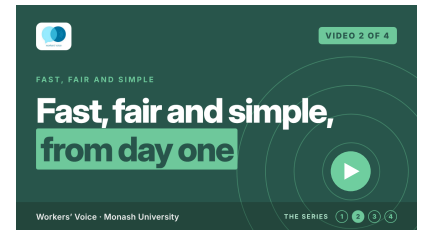


Fast, fair and simple — from day one



Watch the video: youtu.be/4wnYLqh9W6Q

Findings from Workers' Voice, a three-year independent study of injured workers' experiences of Australia's workers' compensation systems, led by the Healthy Working Lives Research Group at Monash University.

TWO KEY MESSAGES

“Workers’ compensation processes should be simpler, fairer, and easier to navigate — and the first moments of a claim have a big impact on workers.”

About Workers' Voice

Workers' Voice is an independent research project run by the Healthy Working Lives Research Group at Monash University, examining the experiences of injured workers across Australia's workers' compensation schemes. Over three years, the research team gathered evidence through surveys, in-depth interviews, small group workshops, and public submissions from workers, family members, and the practitioners who support them. These were distilled into key messages by the research team working collaboratively with a lived experience advisory group.

The project is funded by the Australian Research Council. Its aim is to reimagine a workers' compensation system based on the experiences of people who have made a claim. The purpose of this briefing is to translate lived experience into a practical, evidence-based set of key messages and calls to action for policymakers, regulators, insurers, and claims managers.

This video combines two related key messages from the Workers' Voice research: the system needs to be simpler and easier to navigate throughout a claim, and the earliest days of a claim carry disproportionate weight for a worker's experience and recovery.



KEY MESSAGE PART 1

Workers' compensation processes should be simpler, fairer, and easier to navigate

What workers told us

“Navigating workers’ compensation can be very challenging.”

Most people have very limited understanding of workers’ compensation when they experience a work-related illness or injury. Workers’ compensation systems have many, and sometimes complex, rules and procedures. Ill and injured workers report that navigating workers’ compensation can be very challenging and that they are not provided with clear plain-language information on claim processes. Workers also report that insurers and employers have in-depth knowledge of claims processes — which puts them at a disadvantage.

KEY MESSAGE PART 1

Calls to action from this message

1

Be clear and simple

Provide accessible, clear, plain-language information on claims processes and key decision points, in multiple formats (e.g. digital, text, audio) and multiple languages.

2

Improve transparency

Provide workers with on-demand access to information about their claim, available whenever and wherever they need it.

3

Reduce complexity and worker burden

Review and remove unnecessary or redundant administrative steps, and limit requirements for multiple clinical assessments.

KEY MESSAGE PART 2

Act fast and fair early — the first moments of a claim have a big impact on workers

What workers told us

“The first days of a claim are very important.”

The first days of a claim are very important to a worker's overall experience and their recovery. Waiting a long time to learn whether a claim has been accepted can be a major source of stress and anxiety. Not understanding the initial claim process generates further uncertainty. Clear, independent advice and support during this period can substantially reduce this impact and place workers on a stronger recovery pathway.

Calls to action from this message

For this topic, calls to action relating to the second key message are:

“The first weeks after an injury can shape everything that follows.”

1 Act fast

Eliminate long waiting times for an initial claim decision.

2 Act fair

Provide clear reasons for initial claim decisions, in plain language.

3 Act early

Treat delays in eligibility, payment or treatment decisions as a high-risk trigger that warrants immediate action.

4 Level the playing field

Provide workers with access to independent “system navigators” to support them through the critical early stages of a claim.

A NOTE ON THE EVIDENCE

Findings draw on surveys, interviews and submissions gathered over three years from injured workers across Australian workers' compensation schemes. Detailed study information is available on the [Workers' Voice website](#) and directly from the Workers' Voice research team.

FOR INSURERS AND REGULATORS

Why this matters to insurers and regulators

Fewer disputes and shorter, less complex claims.

Faster, clearer early decisions and reduced information asymmetry are directly linked to fewer disputes and shorter, less complex claims. This is important for efficiency and for fairness. Workers who understand what's happening to their claim are less likely to escalate or dispute a decision.

The navigator model and plain-language information standards are **concrete, testable reforms** that could be piloted or mandated within existing scheme frameworks.

Questions worth asking internally

We invite you to start a conversation by raising these questions with your claims or policy leadership team:

01

What is our average time to initial claim decision making, and how does it compare to what workers describe as tolerable?

02

How much of our claim-related communication would a first-time claimant genuinely understand without help?

03

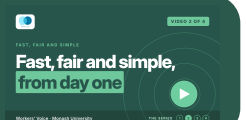
Do we currently offer, or could we pilot, any form of independent early-stage support for workers who are experiencing a workers' compensation claim for the first time?

04

What support do we offer those with characteristics that may make their claim more difficult to navigate, such as workers with hearing disabilities, visual impairments or from a CALD background?



WATCH THE VIDEO

Video 2: Fast, fair and simple — from day oneScan the QR code or visit youtu.be/4wnYLqh9W6Q

Where this message fits in the series

This topic is one of four in the Workers' Voice key messages series, each built from the same evidence base and taking one dimension of the findings further. The other three are:

MESSAGE 1

The study, and why we ran Workers' Voice

Sets the evidence base for the whole series — why workers' compensation can cause additional harm to injured people, and why Workers' Voice exists.

MESSAGE 2

THIS BRIEFING

Fast, fair and simple — from day one

MESSAGE 3

Respect changes recovery

Why the relationship between a worker and their claims manager is one of the most powerful levers available to reduce harm and support recovery.

MESSAGE 4

A different model is needed for mental health

Why a system built for physical injury needs a different model of care for psychological injury.

Each of those messages has its own briefing pack, built the same way as this one, so a conversation that starts here can move straight into whichever finding is most relevant to your organisation.

Explore the Solutions Series

Beyond this key messages series, Workers' Voice has also published a [Solutions Series](#) resource, setting out the Seven Areas for Improvement developed from survey participant feedback. Each document opens with a short problem statement describing the issue faced by injured workers, followed by practical, experience-driven solutions designed to improve outcomes and system fairness.

- 1 Improving the collection and use of medical information
- 2 Build trust by being fair, transparent and supportive of workers
- 3 Help injured workers navigate a complex system
- 4 Reduce financial burdens on workers and their families
- 5 Develop a mental health claims model of care
- 6 Provide supportive and alternative pathways for scheme exit
- 7 Strengthen regulation of insurers, employers and service providers

Continue the conversation

This briefing sits alongside the video of the same name in the Workers' Voice research series. The research team welcomes the opportunity to walk through these findings and their implications for your organisation in more detail.

Talk to the Workers' Voice team at Monash University

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Healthy Working Lives