

## Knowing Your Rights

### Important Information Guidelines for Injured Workers

#### CCI's Responsibilities

- ◆ Ensuring that employees are informed about workers' compensation in their preferred language and/or are provided with an interpreting service if required;
- ◆ Prompt claims management;
- ◆ Assessing recovery, return to work (RTW) and rehabilitation needs as soon as possible;
- ◆ Supporting your recovery, RTW and rehabilitation after a work injury.

#### Worker's Responsibilities

- ◆ Notify your employer as soon as possible if you have been injured in the course of your employment. This person could be a designated contact person, the return to work coordinator, or your immediate manager/supervisor. The workers' compensation claim form can be used for this purpose;
- ◆ Give to your employer any paid accounts for reimbursement or invoices for expenses incurred;
- ◆ Provide your employer with up to date Work Capacity Certificates;
- ◆ Stay actively involved in your treatment and rehabilitation and comply with the requirements of your Recovery and RTW Plan;
- ◆ Undertake suitable duties or employment that your doctor states you are fit to perform;
- ◆ Ensure you do not provide any false or misleading information about your claim (noting that this is an offence).

If for any reason your personal circumstances change, ie. change in address or contact telephone number, employment status or location, please inform your Claims Officer at CCI on Toll Free 1300 110 442.

#### Workers' Rights

- ◆ To be paid income support, if off work, once an interim payments form has been received or a claim for compensation is determined as a claim accepted for income support;
- ◆ Once a payment has been determined as a reasonable cost incurred, to have reasonable and necessary medical and other expenses paid promptly eg. travel expenses;
- ◆ To have a current copy of (and be meaningfully involved in all decisions regarding) your Recovery and RTW Plan;
- ◆ To raise with your Claims Officer any dissatisfaction with your allocated rehabilitation consultant;
- ◆ To have a treating doctor/specialist of your choice, and obtain a second opinion from a specialist;
- ◆ To be provided with copies of all medical reports concerning your claim within seven (7) business days of CCI receiving them;
- ◆ To have a representative or a support person present at any meeting or hearing about your claim (eg. family member, union, employee advocate, solicitor) noting your written authority is required;
- ◆ To have any personal information kept confidential unless it pertains to the injury, in which case it may be shared with those involved in the administration and management of your claim;
- ◆ To have an interpreter at meetings and appointments if required.

#### What to do if you are Injured

##### Making a claim

The claim form is used to notify your employer of a workplace injury, or to seek compensation payments if you have been injured at work. Alternatively, this information can be provided by phone. Please refer to the claim form for further advice. The information required by CCI will enable a request for compensation to be considered, and will provide information to assist in your recovery and the RTW process.



## Who can complete this form?

- ◆ An injured worker
- ◆ An employer
- ◆ A representative, such as a treating doctor, first aid officer or a relative or friend of the injured worker.

Where income support is required, an Interim Payments form must be signed by the worker, to allow CCI to authorise payments on your claim. However, if your claim is rejected on determination, you will be required to pay back any money that has been paid under Interim Payments. For payments to commence, the mandatory information marked in bold and shaded on the Claim form, together with a Work Capacity Certificate (WCC) must be received by CCI.

## Work Capacity Certificate (WCC)

If you lose time from work or intend to claim expenses you must provide a WCC when submitting your claim form. The certificate must be completed by your doctor or a relevant medical expert. A certificate can also be completed by a nurse practitioner in an emergency department of a public hospital. Emailed or faxed certificates from your treating medical expert are also accepted. Any medical accounts and WCCs must be given to your supervisor/manager as soon as possible. Please keep a copy of the WCC for your own records.

## Deciding your claim

CCI is required to make a decision to accept or reject your claim as soon as possible. Any decision must be given to you in writing. Where the decision is to reject the claim, CCI must give you reasons and advise you of your rights to have the decision reviewed.

If your claim is accepted, CCI will authorise your employer to pay Average Weekly Earnings (AWE) during your time off work. If you do not agree that the amount of AWE is correct, contact your Claims Officer in the first instance and discuss your situation, or you can apply to the SA Employment Tribunal to review the AWE amount set on the claim.

CCI can pay any reasonable and necessary medical, travel, chemist or similar expenses on accepted claims. Please submit all accounts and reimbursements (with your claim number attached) to your Claims Officers as soon as possible.

### CCI's contact details are:

T: 1300 110 442

E: [workerscompensation@ccinsurance.org.au](mailto:workerscompensation@ccinsurance.org.au)

If your claim is not determined within ten (10) business days and you believe there has been an undue delay, please contact CCI in the first instance to discuss the reason for the delay with your Claims Officer. You may request CCI to conduct an Internal Dispute Resolution Process and/or you may apply to the Registrar of the SA Employment Tribunal to have the decision expedited.

Likewise you can request these processes if your workers' compensation claim or any claim for reimbursements is rejected. See the section on Dispute Resolution at the end of this brochure.

## Reduction and cessation of weekly payments

Should your injury result in incapacity for work or a partial incapacity for work for more than 52 weeks from the first date of incapacity, then a step down to 80% of your Average Weekly Earnings (AWE) applies. CCI must advise you in writing at least 14 days before the reduction comes into effect. If you feel the decision is incorrect, you may apply to the SA Employment Tribunal for a review of the decision. We also encourage you to contact your Claims Officer to discuss this and/or to request an application of the Internal Dispute Resolution Process.

CCI is required to cease your income support 104 weeks after your first day of incapacity. This decision is not reviewable.

## Seriously Injured Workers

If you are seriously injured, and have been assessed as having greater than a 30% whole person impairment, you are entitled to income support until the age of retirement (Commonwealth) and other benefits. Please ask for further information from your Claims Officer if you think you are seriously injured.

## Recovery, RTW and Rehabilitation

Assistance is available for those employees with a work injury who may have difficulty remaining at work or returning to normal work. When appropriate, a Rehabilitation Specialist or Rehabilitation Consultant will be allocated to your claim to assist you with your recovery, RTW and rehabilitation.

If you believe you require assistance to return to work, please contact your Claims Officer to discuss.

What if there is someone at your work place who has a work related disability?

If someone returns to your workplace following an injury, everyone needs to understand that he or she:

- ◆ may not be able to do some parts of the job;
- ◆ will probably need support and assistance;
- ◆ needs to be treated as and feel like part of the team and might not want to discuss their medical condition or treatment.

## Medical Expenses

Most types of standard medical expenses are covered under an accepted workers' compensation claim provided that they are necessary, reasonable and reasonably incurred as a result of your current disability.

The following treatment providers are medical experts and are able to provide services for you in relation to your work injury:

- ◆ Legally qualified medical practitioners
- ◆ Occupational therapists
- ◆ Speech pathologists
- ◆ Psychologists
- ◆ Dentists
- ◆ Physiotherapists
- ◆ Opticians
- ◆ Chiropractors.

Other expenses that are covered include travel, therapeutic aids, tests, hospitalisation and medications.

Wherever possible, it is best to send accounts to CCI for direct payment to treatment providers. Please ensure each account has your name and claim number attached.

Apart from above, CCI may accept the following expenses in particular circumstances such as for Hydrotherapy and gym programs.

For CCI to consider any of the treatments on the above list or otherwise, the following must occur prior to starting a course of treatment:

- ◆ The treatment is recommended by the treating practitioner in writing; and
- ◆ Where a program is accepted as a reasonable and necessary medical cost by CCI, and approved as part of a documented Recovery and RTW Plan, specific measurable goals are to be established by the treating medical expert which will include time frames and regular review to ensure positive outcomes are achieved.

Not all costs will be considered necessary and reasonable.

### Acupuncture

Treatment/charges will only be met where such treatment is administered by a registered medical expert as defined in the Act.

## Maintenance Programs

It should be noted that CCI will not authorise any maintenance programs or treatment. Once you have reached your maximum medical recovery, the responsibility of maintaining your fitness for work returns to you.

## Permanent Impairment /Lump Sum

If you are permanently impaired because of your work injury, you may be entitled to claim a lump sum for whole person impairment once your injury has stabilised. If you feel you have a permanent impairment due to your work injury, we have written a fact sheet that may help explain the process. Ask your Claims Officer for a copy of the fact sheet for lump sums.

The payment of a whole person impairment lump sum in no way affects any other entitlement.

CCI must advise you in writing of the amount and how it is calculated. You can apply to the Registrar of the SA Employment Tribunal for a review if you disagree with the amount – refer over the page to the section on Dispute Resolution.

If you wish an assessment to be made for whole person impairment, please apply to your Claims Officer in writing.

## How to Provide Feedback or Make a Complaint

If you are unhappy with any decision or process, or are dissatisfied with the way services are delivered, or the way your claim is managed, you can make a complaint or have your matter reviewed for Internal Dispute Resolution.

If you have feedback (whether positive, negative or with an idea for improvement), in relation to our claims service, you are able to email a manager at [workerscompensationfeedback@ccinsurance.org.au](mailto:workerscompensationfeedback@ccinsurance.org.au). When doing so please provide details of your claim number, name, contact details, feedback and information about how you would like your feedback resolved should it be a complaint.

**GENUINE CARE IS  
THE FOUNDATION OF  
OUR BUSINESS**



If you wish to give us feedback or raise a concern please email [workerscompensationfeedback@ccinsurance.org.au](mailto:workerscompensationfeedback@ccinsurance.org.au) or call us on 1300 110 442 and ask to speak to a manager.

## Dispute Resolution Procedure

If you disagree with a determination made by CCI, you are encouraged in the first instance to make an appointment to discuss the decision with a senior member of staff not involved in the original decision. This may be the Manager of Workers' Compensation and Injury Management SA, or your Rehabilitation Consultant (if applicable). CCI will endeavour to treat all parties fairly and in accordance with the Act and natural justice principles.

If you are still dissatisfied with our response, you may contact the CCI National Workers' Compensation Manager on (freecall) 1300 655 001.

If you decide to lodge a formal dispute, you must complete a Notice of Dispute form within 28 days of the decision being made. The form is available from your Union Representative or direct from the SA Employment Tribunal website or physical location at:

Level 6, Riverside Centre, North Terrace Adelaide SA 5000

### Expedited Decisions

1. If you believe there has been undue delay in deciding a claim for compensation or other matters, you may apply to the Tribunal for an expedited decision.
2. However, an application cannot be an expedited determination of (a) a question about the redemption of a liability; or (b) a matter of a class excluded by regulation from the ambit of this section.
3. An application for expedited determination of a matter cannot be made until at least 14 days after the day the matter was placed before the decision-maker whose decision is required.

After submitting the Notice of Dispute form, you may be contacted by an officer of the SA Employment Tribunal who will attempt to resolve the dispute by talking to the parties involved. If these discussions do not resolve the dispute, or upon your request, the matter will be heard by a Tribunal member who may make a fresh determination or in the case of an expedited application, may make the determination in place of CCI.

## Your Privacy

Any personal information we collect about you will be managed in accordance with the Privacy Act 1988 (Cth).

We will take reasonable steps to protect the personal information we hold about you from misuse or loss, and from unauthorised access, modification or disclosure.

For more information, or to obtain a copy of our **Privacy Statement** please go to [www.ccinsurance.org.au](http://www.ccinsurance.org.au), or write or call us.

## Interpreter Services

If you require the services of an interpreter or translator, please contact your Claims Officer.

**Toll Free 1300 110 442**  
**[www.ccinsurance.org.au](http://www.ccinsurance.org.au)**

Catholic Church Insurance Limited  
GPO Box 307, Northbridge WA 6865  
Email [workerscompensation@ccinsurance.org.au](mailto:workerscompensation@ccinsurance.org.au)

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