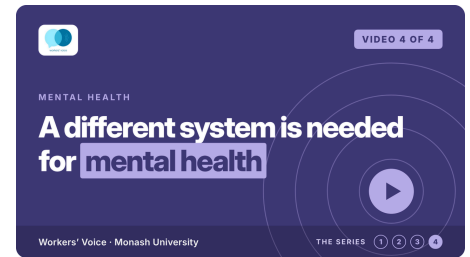


A different model is needed for mental health



Watch the video: go.monash.edu/mental-health-model

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.

KEY MESSAGE

“Workers with mental health conditions need a fit-for-purpose model of care.”

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 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.

WHAT WE HEARD

Schemes were designed for physical injury

What workers told us

“Work-related mental ill health is now much more commonly reported.”

Modern Australian workers' compensation schemes were designed in an era when physical injuries dominated Australian workplaces. Work-related mental ill health is now much more commonly reported, yet this shift is not reflected in compensation system design or claims management processes. A bespoke model of care for people with both primary and secondary psychological injuries would improve outcomes for workers, employers and insurers.

The rules, forms and assumptions built into claims processes still largely reflect a physical-injury model, even as the mix of claims has shifted substantially toward psychological injury. **A model of care designed for a worksite accident will keep producing poor outcomes for a psychological injury claim if the scheme is not reformed.**

A revised model of care for psychological injury needs to cover, at minimum:

1

The delivery of timely and appropriate mental healthcare

2

Reducing the stress involved in managing claims processes

3

Ensuring that the behaviours and attitudes of system personnel (e.g., claims managers) and other key scheme actors (e.g., employers, medical examiners) support positive mental health outcomes for workers

This message argues that psychological injury needs its own dedicated response, not just an extension of existing physical-injury processes.

Primary and secondary psychological injury

The research distinguishes between two related but different situations, both of which the proposed model of care needs to address:

Primary psychological injury

Where the compensable condition is a mental health condition — for example, a claim arising from workplace bullying or a traumatic work incident.

Secondary psychological injury

Where a worker with a physical injury claim also experiences concurrent mental health problems.

We heard from workers that current schemes are generally not well set up to recognise or respond to psychological injury.

A NOTE ON THE EVIDENCE

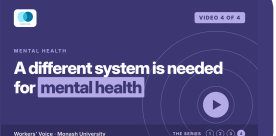
Findings draw on surveys, interviews and submissions gathered over three years from injured workers across Australian workers' compensation schemes. Detailed study information is available on the [Workers' Voice website](https://www.workersvoice.org.au/) and directly from the Workers' Voice research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



WATCH THE VIDEO

Video 4: A different system is needed for mental health

Scan the QR code or visit go.monash.edu/mental-health-model



Calls to action from this message

Each Workers' Voice video closes on concrete calls to action for the people who run and regulate these schemes. For this topic, they are:

“Our systems are not designed for psychological injury. Workers want to help build a new approach that works for them.”

1 Co-design a new model of care

Collaborate with workers to construct a framework built around the realities of work-related psychological conditions.

2 Address unique recovery needs

Restructure claims management, healthcare provision and rehabilitation to actively foster psychological safety and healing.

FOR INSURERS AND REGULATORS

Why this matters to insurers and regulators

Longer, more contested and more resource-intensive.

Psychological injury claims are typically longer, more contested and more resource-intensive than physical injury claims. A fit-for-purpose model of care for workers with mental health conditions is a **direct lever on claim duration, dispute rates and outcomes** for a growing workplace problem.

Secondary psychological injury arising from a physical claim needs to be addressed as a **preventable harm** to injured workers.

Psychological injury claims are also a growing share of all claims nationally, but scheme design in most jurisdictions still operates from an assumed baseline of a physical injury or medical condition with fixed treatment and recovery times. This constitutes a significant gap regarding mental health conditions that are often less predictable and more complex to resolve. A fit-for-purpose model of care will be more likely to achieve better, more sustainable outcomes.

Questions worth asking internally

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

01

What proportion of our psychological injury claims involve additional support provisions beyond what's standard for physical injury claims?

02

How do our current wait times and referral rates for psychological injury claims compare to physical injury claims?

03

Can we involve workers with lived experience of psychological injury to help design a fit-for-purpose psychological injury stream that runs alongside our current claims process?

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

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 THIS BRIEFING

A different model is needed for mental health

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