

This infographic provides insights from **553 people with submitted workers' compensation claims** who responded to the Workers' Voice survey in mid 2024 plus 20 in-depth interviews in 2025.

Workers' experiences of workers' compensation claims

Why are **worker experiences important**?

Prior studies have shown that people who have negative experiences during their compensation claim also report worse health and are slower to return to work.

Understanding people's experiences can help identify opportunities to improve them, which may have flow-on benefits for health and work.

Workers' Voice survey respondents described their **workers' compensation claim experiences** as follows:

 **4%** Neither negative nor positive

 **20%** Experience **changed often** during claim

 **17%** Positive experience **turning negative** over time

 **3%** Negative experience **turning positive** over time

 **53%** **Negative** experience throughout the **whole claim**

Certain interactions and events during a claim process had **significant impact** on workers' experiences, including:

5x

Negative interactions with the worker's insurer were associated with a 5 times higher rate of an overall negative claim experience

4x

Waiting a long time for claim approval was associated with a 4 times higher rate of an overall negative claims experience.

What can we take away from the study?

Insurers can **improve** worker experiences of compensation processes by **supporting positive interactions** during the claim, and by minimising the time to claim decision making.

Scan to read the full article or go to workersvoice.com.au to learn more about the project



Sources of stress

during a workers' compensation claim

1. What are **sources of stress**?

Difficult experiences can negatively affect a worker's emotional wellbeing and be a source of stress in daily life.

- **Waiting a long time** for a decision to be made
- **Dealing with complex systems** for the first time
- **Not understanding** what is required of you
- Feeling like you have **limited influence** over events

2. What **did we do?**



We closely read and listened to workers' accounts of their workers' compensation claim experiences.

We grouped these experiences using a qualitative approach called 'thematic analysis'.

Workers reported to us that the following sources of stress had a negative impact on their mental health during their workers' compensation claim.

Claim-related sources of stress:

- **Impersonal** contacts with claim managers
- **Lack of employer response** and failure to modify workplaces
- **Navigating** complex claim requests and long wait times
- **Feeling at a disadvantage** in the system
- **Claim legitimacy** being questioned
- **Financial** losses
- **Delays or disagreements** around medical treatment and health service use

Stress also impacted workers' health in three different ways:

- Reductions in **quality of life**
- Concerns about **the future**
- **Negative impacts** on the worker's family and social networks.



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Acknowledgement

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

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