

THE STUDY

The study — and why we ran Workers' Voice

Watch the video: youtu.be/HXTFmFeVBgQ

KEY MESSAGE

“Workers’ compensation can cause additional harm to injured people.”



What we heard

While most workers recover and return to work, many report experiencing psychological and financial distress arising from their involvement in a workers’ compensation claim. In addition to the harm caused by the injury or illness that led to their claim, going through the workers’ compensation process can contribute to further health or mental health issues and prolonged periods of time off work.

This is the central finding the rest of the series unpacks: harm caused by the claims process itself, distinct from the original injury, is common enough and consistent enough across schemes to be a system-level problem rather than a series of isolated experiences.

A NOTE ON THE EVIDENCE

Detailed study information is available on the [Workers' Voice website](#) and directly from the Workers' Voice research team.

3 years

of evidence gathering

Injured workers

through surveys, interviews and submissions

Australia-wide

study

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.

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

Why do we need Workers' Voice?

Workers' Voice was established because decades of research demonstrates that many ill and injured workers find workers' compensation systems to be stressful and confusing. This contributes to delays in recovery and return to work. The study set out to describe the main challenges experienced by workers in these systems, and to develop and test worker-led solutions to those challenges.

This purpose is reflected in the key message this video opens on, and the one every other video in the series builds from:

Workers' compensation can cause additional harm to injured people.

WHAT WE'RE ASKING

Calls to action from this message

These calls to action were co-designed by the research team working in partnership with the study lived experience advisory group. For this message, they are:

“Workers’ compensation exists to help people recover. Hundreds of workers told us it can do the opposite. **It doesn’t have to.”**

1

Prioritise psychological safety

Redesign claims processes to actively prevent the anxiety, uncertainty, and secondary harm that they can cause.

2

Eliminate out-of-pocket costs

Protect workers from financial stress so they can focus entirely on getting better.



WATCH THE VIDEO

Video 1: Why we ran Workers' Voice

Scan the QR code or visit youtu.be/HXTFmFeVBgQ



THE STUDY

**Why we ran
Workers' Voice**

Workers' Voice · Monash University

THE SERIES



VIDEO 1 OF 4

WHY THIS MATTERS

A substantial percentage of workers find claims processes stressful.

UP TO

one-third

of people making workers' compensation claims report claims-related stress.

THESE STRESSORS LEAD TO

Claims-related stress



Slower recovery and return to work



Higher claims costs

The opportunity: redesigning claims models to reduce or eliminate these effects both supports workers to recover, and contributes to better financial outcomes for insurers, employers and regulators.

Questions worth asking internally

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

01

What would an independent, worker-reported view of our own performance look like?

02

Where in our own corporation would we expect to see the pattern this study describes?

03

Do we have mechanisms in place to engage directly with a cross-section of injured workers about their experiences in our systems, and to identify what parts are working well and poorly?

04

How would we know if our claims process was causing harm distinct from the original injury?

Where this message fits in the series

The other three key messages in the series each take one dimension of this finding and go deeper on what would change it:

MESSAGE 1 **THIS BRIEFING**

Workers' compensation can cause additional harm to injured people.

MESSAGE 2

Fast, fair and simple, from day one

Why the system needs to be simpler, fairer and faster to navigate, particularly in the critical early days of a claim.

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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workersvoice.com.au



Healthy Working Lives