

# Managing Work Injuries

Everyone wants to reduce the human and financial impact of workplace injuries. This can be achieved by working together as a team. This means effective communication and collaboration between claims managers, return to work providers, employers, employees, and medical practitioners. Everyone must be focused on supporting injured workers to return to the workplace as safely and quickly as possible.

A Return-to-Work scheme is the framework that supports an individual to return to work after a work-related injury. Each state has different legislation and regulations to guide employers, employees, and other stakeholders through this process.

Return to Work SA is the statutory body that regulates the Return-to-Work scheme for South Australia and provides work injury insurance to businesses. Work injury insurance protects South Australian businesses and their employees in the event of a work injury. It protects business owners from the full cost of workplace injuries. It provides financial support to cover employee wages, reasonable medical treatment, and return to work services to people who have been injured at work. Returning to work as early and as is safe and practicable following an injury is an important part of an employee's recovery and provides better outcomes for all parties.

#### 1. Get treatment

When an employee is injured, the first priority is to ensure that the injured employee has sought the medical attention required.

#### 2. Notify employer

Once they have received treatment, the employer should be informed of the injury as soon as possible. If the employee is physically unable to do this themselves, a colleague, family member, or friend can do this on the employee's behalf.

3. Complete an Accident/Incident Report form Ideally the employee will complete the Accident/Incident Report form however if they are away getting treatment the employer can start the process.

## 4. See a doctor

The injured employee should see a doctor so they can assess the injury and determine treatment for the injured employee's recovery. The doctor should provide a WCC (Work Capacity Certificate).

The WCC sets out a recommended treatment plan and the tasks the employee can do safely at work while they are recovering. In most cases, remaining at work or returning to work as soon as possible is beneficial for their health and wellbeing. If the employee is issued with a WCC or a standard medical certificate that says

they cannot work, then that employee **should not work**. If there are alternate/light duties that the injured person can do, the employer may be able to contact the doctor, with the employee's permission, to talk about alternate duties.

## 5. Provide rights and responsibilities

South Australians who have been injured at work may be eligible for income support and/or the reimbursement of medical expenses and other return to work services.

The employer should provide the employee with the details of the rights and responsibilities in relation to making a claim for workers compensation via RTWSA (Return to Work SA). The links below should be provided.

This link is about how to make a claim: <a href="https://www.rtwsa.com/claims">https://www.rtwsa.com/claims</a>

This link is about rights and responsibilities: <a href="https://www.rtwsa.com/claims/employer-and-worker-obligations">https://www.rtwsa.com/claims/employer-and-worker-obligations</a>

If you are not sure who your agent is, you can use this link to find out:

https://www.rtwsa.com/insurance/insurance-withus/claims-agent-lookup

## 6. Report injury to RTWSA within 5 days

Employers should call their claims agent as soon as possible to report a work injury. The claims agent will advise immediately whether a Case Manager will be assigned. The claim form may not be required.

If the claims agent says a RTWSA claim form must be submitted, this must be submitted within five <u>business</u> days of receiving a claim from the employee.

There are financial incentives for employers who make the claim and submit the WCC (if you have been given one) within five <u>calendar</u> days of receiving the form from the employee. For more information on financial incentives visit www.rtwsa.com.

## 7. Complete RTWSA Claim form

If the claim form is needed, where possible, the employee and the employer should complete the claim form together. A representative (e.g. treating doctor, worker's friend, RTW Coordinator, etc.) can assist the worker by completing information in the form with the employee's consent. The Medical Authority and declarations on page 4 must be signed.

SA businesses registered under the RTW scheme, and their employees must ensure the completed and signed form and WWC are sent to the employer's claims agent. The employer and employee should keep a copy of the completed claim form for their records.

If you have any questions about the claims form, you can contact RTWSA on 13 18 55 Monday to Friday between 8.30am and 5.00pm.

## 8. Notifiable Incidents

It is a legal requirement under the Work Health and Safety Act 2012 for a person who conducts a business or undertaking to notify SafeWork SA of:

- the death of a person
- a serious injury or illness of a person including immediate treatment for amputation, serious head, eye, burn, and laceration injuries, separation of skin from underlying tissue, spinal injury, or loss of body function; medical treatment within 48 hours of exposure to substance
- a dangerous incident that exposes a worker or any other person to a serious risk to a person's health or safety emanating from an immediate or

imminent exposure, whether or not an injury has actually occurred.

Please notify SafeWork SA by calling 1800 777 209 (24-hour emergency number to report all serious work injuries and incidents). Serious penalties could arise from failure to notify SafeWork SA of notifiable incidents. SafeWork SA receives RTWSA claims data.

For more information about SafeWork SA, visit www.safework.sa.gov.au.

## 9. Speak to a claim's specialist

When the claims agent receives the completed RTWSA claim form thev:

- will contact the employee and employer
- may request additional information such as information to assist in determining the rate of weekly payments
- will assess and determine the claim for income support and/or medical services
- will arrange services to help the employee to recover and return to work. This may include visiting the employee and the employer if the employee is likely to be away from work for more than two weeks.

### 10. Return to work

When the employee is ready to return to work, they must provide a certificate that says they can return to work



Created by and for Solutions To Spec Pty Ltd, 2022



PO Box 64, Welland SA 5007 t 0408 744 827 e trish@solutionstospec.com.au