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# SELF-INSURANCE OF WORKERS' COMPENSATION

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Self-Insurance of Workers' Compensation  
Revised June 2010

### For further information:

Work Injury Management Section

Phone: 07 3365 6022

Facsimile: 07 3365 7022

Email: [wim@uq.edu.au](mailto:wim@uq.edu.au)

# INFORMATION FOR ALL STAFF

## The University of Queensland is a 'Self-Insurer' for Workers' Compensation

The University is self-insured for workers' compensation and has established the Work Injury Management Section, within the Occupational Health & Safety (OH&S) Unit, to manage all claims for workers' compensation and rehabilitation.

The Work Injury Management (WIM) Section has been the provider of workers' compensation and rehabilitation entitlements for University staff since April 2001. The benefits of the WIM Section providing services to University staff include:

- early provision of compensation payments and medical treatment to injured staff;
- best practice claims management and rehabilitation services for injured staff;
- effective communication with injured staff and managers regarding workers' compensation matters, due to the University's employment of claims and rehabilitation managers;
- strong incentives to prevent work-related injuries.

All workers' compensation claims are adjudicated under the legislative criteria of the Workers' Compensation and Rehabilitation Act 2003.

The following information is provided to assist University staff to report injuries and, if appropriate, apply for rehabilitation and compensation.

**A summarised version of this procedure is seen in the Injury Reporting Procedure on the back page of this booklet.**

## Workers' Compensation

You must see a doctor if you are considering making a claim for workers' compensation and you have suffered an injury or illness as a result of your employment with the University of Queensland. Please inform your doctor that all correspondence about work related injuries for University staff should be sent to the Work Injury Management Section at the University of Queensland.

If your doctor decides that it is appropriate to issue a workers' compensation medical certificate in relation to the injury, the Certificate should state the following information:

- Your specific injury or illness
- How the injury or illness is related to your work
- Pre-existing factors relevant to the diagnosis
- Whether you are fit to return to work, fit to return to suitable duties, or partially or totally unfit for work
- A start date and end date of any period of incapacity
- A date for the next medical review if applicable

## If you decide to apply for Rehabilitation and Compensation what are the next steps?

If you attend a doctor in relation to your injury and are issued with a workers' compensation medical certificate you may apply for rehabilitation and workers' compensation. To obtain an Application for Workers' Compensation you should contact the Work Injury Management (WIM) Section on 3365 6022 or [wim@uq.edu.au](mailto:wim@uq.edu.au) as soon as possible.

You should complete all information requested on the application form and forward it to Work Injury Management promptly. **It is preferable for the application form to be returned to the Work Injury Management Section within 48 hours of the injury occurrence so that a decision about your application can be made as early as possible.** It should be noted, however, that the Workers' Compensation and Rehabilitation Act stipulates that you must lodge your Application for Workers' Compensation within 6 months of your injury/illness arising. The Act also states that if your application is lodged more than 20 business days after your injury/illness arose, your entitlements may be affected.

If you are unable to complete all of the requested information on the application, contact should be made with the Work Injury Management Section. A decision about your entitlement to rehabilitation and compensation cannot be made until all information is received by the Work Injury Management Section.

### What happens after your application has been sent to the Work Injury Management Section?

The WIM Claims Manager reviews your application. The Claims Manager (Case Manager) may need to talk/write to your doctor, supervisor or manager and conduct any necessary investigation before a decision is made about your application.

The Ergonomics & Rehabilitation Adviser will also review your application and consider the suitability of a Rehabilitation Program in consultation with the Claims Manager and your doctor.

### How long will it take to make a decision about the application?

A decision will be made as soon as possible. Most claims are determined within three days of the completed claim being received by the Work Injury Management Section. You can assist to reduce the decision making time by providing clear and accurate details on the application. If your application is not complete, there may be a delay in the decision-making process. For example, if your medical certificate given by your doctor is unclear about your injury or illness, you may need to return to the doctor for more details.

Complex claims may take longer to decide. You will be kept informed of the progress of the application and notified as soon as a decision is made.

### If you are off work, how do you get an income?

It is important that you understand that under Workers' Compensation legislation there is no legal entitlement for pay to continue whilst a claim is being determined. In most cases claims are determined within three days of the claim being lodged but in some cases, particularly stress claims, it can take significantly longer.

A discussion with an **appropriate supervisor / manager or Human Resources Co-ordinator** shall occur as soon as practicable after you have notified your supervisor of the fact that you will not be able to attend work. The purpose of this discussion shall be to inform you of your options under this policy and allow you to make an informed decision as to whether you wish to have your salary continued and the conditions that will apply. In addition return to work options under the University's rehabilitation procedure will also be discussed.

The University's policy is to continue paying staff members until the claim is determined by the WIM Section provided:

1. You have sufficient sick / annual / long service leave to cover the period you are off work in the event your claim is rejected
2. If your claim is rejected you agree to apply for leave for this period, or

3. You agree to repay the money by authorising deductions from future salary when you return to work.
4. You comply with the University's rehabilitation policy and procedures.

In the event that you do not have sufficient leave accruals to cover the period off work the relevant head of your department will maintain the discretion to continue or cease payments, after consultation with you, based on the circumstances of your case. Payments will cease if there is a likelihood that continuing to pay may place you at risk of being unable to repay the amount in the event your claim is rejected.

The purpose of this policy is to ensure staff continue to be paid unless this is likely to cause a situation where the staff member will have difficulty repaying the amount in the event the claim is rejected and / or likely to create a circumstance where a continuation of pay would place the University at risk of not being able to recover these amounts.

### What should you do with bills for medical treatment and other expenses?

You are responsible for the costs of medical treatment until your application for compensation is decided. If you have accounts and receipts at the time of lodging your application, they should be attached to the application. If your application for compensation and rehabilitation is accepted, you should send all subsequent accounts and receipts **to the WIM Section and quote your claim reference number.**

### What should you do if the application is not accepted?

You will be given reasons in writing if your application is not accepted. You will also be advised of your rights of review. If you disagree with the decision not to accept your application, you should contact the WIM Manager on 3365 6022.

If you are not satisfied with the decision after discussion with the WIM Manager, you may submit an application for review of the decision to Q-Comp. If you are not satisfied with the outcome of the Q-Comp review you can ask that your application be heard and decided by the Industrial Relations Commission.

### What are you entitled to if the application is accepted?

Under the Workers' Compensation and Rehabilitation Act, you are entitled to all reasonable and necessary medical treatment that is appropriate in the circumstances, and compensation at 85% of your normal weekly earnings for the first 26 weeks incapacity while supported by medical evidence, or an amount payable under the relevant industrial instrument. In this case, the University will pay your workers' compensation through the normal payroll system.

## Rehabilitation

### Rehabilitation will assist in your safe return to work.

Rehabilitation aims to maintain injured or ill staff members in suitable employment. When a staff member is off work, rehabilitation aims to return the staff member to suitable employment as early as possible in accordance with assessed needs.

If you have an injury or illness which is likely to result in absence from work or an inability to perform your normal duties and hours, you should contact the Ergonomics & Rehabilitation Adviser on 33656122.

The Ergonomics and Rehabilitation Adviser will assess your suitability for a rehabilitation program and, if appropriate, will develop a rehabilitation program to meet your specific needs. The Ergonomics and Rehabilitation Adviser will work with you, your treating doctor and supervisor/manager to facilitate a safe and early return to suitable duties. A suitable duties program of gradually increasing hours and physical demands may be used to prepare you for returning to your normal or pre-injury duties. The Ergonomics and Rehabilitation Adviser will also assess other needs such as work area modifications, treatment, and transport.

All injured/ill staff members are legally obliged to participate fully in their rehabilitation and suitable duties program, in co-operation with the treating doctor, supervisor/manager, and the E&R adviser.

Further information regarding entitlements and responsibilities in relation to rehabilitation, can be found in the Workplace Rehabilitation Policy and Procedures which can be found at the following website: [www.uq.edu.au/ohs/pdf/rehabpol.pdf](http://www.uq.edu.au/ohs/pdf/rehabpol.pdf)

### What is the role of the Work Injury Management Section within the Occupational Health & Safety Unit at the University of Queensland?

The Work Injury Management (WIM) Section provides University staff with a professional, accessible and prompt Rehabilitation and Compensation Service.

The WIM staff are accredited and administer the University's licence for self-insurance of workers' compensation under the Workers' Compensation and Rehabilitation Act.

The operations of the WIM Section are based on best practice research.

The Section also works with the OH&S Unit in relation to injury prevention strategies and to assist in meeting the obligations under the Workplace Health & Safety Act.

## General

You may also be required to provide factual statements and have your claim periodically reviewed and provide up-to-date medical evidence to support continuing payments of compensation. The University may require you to attend a medical examination with an independent doctor to assist in assessing ongoing liability or progression of rehabilitation. It is at this time that you should provide evidence to support your claim. By complying with this request quickly you will avoid unnecessary delays in making a decision on your application or ongoing liability to the University.

### Non-Compliance with:

- a rehabilitation program, or
- with a request to attend a medical examination, or
- with a request to provide information requested by the University, without reasonable explanation may lead to compensation payments being suspended.

### For further information contact

- The Work Injury Management Section on **3365 6022** or **wim@uq.edu.au**
- The Ergonomics & Rehabilitation Adviser on **3365 6122**

# MANAGEMENT OF REHABILITATION AND COMPENSATION FOR SUPERVISORS AND MANAGERS

The University is self-insured for workers' compensation and has established the Work Injury Management Section, within the Occupational Health & Safety Unit, to manage all claims for workers' compensation and rehabilitation.

From 1 April 2001 the Work Injury Management (WIM) Section is the provider of workers' compensation and rehabilitation entitlements for University staff. The benefits of the WIM Section providing services to University staff include:

- early provision of compensation payments and medical treatment to injured staff;
- best practice claims management and rehabilitation services for injured staff;
- effective communication with injured staff and managers regarding workers' compensation matters, due to the University's employment of claims and rehabilitation managers;

The following information is provided to assist University managers/supervisors to ensure that staff report injuries and, if appropriate, apply for rehabilitation and compensation.

A summarised version of this procedure is seen in the Injury Reporting Procedure on the back page of this booklet.

## Reporting the Injury - OH&S requirement

The staff member must immediately report an injury/illness to you.

The staff member must complete an Injury, Illness and Incident Report available online on the University website. The Injury, Illness and Incident Reporting System can be accessed from the UQ Current Staff and Current Students pages, or from the Occupational Health and Safety web page [www.uq.edu.au/ohs](http://www.uq.edu.au/ohs).

The OH&S Unit must be advised as soon as possible but no later than 48 hours after the event.

**This is not part of the Workers' Compensation claim process.**

## Workers' Compensation

If there is a possibility that a staff member may make a claim for Workers' Compensation, it is important that they are assessed by a doctor as soon as possible.

If the staff member needs to see a doctor in relation to their injury/illness, you should ensure that they advise the doctor that UQ is self-insured for workers' compensation. It is important that the doctor is informed that **all correspondence about work related injuries for University staff should be sent to the Work Injury Management Section at the University of Queensland.**

## Checking if the staff member is issued with a medical certificate.

You should check if the staff member is issued with a sick leave or workers' compensation medical certificate. If a sick leave certificate is issued, it should be handled in accordance with local HR procedures for sick leave.

If a workers' compensation medical certificate is issued, you or the staff member should contact the Work Injury Management Section immediately. They will do the following:

- Provide an Application for Workers' Compensation to the staff member and
- Refer the staff member to the Ergonomics & Rehabilitation Adviser for assessment of rehabilitation needs.

## Ensuring early completion and lodgement of the Application for Workers Compensation.

You and the staff member must complete all information in the relevant sections of the Application and return the application to the Work Injury Management Section. **It is preferable for the application form to be returned to that section within 48 hours of the injury occurrence so that a decision on claim liability can be made as early as possible.** It should be noted however that the Workers' Compensation and Rehabilitation Act stipulates that the staff member must lodge their application for workers' compensation within six months of their injury/illness arising. The Act also states that if their application is lodged more than 20 business days after their injury/illness arose, their entitlements may be affected.

If you or the staff member are unable to complete all of the requested information for a specific reason, contact should be made with the Manager, Work Injury Management Section. A decision about their entitlement to workers' compensation cannot be made until all information is received by the WIM Section.

### **Maintaining regular contact with injured employees**

Managers and supervisors are responsible for keeping regular contact with injured employees who are off work. Regular contact is particularly important in ensuring a successful return to work and reducing the costs of injury to the organisational unit.

### **Medical Certificates**

You should ensure that the staff member has a current medical certificate to cover absences from work or an updated medical certificate when commencing the suitable duties program.

### **Rehabilitation and Suitable Duties**

University managers & supervisors have responsibilities under the Workers' Compensation and Rehabilitation Act to provide workplace rehabilitation and suitable duties for the earliest possible return to work of injured staff.

It is the responsibility of the Ergonomics & Rehabilitation Adviser to provide guidance in the development of workplace rehabilitation and suitable duties programs. The Ergonomics & Rehabilitation Adviser will contact the manager/supervisor about this matter soon after the OH&S Unit/WIM Section have been notified of the injury/illness.

Further information regarding work rehabilitation and suitable duties programs is detailed in the University's Workplace Rehabilitation Policy and Procedures:

[www.uq.edu.au/ohs/pdf/rehabpol.pdf](http://www.uq.edu.au/ohs/pdf/rehabpol.pdf)

### **Additional responsibilities of the manager/supervisor include:**

- Early identification of workplace injury/illness
- Ensuring that OH&S investigation has occurred in relation to the work event which caused or aggravated the injury/illness.
- A workers' compensation investigation may also be conducted by, or on behalf of, the WIM Section
- Ensuring that preventative measures have been put in place to reduce the likelihood of the injury occurring again.

The managerial/supervisory responsibilities detailed in this leaflet are critical strategies for successful rehabilitation and claims management outcomes and cost containment of claims.

### **For further information contact**

- The WIM Section on **3365 6022** or [wim@uq.edu.au](mailto:wim@uq.edu.au) or
- The Ergonomics & Rehabilitation Adviser on **3365 6122**

# INFORMATION FOR TREATING DOCTORS

The University of Queensland is licensed to self-insure for workers' compensation and has established a Work Injury Management (WIM) Section to manage the University's workers' compensation and rehabilitation claims.

Under the self-insurance scheme, University of Queensland workers with an **accepted** compensation claim will be entitled to medical expenses, wages and rehabilitation in accordance with the Workers' Compensation and Rehabilitation Act. The University WIM Section will ensure prompt wages payments to the patient, and medical expense payments to the treatment providers for accepted claims.

This section of the booklet will provide you with important information about new procedures for ensuring that your patients' entitlements are met and that your accounts are promptly paid under the University's self-insurance scheme.

## Medical Certificates for workers' compensation

The current workers' compensation medical certificate should be used for patients who are University of Queensland workers and who are considered to have a work-related injury/illness in accordance with the Workers' Compensation and Rehabilitation Act.

**If appropriate, a completed Medical Certificate should be given to the patient so that they can attach it to a University "Application for Workers' Compensation" form when they are lodging a claim.**

The application forms are to be obtained by the patient from the Work Injury Management Section of the University of Queensland.

Medical Certificates that are for the continuation of workers' compensation benefits, should be given to the patient or promptly forwarded to the following postal address:

**Work Injury Management  
The University of Queensland  
St Lucia Q 4072**

**Please note that medical certificates for University of Queensland workers should NOT be sent to WorkCover.**

## Payment for Medical Services

The University is liable for the cost of medical services for **accepted** compensation claims only. The medical service cost must be in relation to the injury/condition which is subject to the claim eg psychiatric/psychological treatment will not be paid for by the WIM Section where there is not certification or an accepted claim for the condition.

Medical service accounts for accepted claims should be forwarded to the WIM Section's postal address.

Payment will be in accordance with the Q-Comp Medical Table of Costs Schedule, as published by Q-Comp.

Pre-approval of surgery and hospital intervention in a private hospital for accepted claims is required.

Prior approval must also be obtained from the University for all elective hospitalisation in a private hospital.

## For further information regarding:

- Payments for Services and Reports
- Pre-approval of surgery or hospital intervention

Please contact the Work Injury Management Section on:

email: **wim@uq.edu.au**  
or phone: **(07) 3365 6022**

## For further information regarding:

- Rehabilitation Services or Suitable Duties Programs

Please contact the Ergonomics & Rehabilitation Adviser on:

email: **k.fraser@uq.edu.au**  
or phone: **(07) 3365 6122**

# INJURY REPORTING PROCEDURE

