compensation Claim

Phase One: From injury to submitting a claim

Overview - From **injury** to submitting a **claim**



Overview

In Australia about **500,000 people are injured at work every year**. Many thousands more have an illness or disease due to their work.

Some injuries or illnesses will be sudden or will develop gradually and may worsen over time and others will have a fluctuating course where people feel fine one day and ill the next.

If you think your **injury or illness is due to work**, you may be able to make a **workers' compensation claim**.

Workers' compensation can **provide funding for treatment** for your injury and illness, **wage replacement** while you are unable to work, and **pay for services** to help you return to work.

Just like personal injury insurance (greenslip in NSW) is required for a motor vehicle, **employers are required** to have insurance to support workers if they are injured at work.

National data from **Safe Work Australia** shows that every year, about **130,000** people have an accepted workers' compensation claim that involves at least **5 days off work**.

Getting Medical Help After a Work-Related Injury or Illness

If you've been injured or become unwell because of your work, it's important to get medical treatment as soon as possible. Early diagnosis and care can help you recover faster, so you can get back to work and your normal life.

Where to Go for Treatment

Most people will see their regular doctor (GP) first. If you've had a serious injury, you might need to go to the hospital.

Your doctor will assess your condition and may:

- Refer you to another health practitioner such as a physiotherapist, psychologist or a specialist doctor
- Prescribe medication
- Order tests such as blood tests or x-rays
- Help you plan your recovery and return to work

Some workplaces also have in-house or outsourced medical services you can access early on. In some cases, your employer might pay for initial treatment or provide counselling through an Employee Assistance Program (EAP).

You can ask your employer **what support is available to you.**

We now know that work is generally good for health and for many people, working can support a faster recovery.

Your doctor may encourage you to return to work, maybe with **some adjustments** to your workplace or working hours, to help with your **recovery.**

If You Need Time Off Work

If your injury or illness means you can't work for a while, your doctor can issue a **Certificate of Capacity**. This certificate explains:

- What your injury or illness is
- What work you can or can't do
- How long you may need off work
- What adjustments could help you return to work sooner

You will **need** this certificate if you decide to lodge a workers' compensation claim.



Reporting Your Injury or Illness to Your Employer



Once you've been injured or become unwell because of work, the next important step is to **tell your employer** as soon as possible.

Most workplaces have a formal process for reporting injuries, often using an **incident or injury report form**.

Every workplace is a little different, but this report is usually part of your workplace health and safety procedures. It helps prevent similar injuries in the future and is important for your workers' compensation claim.

If your workplace **doesn't have a formal process**, that's okay — you should still report your injury or illness. Speak to your manager, supervisor, or your **Health and Safety Representative (HSR)** if there is one. Make sure your report is in writing (like in an email), so there's a clear record of when and how you told your employer.

If you are unable to fill out the report yourself — for example, if you're too unwell or in hospital — you can ask your **manager, coworker, or HSR to do it on your behalf**. It's important to **report the injury or illness as soon as possible after it happens**, even if you're not sure how serious it is at the time.

The Incident Report Form helps your employer understand:

- ✓ What happened
- ✓ What injury or illness you have
- ✓ What may have caused or contributed to it
- ✓ What treatment or support you've needed so far



Deciding to Make a Workers' Compensation Claim



Some workplaces have **early support programs** to help you recover and stay at work without needing to lodge a workers' compensation claim straight away. These are sometimes called **early intervention programs**. Ask your employer if a program like this is available to you.

If your injury or illness is **related to your work**, and you've needed **time off or medical treatment**, you may be eligible to make a **workers' compensation claim**.

If your worker's compensation claim is accepted it can help cover:

- ✓ Medical expenses
- ✓ Weekly payments while you're off work
- ✓ Support to return to safe and suitable work



There are rules about who can make a claim. These are explained in the **Phase 2 – Claim Review and Decision** information sheet.

Before you decide to lodge a claim, it may help to **talk to someone you trust**, such as:

- Your doctor
- A family member or friend
- A trusted colleague
- A union representative

Some people find the claims process stressful or overwhelming, especially when already unwell or injured.

Take the time you need and get advice if you're unsure. It's important that you make a decision that's right for you.

Submitting a Workers' Compensation Claim



If you decide to make a workers' compensation claim, there are a **few important steps to follow**:



1. Let Your Employer Know

Tell your employer that you intend to make a claim.

Many workplaces have formal processes for this, so ask your manager, HR, or Health and Safety Representative how to get started.



2. Collect the Right Information

You'll need to gather some key documents to support your claim.

These may include:

- A workplace injury or incident report
- A Certificate of Capacity from your doctor
- Any other relevant medical reports or evidence

You can find a full list of helpful documents in the **"Gathering Information"** guide.



3. Complete a Claim Form

Fill out a workers' compensation claim form.

This form will ask for:

- Details about your injury or illness
- What happened at work that led to it
- What treatment or care you've received
- Supporting information (like your Certificate of Capacity)

You'll then give the completed claim form to your **employer**, who **must forward it** to their workers' compensation insurer.



Acknowledgement

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